Banca Transilvania
9M 2026 Financial Results

23 November 2026

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AGENDA

Macroeconomic Landscape 1

Business Performance 2

Risk 3

Sustainability 4

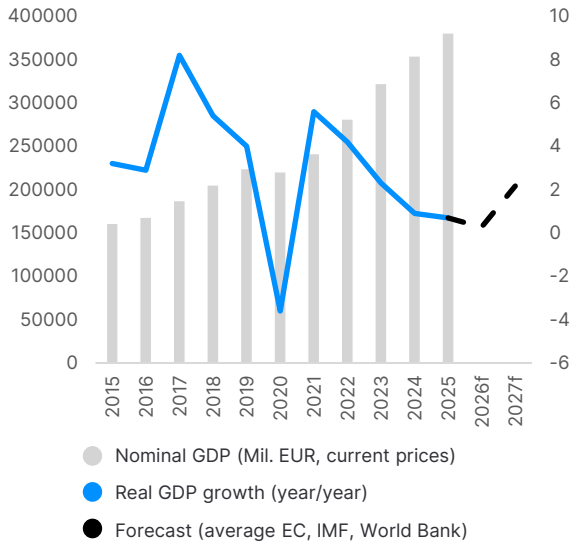
Digital 5

BT Financial Group 6

Appendix 7

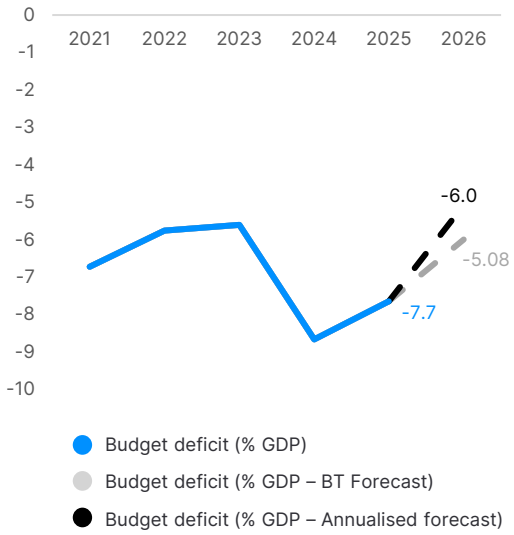
ROMANIAN ECONOMY: SIGNS OF RECOVERY AMID PERSISTENT MACROECONOMIC PRESSURES

NOMINAL GDP AND REAL GDP GROWTH



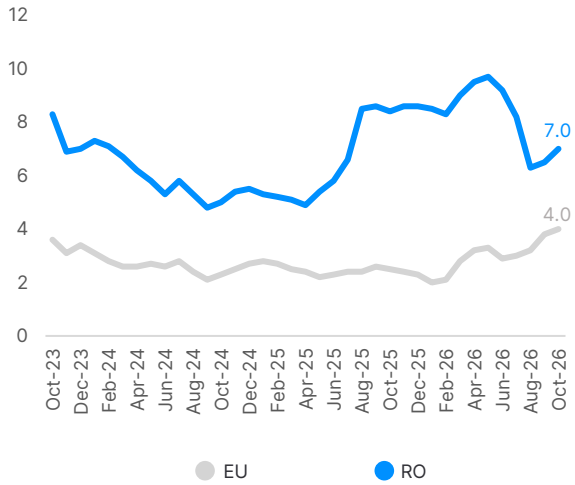
DECREASE OF BUDGET DEFICIT

Budget deficit (%GDP)



INFLATION OUTLOOK

Consumer prices, HICP (%, YoY)



FACTORS TO SUSTAIN OUTPERFORMANCE

- In Q3 2026, Romania's real GDP increased by 0.1% YoY in the unadjusted series, by 0.3% in the seasonally adjusted series and by 2.1% compared with the previous semester (second largest increase Q/Q in the EU)
- RON 108 BN in investments in the first 9 months of the year (+30% vs 9M 2025)

- **Budget deficit** narrowed to 3.81% of GDP by Sep-26, compared with 5.31% in Sep-25
- **The trade deficit** increased by 3.6% YoY in the first 9 months of 2026
- **Current account deficit**: EUR 22.8 BN in Sep-26 (+3.97% YoY)
- In Sept-26, **Romania's financial intermediation** ratio increased to 23.4%

- **Inflation (HICP) increased** to 7% YoY in Oct-26 following a 6.3% and 6.5% YoY in Aug. and Sept., respectively
- **The public debt/GDP decreased** to **59.4%** at end of Q2-26, and remains below the EU average of 82.9%
- **Non-residents' direct investment**: EUR 4.2 BN in the first 9 months of 2026
- **Personal Remittances** EUR 4.25 BN in H1-26 (+26% YoY)

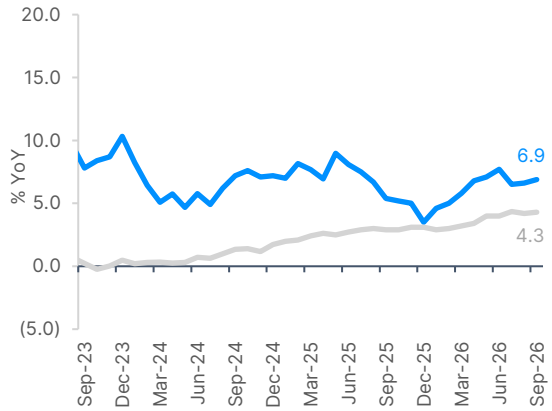
Sources: NBR, Romanian NSI, Eurostat

BANKING SECTOR: STRONG CAPITAL BUFFERS AND REVAMPED LENDING GROWTH

POSITIVE LENDING GROWTH

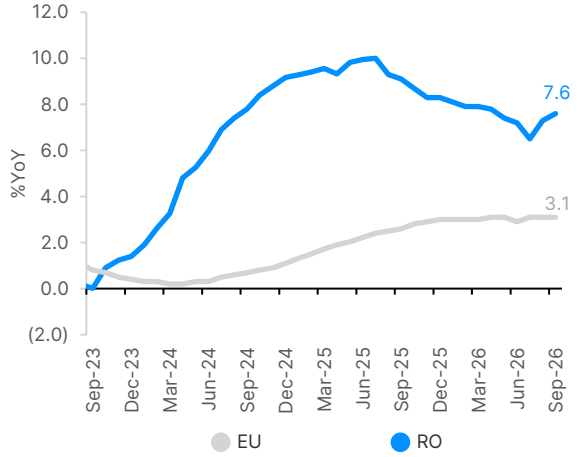
Corporate loans (%, YoY)

Corporate loans increased by 6.8% YTD in Sep-26.



Household loans (%, YoY)

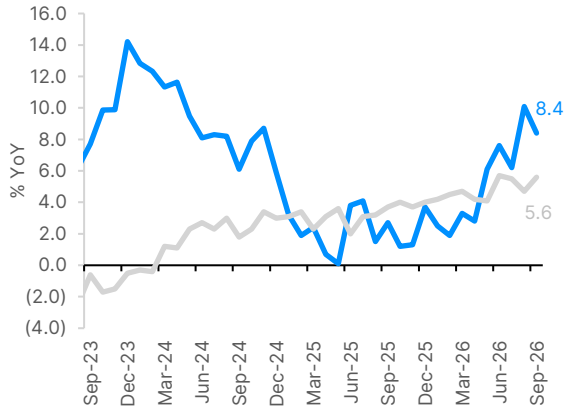
Household loans increased by 6.5% YTD in Sep-26.



LIQUIDITY REMAINS STRONG

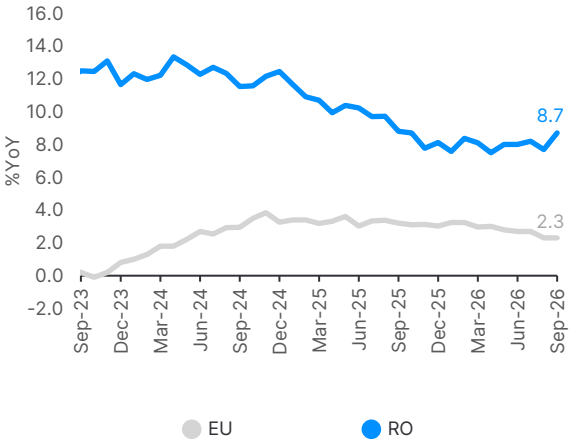
Corporate deposits (%, YoY)

Corporate deposits decreased by 0.4% YTD in Sep-26.



