



Banca Transilvania **Q1 2026 Financial Results**

The 26th of May 2026

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AGENDA



**Macroeconomic
Landscape**

1

**Business
Performance**

2

Risk

3

**GMS
Decisions**

4

Sustainability

5

Digital

6

**BT Financial
Group**

7

Appendix

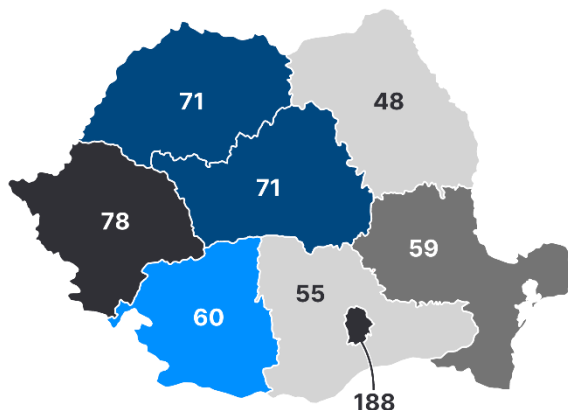
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ROMANIAN ECONOMY

GDP PER CAPITA

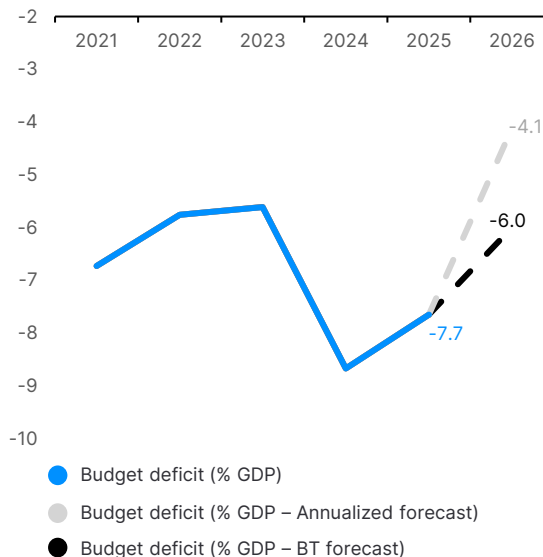
GDP per capita 2024 (PPS, EU27_2020 = 100), %



- ≥ 48 to 56
- ≥ 56 to 59
- ≥ 60 to 66
- ≥ 71 to 77
- ≥ 77 to 188

DECREASING BUDGET DEFICIT

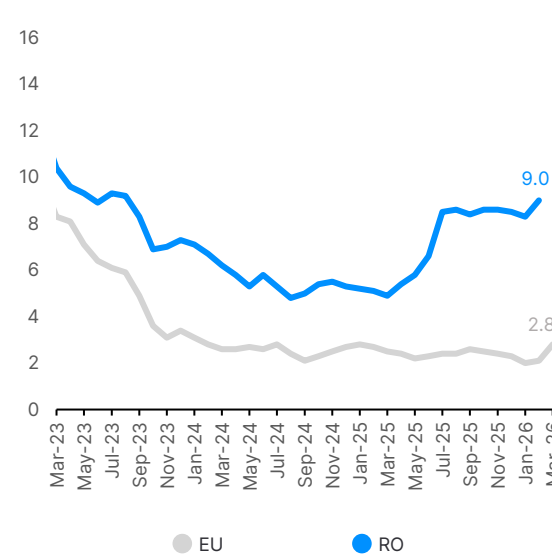
Budget deficit (%GDP)



- Budget deficit (% GDP)
- Budget deficit (% GDP – Annualized forecast)
- Budget deficit (% GDP – BT forecast)

INFLATION

Consumer prices (HICP) (% YOY)



FACTORS TO SUSTAIN OUTPERFORMANCE

- **2nd largest economy in CEE**
- One of the **fastest growing EU countries** historically with strong real GDP growth of 3.3% per year (2015–2025 CAGR)
- GDP per capita 2025 (PPS, EU27_2020) is **78%** for Romania
- In 2026-Q1, Romania's real **GDP decrease by 1.7% YoY** in unadjusted series (-1.5% adjusted series)

- **Budget deficit** narrowed to 1.03% of GDP by Mar'26, down from 2.28% in Mar'25
- **The trade deficit** decreased by 9.3% YoY in the first three months of 2026.
- **Current account deficit:** EUR 5.33 BN in Q1'26, vs EUR 6.15 BN in Q1'25.
- In Q1'26, **Romania's financial intermediation** ratio was 22.2%

- **Inflation (HICP)** increased to 9% YoY in Mar'26 and reached 9.5% in Apr'26.
- **The public debt/GDP at YE'25 was 59.3%** and remains below the EU average of 81.7%.
- **Non-residents' direct investment:** EUR 1.13 BN in Q1'26 (-30.8% YoY)
- **Personal Remittances** EUR 1.82 BN in Q1'26 (+16.4% YoY)

Sources: NBR, Romanian NSI, Eurostat

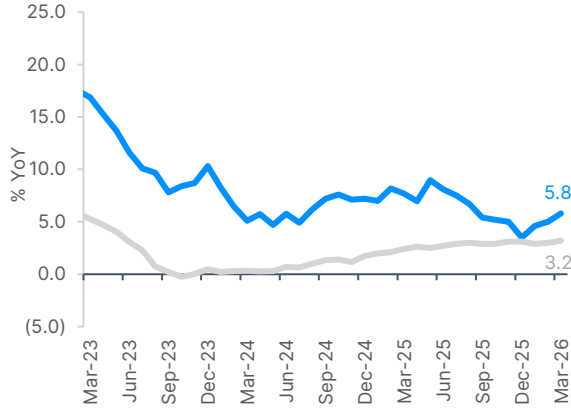


BANKING SECTOR EVOLUTION

POSITIVE LENDING GROWTH

Corporate loans (% YoY)

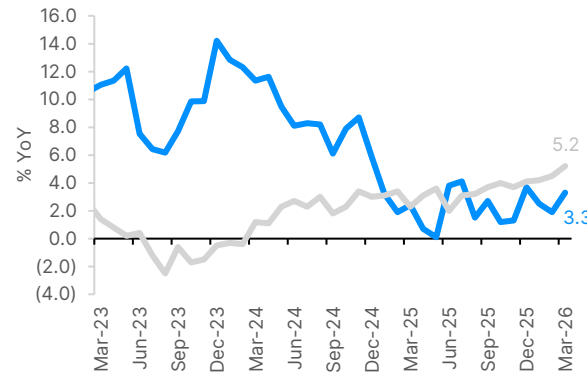
Corporate loans increased by 1.8% YTD in March 2026.



DEPOSITS PICKING-UP MOMENTUM

Corporate deposits (% YoY)

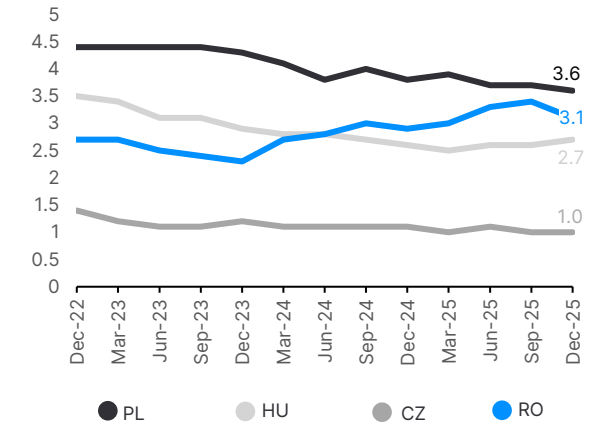
Corporate deposits decreased by 2.6% YTD in March 2026.



STRONG ASSET QUALITY & ROBUST CAPITAL

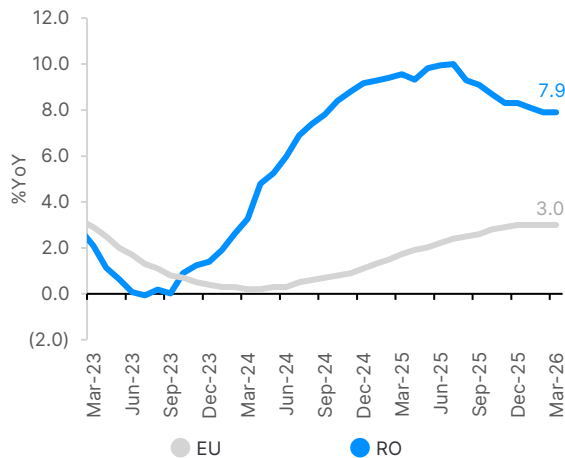
NPL ratio % (EBA Risk dashboard as of Q4 2025)

The non-performing loan (NPL) ratio reached 3.1% as of Dec 2025.



