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CONSOLIDATED DIRECTORS' REPORT

for the six-month period ended 30 June 2026

In compliance with the Financial Supervision Authority's Regulation no. 5/2018

Identification Details of the Issuer

Report date: August 20, 2026
Name of the company: BANCA TRANSILVANIA S.A.
Registered office: 30-36 Dorobanților street, Cluj-Napoca, Cluj County, postal code 400117
Phone/fax: 0264.407.150; 0264.407.179
Tax identification no: RO 5022670
Trade Register no: J12/4155/16.12.1993
Registered capital, subscribed and paid: RON 12,475,866,500
The regulated market where the issued securities are traded:
The company's shares are listed on the Bucharest Stock Exchange (symbol: TLV)
Main features of the securities issued by the company: 1,247,586,650 registered shares with a par value of RON 10/share.

Banca Transilvania's Financial Group Presentation

Banca Transilvania Group ("the Group" or "BT Group") was established in 2003 with Banca Transilvania ("the Bank" or "BT") as the main entity and parent company. Besides Banca Transilvania, BT Group has the following subsidiaries: Victoriabank S.A., Salt Bank S.A., BT Capital Partners S.A., BT Leasing Transilvania IFN S.A., BT Investments S.R.L., BT Broker de Asigurare S.R.L., BT Direct IFN S.A., BT Asset Management SAI S.A., INNO Investments S.A.I. S.A., BT Leasing Moldova (MD) S.R.L., BT Microfinanțare IFN S.A., VB Investment Holding B.V., Improvement Credit Collection S.R.L., BT Pensii S.A., BTP One S.R.L., BTP Store Hub Turda S.R.L., Inter Terra S.R.L., BTP Retail S.R.L., Code Crafters by BT S.R.L., BTP Store Hub Oradea S.R.L., O.C.N. Microinvest S.R.L., BT Pensia Noastra Societate de Administrare a unui Fond de Pensii Administrat Privat S.A. (BRD Societate de Administrare a Fondurilor de Pensii Private S.A.), Secure Cash Express S.R.L., Microinvest Technology S.R.L. and ARGO Development S.R.L.

The Group's fields of activity are: banking through Banca Transilvania S.A., B.C. Victoriabank S.A. and Salt Bank S.A., leasing and consumer finance mainly through BT Leasing Transilvania IFN S.A., BT Direct IFN S.A., BT Microfinantare IFN S.A., BT Leasing MD S.R.L. and O.C.N. Microinvest S.R.L., asset management through BT Asset Management S.A.I. S.A. and INNO Investments S.A.I. S.A., brokerage and investments through BT Capital Partners S.A. and pension funds management BT Pensii S.A. and BT Pensia Noastra Societate de Administrare a unui Fond de Pensii Administrat Privat S.A. (BRD Societate de Administrare a Fondurilor de Pensii Private S.A.). Additionally, the Bank also has control over two investment funds it consolidates.

As of March 2026, the Group took control of the entity Argo Development S.R.L., through the BT Property Real Estate Investment Fund.

Banca Transilvania is a publicly listed company founded in 1993, headquartered in Cluj-Napoca, with majority Romanian shareholders – 80.09% as of the end of June 2026. Currently, BT ranks first in the Romanian banking system by total assets.

The Bank's shareholding structure is constantly changing since Banca Transilvania's shares are traded on the securities market, in compliance with the provisions of Law 52/1994 and the Norms of Financial Supervisory Authority ("FSA"). Currently, Banca Transilvania's shares are listed on the Bucharest Stock Exchange, Category I.

The structure of Banca Transilvania S.A. shareholders as of June 30, 2026, is presented in the Appendix to this document.

I. Significant Events During the Period January-June 2026

Amendments brought to the Articles of Association

Following the Decision of the Ordinary General Meeting of Shareholders („OGMS”) held on 28 April 2026, the Board of Directors („BoD”) was elected for the 2026–2030 term, as follows: Horia Ciorcilă, Ivo Gueorguiev, Mirela Bordea, Florin Predescu-Vasvari, Gabriela Nistor, Doru Lionăchescu and Teodor Torgie. Consequently, in relation to the re-elected members of the Board of Directors (Horia Ciorcilă, Mirela Bordea, Florin Predescu-Vasvari and Ivo Gueorguiev), the Bank's Articles of Association were updated and duly registered with the Cluj Trade Register Office on 4 June 2026.

Main related party transactions

There were no transactions with the Bank's related parties that materially affected the Group's financial position or results in the first half of 2026.

Changes regarding the Banca Transilvania Financial Group

At the level of subsidiaries, in the first half of 2026, the following changes took place:

BT CAPITAL PARTNERS S.A.

- On 06.04.2026, the FSA issued Authorizations No. 71, 72 and 73, authorizing Mr. Costel Lionăchescu, Mr. Omer Tetik and Mr. Leontin Toderici as members of the BoD, pursuant to the OGMS Resolution No. 1/19.01.2026, for a new 4 (four)-year term ending on 04.04.2030;
- On 27.05.2026, the FSA issued Authorization No. 106, authorizing Mr. Vlad Pintilie as Deputy General Manager (Deputy Chief Executive Officer), pursuant to Board of Directors Resolution No. 1/20.04.2026, for a new 4 (four)-year term ending on 28.06.2030;
- On 28.06.2026, the mandate of Ms. Mirela-Lenuța Buduroiu as Deputy General Manager (Deputy Chief Executive Officer) expired.

BT PENSII – S.A.F.P.F. S.A.

- On 16.03.2026, FSA issued the Decision no. 300, by which Mr. Ionuț-Florentin Stroe was authorized as General Manager.

BT PENSIA NOASTRĂ S.A.F.P.A.P. S.A.

- On 23.01.2026, FSA issued Decision no. 57, by which Ms. Elena-Corina Stoica was authorized as Executive Director;
- On 08.04.2026, the FSA issued Decision No. 376, approving the amendment of the Company's Articles of Association, including the change of the Company's name from BRD Societate de Administrare a Fondurilor de Pensii Private S.A. to BT Pensia Noastră Societate de Administrare a unui Fond de Pensii Administrat Privat S.A., as well as the modification of its shareholding structure following the acquisition of the Company's entire share capital by Banca Transilvania S.A. and BT Investments S.R.L.

INNO INVESTMENTS SAI S.A.

- Pursuant to the Directorate Resolution no. 1/05.02.2026, it was decided to relocate the company's registered office to the 1st floor of the building located in Bucharest, 43 București–Ploiești Road, Sector 1. The change was authorized by FSA through Authorization no. 43/25.02.2026;
- Pursuant to the Directorate Resolution No. 1/20.03.2026, it was decided that, starting with 01.04.2026, the composition of the Audit Committee would be as follows: Ms. Diana Mazurchievici, Supervisory Board Member (Chairperson), and Ms. Corina Stoica, Supervisory Board Member.