Household deposits (%, YoY)

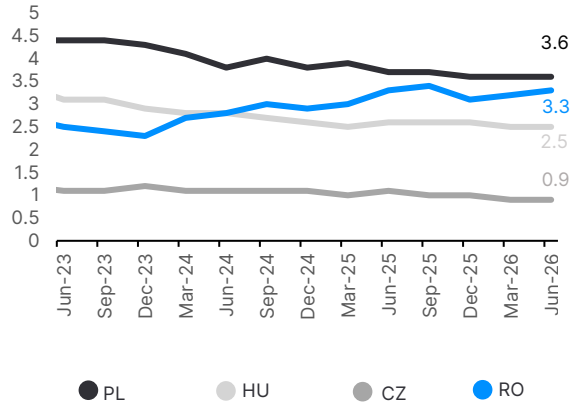
Household deposits increased by 3.4% YTD in Sep-26.



STRONG ASSET QUALITY & ROBUST CAPITAL

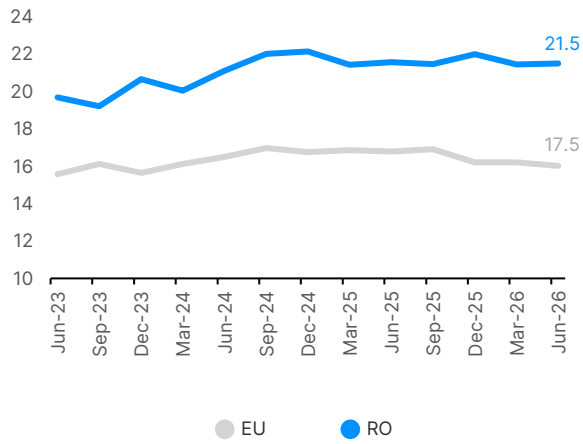
NPL ratio % (EBA Risk dashboard as of Q2 2026)

The non-performing loan (NPL) ratio increased to 3.3% as of Jun-26.



TIER 1 ratio (%)

Capital adequacy ratio (Tier 1 ratio) remains higher (21.5%) than the EU average (17.53%)



Sources: NBR, ECB, Bloomberg, EBA Risk Dashboard

LOOKING FORWARD: FISCAL CONSOLIDATION ANCHORING THE INVESTMENT-GRADE STATUS

BT OUTLOOK	2026
Real GDP (%, YoY)	-0.20%
Unemployment Rate (%)	6.30%
Budget Deficit (% of GDP)	6.00%
Public Debt (% of GDP)	61.80%
EUR/RON (EOP)	5.35

- **In the first nine months of 2026,** GDP contracted by 0.3% year-on-year on an unadjusted basis and by 1.0% on a seasonally adjusted basis. The GDP growth forecast was revised to -0.2%, reflecting the economic activity recorded over the past quarters.
- **The EUR/RON** year-end forecast was revised to 5.35, reflecting the exchange-rate adjustment observed in late Sep. and early Oct. Going forward, we expect the exchange rate to remain broadly within its current trading range, with limited depreciation pressures.
- **Tentative signs of a recovery** in consumer spending from Q3 onwards.

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

- **RRF: Fourth payment**: EUR 2.25 BN net disbursed in Jun-26, bringing cumulative disbursements to 60.6% of Romania's total RRF allocation.
- **RRF: Fifth payment request:** Submitted in Aug-26. On 16 Nov., the European Commission issued a positive preliminary assessment for 69 of 75 milestones and targets. Disbursement remains pending.
- **RRF: Sixth and final payment request:** Submitted on 30 Sep-26 for EUR 4.35BN net, pending Commission assessment and approval. The authorities indicated 20 Nov. as the expected decision date.
- **EU Cohesion Funds:** EUR 11.3 BN total amount received => 36.51% absorption rate as of Oct-26

SOVEREIGN RATINGS	PRESENT	LAST UPDATE
Fitch	BBB- | Negative	Aug-26
S&P Global	BBB- | Negative	Oct-26
Moody's	Baa3 | Negative	Aug-26

- **Investment-grade ratings affirmed** for Romania
- **Key concerns:** political sustainability of fiscal consolidation beyond 2026, RRF reforms (public wage reforms)
- **2027 budget status:** preparation is ongoing. Government and parliamentary approval have not yet been confirmed.
- **2027 fiscal projection:** medium-term projection targets a deficit of 5.1% of GDP

AGENDA

Macroeconomic Landscape 1

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Appendix 7

9M 2026 RESULTS: STRONG ORGANIC GROWTH AND SUSTAINED PROFITABILITY

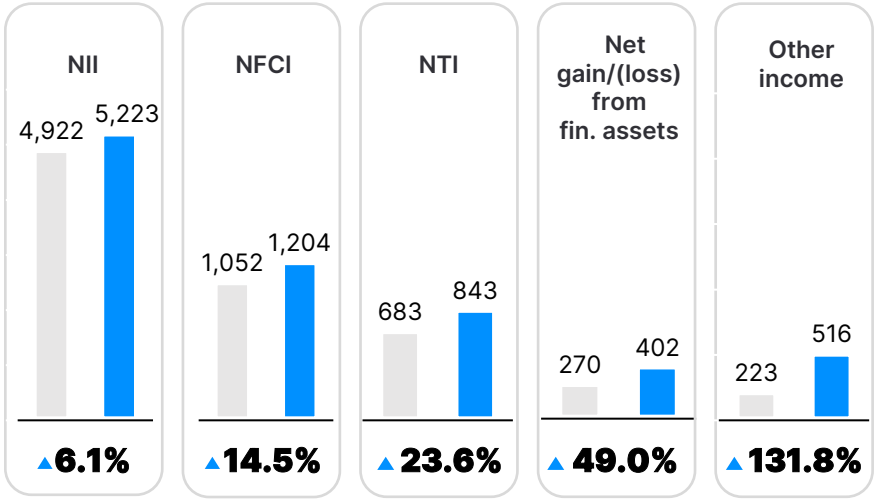
	INDIVIDUAL			CONSOLIDATED		
PROFITABILITY	**9M 2026**	**9M 2025**	**Δ**	**9M 2026**	**9M 2025**	**Δ**
Net interest income RON | MN	5,223.0	4,921.8	6.1%	6,482.8	5,956.9	8.8%
Net fee and commission income RON | MN	1,203.9	1,051.6	14.5%	1,461.1	1,220.5	19.7%
Operating expenses RON | MN	(3,573.3)	(3,175.5)	12.5%	(4,389.1)	(3,969.9)	10.6%
Pre-provision operating profit RON | MN	4,615.2	3,972.9	16.2%	5,541.5	4,496.8	23.2%
Net profit RON | MN	3,297.0	2,922.3	12.8%	3,846.2	3,267.3	17.7%
EPS RON				2.9886	2.5588	16.8%
Cost of risk, net (%)	0.80%	0.72%	0.08 pp	1.01%	0.74%	0.27 pp
NIM (%)	3.44%	3.49%	-0.05 pp	3.91%	3.97%	-0.06 pp
ROE (%)*	21.61%	26.05%	-4.44 pp	21.59%	24.25%	-2.66 pp
Cost-to-income ratio (%)**	43.64%	44.26%	-0.63 pp	44.19%	46.73%	-2.54 pp
BS HIGHLIGHTS	**Sep-26**	**Dec-25**	**Δ**	**Sep-26**	**Dec-25**	**Δ**
Total assets RON | MN	226,119	210,398	7.5%	242,165	224,414	7.9%
Gross loans RON | MN	116,527	105,631	10.3%	126,548	113,344	11.6%
Deposits from customers RON | MN	175,838	168,862	4.1%	182,801	175,250	4.3%
Gross loans-to-deposits ratio	66.27%	62.55%	3.71 pp	69.23%	64.68%	4.55 pp
NPL ratio (EBA)	2.47%	2.40%	0.07 pp			
CAPITAL* **	**Sep-26**	**Dec-25**	**Δ**	**Sep-26**	**Dec-25**	**Δ**
CET 1 ratio	16.92%	18.62%	-1.70 pp	16.57%	18.29%	-1.72 pp
Tier 1 ratio	19.45%	21.55%	-2.10 pp	18.79%	20.86%	-2.07 pp
CAR - Total capital ratio	23.70%	23.56%	0.14 pp	22.67%	22.79%	-0.12 pp