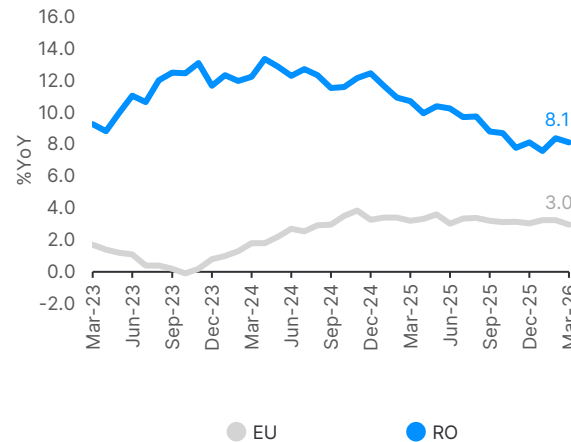
Household loans (% YoY)

Household loans increased by 1.3% YTD in March 2026.



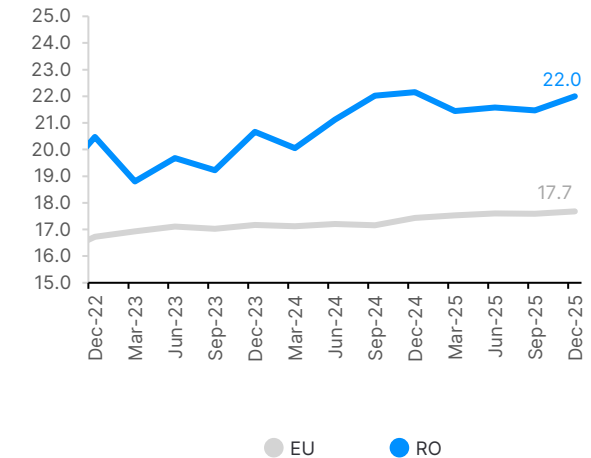
Household deposits (% YoY)

Household deposits increased by 0.7% YTD in March 2026.



TIER 1 (%)

Capital adequacy ratio (Tier 1) remains higher (22%) than the EU average (17.7%)



Sources: NBR, ECB, Bloomberg, EBA Risk Dashboard

LOOKING FORWARD

BT OUTLOOK

2026

Real GDP (% , YoY)	0.20%
Inflation (CPI) (% , EOP, YoY)	6.40%
Unemployment Rate (%)	6.30%
Monetary Policy Rate (%)	6.50%
Budget Deficit (% of GDP)	6.00%
Public Debt (% of GDP)	61.80%
EURO/RON (EOP)	5.27

OPPORTUNITIES

OECD accession	24/25 closed chapters
RRF Funds	~EUR 7.3 BN
SAFE Program	~EUR 16 BN
EU Cohesion Mechanism	~EUR 32 BN

SOVEREIGN RATINGS

PRESENT
LAST UPDATE

Fitch	BBB- Negative	May 2026
S&P Global	BBB- Negative	Apr 2026
Moody's	Baa3 Negative	Sept 2025

- Growth forecast revised because of additional external shocks, political uncertainty, currency depreciation, high inflation and renewed pressure on market confidence
- Consumption remains weak
- The most important support remains investment
- Estimated complete OECD membership by Autumn'26
- 4th tranche of RRF Funds, amounting to EUR 2.62 BN approved. Romania reached 60% absorption rate for RRF Funds (EU average 58%)
- First Stage of SAFE program approved in Parliament, EUR 8.33 BN currently in contracting phase
- EU Cohesion funds: 30% absorption rate
- Fiscal discipline and policy continuity are essential anchors for macroeconomic stability
- Fitch upgrades BT's rating to BBB (negative outlook)

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Landscape**

1

**Business
Performance**

2

Risk

3

**GMS
Decisions**

4

Sustainability

5

Digital

6

**BT Financial
Group**

7

Appendix

8

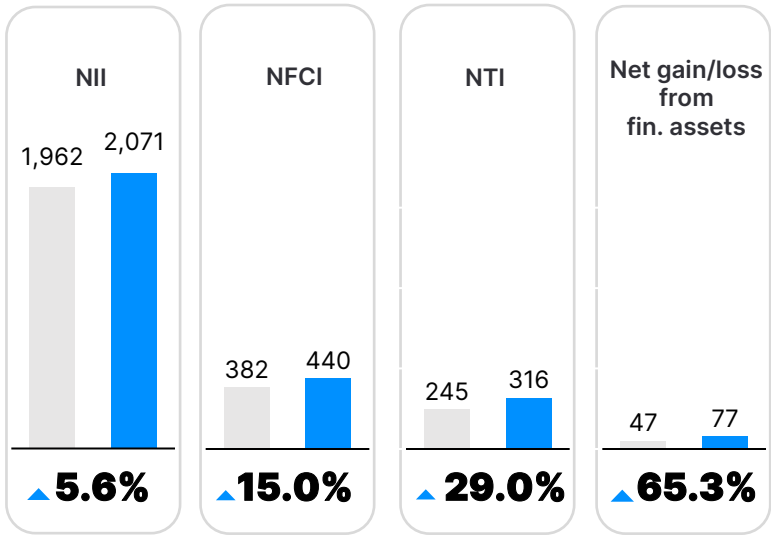
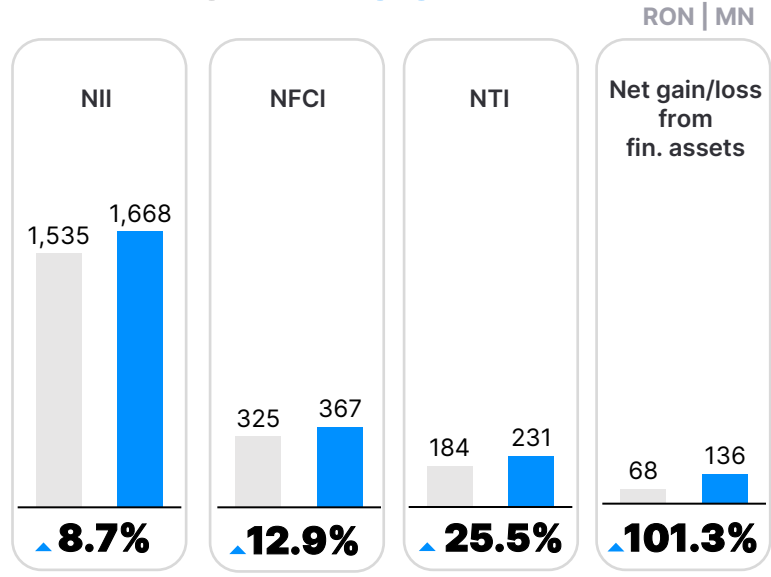
BT PERFORMANCE

	INDIVIDUAL			CONSOLIDATED		
	3M 2026	3M 2025	Δ	3M 2026	3M 2025	Δ
PROFITABILITY						
Net interest income RON MN	1,668.3	1,535.2	8.7%	2,071.4	1,961.5	5.6%
Net fee and commission income RON MN	366.6	324.7	12.9%	439.7	382.3	15.0%
Operating expenses RON MN	(1,227.1)	(1,042.4)	17.7%	(1,486.1)	(1,355.3)	9.6%
Pre-provision operating profit RON MN	1,322.8	1,087.3	21.7%	1,596.5	1,302.6	22.6%
Net profit RON MN	950.2	756.3	25.6%	1,141.0	877.0	30.1%
EPS RON				0.8811	0.6887	27.9%
Cost of risk, net (%)	0.71%	1.01%	-0.30 pp	0.82%	1.07%	-0.25 pp
NIM (%)	3.43%	3.39%	0.04 pp	3.92%	3.98%	-0.05 pp
ROE (%)	19.54%	21.20%	-1.66 pp	20.71%	21.04%	-0.33 pp
Cost-to-income ratio (%)	48.12%	47.42%	0.71 pp	48.17%	49.65%	-1.48 pp
BS HIGHLIGHTS						
	MAR-26	DEC-25	Δ	MAR-26	DEC-25	Δ
Total assets RON MN	212,860	210,398	1.2%	226,965	224,414	1.1%
Gross loans RON MN	107,728	105,631	2.0%	115,875	113,344	2.2%
Deposits from customers RON MN	169,545	168,862	0.4%	175,866	175,250	0.4%
Gross loans-to-deposits ratio	63.54%	62.55%	0.98 pp	65.89%	64.68%	1.21 pp
NPL ratio (EBA)	2.55%	2.40%	0.15 pp			
CAPITAL						
	MAR-26	DEC-25		MAR-26	DEC-25	
Tier 1 capital ratio	18.80%	21.55%	-2.75 pp	18.37%	20.86%	-2.49 pp
Total capital ratio	20.65%	23.56%	-2.90 pp	20.16%	22.79%	-2.63 pp