BT DIRECT IFN S.A.

- By Decision of the General Meeting of Shareholders ("GMS") no. 1/30.12.2025, considering the termination on 05.01.2026 of the mandate of Ms. Ioana-Mihaela Ilaș as Director and member of the Board of Directors, it was decided to extend her mandate until 05.01.2030.
- By BoD Decision no. 2/27.01.2026, the mandate of Mr. Gabriel Gogu as Executive Officer and Deputy General Manager – Risk was extended for a period of 4 (four)-years, starting on 20.02.2026 and ending on 20.02.2030;
- By Resolution of the GMS no. 1/29.04.2026, considering the termination on 07.05.2026 of the mandate of Ms. Gabriela-Cristina Nistor as Director and Chairperson of the Board of Directors, it was decided to extend her mandate until 07.05.2030.

BT MICROFINANTARE IFN S.A.

- By Decision of GMS dated 12.01.2026, considering the termination on 01.02.2026 of the mandate of Ms. Luminița Delia Runcan, Director and member of the Board of Directors, it was decided to extend her mandate until 01.02.2030;
- By Decision of the GMS from 25.06.2026, considering the termination on 28.06.2026 of the mandate of Mr. Tiberiu Moisa as Director and Chairman of the Board of Directors, it was decided to extend his mandate until 28.06.2030.

CODE CRAFTERS BY BT S.R.L.

- On 16.01.2026, GMS decided to grant a new 4 (four)-year mandate, from 16.01.2026 to 16.01.2030, to Mr. George-Răzvan Călinescu and Mr. Leontin Toderici as Directors and members of the Board of Directors.
- On 24.03.2026, by GMS Decision no. 1, the sale of the Company's assets and liabilities related to the activity of providing IT services for the development of custom software was approved, including the transfer of tangible and intangible assets (including, but not limited to: customer contracts, supplier contracts, receivables, fixed assets, and other related rights), as well as the transfer of employees together with all rights and obligations arising from individual employment contracts and the applicable collective labor agreement, to the buyer Banca Transilvania S.A. The effective date of the Transaction was set for 1 April 2026. Consequently, by the Decision no. 2/24.03.2026 of the Board of Directors, the mandates of Mr. Cristian-Gabriel Cazan as General Manager and Ms. Simona Bucin as Deputy General Manager were revoked, effective as of 01.04.2026, and by GMS Decision no. 2/24.03.2026, the closure of the Company's secondary office in Cluj-Napoca, 33–35–37 Dorobanților Street, Cluj County, was approved, effective as of 01.04.2026.

ARGO DEVELOPMENT S.R.L.

- On 20.02.2026, BT Property Alternative Investment Real Estate Fund, managed by INNO Investments SAI S.A., acquired Argo Development S.R.L., a company having its registered office in Cluj-Napoca, 26 Onisifor Ghibu Street, Building C4 (Offices), ground floor, administrative room, Cluj County, having as its main business activity "Purchase and sale of real estate owned by the company and real estate development".

BT LEASING TRANSILVANIA IFN S.A.

- By Board of Directors Resolution No. 2/24.02.2026, the mandate of Mr. Mihai-Cristian Nicolescu as Executive Officer and Deputy General Manager for Finance of BT Leasing Transilvania IFN S.A. was extended for a period of 4 (four)-years, from 06.03.2026 until 06.03.2030.

SALT BANK S.A.

- On 27.02.2026, the mandate of Mrs. Gabriela-Cristina Nistor as Chief Executive Officer of Salt Bank S.A. ended;
- Starting with 27.02.2026, the position of Chief Executive Officer of Salt Bank S.A. is held by Mr. Robert-Mihai Anghel. On the same date, the position of Deputy Chief Executive Officer - Business became vacant;
- Starting with 09.03.2026, the mandate of Mr. Omer Tetik as a member of the BoD of Salt Bank S.A. has been extended for a period of 4 (four)-years, according to the decision of the Ordinary General Meeting of Shareholders of Salt Bank S.A. dated 10.02.2026;
- Starting with 19.03.2026, the mandate of Mr. Ivo Alexandrov Gueorguiev as member and Chairman of the BoD of Salt Bank S.A. has been extended for a period of 4 (four)-years, according to the decision of the OGMS of Salt Bank S.A. dated 10.02.2026;
- In accordance with the Extraordinary General Meeting of Shareholders („EGMS") Decision No. 2 dated 06.05.2026, the bank's share capital was increased from RON 680,438,000 to RON 703,388,000 by a total amount of RON 22,950,000, through the issuance of 229,500,000 new shares with a nominal value of RON 0.1 each.

B.C. Victoriabank S.A.

- On 02.01.2026, 05.02.2026 and on 27.05.2026, the Additional Agreements to the Statute of the Commercial Bank of Victoriabank SA were registered with the Public Services Agency in the context of the modification of the list of branches;
- On 15.05.2026, the bank's Board of Directors convened the OGMS of 26.06.2026, with the following agenda:
  - The bank's annual financial statement for 2025;
  - Board Report for 2025;
  - Presentation of information on criminal proceedings in which the bank is concerned;
  - Reconfirmation of the audit firm and determination of the amount of remuneration for its services;
  - Approval of the net profit distribution norms for 2026;
  - Distribution of the annual profit for the year 2025;
  - Approval of amendments to the Board of Directors' Regulations;
  - approval of the GMS Regulations;
  - Election of Board members.
- On 13.06.2026, B.C. Victoriabank S.A. informed, in accordance with the provisions of Law no. 171/2012, of the NCFM Regulation no. 7/1 of 18.02.2019 and item 70 of the Regulation

of the National Bank of Moldova ("NBM") no. 292 of 29.11.2018, regarding the change in the composition of the Board of Directors, following the death of Mr. Victor Țurcan, its vice-president, on the same date.

- Following this event, the Board of Directors has the following composition: Thomas Grasse - president, Murat Sabaz, Tiberiu Moisă, Ludmila Costin, Henry Russell, Peter Franklin.

O.C.N. BT LEASING MD S.R.L.

- Following the resignation, effective as of 01.12.2025, of Mr. Roman Turcan from the position of member of the Company's Council, by Decision of the sole shareholder of the Non-Banking Credit Organization BT Leasing MD S.R.L. dated 23.03.2026, Mr. Mihai-Mircea Aursulesei was appointed to this position for a mandate starting on 31.03.2026 and until 01.10.2027.

O.C.N. MICROINVEST S.R.L.