* Additional Tier 1 instruments included, BT ROE without AT1 24.56%
** C/I without turnover tax 37.21% (BT) and 38.82% (Group)
*** H1 2026 Interim profit included

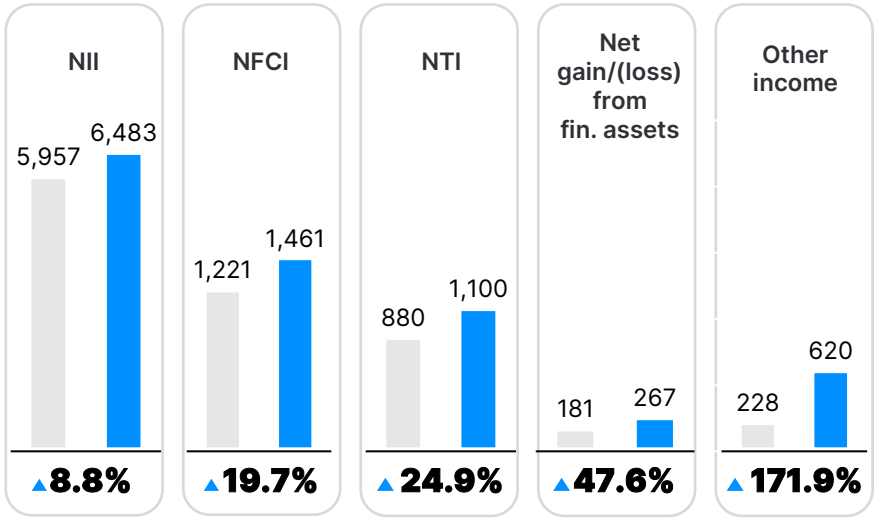
CORE REVENUES ACCELERATED, WHILE NIM REMAINED RESILIENT

BT INDIVIDUAL

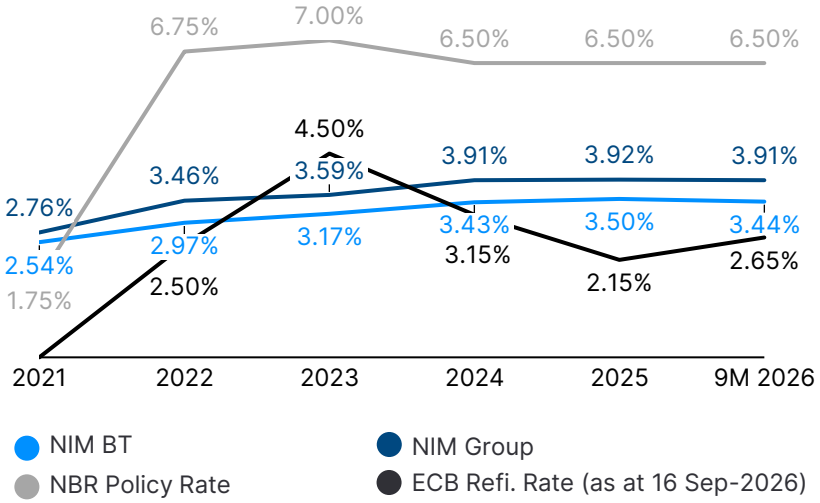
RON | MN

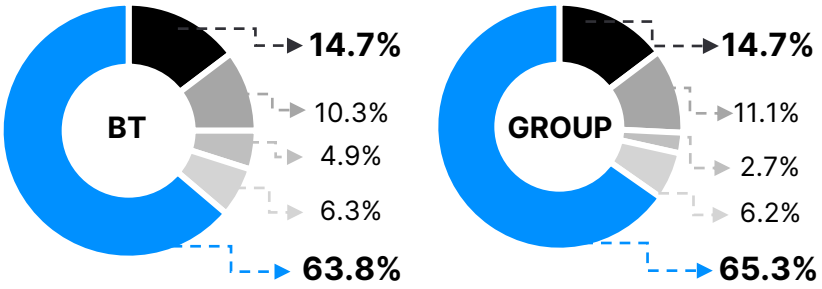


BT GROUP



9M 2026 | 9M 2025



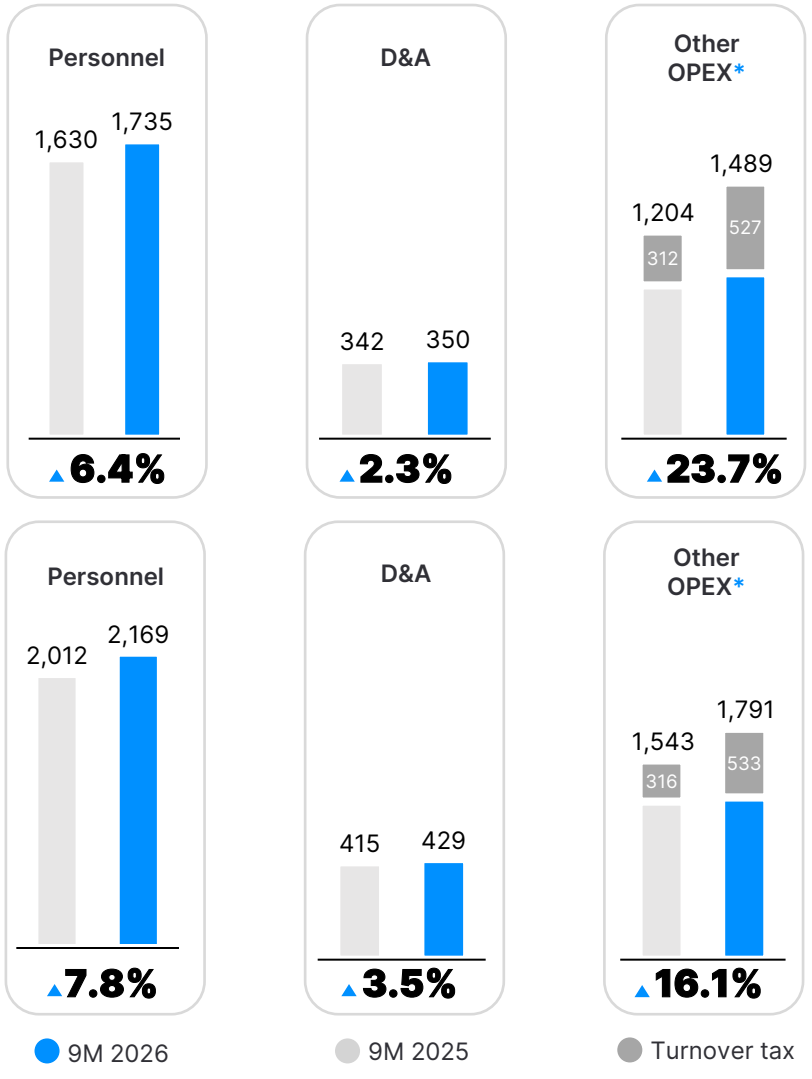


EFFICIENCY IMPROVED DESPITE INCREASED TURNOVER TAX FOR 2026

BT INDIVIDUAL

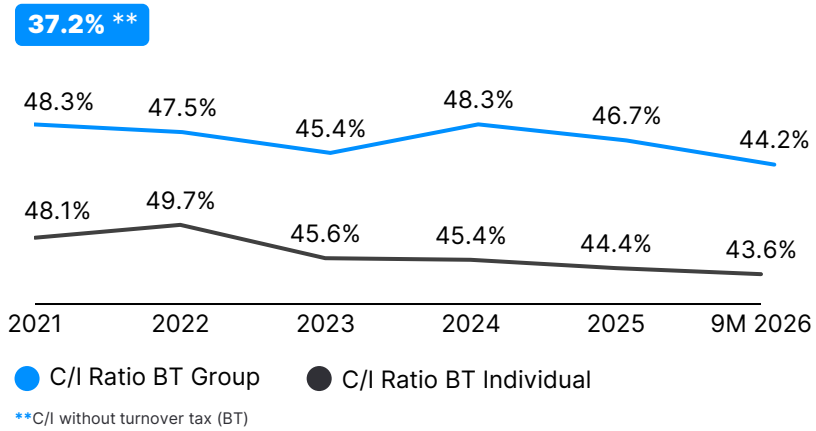
BT GROUP

RON | MN



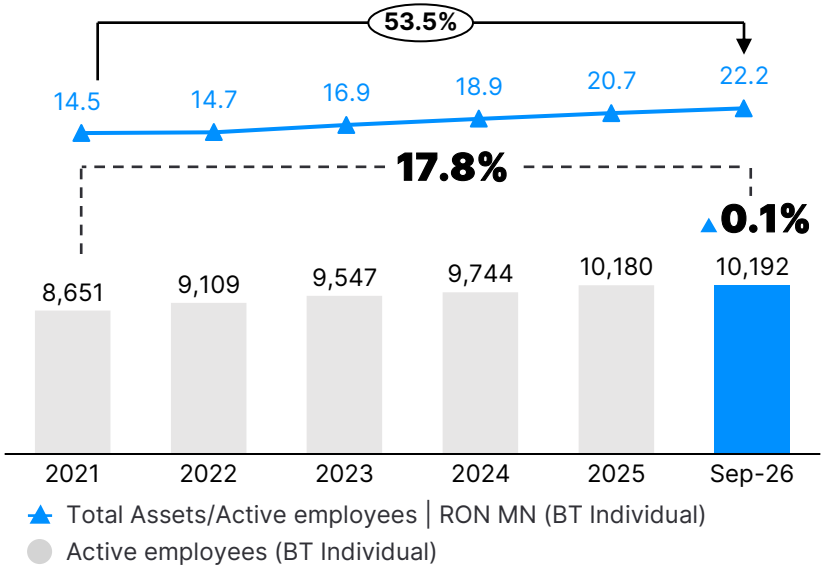
*Without the turnover tax: other OPEX +7.9% (BT) and +2.5% (Group).

COST-TO-INCOME RATIO (%)