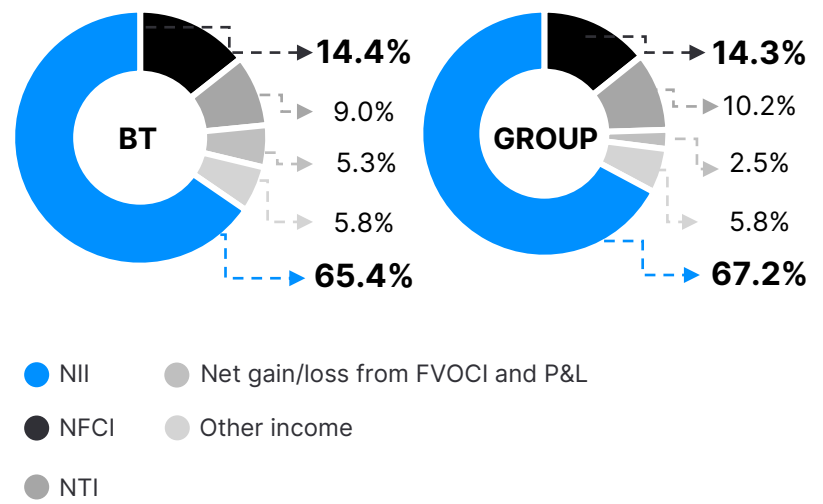
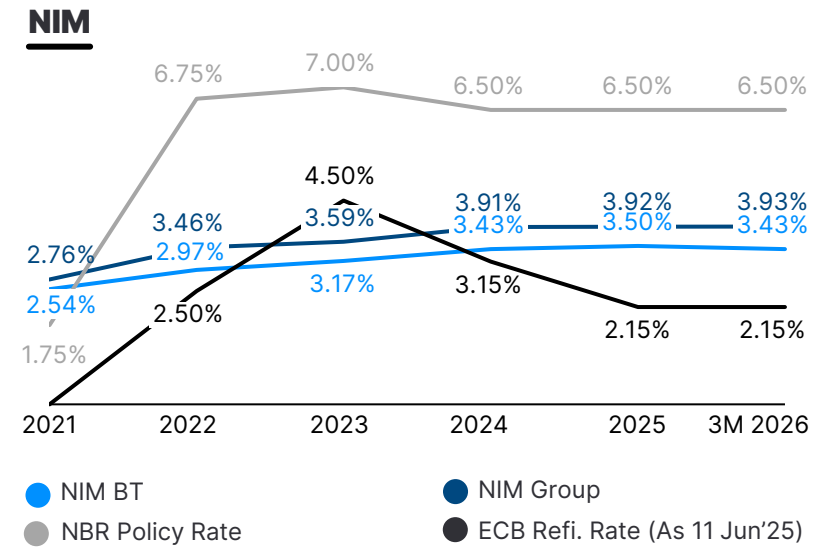


TRENDS IN INCOME

BT INDIVIDUAL



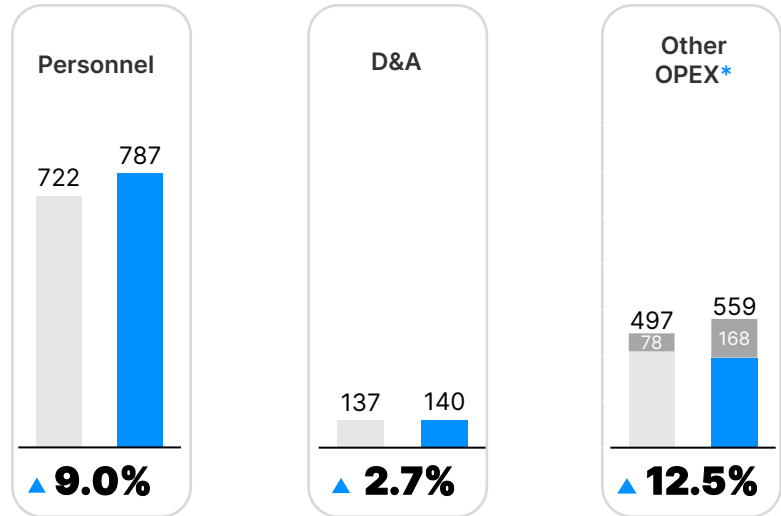
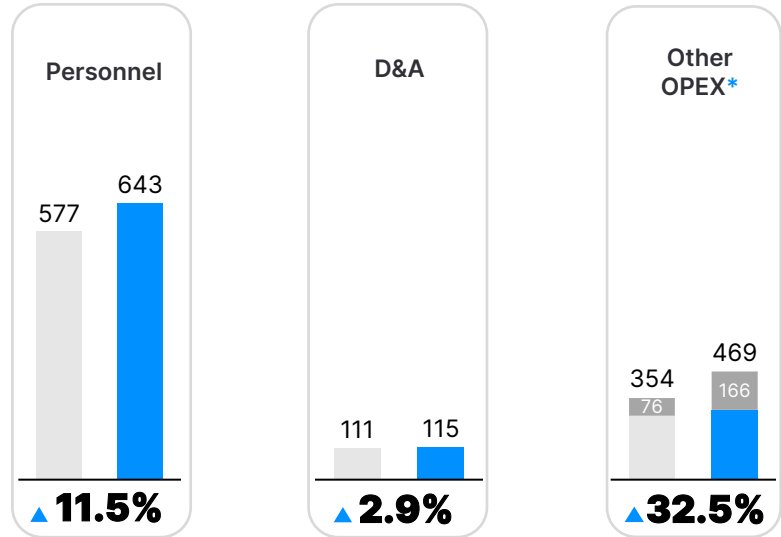
● 2026 ● 2025





TRENDS IN OPEX

BT INDIVIDUAL



● 2026

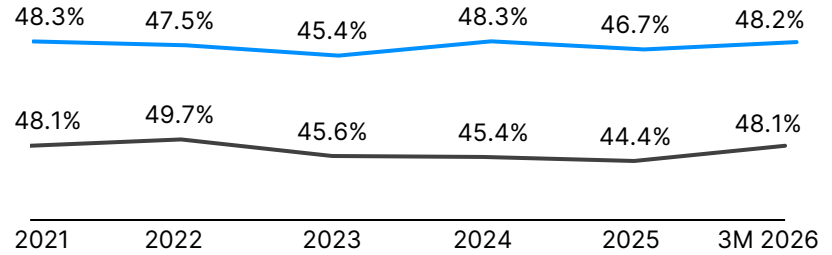
● 2025

● Turnover tax

*Without the turnover tax: other OPEX +8.8% (BT) and -6.6% (Group).

C/I RATIO

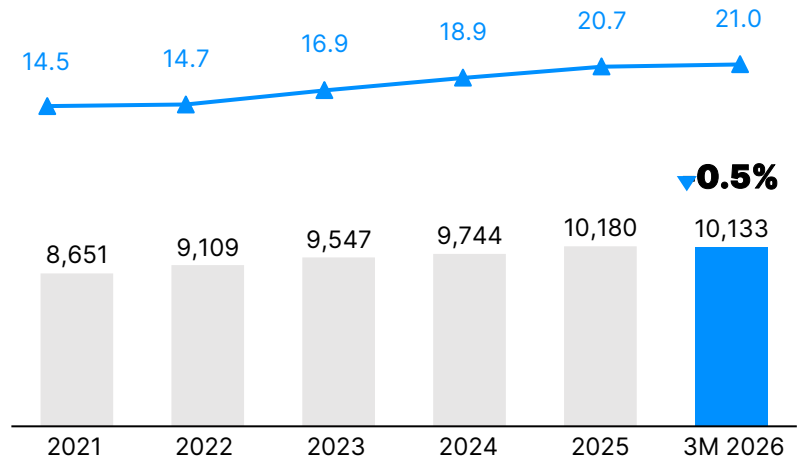
41.61% **



● C/I Ratio Group

● C/I Ratio BT

**C/I without turnover tax



▲ Total Assets/Active employees | RON MN (BT)

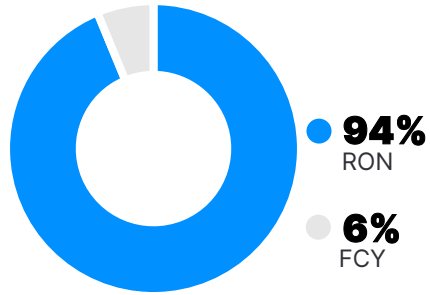
● Active employees (BT)



