



BT FINANCIAL RESULTS

March 31, 2026

STRONG GROWTH OF BUSINESS ACTIVITY AND OPERATIONAL EFFICIENCY IN THE FIRST THREE MONTHS OF THE YEAR



BT Financial Group's assets reached **RON 227 billion**



BT Financial Group's net profit reached: **RON 1.14 billion**, +30.1% (Q1 2026/Q1 2025)



Net profit of the bank: **RON 950.2 million**, +25.6% (Q1 2026/Q1 2025)



Nearly **5 million active customers**

- Customers' deposits reached **RON 169.5 billion**
- The balance of gross loans granted to corporate clients: approximately **RON 64.2 billion**
- Loans granted to retail clients in Q1 2026: **RON 3.5 billion**
- BT's gross loans-to-deposits ratio: **63.5%**
- Net interest income: **+8.7%** compared to Q1 2025
- Net fee and commission income: **+12.9%** compared to Q1 2025
- The bank's cost to income ratio: **48.12%**, including the impact of the turnover tax
- Return on equity (ROE) stands at **19.54%** in Q1 2026
- The capital adequacy ratio stands at **20.65%**, confirming a solid capital position and BT's ability to support lending growth and strategic investments.
- The cost of risk remains low in the first quarter, at **0.71%**, supported by the quality of the portfolio and by prudent underwriting policies.

We started the year strongly, with growth in customers, loans, and transactions, while also promoting the bank and Romania on international financial markets, where we raised a record amount for an issuer from our country. These achievements enable us to continue supporting the Romanian economy and the population. The bank's growth is reflected not only in economies of scale and better costs for our customers, but also in BT's developing into a regional champion with the capacity to support the country's economy and major infrastructure projects. We are approaching the future with caution, given the local and global uncertainties, but we remain committed to financing the economy and continuing to grow BT's business.

Ömer Tetik

CEO, Banca Transilvania