**C/I without turnover tax (BT)

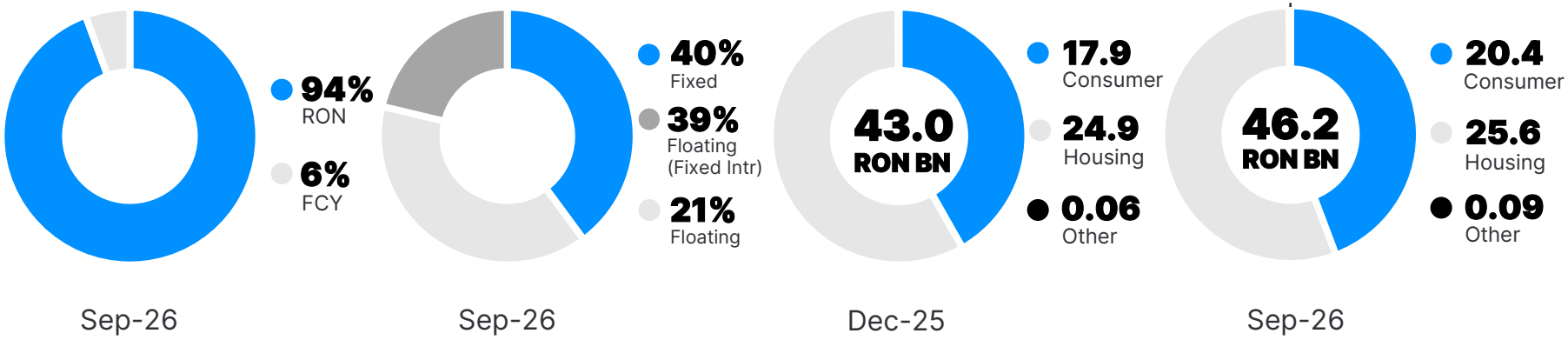
TOTAL ASSETS PER ACTIVE EMPLOYEE



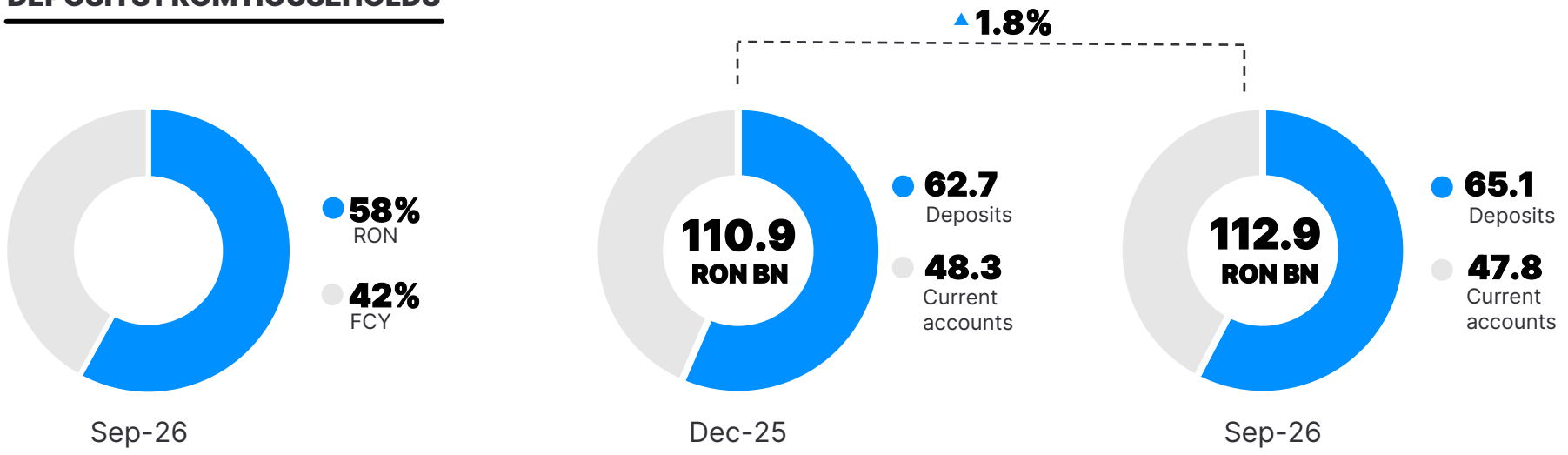
BT INDIVIDUAL

RETAIL BANKING: LOAN DEMAND SHOWED IMPROVED MOMENTUM

LOANS TO HOUSEHOLDS

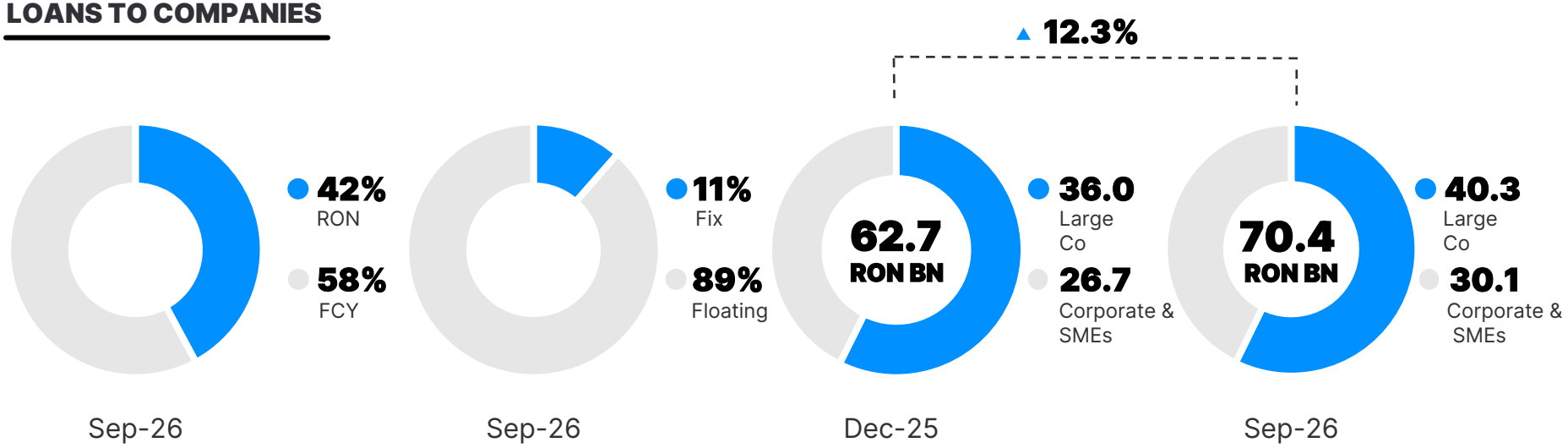


DEPOSITS FROM HOUSEHOLDS

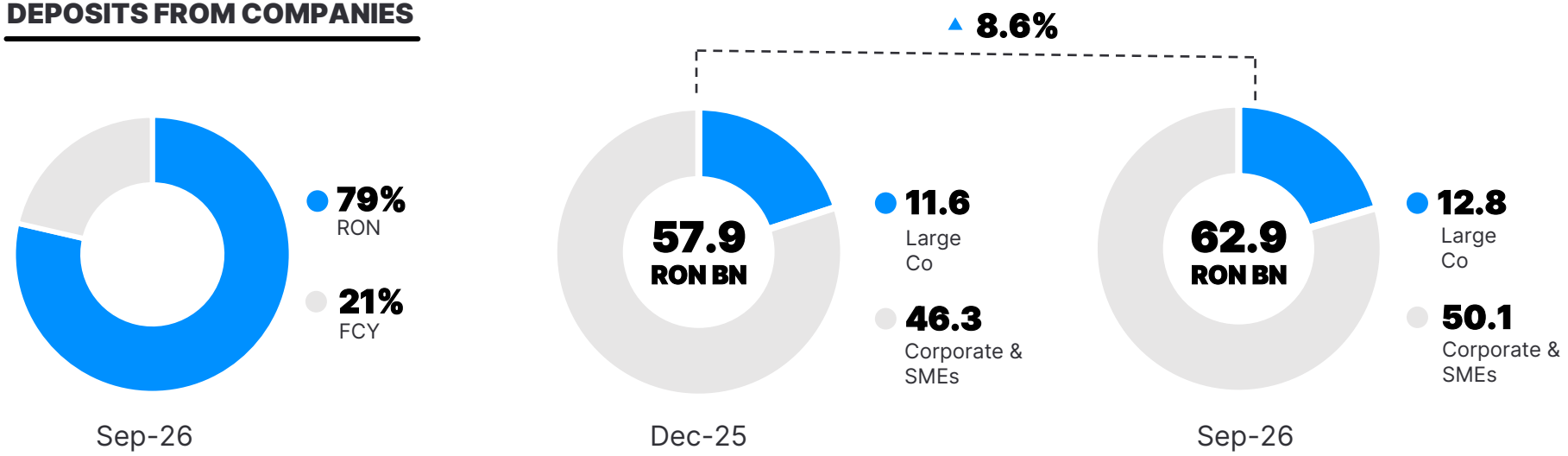


COMPANIES: KEY DRIVERS FOR THE LOAN GROWTH

LOANS TO COMPANIES



DEPOSITS FROM COMPANIES



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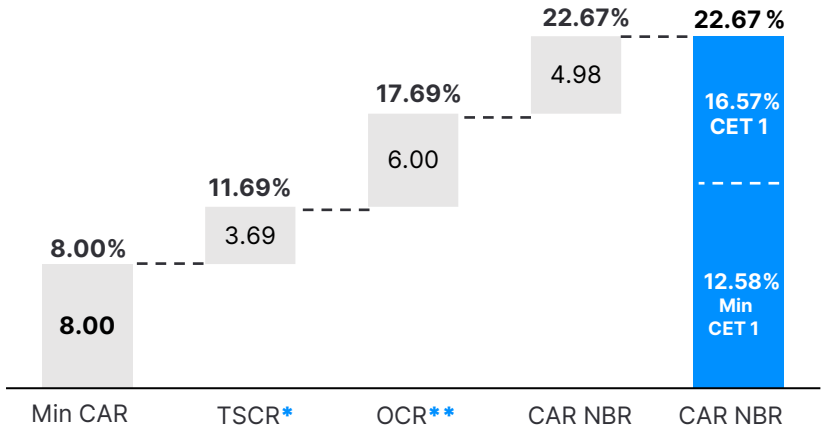