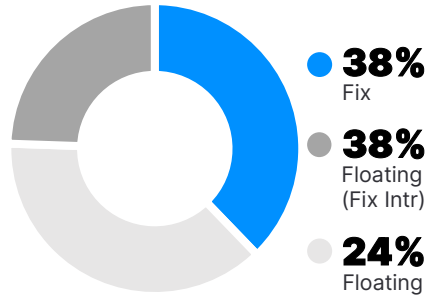
RETAIL: LOAN GROWTH ON TRACK AND STABLE DEPOSIT BASE

LOANS TO HOUSEHOLD

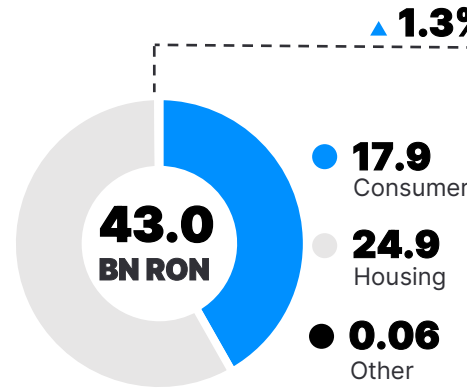
BT INDIVIDUAL



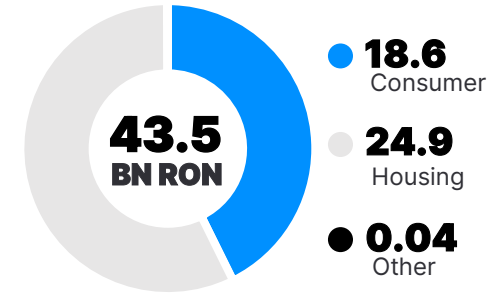
Mar'26



Mar'26

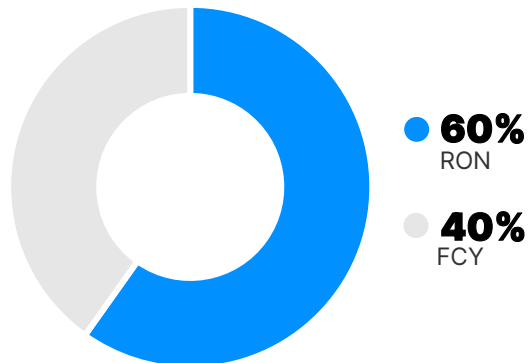


Dec'25

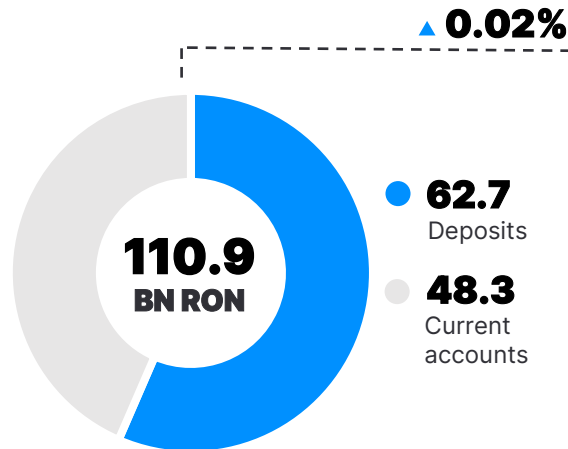


Mar'26

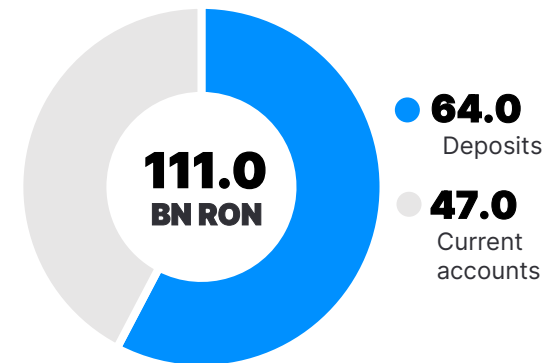
DEPOSITS FROM HOUSEHOLD



Mar'26



Dec'25



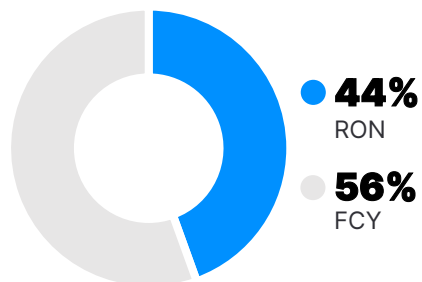
Mar'26



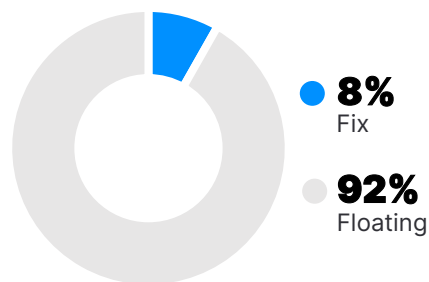
CORPORATE: HEALTHY GROWTH MAINTAINED

LOANS TO COMPANIES

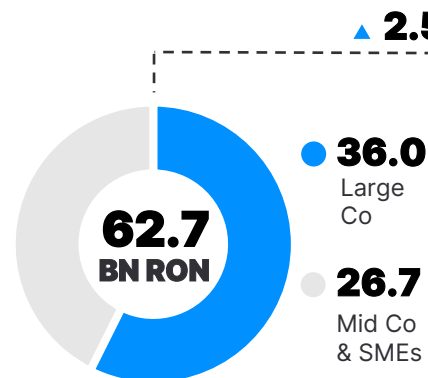
BT INDIVIDUAL



Mar'26

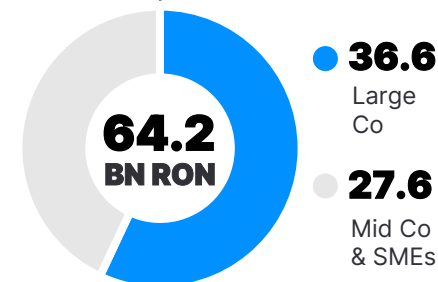


Mar'26



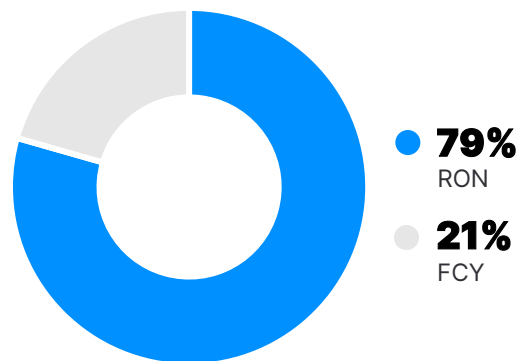
Dec'25

▲ 2.5%

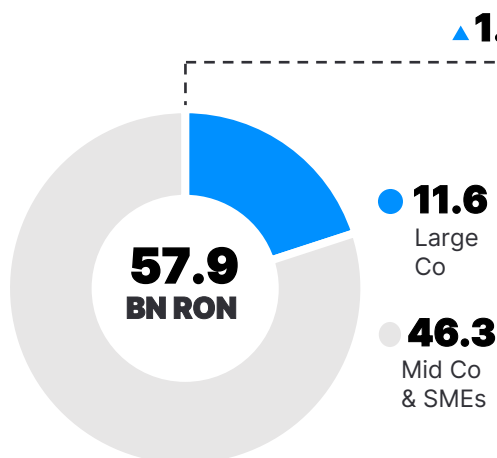


Mar'26

DEPOSITS FROM COMPANIES

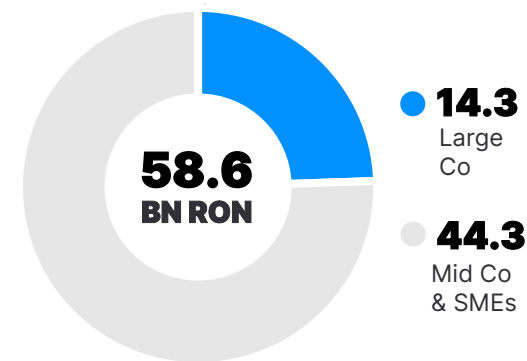


Mar'26



Dec'25

▲ 1.1%



Mar'26

AGENDA



**Macroeconomic
Landscape**

1

**Business
Performance**

2

Risk

3

**GMS
Decisions**

4

Sustainability

5

Digital

6

**BT Financial
Group**

7

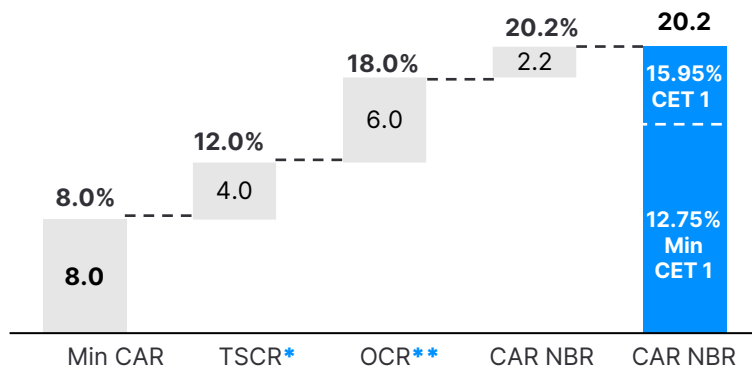
Appendix

8



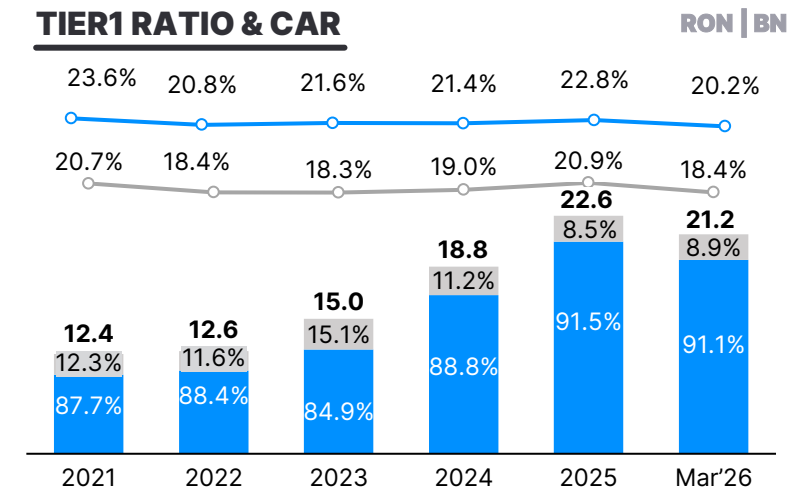
SOLID CAPITAL RATIOS AT GROUP LEVEL

CAPITAL RATIOS, %



*TCSR includes Min CAR and additional requirements as regulated by NBR
 **OCR includes TCSR and capital buffers