- In accordance with the Board Decision dated 27.11.2025, on 26.01.2026, O.C.N. Microinvest S.R.L. signed its first loan agreement in the amount of EUR 20,000,000 with the EBRD – European Bank for Reconstruction and Development;
- In accordance with the Board Decision dated 02.02.2026, on 19.02.2026, O.C.N. Microinvest S.R.L. signed its first loan agreement in the amount of USD 30,000,000 with the U.S. International Development Finance Corporation;
- In accordance with the Board Decision dated 24.03.2026, the new Organizational Structure of O.C.N. Microinvest S.R.L. was approved, effective as of 01.04.2026;
- In accordance with the Board Decision dated 24.03.2026, the Internal Audit Committee was established, comprising all Board members except the Chief Executive Officer;
- In accordance with the Board Decision dated 02.02.2026, on 26.05.2026, O.C.N. Microinvest S.R.L. executed its first loan agreement in the amount of EUR 8,000,000 with the Council of Europe Development Bank (CEB);
- In June 2026, at the EU–Moldova Investment Conference, Microinvest drew down two new funding tranches totaling EUR 20,000,000 under the loan agreements signed with EFSE and GGF in October 2025;
- In accordance with the Sole Associate Decision No. 6 dated 13.05.2026, the new Articles of Association of O.C.N. Microinvest S.R.L. were approved, aligning the Company with the Group's Governance Standards by introducing a Collegial Executive Body and strengthening the governance and management framework;
- In accordance with the provisions of the new Articles of Association, the Executive Committee is composed of Dumitru Svinarenco, Iulia Melentii, Andrei Zainulin, Rodica Jalba and Serghei Cunețchi;
- Pursuant to Board Decision No. 3 dated 25.05.2026, the new composition of the Senior Management Team of O.C.N. Microinvest S.R.L. was approved, marked by the appointment of Ms. Iulia Melentii as Chief Financial Officer (CFO). The new management structure became effective as of 16.06.2026;

Risk Management

The management of Banca Transilvania S.A. continuously assesses the risks to which the Bank's activity is or may be exposed, which may affect the achievement of its objectives, and takes action on any change in the conditions under which it operates.

The principal risks and uncertainties identified for the next period are driven by the persistence of domestic and external macroeconomic vulnerabilities, against the backdrop of an international environment characterized by moderate economic growth, persistent inflationary pressures, volatility in financial and energy markets and increasing geopolitical and trade-related uncertainties, which continue to evolve, as detailed below:

- The continuation of moderate global economic growth, in the context of weaker growth prospects for major economies and Romania's significant economic interdependence with external markets, entails the risk of economic developments falling short of expectations and a reduction in growth opportunities at national level.

- At the domestic level, inflationary pressures remain elevated, amplified by the fiscal consolidation process and the gradual transmission of the related measures throughout the economy, the effects of which continue to be reflected in the real economy, contributing to persistent price pressures and a slower adjustment of inflation.

- The persistence of elevated financial market volatility, driven by geopolitical uncertainties, international trade tensions and rising global financing requirements, to finance and refinance public debt, may intensify competition for capital and contribute to higher funding costs, particularly in economies characterized by elevated macroeconomic vulnerabilities.

- The persistence of elevated funding costs, amid still restrictive monetary policies and continuing fiscal and external vulnerabilities, in the context of a gradual macroeconomic rebalancing process.

- The persistence of foreign exchange risk, in the context of the economy's dependence on external capital flows and its sensitivity to changes in investor sentiment, may exert pressure on the exchange rate and increase the costs associated with foreign currency-denominated exposures.

- Increasing pressures in commercial real estate markets, driven by elevated financing costs and still-high construction material costs.

- Uncertainties surrounding the impact of the new fiscal consolidation measures on the business environment, particularly on SMEs and companies operating in the IT sector, which play an important role in economic development, may be amplified by the persistence of budget deficits and could adversely affect business activity and investment decisions.

- The moderation of household consumption, driven by the decline in real purchasing power, may result in lower domestic demand and slower economic activity in consumption-dependent sectors, including trade, services and industrial sectors facing weaker demand and elevated production costs, with a reduced contribution of these sectors to economic growth.

- The increase in cyber risk in the banking sector, driven by accelerated digitalization and growing dependencies on third-party providers and outsourced services, amid an increasingly complex and persistent cyber threat landscape, may adversely affect operational resilience and the continuity of critical financial services.

- The persistence and growing impact of climate and environmental risks may lead to a deterioration in operating conditions across certain sectors, an increase in losses arising from adverse climate-related events, and the amplification of financial vulnerabilities, with cross-cutting and potentially systemic implications for the economy.

- The persistence of pressures on energy costs, amid continued volatility in international and domestic energy markets, elevated energy prices and uncertainties regarding security of supply, may affect the stability of the economic environment and the business outlook for companies and households, contributing to persistent inflationary pressures and exacerbating vulnerabilities related to the geopolitical landscape and disruptions in global value chains.

Synthetic securitization activity related to the loan portfolio

Banca Transilvania (the Bank) concluded on December 22, 2023 a non-STS synthetic securitization transaction with the European Investment Fund (EIF) and the European Investment Bank (EIB), effective from March 31, 2024. The synthetic securitization transaction is structured on a portfolio of loans granted to legal entities, with an initial value of RON 2,027.5 million.

During the transaction, the Bank retains at least 5% of the exposure of each loan included in the securitization portfolio.

The credit risk of the mezzanine and senior tranches is transferred to the EIF, while the credit risk of the junior tranche, representing 1.6% of the initial portfolio, is assumed by the Bank.

EIF - as Guarantor, issued an irrevocable and unconditional Financial Guarantee in favour of Banca Transilvania S.A. (the Beneficiary) to guarantee the coverage of the loss related to each reference obligation, should such loss be allocated to the mezzanine and senior tranches, with an initial total amount of RON 1,995.1 million which represents 98.4% of securitised portfolio, after exceeding the losses retained by the Bank related to junior tranche and synthetic excess spread (cumulatively 2.8% of the total volume of the initial portfolio).

The financial guarantee is treated separately and does not result in any changes to the financial characteristics of the loan, representing a distinct mechanism for covering credit risk. As a result, it does not impact the calculation of expected credit losses.

The scheduled maturity date of the guarantee is December 31, 2039.

The EIF guarantee is counter-guaranteed by the EIB through a back-to-back hedge arrangement.

The Bank's objective is to support the real economy by transferring the benefits of more efficient use of the Bank's capital to the end-customer, in the form of a lower cost of loan. To this end, Banca Transilvania S.A. has concluded with the EIB a Mezzanine and a Senior Retrocession Agreement and Commitment Agreement for increased support for SMEs and Midcaps, to supply new lending of more than RON 2.64 billion, including also projects aligned with climate action and environmental sustainability, thus supporting the transition to a low-carbon economy.