Appendix 7

BT GROUP

CAPITAL ADEQUACY: CAPITAL HEADROOM WITH STABLE RWA DENSITY

COMFORTABLE BUFFERS

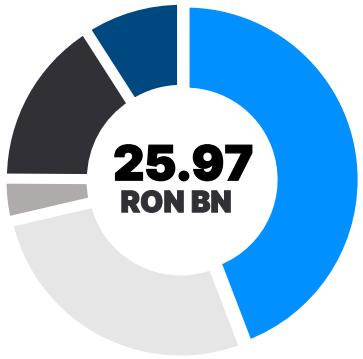
SEP-26 | %



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

OWN FUNDS STRUCTURE

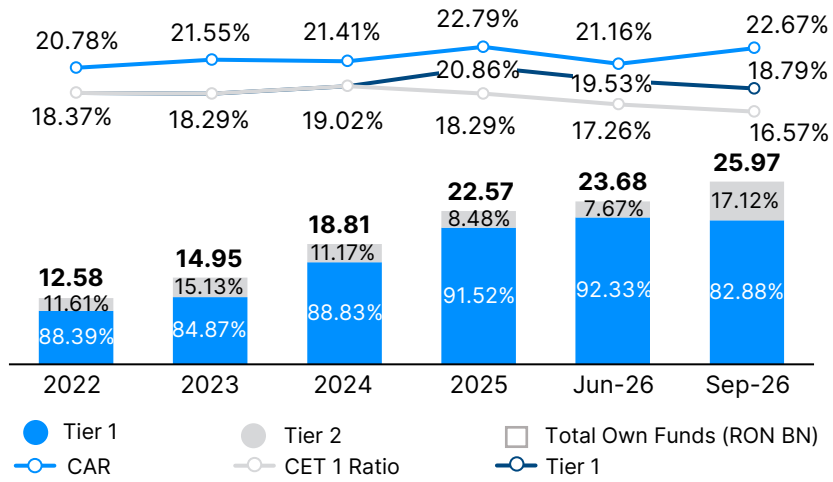
SEP-26 | %



- 47.8% CET 1 Capital instruments
- 9.8% Additional Tier 1 Capital
- 17.1% Tier 2 Capital
- 29.4% Retained earnings & reserves
- -4.0% Deduction & Adjustments to CET1