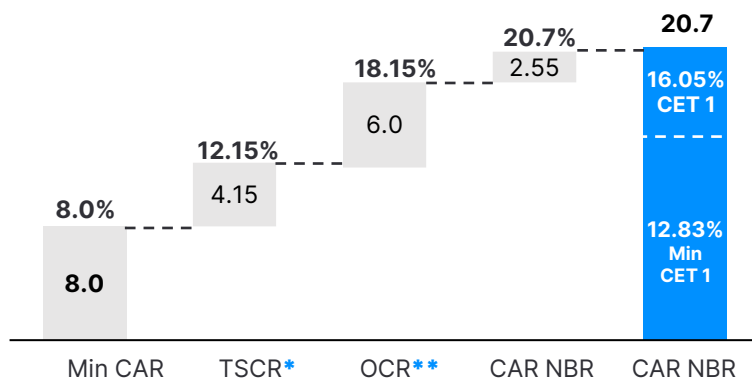
TIER1 RATIO & CAR



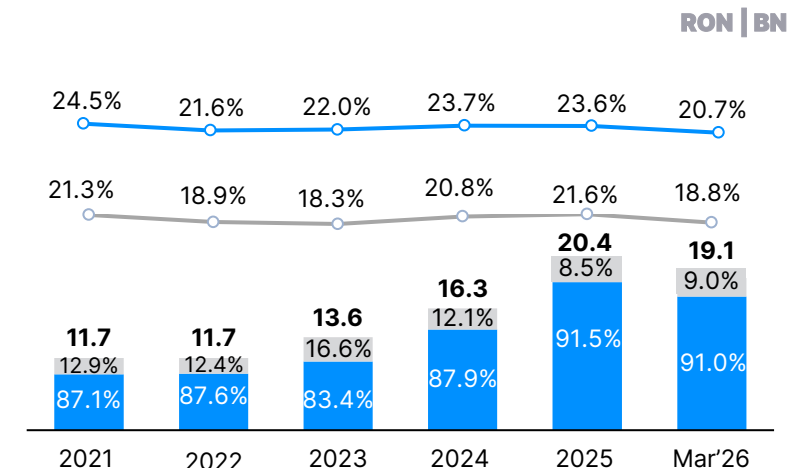
○ CAR ○ Tier 1 Ratio ● Tier 1 ● Tier 2 □ Total Own Funds (RON BN)

BT GROUP

BT INDIVIDUAL



*TCSR includes Min CAR and additional requirements as regulated by NBR
 **OCR includes TCSR and capital buffers



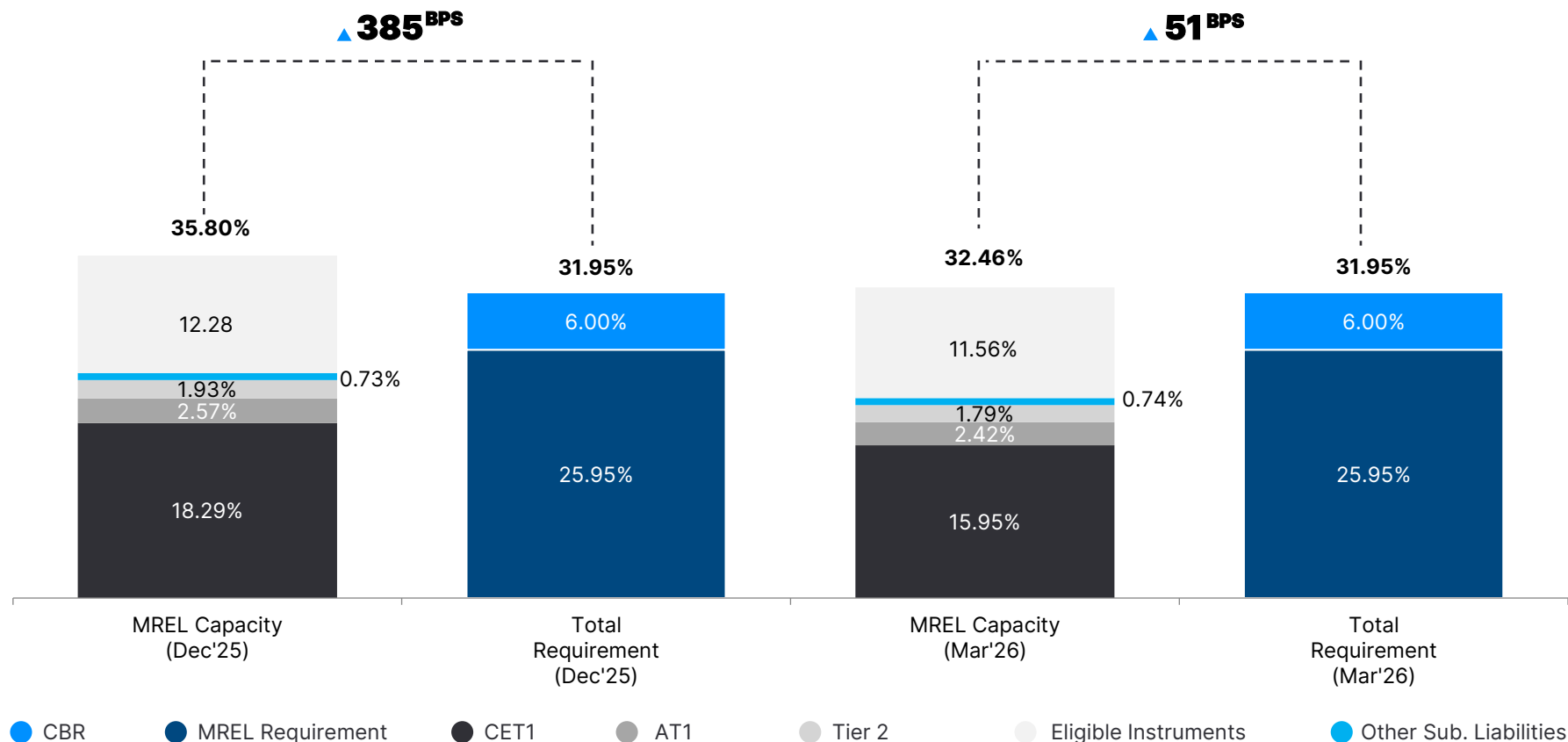
○ CAR ○ Tier 1 Ratio ● Tier 1 ● Tier 2 □ Total Own Funds (RON BN)



MREL REQUIREMENT AND ELIGIBLE RESOURCES

MREL STRATEGY - UPDATES

BT GROUP



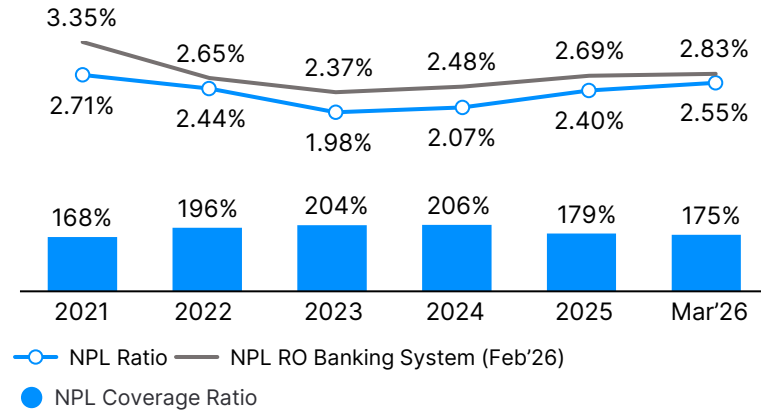
Comfortable MREL buffers above the minimum requirement, as of Mar'26 MREL ratio taking into account fully phased-in own funds and eligible liabilities in stock as well as continued business growth.

MREL requirement increased by 25 bps in Dec'25 following NBR's annual review, with a revised subordination level of 22.45% (net of CBR).