The amounts below represent the securitized portfolio as of June 30, 2026:

RON million

	Contract date	Maturity	Portfolio type	Maximum amount of securitized portfolio	Securitized portfolio (No. of Loans)	Outstanding amount
EIF synthetic securitization	2023	2039	SME & CO	2,027.51	13,597	1,498.97
Senior tranche				1,670.67		1,228.07
Mezzanine tranche				324.40		238.46
Junior tranche				32.44		32.44

At the end of the reporting period, the losses were fully allocated to the excess synthetic spread. According to the contract, the Bank will be able to benefit from reimbursements in the future for the losses associated with the defaulted reference obligations, but this benefit will only become realizable after the complete allocation of the losses to the excess synthetic spread and junior tranche.

In accordance with the definition of a contingent asset, the Bank considers that, although there is a possibility that an economic resource may be received in the future under the terms of the financial guarantee contract and the losses to be reimbursed, the realization of this asset remains uncertain. It depends on the allocation of losses to the excess synthetic spread and junior tranche.

The Bank has not recognized this asset in the financial statements as of June 30, 2026, given the uncertainty regarding the timing and conditions under which the reimbursement will take place. The asset will be recognized only when it is virtually certain that the reimbursement will be made.

II. Detailed Information

1. Financial Statements

1.1.a. Financial Results Summary

	Group		Bank	
Indicators	**Jun' 26**	**Jun' 25**	**Jun' 26**	**Jun' 25**
ROE (annualised net profit/average equity)	22.04%	23.47%	21.98%	25.02%
ROA (annualised net profit /average total assets)	2.19%	1.91%	2.02%	1.84%
Cost/income*	45.01%	47.98%	44.60%	45.26%
Total net income, *RON thousand*	6,389,057	5,451,713	5,257,622	4,537,334
Provisions for credit risk, *RON thousand*	(521,997)	(480,492)	(354,032)	(409,739)
Gross profit, *RON thousand*	2,989,659	2,328,694	2,558,835	2,050,968
Net profit, *RON thousand*	2,497,314	1,970,267	2,144,035	1,776,399
Basic earnings per share, *RON*	1.9389	1.5615		
Diluted earnings per share, *RON*	1.9389	1.5615		
Other information:				
Number of agencies, branches and offices			519	534
No. of active employees	13,565	12,996	10,364	10,345

*calculated with an annualized impact of the contribution to the Bank Deposit Guarantee Fund (FGDB) and the Resolution Fund

1.1.b. Statement of Financial Position at Group and Bank level

The statement of the financial position of the Group and the Bank at the end of June 2026, compared to the end of last year and the end of June 2025, is as follows:

	Group				
Indicators (RONmn)	**Jun'26**	**Dec'25**	**Jun'25**	**Jun'26 vs Dec'25 %**	**Jun'26 vs Jun'25 %**
Cash and current accounts with Central Banks	28,510	25,499	21,320	11.8%	33.7%
Placements to banks and public institutions	7,891	16,552	7,122	-52.3%	10.8%
Treasury financial instruments	74,251	69,208	70,749	7.3%	5.0%
Loans and advances to customers, net	108,920	100,446	94,929	8.4%	14.7%
Finance lease receivables	6,732	6,264	5,809	7.5%	15.9%
Tangible and intangible assets	3,504	3,137	2,816	11.7%	24.4%
Right-of-use assets	586	589	552	-0.6%	6.1%
Investments in associates	29	29	29	1.3%	1.0%
Deferred tax assets	183	224	340	-18.3%	-46.2%
Other financial assets	2,194	2,020	4,054	8.6%	-45.9%
Other non-financial assets	525	446	435	17.6%	20.7%
Total assets	**233,324**	**224,414**	**208,156**	**4.0%**	**12.1%**
Deposits from customers	179,279	175,250	164,469	2.3%	9.0%
Deposits from banks	324	302	987	7.3%	-67.2%
Loans from banks and other financial institutions	19,409	17,123	14,036	13.3%	38.3%
Subordinated loans	2,716	2,643	2,581	2.7%	5.2%
Current tax liabilities	266	103	117	157.7%	126.5%
Provisions for other risks and credit commitments	811	837	666	-3.1%	21.9%
Lease liabilities	637	624	588	2.0%	8.4%
Other financial liabilities	4,825	3,758	6,233	28.4%	-22.6%
Other non-financial liabilities	660	475	481	38.9%	37.1%
Total liabilities	**208,926**	**201,116**	**190,158**	**3.9%**	**9.9%**
Equity	24,398	23,298	17,998	4.7%	35.6%
Total liabilities and equity	**233,324**	**224,414**	**208,156**	**4.0%**	**12.1%**

	Bank				
Indicators (RONmn)	**Jun'26**	**Dec'25**	**Jun'25**	**Jun'26 vs Dec'25 %**	**Jun'26 vs Jun'25%**
Cash and current accounts with Central Banks	26,527	23,224	19,136	14.2%	38.6%
Placements to banks and public institutions	5,469	14,476	5,782	-62.2%	-5.4%
Treasury financial instruments	71,401	66,541	68,103	7.3%	4.8%
Loans and advances to customers, net	107,406	99,691	95,982	7.7%	11.9%
Tangible and intangible assets	2,391	2,242	1,996	6.7%	19.8%
Right-of-use assets	552	560	526	-1.3%	5.0%
Investments in subsidiaries	1,614	1,373	1,184	17.5%	36.2%
Deferred tax assets	158	188	323	-15.9%	-51.0%
Other financial assets	1,983	1,826	2,427	8.6%	-18.3%
Other non-financial assets	301	277	266	8.9%	13.3%
Total assets	**217,803**	**210,398**	**195,725**	**3.5%**	**11.3%**

Deposits from customers	172,394	168,862	158,514	2.1%	8.8%
Deposits from banks	336	321	1,075	4.8%	-68.7%
Loans from banks and other financial institutions	16,492	14,604	13,227	12.9%	24.7%
Subordinated loans	2,537	2,466	2,455	2.9%	3.3%
Current tax liabilities	232	75	97	209.6%	138.4%
Provisions for other risks and charges	632	640	597	-1.1%	5.9%
Lease liabilities	604	596	562	1.4%	7.4%
Other financial liabilities	3,231	2,348	3,577	37.6%	-9.7%
Other non-financial liabilities	532	395	421	34.8%	26.5%
Total liabilities	**196,990**	**190,306**	**180,525**	**3.5%**	**9.1%**
Equity	20,813	20,092	15,200	3.6%	36.9%
Total liabilities and equity	**217,803**	**210,398**	**195,725**	**3.5%**	**11.3%**

As of June 30, 2026, the assets of Banca Transilvania Financial Group increased to RON 233.3 billion (+4.0% compared to December 31, 2025 and +12.1% compared to June 30, 2025). At the Bank level, assets increased by 3.5% compared to December 31, 2025 and by 11.3% compared to June 30, 2025, reaching RON 217.8 billion.