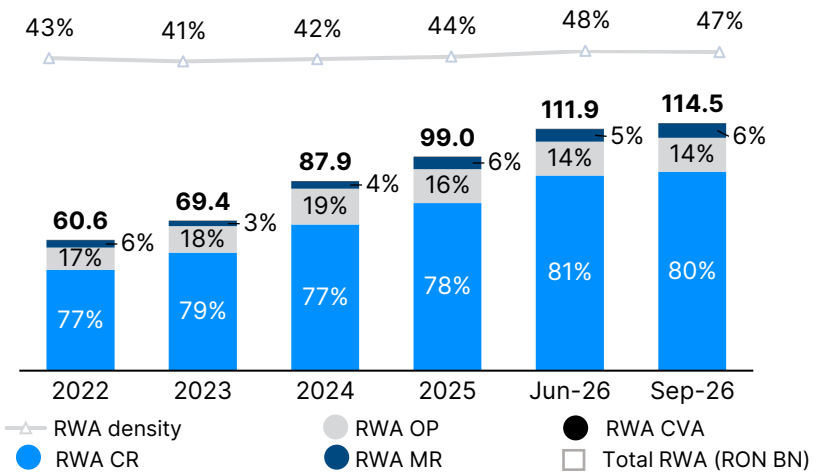
CET 1, TIER 1 & CAR RATIO

RON | BN



RWA & RWA DENSITY

RON | BN

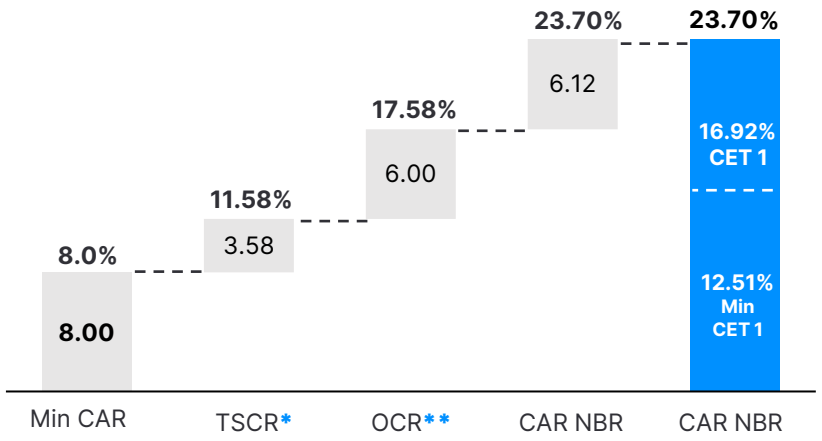


BT INDIVIDUAL

CAPITAL ADEQUACY: CAPITAL HEADROOM WITH STABLE RWA DENSITY

COMFORTABLE BUFFERS

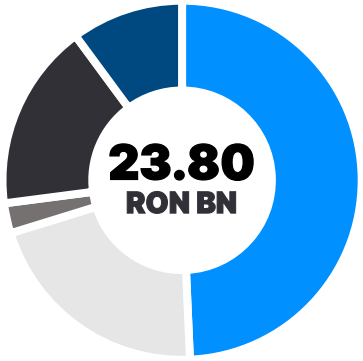
SEP-26 | %



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

OWN FUNDS STRUCTURE

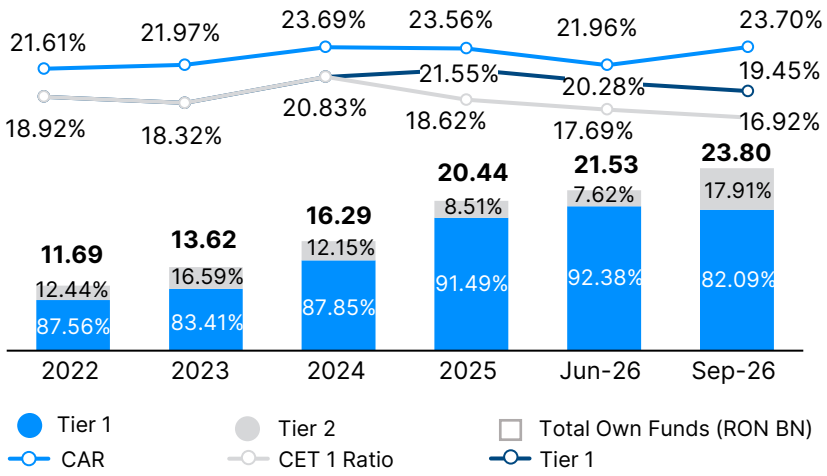
SEP-26 | %



- 52.1% CET 1 Capital instruments
- 10.7% Additional Tier 1 Capital
- 17.9% Tier 2 Capital
- 22.1% Retained earnings & reserves
- -2.9% Deduction & Adjustments to CET1

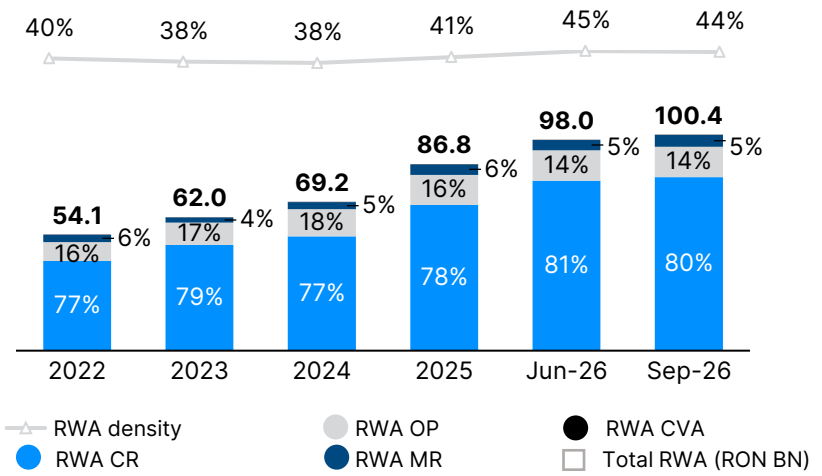
CET 1, TIER 1 & CAR RATIO

RON | BN



RWA & RWA DENSITY

RON | BN



CAPITAL BUFFERS: SOUND CAPITAL POSITION

	INDIVIDUAL					CONSOLIDATED				
	2024	2025	Q1 2026	Q2 2026	Q3 2026	2024	2025	Q1 2026	Q2 2026	Q3 2026
Pillar 1 CET1 requirement	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
Combined buffer requirement	**5.50%**	**6.00%**	**6.00%**	**6.00%**	**6.00%**	**5.50%**	**6.00%**	**6.00%**	**6.00%**	**6.00%**
Capital conservation buffer (CCB)	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
Countercyclical capital buffer (CCyB)	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
OSII buffer	2.00%	2.50%	2.50%	2.50%	2.50%	2.00%	2.50%	2.50%	2.50%	2.50%
Systemic risk buffer (SyRB)	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Pillar 2 CET1 requirement (P2R)	**2.07%**	**2.17%**	**2.33%**	**2.33%**	**2.01%**	**2.15%**	**2.16%**	**2.25%**	**2.25%**	**2.08%**
TOTAL CET 1 REQUIREMENT	**12.07%**	**12.67%**	**12.83%**	**12.83%**	**12.51%**	**12.15%**	**12.66%**	**12.75%**	**12.75%**	**12.58%**
Reported CET 1 Ratio	**20.83%**	**18.62%**	**16.05%**	**17.69%**	**16.92%**	**19.02%**	**18.29%**	**15.95%**	**17.26%**	**16.57%**
Pillar 1 Tier 1 requirement	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
Pillar 2 Tier 1 requirement	2.76%	2.90%	3.11%	3.11%	2.69%	2.87%	2.88%	3.00%	3.00%	2.77%
Total Tier 1 requirement	**14.26%**	**14.90%**	**15.11%**	**15.11%**	**14.69%**	**14.37%**	**14.88%**	**15.00%**	**15.00%**	**14.77%**
REPORTED TIER 1 RATIO	**20.83%**	**21.55%**	**18.80%**	**20.28%**	**19.45%**	**19.02%**	**20.86%**	**18.37%**	**19.53%**	**18.79%**
Pillar 1 Total requirement	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
Pillar 2 Total requirement	3.68%	3.86%	4.15%	4.15%	3.58%	3.83%	3.84%	4.00%	4.00%	3.69%
OCR	**17.18%**	**17.86%**	**18.15%**	**18.15%**	**17.58%***	**17.33%**	**17.84%**	**18.00%**	**18.00%**	**17.69%***
REPORTED CAR	**23.69%**	**23.56%**	**20.65%**	**21.96%**	**23.70%**	**21.41%**	**22.79%**	**20.16%**	**21.16%**	**22.67%**

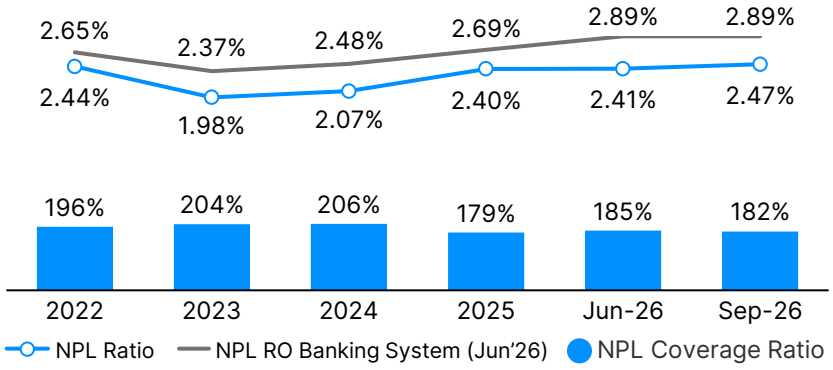
*Note: Buffer to MDA restriction as of Sep-26:
- 612 bps (BT individual)
- 498 bps (BT Group consolidated level).