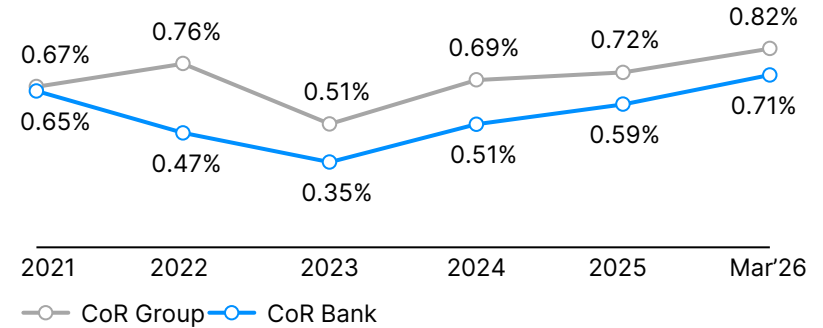


PRUDENT UNDERWRITING LEADING TO **STRONG ASSET QUALITY**

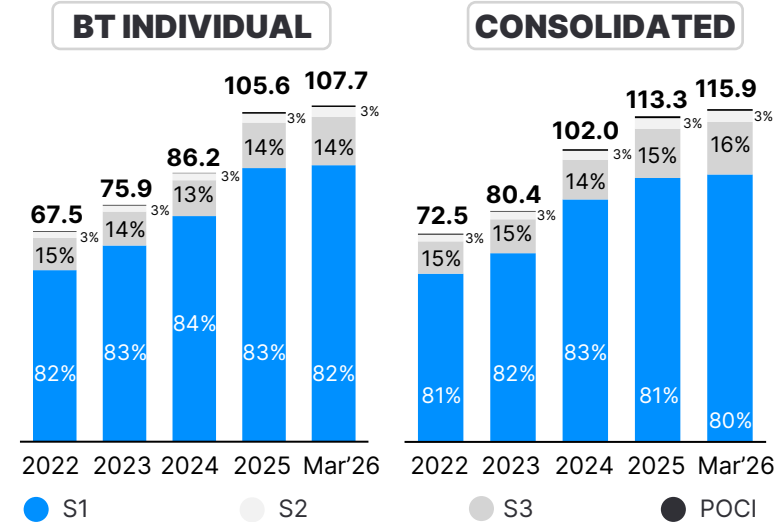
BT NPL EBA & NPL COVERAGE RATIO, %



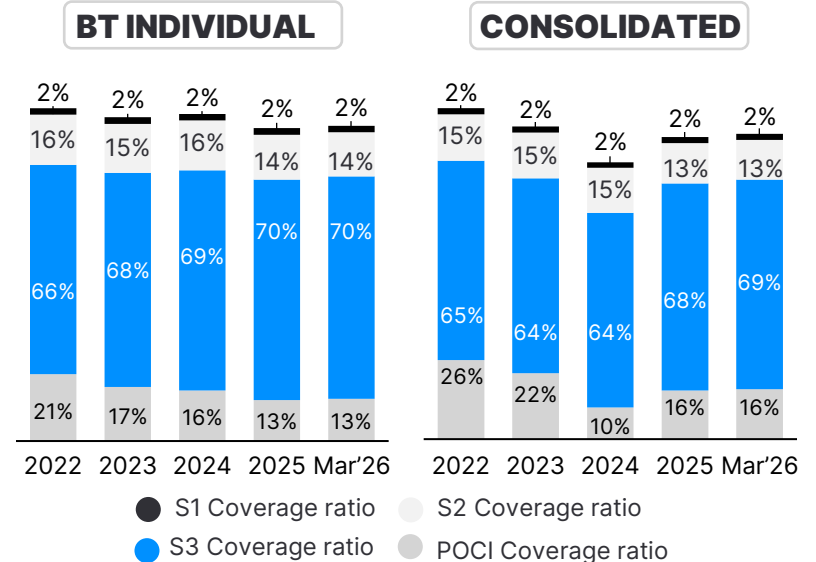
COST OF RISK, %



LOANS PER STAGES, BN RON



ECL COVERAGE PER STAGE, %



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**Macroeconomic
Landscape**

1

**Business
Performance**

2

Risk

3

**GMS
Decisions**

4

Sustainability

5

Digital

6

**BT Financial
Group**

7

Appendix

8

APPROVAL OF CASH DIVIDENDS DISTRIBUTION

Approval of the distribution of **cash dividends** from the profit for the year 2025:

- RON 1,400,000,000 from the net profit for the year 2025.
- Gross dividend/share of RON 1.2840240875, ex-date 15th June.
- Registration date the 16th June; payment date the 30th June.

APPROVAL OF 2026 BUDGET

Approval of the **2026 budget**:

- Total assets up by 6.4% in 2026, loan growth of 8.5%.
- Profit before tax of RON 5,113 MN,+ 6.1% vs. 2025.
- Investments of RON 1,017 MN, mainly in IT infrastructure and digital initiatives, up by 20.6% as compared with 2025 budget.



SHARE CAPITAL INCREASE

Share capital increase by **incorporating reserves** from the net profit of 2025:

- 157.264.425 shares with a nominal value of RON 10
- ~14 bonus shares will be granted for every 100 shares held at the registration date
- Registration date: the 17th of July.

ELECTIONS FOR BOARD OF DIRECTORS 2026-2030 MANDATE

The new **Board of Directors' structure:** with four reappointments and three new members – brings both continuity and complementary expertise to the bank for the mandate 2026-2030.

Board of Directors for the 2026 – 2030 mandate: Ciorcilă Horia (Chairman), Gueorguiev Ivo (Vice Chairman), Nistor Gabriela, Bordea Mirela, Lionăchescu Costel, Predescu Vasvari Florin and Torgie Teodor (members).

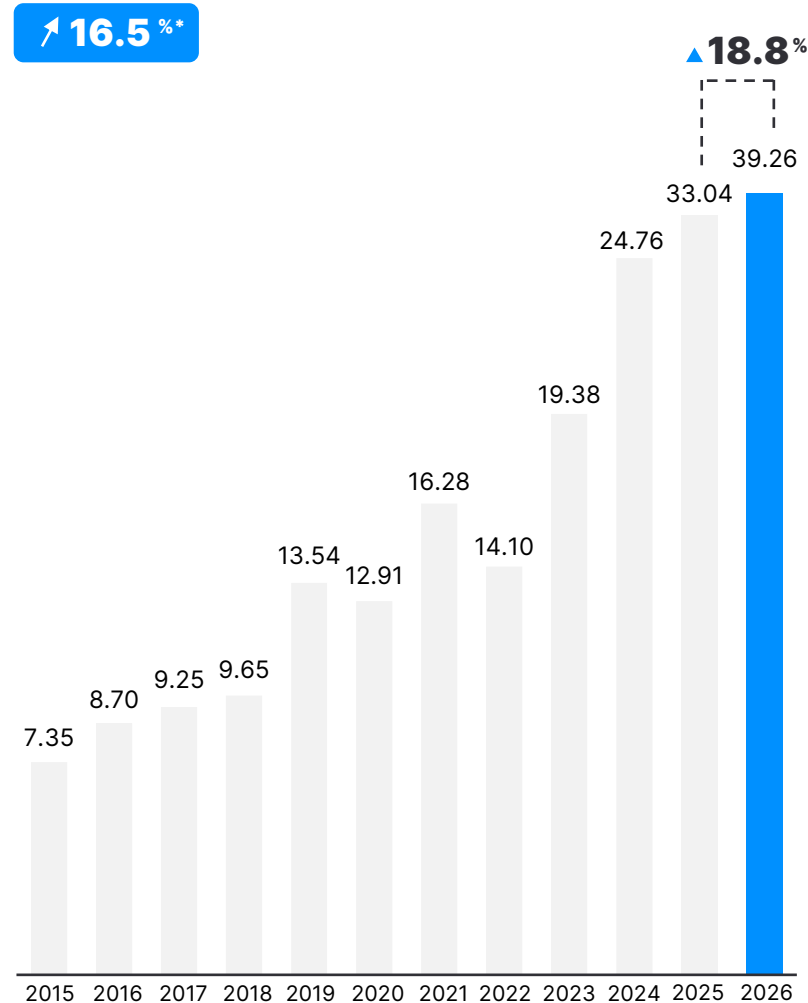
SHARE BUYBACKS

Share buyback of up to 5 MN shares (0.46% of total number of shares, similar with the previous year approved value of 5 MN shares – 0.55% of total number of shares at that moment), part of a stock-option plan.



BT EVOLUTION ON STOCK EXCHANGE

STOCK EXCHANGE CAPITALIZATION

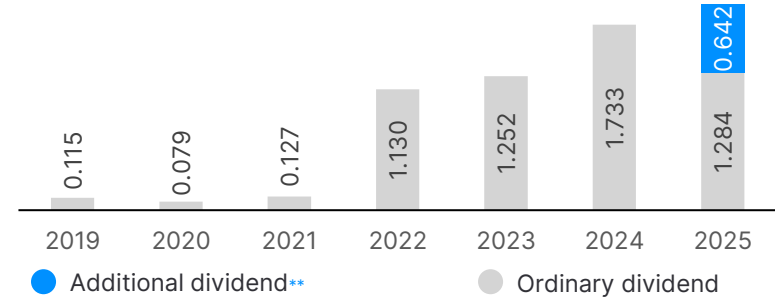


Closing price

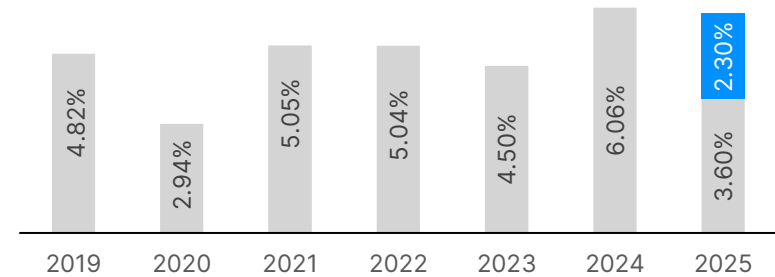
Note: *CAGR | 2015-2026

BT IN DIVIDEND TERMS

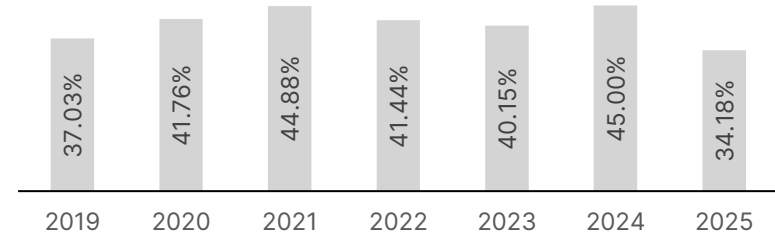
GROSS DIVIDEND / SHARE (RON)



DIVIDEND YIELD (%)



ORDINARY DIVIDEND PAYOUT RATIO (%)



*Includes an additional dividend of RON 700m, paid in December 2025 following the October 2025 GMS approval. This corresponds to RON 0.642 per share and implies an c. 2.3% dividend yield, based on the TLV share price as of October 2025.