The evolution of the Group and the Bank assets is summarized as follows:

Growth was primarily driven by the increase in the **loan portfolio** and net leasing receivables, at Group level, which were 8.4% higher than December 31, 2025 and 14.8% higher than June 30, 2025, reaching RON 115.7 billion at the end of June 2026. At the Bank's level, net loans increased to RON 107.4 billion (+7.7% compared to the level recorded at the end of the previous year and +11.9% above the balance as of June 30, 2025).

Balance of provisions: Banca Transilvania recorded at the end of June 2026 a net expense from impairment allowances on financial assets from provisions for other risks and credit commitments in the amount of RON 354 million (including recoveries from off-balance sheet loans). The balance of provisions reached the level of RON 6.3 billion at the end of June.

The non-performing loan ratio (NPL ratio) according to the EBA is 2.4% as of June 30, 2026, and the coverage with total provisions of the non-performing loans according to the EBA is 184.6%.

Cash and current accounts with central banks together with **placements to banks and public institutions** decreased both at Group and Bank level compared to the end of December 2025 by 13.4% and 15.1% respectively, but increased by 28% and 28.4% respectively compared to June 30, 2025 at Group and Bank level. At the reporting date, they represent 15.6% at Group level, respectively 14.7% for the Bank, as a share of total assets.

At Group level, **cash and current accounts with central banks** increased by 11.8% compared to the end of 2025 and by 33.7% compared to June 30, 2025, reaching RON 28,510 million at the end of June 2026. For the Bank, this category registered an increase of 14.2% compared to December 31, 2025 and 38.6% compared to June 30, 2025, the final balance as of June 30, 2026 reaching RON 26,527 million. The most significant component of this asset class is the minimum required reserves, accounting for 79.7%.

Placements with banks, at the end of June 2026, showed a negative evolution at Group and Bank level, decreasing by 52.3% and 62.2%, respectively, compared to the end of the previous year.

The decrease was mainly driven by the lower volume of sight, collateral and term deposits with credit institutions (down by RON 8.7 billion at Group level and RON 9.0 billion at Bank level).

Treasury instruments reached RON 74,251 million at Group level and RON 71,401 million at Bank level as of June 30, 2026, up 7.3% compared to December 31, 2025. Compared to June 30, 2025, they recorded an increase of 5.0% at Group level and 4.8% at Bank level.

Treasury instruments comprise financial assets measured at fair value through other comprehensive income, financial assets mandatorily measured at fair value through profit or loss, financial assets held for trading and measured at fair value through profit or loss, debt instruments measured at amortised cost as well as derivatives, including those designated for hedge accounting purposes.

At Group level, the most significant category is represented by debt instruments, which hold a 60.5% share in total treasury instruments and represent 19.3% of the Group's total assets.

At the Bank level, debt instruments represent 59.9% of total treasury instruments and 19.6% of the Bank's total assets.

The share of treasury instruments in total assets reflects the Bank’s prudent liquidity management strategy, namely maintaining a substantial portfolio of high-quality liquid assets, mainly government securities.

Resources from customers. At Group level, customer deposits reached RON 179,279 million as of June 30, 2026, up 2.3% compared to the end of the previous year and 9% compared to June 30, 2025. Deposits of individuals represent 66% of total customer deposits, while **deposits of legal entities** represent 34%. As of June 30, 2026, the balance of deposits of legal entities is 3.2% higher compared to the end of 2025.

At the Bank level, the balance of customer deposits reached RON 172,394 million as of June 30, 2026, up 2.1% compared to the end of the previous year and by 8.8% compared to June 30, 2025. The evolution was mainly supported by the increase in term deposits, whose balance advanced by 5.3% and RON 4.6 billion, respectively, compared to the end of 2025. Deposits of individuals represent 65% of the total customer deposits, while the deposits of legal entities hold a share of 35%. As of June 30, 2026, the balance of deposits of legal entities is 3.1% higher compared to the end of 2025.

The loan-deposit ratio at Bank level is 65.9% at the end of June 2026, the volume of gross loans being RON 113.7 billion, while the resources attracted from customers are RON 172.4 billion.

The equity of Banca Transilvania S.A. as at 30.06.2026 amounts to RON 20,813 million, increasing by 3.6 % compared to the end of 2025 and by 36.9% compared to the same period of last year.

The Bank’s BoD approves the conceptual design of the internal process for the assessment of the capital adequacy in relation to risks, at least the scope, methodology and general objectives, and establishes the strategy regarding the planning of the capital, own funds and the capital adequacy in relation to risks in Banca Transilvania S.A.

The BoD makes decisions regarding the directions to be followed within the capital adequacy process, establishes the main projects in the field to be implemented, as well as the main objectives to be met for the best control of the correlation of the risks to which the Bank is exposed and the necessary shareholders' equity required to cover them and the development of sound risk management systems.

The Group and the Bank comply with Regulations in terms of Own Funds and Solvency, the level of the capital risk adequacy indicator far exceeding the minimum limits imposed by the legislation. On June 30, 2026 and December 31, 2025, respectively, the Group and the Bank met all regulatory requirements regarding own funds.

	Group			Bank		
Indicators	**Jun'26**	**Dec'25**	**Δ Jun'26 vs Dec'25**	**Jun'26**	**Dec'25**	**Δ Jun'26 vs Dec'25**
Common Equity Tier 1 (CET1) capital ratio	17.26%	18.29%	-1.03%	17.69%	18.62%	-0.93%
Tier 1 capital ratio	19.53%	20.86%	-1.32%	20.28%	21.55%	-1.27%
Total capital ratio	21.16%	22.79%	-1.63%	21.96%	23.56%	-1.60%

	Group			Bank		
Indicators (RONmn)	**Jun'26**	**Dec'25**	**Jun'26 vs Dec'25 %**	**Jun'26**	**Dec'25**	**Jun'26 vs Dec'25 %**
Tier 1 capital	21,864	20,657	5.8%	19,885	18,699	6.3%
Tier 2 capital	1,817	1,914	-5.0%	1,640	1,739	-5.7%
Total capital	**23,681**	**22,571**	**4.9%**	**21,525**	**20,437**	**5.3%**

Note: The calculation of the Group's and the Bank's own funds considers the statutory profit of the Group, respectively of the Bank for the financial period ended on December 31, 2025. For the six-month period ended June 30, 2026, the current profit of the Bank was considered in the calculation of own funds. Regulatory capital as of June 30, 2026, and December 31, 2025, was calculated according to the IFRS standards endorsed by the European Union.

