

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

Financial Results as of 03/31/2026

BT Highlights for January–March 2026:

- Broad-based growth across all business lines, supported by strong commercial activity and sustained demand for financing.
- Operational performance and efficiency on the rise, with higher revenues and the cost of risk maintained at a low level.
- The active customer base is approaching 5 million.
- BT Group’s assets reached RON 227 billion.

[Banca Transilvania](#) (BT) began 2026 with positive financial results, growth across all business lines, and robust commercial activity, confirming its essential role in supporting the economy. Growing profitability, operational efficiency, and expanding the customer base strengthen the market leader position in Romania and Southeast Europe for BT and Banca Transilvania Financial Group (BT Group).

Ömer Tetik: “BT is growing into a regional champion”

“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,” declares Ömer Tetik, CEO, Banca Transilvania.

BT Financial Group's Financial Results

- Net profit reached RON 1.14 billion, up 30.1% compared to the same period of last year (Q1 2026/Q1 2025). Banca Transilvania accounts for 83% of the BT Group's total net profit.
- Total assets reached RON 227 billion, a level that enables BT Group to support major projects in the economy.
- Gross loans and finance lease receivables reached RON 115.9 billion, driven by rising demand for financing from corporate and retail clients.
- The gross loans-to-deposits ratio is 65.9%, up 1.2 percentage points compared to the end of last year.

Banca Transilvania's Performance

- BT posted a net profit of RON 950.2 million in the first quarter, +25.6% compared to Q1 2025. This increase was driven by strong operating income and a continued low cost of risk.
- The bank's total assets reached RON 212.9 billion, +1.2% compared to 31 December 2025. This trend reflects the bank's ability to support the economy even during difficult times.

Positive growth in commercial activity:

- Customer deposits showed positive growth, reaching RON 169.5 billion as of 31 March 2026, up 0.4% from the end of 2025.
- RON 3.5 billion represents the value of loans granted to retail clients during the first quarter of 2026, thus supporting their access to financing for a new house and other personal projects.
- Approximately RON 64.2 billion represents the balance of gross loans granted to corporate clients, up 2.5% from 31 December 2025.

Financing, Capital & Risk:

- BT's gross loans-to-deposits ratio is 63.5%, up by approximately 1 percentage point compared to 31 December 2025.

- The non-performing loans ratio (according to the EBA) is 2.55%, a level that reflects the quality of the portfolio and the bank's prudent risk policies.
- 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.

The growth of Banca Transilvania's operational activity is reflected in the key revenue ratios and confirms the diversification of the revenue streams and the efficiency of the business model: net interest income is up 8.7% compared to Q1 2025 while net fee and commission income increased by 12.9% compared to the first quarter of 2025.

In the first quarter of 2026 the bank's cost to income ratio reached 48.12%, including the impact of the turnover tax. Return on equity (ROE), in Q1 2026, stands at 19.54%.

The bank is approaching the 5 million active customers base. In the first three months of the year, BT continued to attract new customers at a steady pace, with nearly 140,000 individuals and companies becoming customers of the bank.

Banca Transilvania delivered a positive start to 2026, despite a challenging economic environment. Looking ahead, BT will continue to simplify the way customers manage their wealth and expand its offering with new savings, lending, and investment solutions.

Banca Transilvania | Communications & Public Relations Department

INFORMATION FOR INVESTORS AND SHAREHOLDERS: Investors wishing to participate in BT's Q1 2026 financial results videoconference call, scheduled for May 26 at 4:00 p.m. (Romanian time), are invited to submit a request to investor.relations@btrl.ro. The report on Q1 2026 financial results, prepared in accordance with the provisions of Article 69 of Law No. 24 of 2017 on issuers of financial instruments and market operations (including information in editable format), is available on the BT website, in the [Investor Relations](#) section, starting with May 22 at 8:00 a.m. The financial statements as of March 31, 2026, and March 31, 2025, are not audited nor reviewed. The financial statements as of December 31, 2025, are audited.

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