BANCA BT TRANSILVANIA

Press Release

August 21, 2026

BANCA TRANSILVANIA CONTINUED ITS GROWTH IN THE FIRST SIX MONTHS, SUPPORTING THE ROMANIAN ECONOMY

Financial Results as of June 30, 2026

In the first six months of the year, Banca Transilvania continued to support Romania's economy by expanding its loan book, growing its customer base, and further developing the BT financial ecosystem. Despite an economic environment marked by uncertainty and weaker consumption, the bank granted nearly RON 25 billion in financings and attracted more than 250,000 new customers. These results reinforce BT's role as a reliable partner of the Romanian economy and of Romanians everywhere.

BT's financial and operational performance in the first half of the year reflects the strength of its business model, supported by disciplined execution, prudent risk management, and consistent investment in technology. The results also highlight the bank's ability to deploy attracted resources into loans for households and the economy.

"The first-half results reflect more than the Bank's growth. Behind them are millions of customers, including approximately 600,000 companies that invest, produce, create jobs, and contribute to Romania's economy. Despite the challenging economic environment, we continued to expand the Bank's customer base and operational activity, as reflected in our results. We remain focused on growing the business, supported by our strong network, high-quality digital applications in which we continue to invest significantly, the BT Group's valuable complementary product offer and an expanding customer base in the diaspora." declares Ömer Tetik, CEO of Banca Transilvania.

BT Financial Group results

- Banca Transilvania Group reported a net profit of RON 2.5 billion in the first half of 2026, an increase of 26.8% compared with the same period last year. This performance reflects strong business momentum, continued customer growth, and the Group's ability to generate long-term value.

- BT Group's assets reached RON 233.3 billion as of June 30, 2026, increasing by 4% compared with December 2025 and by 12.1% compared with June 2025. The Group's scale and financial strength enable it to finance investments and projects with a significant impact on Romania.
- Net loans and lease receivables to customers reached RON 115.7 billion, increasing by 8.4% compared with the end of 2025 and by 14.8% compared with June 2025. This growth reflects sustained loan demand and BT Group's role in supporting the development of the Romanian business environment and economy.
- The gross loans-to-deposits ratio increased to 68.5%, up 3.8 percentage points from the end of 2025. This development reflects a better conversion of deposits into financing for retail and corporate clients.

Banca Transilvania's performance

- Banca Transilvania's net profit reached RON 2.1 billion in the first half of the year, increasing by 20.7% compared with the same period of last year. Second-quarter net profit was 25.6% higher than in the first quarter, reflecting strong business performance and an acceleration in activity.
- The bank's assets reached RON 217.8 billion, increasing by 3.5% compared with the end of 2025 and by 11.3% compared with June 30, 2025. This growth demonstrates BT's capacity to support the economy's financing needs.
- Customer deposits reached RON 172.4 billion, increasing by 2.1% compared with the end of 2025 and by 8.8% compared with June 2025.
- The gross loan portfolio reached RON 113.7 billion, increasing by 7.6% compared with the end of 2025 and by 11.7% compared with June 30, 2025. This growth was sustained by strong loan demand from both retail and corporate clients.
- The quality of the loan portfolio remained at a very high level, with the non-performing loans ratio, according to the EBA definition, falling to 2.41%, 0.24 percentage points below the level recorded in June 2025.
- The gross loans-to-deposits ratio reached 65.9%, reflecting the bank's continued conversion of deposits into financing for retail and corporate clients.
- BT continues to maintain a strong capital position, with a capital adequacy ratio of 21.96%, which includes the interim net profit for the first half of 2026.
- Return on equity remained strong at 21.98%, underscoring the bank's ability to generate value for shareholders. Earnings per share (EPS) reached RON 1.9389

in the first half of the year, an increase of 24.2% compared with the same period in 2025.

The Bank's financial performance and operational efficiency

- On a standalone basis, net interest income reached RON 3.3 billion, increasing by 4.6% compared with the first half of 2025. This growth resulted from higher customer lending activity.
- Net fee and commission income increased by 13.5% compared with the same period of last year, supported by higher transactional volumes.
- Net trading income increased by 4.9% compared with the first half of 2025, driven primarily by foreign exchange trading and the performance of financial assets held for trading.
- Operating income reached RON 5.3 billion, increasing by 15.9% compared with the same period of last year and by 6.2% compared with the first quarter of 2026. This robust performance resulted from stronger business activity.
- The bank's operating expenses reflected ongoing development investments and the integration of Code Crafters, previously part of the BT Group, into Banca Transilvania. Operating expenses increased by 12.9% compared with the first half of 2025, while declining by 8.9% in the second quarter compared with the first quarter of 2026.
- The cost of risk declined to 0.63% in the first half of 2026, 20 basis points below the level recorded in the same period of last year. This improvement reflects the quality of the loan portfolio and the effectiveness of the bank's risk management policies.
- Operational efficiency remained at a competitive level, with the cost-to-income ratio at 44.6%, or 38.3% excluding the impact of the turnover tax. The figures demonstrate the bank's ability to sustain growth through an efficient and scalable business model.

What drove BT's growth in the First Half of the year

- BT provided RON 17.6 billion in loans to corporate clients, RON 5.1 billion more compared to the same period of last year. The bank also granted RON 7 billion in loans to retail clients, of which 31% were real estate and mortgage loans and 67% were consumer loans.

- Large Corporate segment was the main driver of growth for companies, accounting for more than 80% (RON 4.2 billion) of the increase compared with the first half of 2025. Loans were directed primarily toward investment projects and working capital needs.
- The outstanding balance of corporate gross loans increased by 10.1% compared with December 2025 and by 14.8% compared with June 30, 2025.
- Customers are engaging with the bank more frequently and across a broader range of services. The total number of transactions processed across the bank's channels increased by more than 17% compared with the first half of 2025.
- The bank has consistently launched new features in the BT Pay and BT GO apps. The number of mobile payments in BT Pay increased by 24% compared to the same period in 2025.
- The Romanian diaspora has become a new source of growth for Banca Transilvania—both by attracting customers and by expanding access to financial solutions, particularly through the BT Pay app.

For the second part of the year, Banca Transilvania will focus on further developing the BT Group's financial ecosystem by strengthening the integration of its banking, investment, microfinancing, and private pension solutions. The bank will continue to channel capital into the Romanian economy, introduce solutions that simplify access to banking services for customers in Romania and for Romanians living abroad, as well as support the entrepreneurs seeking to expand their businesses internationally.

Banca Transilvania | Communication & Public Relations Department

Investor Information:

Investors wishing to participate in the conference call regarding the financial results for the first half of 2026, scheduled for August 24 at 4:00 p.m. (Romanian time), must submit a request via email (investor.relations@btrl.ro).

The report on the financial results for the first half of 2026, prepared in accordance with the provisions of Article 67 of Law No. 24/2017 on issuers of financial instruments and market operations (including information in editable format), is available on the BT website, under the Investor Relations section, starting with August 21 at 6:00 p.m.

The financial information for the six-month periods (as of June 30, 2026, and June 30, 2025, respectively) has been reviewed; the figures for the three-month periods (as of June 30, 2026, and June 30, 2025, respectively) are unaudited and unreviewed, while those as of December 31, 2025, are audited.

CONTACT DETAILS: investor.relations@btrl.ro; comunicare@btrl.ro