Solvency: The Bank's total capital ratio stood at 21.96% as of June 30, 2026, taking into account the cumulative profit of the first six months of the year 2026, being at a comfortable level, above the minimum reference threshold of 8%, value imposed by the Regulation (EU) No. 575/2013 on prudential requirements for credit institutions, which has been applicable since 2014.

The evolution of own funds and capital adequacy indicators is mainly influenced by the distribution of dividends related to the 2025 financial year, as well as by the dynamics of risk-weighted assets. Under these circumstances, the Bank's capitalization level remains comfortably above the minimum regulatory requirements.

1.1.c. Profit or Loss Account

The main elements of the Profit or Loss Account at Group and Bank level for the first six months of 2026, compared to the same period of last year, are as follows:

	Group			Bank		
Indicators (RONmn)	**Jun'26**	**Jun'25**	**Jun'26 vs Jun'25 %**	**Jun'26**	**Jun'25**	**Jun'26 vs Jun'25 %**
Net interest income	4,162	3,914	6.3%	3,341	3,194	4.6%
Net fees and commissions income	936	794	18.0%	775	683	13.5%
Net trading income	660	529	24.8%	473	451	4.9%
Net gain / loss (-) from financial assets measured at fair value through other profit or loss comprehensive income	95	10	>100%	94	10	>100%

Net gain / loss (-) from financial assets which are required to be measured at fair value through profit or loss	131	86	52.5%	239	96	148.0%
Contribution to the Bank Deposit Guarantee Fund and to the Resolution Fund	(7)	(112)	-93.7%	0	(102)	-100.0%
Other operating income	412	231	78.6%	334	205	63.5%
Total operating income	**6,389**	**5,452**	**17.2%**	**5,258**	**4,537**	**15.9%**
(Net expense)/income from impairment allowances, expected credit losses on financial assets and provisions for other risks and credit commitments	(522)	(480)	8.6%	(354)	(410)	-13.6%
Personnel expenses	(1,463)	(1,357)	7.8%	(1,176)	(1,098)	7.1%
Depreciation and amortization	(283)	(280)	0.9%	(230)	(231)	-0.5%
Other operating expenses	(1,132)	(1,005)	12.6%	(939)	(747)	25.6%
Total operating expenses	**(3,399)**	**(3,123)**	**8.8%**	**(2,699)**	**(2,486)**	**8.5%**
Profit before income tax	**2,990**	**2,329**	**28.4%**	**2,559**	**2,051**	**24.8%**
Income tax expense	(492)	(358)	37.4%	(415)	(275)	51.1%
Net profit	**2,497**	**1,970**	**26.8%**	**2,144**	**1,776**	**20.7%**
Profit of the Group attributable to equity holders of the Bank	2,415	1,945	24.2%			
Profit of the Group attributable to non-controlling interests	82	26	>100%			
Net profit	**2,497**	**1,970**	**26.8%**	**2,144**	**1,776**	**20.7%**

The consolidated net profit of Banca Transilvania Financial Group recorded in the first six months of 2026 (RON 2,497 million) is 26.8% higher than the net profit in the same period last year (RON 1,970 million).

Banca Transilvania obtained a net profit of RON 2,144 million in the first half of this year, which represents an increase of 20.7% compared to the result recorded for the first six months of the previous year (RON 1,776 million).

Net interest income increased by 6.3% at Group level and by 4.6% at Bank level. For the first half of this year, net interest income amounted to RON 4,162 million at Group level, and RON 3,341 million at Bank level.

The category **of net income from fees and commissions** shows a positive evolution, registering increases both at Group and Bank level by 18% and 13.5% respectively compared to the same period of 2025. The continuous increase in the number of transactions and the number of active customers, as well as the diversification of the types of operations made available to customers, determined the increases recorded by this category. Compared to the same period of the previous year, in the first half of 2026, the number of active customers increased by 5.9%, at Bank level.

The net trading income recorded by the Group for the first six months of 2026 (RON 660 million) and by the Bank (RON 473 million) respectively shows an increase of 24.8% and 4.9%, respectively, compared to the values of the same period last year.

Thus, at Group level, in the first half of the year, there was an increase in **operating revenues** of 17.2%, up to RON 6,389 million compared to the same period of 2025. At the same time, at the level of the Bank, the increase recorded by the operating income category is 15.9%, up to RON 5,258 million.

The positive evolution of profitability is mainly supported by the increase in recurring operating revenues, particularly from interest and fees, reflecting the strength of the Bank's business model.

Operating expenses, before net expenses with impairment adjustments and provisions for other risks and lending commitments, increased by 8.9% and reached RON 2,877 million as of June 30, 2026, at Group level, compared to RON 2,643 million as of June 2025. At the Bank level, these expenses increased by 12.9%, reaching RON 2,345 million as of June 30, 2026, compared to RON 2,077 million as of June 30, 2025.

The evolution of these expenses at Bank level was influenced by the increase in the other **operating expenses category**, which registered an increase of 25.6% as of June 30, 2026 compared to June 30, 2025. This category includes, among other things, the turnover tax expense of RON 331.9 million, compared to RON 163.1 million for the same period of the previous year. The level of this tax has doubled since July 2025, from 2% to 4%.

Personnel expenses: at the Group level, this category of expenses registered an increase of 7.8% compared to the previous year, while at the Bank level the increase was 7.1%.

Operating result: In this context, the Bank's operational efficiency remains at a comfortable level of 44.6%, compared to 45.3% in the same period of the previous year, calculated with the annualized impact of contributions to the Bank Deposit Guarantee Fund (FGDB) and the Resolution Fund.

The **earnings per share** for the six months ended 30 June 2026 and 30 June 2025 are as follows:

Indicators	Bank Jun-26	Bank Jun-25	Jun-26 vs Jun-25 %	Group Jun-26	Group Jun-25	Jun-26 vs Jun-25 %
Net profit for the period (RON thousands)	**2,144,035**	**1,776,399**	**20.7%**	**2,497,314**	**1,970,267**	**26.8%**
Basic earnings per share	-	-	-	1.9389	1.5615	24.2%
Diluted earnings per share	-	-	-	1.9389	1.5615	24.2%

Other information regarding the first six months of 2026:

Banca Transilvania has consolidated its leading position on the card market, with a portfolio of 8.5 million cards. The trend of increasing their use for payments at merchants continues, with the number of payments made being 14% higher than in the same period last year.

In the first half of 2026, Banca Transilvania maintained a solid pace of attracting new customers, with over 200,000 people becoming customers of the bank. A significant part of them chose to open the account directly through the BT Pay application, benefiting from a completely digital process, without any visit to the unit.

BT continued its positive evolution, with over 5 million unique customers digitized. These customers use at least one of the Bank's digital solutions. There is a clear trend of increasing interest in digitalization, with customers increasingly preferring innovative solutions that allow them to easily and efficiently manage financial services in the digital environment such as: virtual cards, credit, insurance and investment products.