Available distributable items (ADI) as of Sep-26: EUR 657 MN.

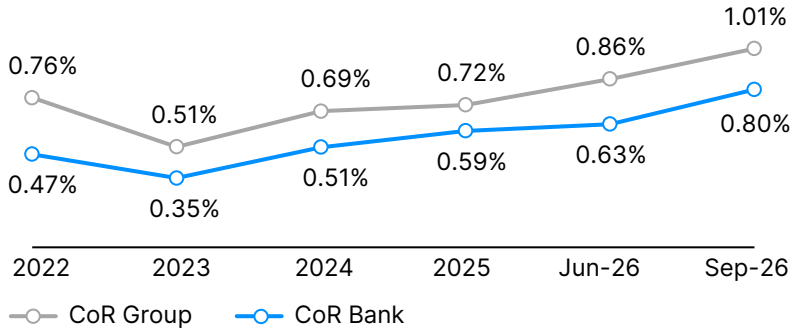
*As of Sep, the new SREP Order entered into force; accordingly, the updated TSCR and OCR levels have been reflected.

ASSET QUALITY: STABLE NPL PROFILE AND STRONG COVERAGE

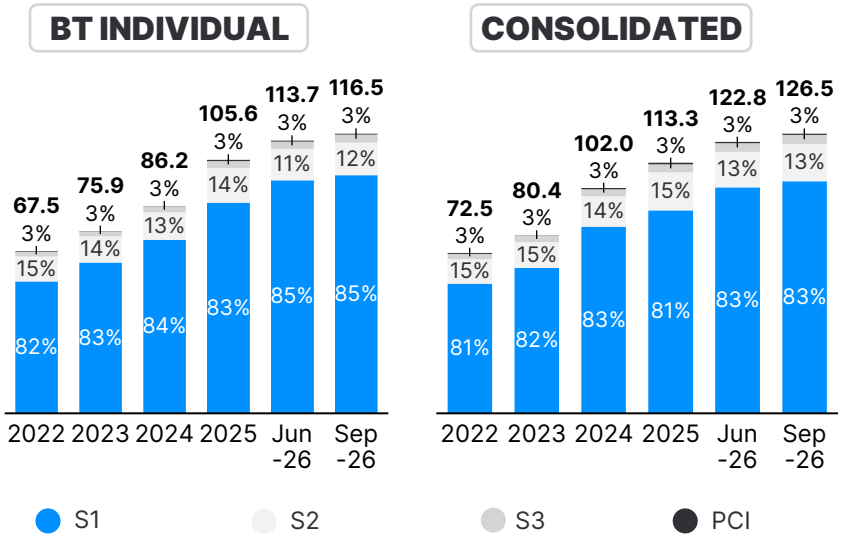
BT NPL EBA & NPL COVERAGE RATIO, %



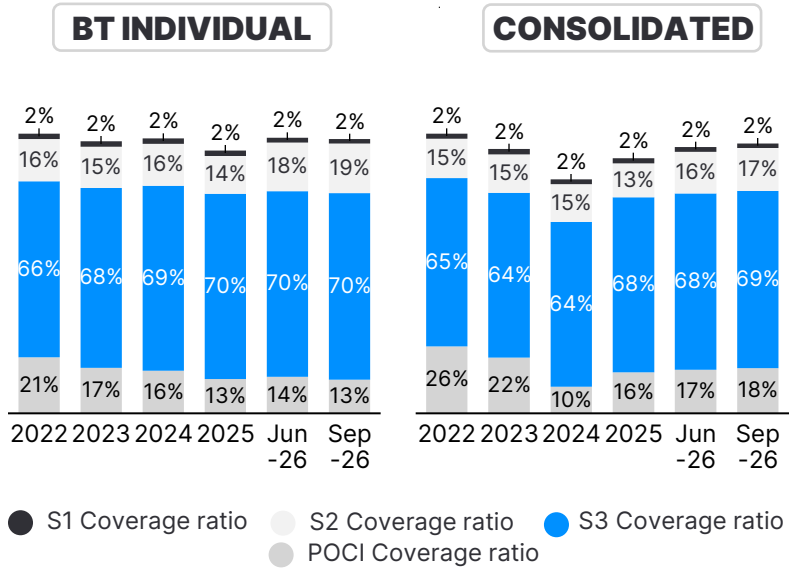
COST OF RISK, %



LOANS PER STAGES, BN RON

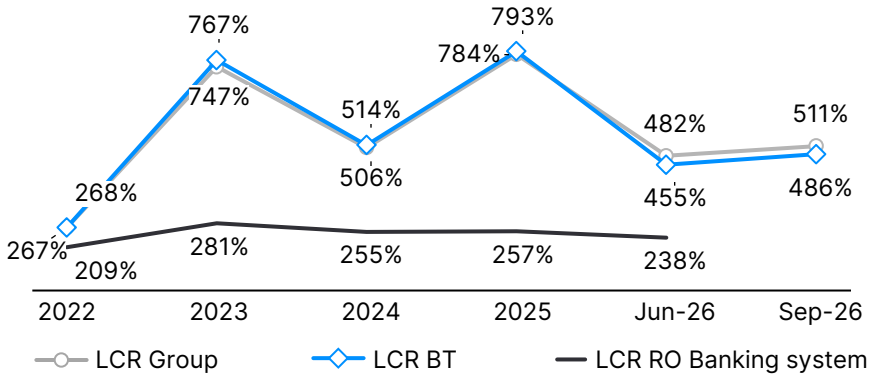


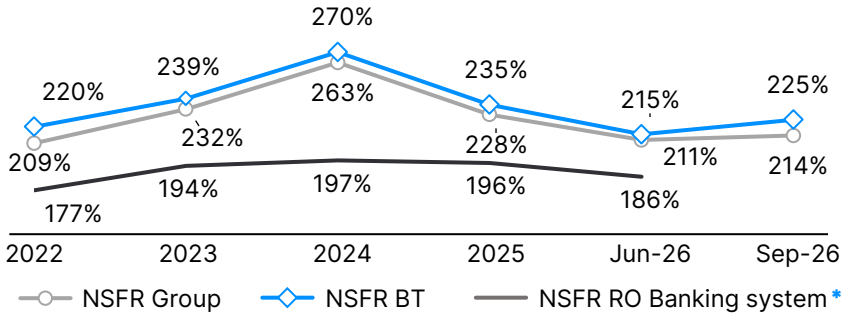
ECL COVERAGE PER STAGE, %



LIQUIDITY AND MREL: STRONG BUFFERS PROVIDE FUNDING FLEXIBILITY

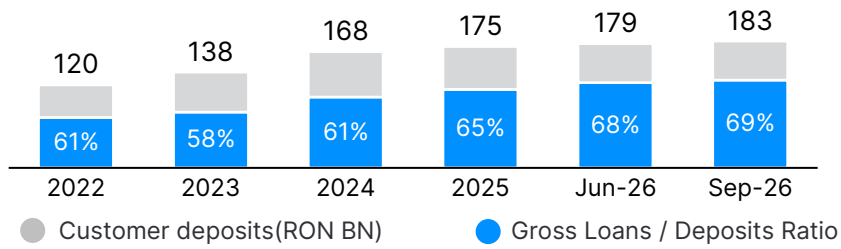
GROUP LIQUIDITY RATIOS EVOLUTION



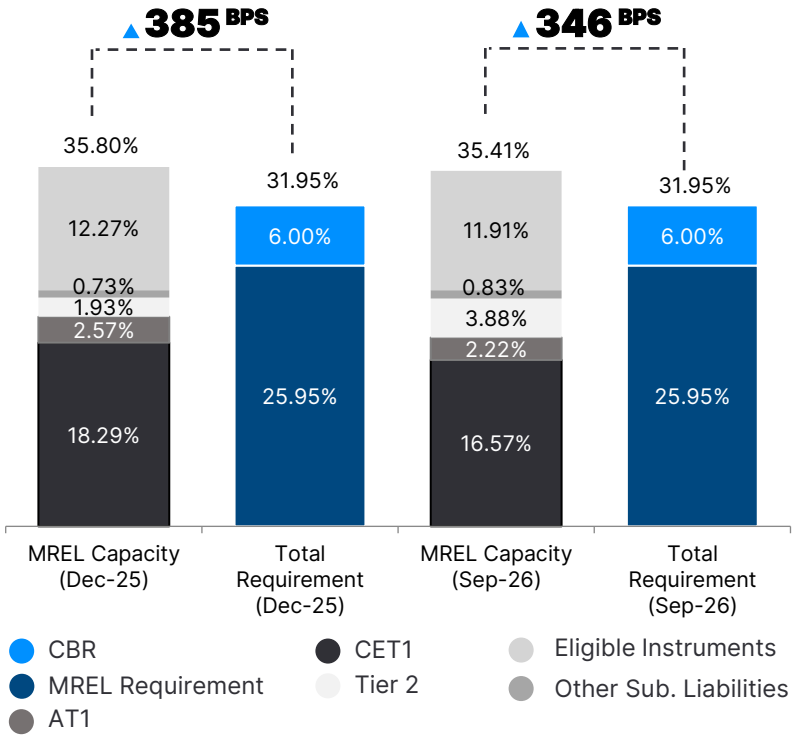


*No data available as of Sep'26

RON | BN



MREL STRATEGY - UPDATES



CONSOLIDATED BASIS

- Strong MREL headroom with comfortable buffers above the minimum requirement, further supported by the EUR 500mn Tier 2 issuance completed in September 2026.
- The total MREL requirement stands at 25.95% (net of CBR), while subordination level is 22.45% (net of CBR).

AGENDA

Macroeconomic Landscape 1

Business Performance 2

Risk 3

Sustainability 4

Digital 5

BT Financial Group 6

Appendix 7

CUSTOMER EXPERIENCE AS A SCALABLE COMPETITVE MOAT

RETAIL ADVOCACY

64 NPS

+18 pp vs. six-bank average in 2025

COMPANY ADVOCACY

52 NPS

+6 pp vs. six-bank average in 2025

MARKET REACH

35 %

of Romania's **banked population**

PRIMARY BANK SHARE

25 %

consider BT their **main banking partner**

HARD TO REPLICATE ADVANTAGES

The Southeast Europe's largest bank, by assets, recognised by SeeNews, reflects the scale of its customer franchise and the strength of its primary banking relationships.

High advocacy is converting into deeper relationships, referral-driven acquisition and stronger primary-bank conversion.

REFERRAL-LED GROWTH

45% Online | 35% Branch

of onboarding is referral-driven, turning advocacy into efficient customer acquisition.

BEST-IN-CLASS CONVERSION

66% Retail | 90% Companies

conversion from users to primary-bank relationships, reinforcing wallet share and retention.

CONSISTENT EXECUTION

80.53 BT Pay | 82.08 BT Go

(7.79p↑ NPS vs. 2025 for BT Go)

NPS levels highlight strong execution across flagship digital products and customer segments.