**The distribution was sourced from reserves related to 2019, 2016 and 2015, increasing the effective payout ratios for those years by 9.4%, 21.4% and 11.7%, respectively (as a percentage of reported net profit).

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1

**Business
Performance**

2

Risk

3

**GMS
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4

Sustainability

5

Digital

6

**BT Financial
Group**

7

Appendix

8

SUSTAINABILITY UPDATES

ESG REPORTING

- Mar-26: We published our second [Sustainability Statement](#) drawn-up in accordance with the Corporate Sustainability Reporting Directive (CSRD) principles.
- Financed emissions methodology was enhanced in 2025 through the use of EE-MRIO (EXIOBASE) models, thus improving completeness and transparency.
- BT reported in the 2025 Sustainability Statement, the **Turnover GAR (both Stock and Flow)** following the new Article 8 framework, a major upgrade in data quality and methodology. **GAR (flow/new origination)** reached **13.31%** in 2025 (+11.7 pp vs. 2024), highlighting accelerated alignment of new lending.

	METRIC-STOCK
Turnover GAR Stock	9.07% (vs. 2.4% in 2024)
CapEx GAR Stock	9.22% (vs. 2.7% in 2024)

CONTINUED SUPPORT FOR GREEN PROJECTS

- In 2026, Banca Transilvania acted as a Mandated Lead Arranger in a **EUR 460 million** green financing granted to Energy for the development of the OGREZENI hybrid renewable project. The project is among the largest green financings in Central and Eastern Europe and supports the expansion of renewable energy capacity and CO₂ emissions reduction in Romania.
- Banca Transilvania provided ~ **EUR 40 million** in financing for the expansion of the LEED Platinum-certified Green Court office complex in Bucharest.

ACCESSIBILITY BEYOND LIMITS

- In March 2026, Banca Transilvania hosted **Accessibility Beyond Limits** at its Cluj premises, as part of the **DEI Cluj Talk Series**, placing accessibility and inclusive design at the center of the discussion.

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1

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2

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3

**GMS
Decisions**

4

Sustainability

5

Digital

6

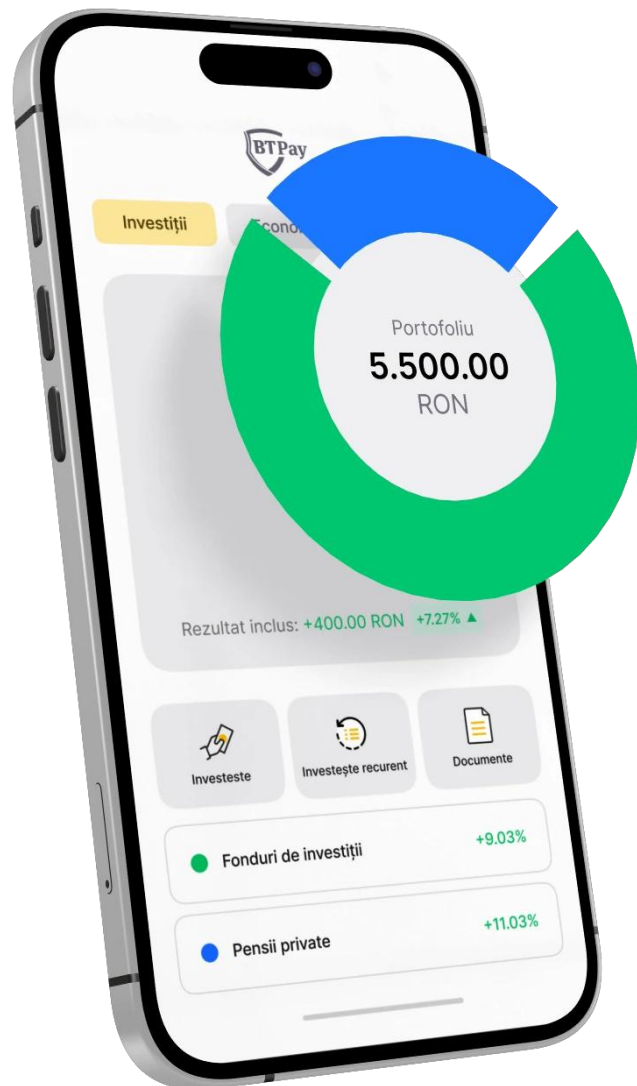
**BT Financial
Group**

7

Appendix

8

BT PAY: TAILORED ECOSYSTEM TO FIT YOUR LIFESTYLE

MOBILE/NFC
PAYMENTS


Q1 26 vs Q1 25

VOLUME OF FUND
TRANSFERS


Q1 26 vs Q1 25

BUILDING FINANCIAL WELLBEING. SEAMLESSLY

- ~80% of savings are exclusively digital
- 465K RoundUp accounts – a habit of effortless, consistent saving

New features launched in Q1'26

- eSIM to connect in seconds directly from the app
- Home insurance to expand the travel and insurance ecosystem
- Fast trading account opening enabled by BT Pay for BTCP

SINERGY #1 INVESTMENTS

- +90% of transactions involving funds managed by BTAM are carried out via BT Pay

SINERGY #2 PENSIONS

- BT Pay: accelerating pension sales, driving 30% of total volumes in Q1 2026

BT GO: ALL-IN-ONE BANKING PLATFORM FOR ENTREPRENEURS



ENROLLED COMPANIES
AS OF 31 MAR-26

585^K

O/W 85% TRANSACTIONALLY
ACTIVE; ~53K COMPANIES
ENROLLED IN 1Q/2026

NO. OF TRANSACTIONS
AS OF 31 MAR-26

45.7^{MN}

ROUTED THROUGH BT GO O/W
72% VIA MOBILE APP; ~13.5 MN
TRANSACTIONS IN 1Q/2026

VOLUME OF TRANSACTIONS
AS OF 31 MAR-26

511^{BN}

ROUTED THROUGH BT GO
O/W 54% VIA MOBILE APP;
RON 163 BN IN 1Q/2026

DEPOSITS OPENED
AS OF 31 MAR-26

140^K

THROUGH BT GO; ~40K
DEPOSITS OPENED IN
1Q/2026

APP RATING ACCORDING
TO OUR CUSTOMERS

4.8^{/5}

QUALITATE VALIDATION OF
END-TO-END EXPERIENCE

SAVINGS ACCOUNTS, FEATURE
LAUNCHED IN LATE 2025

> 4^K

NEW PRODUCT, GROWING
ADOPTION

AGENDA



**Macroeconomic
Landscape**

1

**Business
Performance**

2

Risk

3

**GMS
Decisions**

4

Sustainability

5

Digital

6

**BT Financial
Group**

7

Appendix

8



BT FINANCIAL GROUP HIGHLIGHTS

BT ASSET MANAGEMENT

- AUM over RON 10 BN
- Investor base up to 450,000+
- 90% investments through BT Pay
- Shareholder for Animawings

BT CAPITAL PARTNERS

- >26% BVB market share
- Launched BT Romania ETF – RON 35 MN traded in 1st day, representing 65% of the BVB total volume transactions in the day

BT PENSII

- Pillar II accessible from BT Pay
- Pillar III over 9,000 participants, AUM RON ~900 MN
- Pensia Mea – 12-month yield: 22%

INNO INVESTMENTS

- BT Property acquired Record Park Cluj-Napoca

ICC

- 14% total assets growth vs. YE25
- >129,000 cases managed

BT DIRECT

- 3% net profit growth Q1'26 vs. Q1'25
- 23% YoY for loans commencing through BT branches

BT LEASING

- 3% total assets growth vs. YE'25
- Expansion of the portfolio with the Road Transport Loan

BT BROKER

- Growth strategy through franchise-based
- Net profit: +35% Q1'26 vs Q1'25

BT MIC

- >40,000 members
- ~ 6% assets growth vs. YE'25
- Net profit +28% Q1'26 vs Q1'25

