



BT FINANCIAL RESULTS

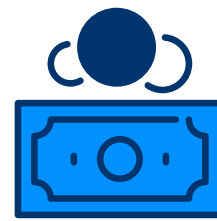
March 31, 2026



BT Financial Group's assets reached

RON 227 BILLION

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



Net profit of Banca Transilvania:

RON 950.2 MILLION

+25,6% in Q1 2026 vs Q1 2025



Gross loans-to-deposits ratio of Banca Transilvania:

63.5%



The balance of gross loans granted to corporate clients:

RON 64.2 BILLION



Value of loans granted to retail clients in Q1 2026:

RON 3.5 BILLION



**≈140,000
NEW CLIENTS**