The number of phone payments to merchants in the first half of 2026 increased by 24% compared to the same period of 2025. At the same time, money transfers from cards enrolled in BT Pay were increasingly appreciated, their volume increased by 50% compared to those made in the first half of the previous year.

As for the volume of transfers made by individual customers through digital channels, increased by 26% compared to the same period last year.

As of June 30, 2026, the bank has a network of over 2,000 ATMs, of which 691 are multifunctional machines. The Bank also owns 616 BT Express terminals that are used for various operations other than cash withdrawals, has over 200,000 installed POS terminals, 51,000 STAR partner locations and collaborates with over 8,800 merchants using e-commerce solutions.

As of June 30, 2026, Chat BT recorded 2.4 million interactions. As a result of continuous optimizations (quick and contextualized responses, multilingual support in Romanian, English, Italian and Hungarian, dynamic customization, easy access to resources and intelligent routing to consultants for complex requests), 82% of interactions are resolved without human assistance, and 18% are transferred to a consultant (conversion rate to live chat: 18%). For comparison, on the same date in 2025, the AI ("artificial intelligence") resolution rate was 43%.

Banca Transilvania's Premium segment continues to grow, exceeding 150,000 customers. They benefit from dedicated services through a network of Relationship Managers present in most urban centers and through the national team of Virtual Relationship Managers. The 'Premium Club' subscription, through which BT Visa Platinum Debit cards can be accessed along with other benefits, has been chosen so far by over 13,000 BT customers, confirming customers' interest in the Bank's Premium offer.

The Group’s number of active employees as of June 30, 2026, is 13,565 (13,361 on December 31, 2025).

The Bank’s number of active employees as of June 30, 2026, is 10,364 (10,180 on December 31, 2025).

1.1.d. Cash Flow Statement and Liquidity Position

The cash flow statement detailing the cash flows from operating, investment and financing activities is part of the Financial Statements that accompany this report.

The liquidity coverage ratio (LCR), calculated according to the requirements introduced by Basel III, registered the value of 454.9% on 30.06.2026, being well above the minimum required level of 100%. The immediate liquidity of the Bank on June 30, 2026 is valued at 47.5%.

2. The Analysis of the Bank’s Activity

2.1 Presentation and Analysis of Trends, Elements and Events or Uncertainty Factors that Could Impact the Bank’s Liquidity vs. the Same Period of the Last Year

The Romanian economic environment:

Data from the National Trade Register Office („ONRC”) indicate an increase in the number of registered firms of 7.86% y/y to 74,953 between January and June 2026.

At the same time, according to ONRC statistics, the number of companies entering insolvency proceedings increased by 12.36% y/y to 3,855 units between January and June 2026. Likewise, company deregistrations increased by 5.69% y/y to 46,283 companies in the first six months of this year.

At its meeting on 8 July 2026, the National Bank of Romania ("NBR") kept the monetary policy interest rate at 6.50%, the Lending Facility at 7.50% and the Deposit Facility at 5.50%, valid since August 8, 2024.

The required minimum reserve ratios for credit institutions' liabilities in lei and foreign currency were kept at the same levels of 8% for lei and 5% for foreign currency.

As for non-government credit, it amounted to 473.7 billion lei in June 2026, up 1.86% from May 2026. Compared with June 2025, the balance registered an increase of 8.42%, taking the average annual growth rate for the last 12 months to 7.39%.

Within non-government credit, loans to companies amounted to 230.47 billion lei, a growth of 2% compared to May and 7.68% compared to the same period last year. This brings the average annual growth rate to 5.85%.

Lending to households also increased, at a 7.15% y/y pace in June, the slowest pace in the last year. Housing loans increased by 6.53% y/y. The consumer loans component recorded a growth of 8.59% y/y, taking the volume of these loans to RON 89.51 billion. Lending in national currency continued its upward trend (8.94% y/y), while lending in euro continued its downward trend (-12.92% y/y).

In terms of non-government deposits, they recorded the value of RON 680.93 billion in June 2026, a decrease of 0.36% compared to May 2026, but an increase of 8.22% compared to June 2025.

Within non-government deposits, household deposits continue to temper their pace of growth, recording a 7.98% growth y/y in June 2026 and an annual average growth rate of 8.37% over the last 12 months. Within this category, term deposits accelerated their growth rate (10.19% y/y) while overnight deposits slowed down their growth rate (5.59% y/y).

Companies' deposits recorded the highest growth rate of this year: 7.60% y/y. Within this category, term deposits increased by 14.39% y/y in June 2026 and overnight deposits increased by 3.34% y/y.

The loan-to-deposit ratio was 67.49% in March 2026 up from 67.30% in December 2025.

2.2 Presentation and Analysis of the Effects on Financial Statements of all Capital Expenditures, Current and Anticipated, Compared to the Same Period of Last Year

At the Group level, investments in fixed assets were RON 4,119 million on June 30, 2026, compared to RON 3,755 million on December 31, 2025, and RON 3,398 million on June 30, 2025. As compared with the two periods analyzed, fixed assets registered an increase of 9.7% compared to the end of the previous year and 21.2% compared to June 30, 2025.

At the Bank level, investments in fixed assets were RON 4,557 million on June 30, 2026, compared to RON 4,175 million on December 31, 2025, and RON 3,706 million on June 30, 2025. As compared with the two periods of the previous year, the value of fixed assets registered an increase of 9.2% compared to the end of 2025 and an increase of 23% compared to June 30, 2025.

2.3 Presentation and Analysis of the Economic Events, Transactions and Changes that Significantly Impact the Main Revenues of the Bank

The main activity of the Bank was performed under normal conditions, with no exceptional circumstances. All legal requirements were followed, in terms of the correct and up-to-date organization and management of accounting, in terms of accounting principles, as well as in terms of complying with the accounting rules and regulations in force.

The interim condensed consolidated and separate financial statements of the Group and the Bank have been prepared in accordance with IAS 34 "Interim Financial Reporting" as endorsed by the European Union, effective as at the Group's and Bank's interim reporting date, June 30, 2026. The data presented regarding the first half of 2026 are based on the organization and accounting rules as stated by the Law no. 82/1991, republished and further amended and completed, Government Emergency Ordinance no. 99/2006 further amended and completed, NBR Order no. 27/2010 for the approval of the accounting rules under International Financial Reporting Standards adopted by the European Union applicable to credit institutions – republished with subsequent amendments, as well as other NBR instructions in the field.

3. Changes that Affect the Share Capital and the Administration of the Bank

3.1 Description of Cases in which the Company Could not Fulfill its Financial Obligations in the Reporting Period

Not applicable.