VICTORIABANK

- Net profit: +31% Q1'26 vs Q1'25
- 1st in Rep. Moldova with instant payments business to business

SALT BANK

- Assets growth 1% vs. YE25
- Deposits from customers: +63% YoY
- Net customers loans >x7 YoY and 48% vs. YE25

MICROINVEST

- >50.000 clients
- Well positioned within the Group, complementing and strengthening the current services in the Republic of Moldova

AGENDA



**Macroeconomic
Landscape**

1

**Business
Performance**

2

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6

**BT Financial
Group**

7

Appendix

8

ANNEX 1: INCOME STATEMENT, IFRS INDIVIDUAL

RON MN	3M 2026	3M 2025	Δ
Net interest income	1,668.3	1,535.2	8.7%
Net fee and commission income	366.6	324.7	12.9%
Net trading income	230.8	183.9	25.5%
Other net income	284.2	86.0	230.5%
OPERATING INCOME	2,549.8	2,129.7	19.7%
Personnel expenses	(643.1)	(576.8)	11.5%
D&A	(114.5)	(111.3)	2.9%
Other operating expenses	(469.4)	(354.4)	32.5%
OPERATING EXPENSES	(1,227.1)	(1,042.4)	17.7%
PRE-PROVISION OPERATING PROFIT	1,322.8	1,087.3	21.7%
COST OF RISK	(200.7)	(244.6)	-17.9%
NET PROFIT BEFORE TAXATION	1,122.1	842.7	33.2%
Income tax expense	(171.9)	(86.4)	98.8%
NET PROFIT AFTER TAXATION	950.2	756.3	25.6%

ANNEX 1: BALANCE SHEET, IFRS INDIVIDUAL

RON | MN

	MAR-26	DEC-25	Δ
Cash & cash equivalents	29,561.7	23,224.3	27.3%
Placements with banks and public institutions	7,261.7	14,476.3	-49.8%
Loans to customers, net	101,493.3	99,691.1	1.8%
T-bills & securities	68,033.5	66,540.6	2.2%
Fixed assets	2,273.2	2,241.5	1.4%
Right-of-use assets	555.1	559.7	-0.8%
Investments in subsidiaries	1,357.9	1,373.5	-1.1%
Current tax assets	0.0	0.0	0.0%
Deferred tax assets	247.7	188.2	31.6%
Other financial assets	1,813.4	1,826.1	-0.7%
Other non-financial assets	262.0	276.9	-5.4%
TOTAL ASSETS	212,859.5	210,398.1	1.2%
Deposits from banks	322.0	321.1	0.3%
Deposits customers	169,545.0	168,861.7	0.4%
Loans from banks and FIs	14,649.6	14,604.3	0.3%
Subordinated loan	2,509.9	2,466.3	1.8%
Current tax liabilities	189.5	74.9	152.9%
Deferred tax liabilities	0.0	0.0	0.0%
Provisions for other risks and charges	661.3	639.5	3.4%
Financial liabilities from leasing contracts	590.9	595.6	-0.8%
Other financial liabilities	3,340.4	2,347.9	42.3%
Other non-financial liabilities	336.2	394.7	-14.8%
TOTAL LIABILITIES	192,145.0	190,306.1	1.0%
SHAREHOLDERS' EQUITY	20,714.5	20,092.0	3.1%
TOTAL LIABILITIES AND EQUITY	212,859.5	210,398.1	1.2%



ANNEX 2: INCOME STATEMENT, IFRS CONSOLIDATED

RON MN	3M 2026	3M 2025	Δ
Net interest income	2,071.4	1,961.5	5.6%
Net fee and commission income	439.7	382.3	15.0%
Net trading income	315.6	244.6	29.0%
Other net income	255.9	69.5	268.2%
OPERATING INCOME	3,082.6	2,657.9	16.0%
Personnel expenses	(787.1)	(722.1)	9.0%
D&A	(140.4)	(136.7)	2.7%
Other operating expenses	(558.6)	(496.5)	12.5%
OPERATING EXPENSES	(1,486.1)	(1,355.3)	9.6%
PRE-PROVISION OPERATING PROFIT	1,596.5	1,302.6	22.6%
COST OF RISK	(249.0)	(290.9)	-14.4%
Bargain gain	0.0	0.0	0.0%
NET PROFIT BEFORE TAXATION	1,347.5	1,011.7	33.2%
Income tax expense	(206.4)	(134.7)	53.3%
NET PROFIT AFTER TAXATION	1,141.0	877.0	30.1%

ANNEX 2: BALANCE SHEET, IFRS CONSOLIDATED

RON | MN

	MAR-26	DEC-25	Δ
Cash & cash equivalents	31,195.5	25,499.3	22.3%
Placements with banks and public institutions	9,340.8	16,552.3	-43.6%
Loans to customers, net	108,870.8	106,709.9	2.0%
T-bills & securities	70,842.4	69,207.8	2.4%
Fixed assets	3,373.1	3,136.7	7.5%
Right-of-use assets	590.0	589.2	0.1%
Investments in associates	13.3	28.9	-53.8%
Current tax assets	0.0	0.0	0.0%
Deferred tax assets	275.7	223.5	23.3%
Other financial assets	2,022.4	2,019.8	0.1%
Other non-financial assets	441.4	446.2	-1.1%
TOTAL ASSETS	226,965.4	224,413.7	1.1%
Deposits from banks	307.1	301.8	1.8%
Deposits customers	175,866.1	175,249.8	0.4%
Loans from banks and FIs	17,040.9	17,122.8	-0.5%
Subordinated loan	2,684.9	2,643.3	1.6%
Current tax liabilities	217.4	103.2	110.6%
Deferred tax liabilities	0.0	0.0	0.0%
Provisions for other risks and charges	872.8	837.1	4.3%
Financial liabilities from leasing contracts	625.6	624.4	0.2%
Other financial liabilities	4,826.2	3,758.2	28.4%
Other non-financial liabilities	455.1	475.3	-4.2%
TOTAL LIABILITIES	202,896.1	201,115.9	0.9%
SHAREHOLDERS' EQUITY	23,164.4	22,410.1	3.4%
Non-controlling interest	904.9	887.7	1.9%
TOTAL LIABILITIES AND EQUITY	226,965.4	224,413.7	1.1%

DEFINITIONS AND ABBREVIATIONS

COST OF RISK (CoR)

Impairment or reversal of impairment, including recoveries, divided by total gross loans and advances to customers and financial lease receivable, annualized if necessary. Provisions for litigation risk were not included.

NET INTEREST MARGIN (NIM)

Net interest income for the period, less POCI adjustments, divided by average interest-bearing assets (cash and balances with central banks, placements with banks and public institutions, securities, gross loans and advances to customers and finance lease receivables), excluding any accrued interest, annualized if necessary. The average interest earning assets is determined based on the beginning and end of the year balances on consolidated basis and based on monthly balances on individual basis.

RETURN ON EQUITY (ROE)

Net profit for the period divided by average total equity including non-controlling interest, annualized and compounded if the case. Average equity is determined based on the beginning and end of the year balances on consolidated basis and based on monthly balances on individual basis.

LOANS TO DEPOSITS (L/D)

Gross loans, including finance lease receivables (on consolidated basis), to deposits

COST TO INCOME RATIO (C/I RATIO)

Operating expenses (personnel expenses, depreciation and amortization, other operating expenses) divided by operating income (net interest income, net fee and commission income, net trading income, deferred contribution to the Bank Deposit Guarantee Fund and to the Resolution Fund, other operating income, net loss /gain from financial assets measured at fair value through OCI and net loss /gain from financial assets which are required to be measured at FVTPL).

NPL EBA (AQT-3.2)

Determined based on EBA methodology and FINREP information (FIN 18) at the end of the period, on an individual basis.

NPL COVERAGE RATIO

Determined based on FINREP information (FIN 18) at the end of the period, as accumulated impairment divided by total loans and advances to customers, on an individual basis.

BT	Banca Transilvania
NBR	National Bank of Romania
ECB	European Central Bank
NFCI	Net Fees and Commission Income
CAR	Capital Adequacy Ratio
RWA	Risk Weighted Assets
CET 1	Common Equity Tier 1
TSCR	Total Supervisory Review and Evaluation Process Capital Requirement
MREL	Minimum Requirement for Own Funds and Eligible Liabilities
OCR	Overall capital Requirement
LCR	Liquidity Coverage Ratio
NSFR	Net Stable Funding Ratio
EBA	European Banking Authority
NPE	Non-performing exposure
POCI	Purchased or originated credit-impaired financial assets
ECL	Expected credit loss
IFC	International Finance Corporation
AiIB	Asian Infrastructure Investment Bank
TLV	Stock Exchange Symbol for Banca Transilvania
SFF	Sustainable Finance Framework
AUM	Assets under management
FX	Foreign Exchange
RWA CR	Risk Weighted Assets Credit Risk
RWA OP	Risk Weighted Assets Operation Risk
RWA MR	Risk Weighted Assets Market Risk
RWA CVA	Risk Weighted Assets Credit Valuation Adjustment
STR	Synthetic securitization



THANK YOU



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