3.2 Description of any Changes in the Rights of the Shareholders of the Company

By the decision of EGMS, on April 28, 2026, it was decided to increase the share capital with the amount of RON 1,572,644,250 by issuing 157,264,425 new shares at a nominal value of RON 10/share, as well as establishing a price of RON 0 (zero) to compensate for the fractions of shares resulting from applying the algorithm and rounding the results, according to the legal provisions in force and also granting a mandate to the Board of Directors in order to establish a price higher than the approved one (if applicable).

The increase in the share capital was achieved through the capitalization of reserves from the net profit of the year 2025, in the amount of RON 1,572,644,250, by issuing a number of 157,264,425 shares, with a nominal value of RON 10/share in the benefit of the shareholders registered with the Shareholding Register held by the Central Depository at the registration date established by the GMS (July 17th, 2026).

Considering the above, each shareholder registered on the registration date, July 17th, 2026, received free of charge, for each 100 shares owned, a total number of shares calculated as follows: 100 x (157,264,425/1,090,322,225).

By the decision of OGMS from April 28, 2026, it was decided:

- approval of the proposal to allocate the net profit realized in the amount of RON 4,095,289,537, as follows: allocation of RON 241,182,226 for legal reserves, of RON 3,854,107,311 for reserves from the net profit to be distributed, from which RON 1,400,000,000 will be distributed as dividends. Approval of a gross dividend/share of RON 1.2840240875;
- approval of the date of June 16th, 2026, as the registration date and of the ex-date – June 15th, 2026, for the identification of the shareholders who will benefit from the results of the Ordinary GMS and to whom the effects of the Ordinary GMS Decisions are applicable, including the right to receive dividends;
- June 30th, 2026, as the payment date for the dividend.

3.3 Changes in the Management Structure of the Bank (Board, Executive Level etc.)

During the OGMS held on 28.04.2026, the shareholders elected the Board of Directors for the 2026–2030 mandate, as follows: Horia Ciorcilă, Ivo Gueorguiev, Mirela Bordea, Florin Predescu-Vasvari, Gabriela Nistor, Doru Lionăchescu and Teodor Torgie. As of the date of this report, the newly elected members of the Board of Directors are currently waiting for approval from the NBR.

At the executive management level, at the end of June, the BoD approved the extension of Mr. Omer Tetik's mandate as Chief Executive Officer for a new period of 4 (four) years, until 2030. Also, the renewal of the mandates of Ms. Oana Ilaş, Mr. Leontin Toderici and Mr. George Călinescu as Deputy Chief Executive Officers were approved.

Furthermore, on 25.05.2026, the NBR approved the appointment of Mr. Cosmin Călin as member of the Leaders' Committee and Deputy Chief Executive Officer.

There were no changes regarding the statutory auditor during the first half of 2026.

4. Significant Transactions

In relation to significant transactions, on 31.03.2026 a business sale agreement was concluded between Banca Transilvania and its subsidiary, Code Crafters by BT S.R.L., under which the seller's assets were sold and transferred to Banca Transilvania S.A., without interrupting the activity. As a result of the transaction, Banca Transilvania assumed all the rights and obligations of Code Crafters by BT S.R.L., including any related rights and obligations, personal guarantees and security interests related, as well as those associated with the goodwill of the business.

Other significant transactions within the Group are presented in the "Changes in Subsidiaries" section, at the level of the directly impacted subsidiaries.

5. Conclusions

Banca Transilvania Financial Group continued its growth trajectory in the first half of 2026, recording solid financial results, supported by the favorable evolution of commercial activity and the consolidation of the customer base.

The consolidated net profit reached RON 2,497 million, up 26.8% compared to the same period of the previous year, while the Bank's net profit increased by 20.7%, up to RON 2,144 million.

The Group's total assets exceeded RON 233 billion, and the loan and net finance lease receivables portfolio continued to expand, reflecting the sustained demand for financing and the Group's ability to support the real economy.

The resources attracted from customers registered a positive evolution, maintaining a balanced structure between the individual and legal entity segments and supporting a comfortable liquidity position.

The Bank consolidated its leading position in the card segment and continued to accelerate its digital transformation, attracting more than 200,000 new customers in the first six months of the year, a significant part through fully digital channels.

The loan-to-deposit ratio of 65.9% highlights the maintenance of a prudent financial profile and a solid capacity to support future growth.

Events subsequent to the date of the consolidated statement of financial position

As a result of the Decisions of the Extraordinary General Meeting of Shareholders of Banca Transilvania S.A. on April 28, 2026, as of July 20, 2026 the share capital was increased by the amount of RON 1,572,644,250 by issuing a number of 157,264,425 new shares, with a nominal value of RON 10/share, to the benefit of shareholders registered in the Shareholders' Register held by the Central Depository on the registration date set by the General Meeting of Shareholders, July 17, 2026.

The share capital after the share capital increase is RON 12,475,866,500 divided into 1,247,586,650 shares, each with a nominal value of RON 10. As at the date of this report, the legal procedures regarding this capital increase are in progress, in their final stage, and the allocation of new shares to the shareholders took place on July 20, 2026.

ANNEX: The present report has attached copies of the following documents:

1. Interim condensed consolidated and separate financial statements prepared in accordance with IAS 34 “Interim Financial Reporting” as endorsed by the European Union:
   - Interim Consolidated and Separate Statement of Profit or Loss and Statement of Other Comprehensive Income;
   - Interim Consolidated and Separate Statement of Financial Position;
   - Interim Consolidated and Separate Statement of Changes in Equity;
   - Interim Consolidated and Separate Statement of Cash Flows;
   - Notes to the Interim Condensed Consolidated and Separate Financial Statements;

2. The statement of the Deputy CEO of Banca Transilvania assuming the responsibility for the preparation of the financial statements for the first half of 2026.

Note: The financial information as of and for the 6-month period ended June 30, 2026, and 6 months ended June 30, 2025, is reviewed. The financial information for December 31, 2025, is audited.

CHAIRMAN OF THE	**CHIEF EXECUTIVE OFFICER**
BOARD OF DIRECTORS	
HORIA CIORCILĂ	**ÖMER TETIK**

SHAREHOLDING STRUCTURE AT 30.06.2026

EXPLANATIONS	No. of holders	No. of shares	Percentage
ROMANIAN CAPITAL	**80,765**	**873,227,257**	**80.09**
Individuals	79,917	287,802,118	26.40
Companies	848	585,425,139	53.69
of which Financial Investment Companies	5	194,427,733	17.83
FOREIGN CAPITAL	**1,309**	**217,094,968**	**19.91**
Individuals	1,003	12,418,807	1.14
Companies	306	204,676,161	18.77
TOTAL	**82,074**	**1,090,322,225**	**100.00**