AGENDA

Macroeconomic Landscape 1

Business Performance 2

Risk 3

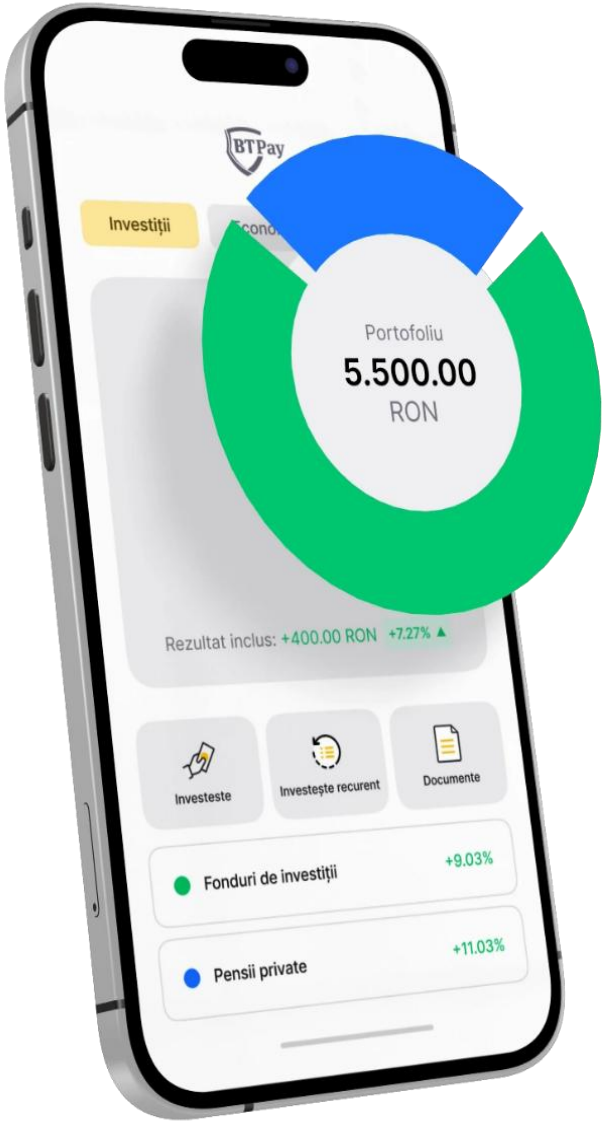
Sustainability 4

Digital 5

BT Financial Group 6

Appendix 7

BT PAY: UNLOCKING GROWTH THROUGH GROUP SYNERGIES



NO. OF MOBILE/NFC PAYMENTS

24%

9M 26 vs 9M 25

VOLUME OF FUND TRANSFERS (DIGITAL CHANNELS)

25%

9M 26 vs 9M 25

INVESTMENTS

BT ASSET MANAGEMENT

+50% growth in number of investors compared to the first 9M of 2025

Expanding investment access to non-residents, both in Romania and for the diaspora (Sept-26)

BT CAPITAL PARTNERS

BT Pay as an adoption accelerator: Seamless onboarding into BT Trade with BT Pay authentication.

4.5x increase in the first 6 months post-launch vs the same period in 2025

BUILDING HABITS

SEAMLESS SAVINGS

Making savings effortless: **+34%** Round-up accounts vs. 9M 2025, turning everyday transactions into consistent saving habits

~80% of savings are exclusively made online

BT PENSII

BT Pay pension sales keep their momentum: **30% share of total private pensions sales volumes**

BT BROKER

Ecosystem Expansion: BT Broker integration enabled 100% online RCA issuance, delivering **+70%** growth in policies (Q3-26 vs Q3-25)

BT GO: SIMPLER BANKING FOR EVERYDAY BUSINESS



ENROLLED COMPANIES AS OF 30 SEP-26

621 K

- O/W 87% TRANSACTIONALLY ACTIVE
- 125K COMPANIES ENROLLED IN 9M/2026 (+3.5% QoQ GROWTH)

NO. OF TRANSACTIONS AS OF 30 SEP-26

78.4 MN

- ROUTED THROUGH BT GO O/W ~70% VIA MOBILE APP
- ~46 MN TRANSACTIONS IN 9M/2026 (+53% QoQ GROWTH)

VOLUME OF TRANSACTIONS AS OF 30 SEP-26

943 RON BN

ROUTED THROUGH BT GO OUT OF WHICH 50% VIA MOBILE APP.

DEPOSITS OPENED AS OF 30 SEP-26

240 K

THROUGH BT GO. ~143K DEPOSITS OPENED IN 9M/2026 OUT OF WHICH 72% VIA MOBILE APP

INITIATIVES LAUNCHED Q3 2026

- **SECOND COMPANY ONBOARDING** WITHOUT A NEW VIDEO IDENTIFICATION
- **FASTER ONBOARDING** FOR ELIGIBLE EXISTING BT RETAIL CUSTOMERS
- **MOBILE IDENTIFICATION** IN BRANCHES WITHOUT THE PHYSICAL ID CARD
- **IMPROVED EXTERNAL PAYMENT TRACKING** AND IN-APP NOTIFICATIONS
- **SWIFT CONFIRMATION** AVAILABLE FOR DIRECT DOWNLOAD
- **ACTIVE LOAN DOCUMENTS** AVAILABLE IN BT GO

AGENDA

Macroeconomic Landscape 1

Business Performance 2

Risk 3

Sustainability 4

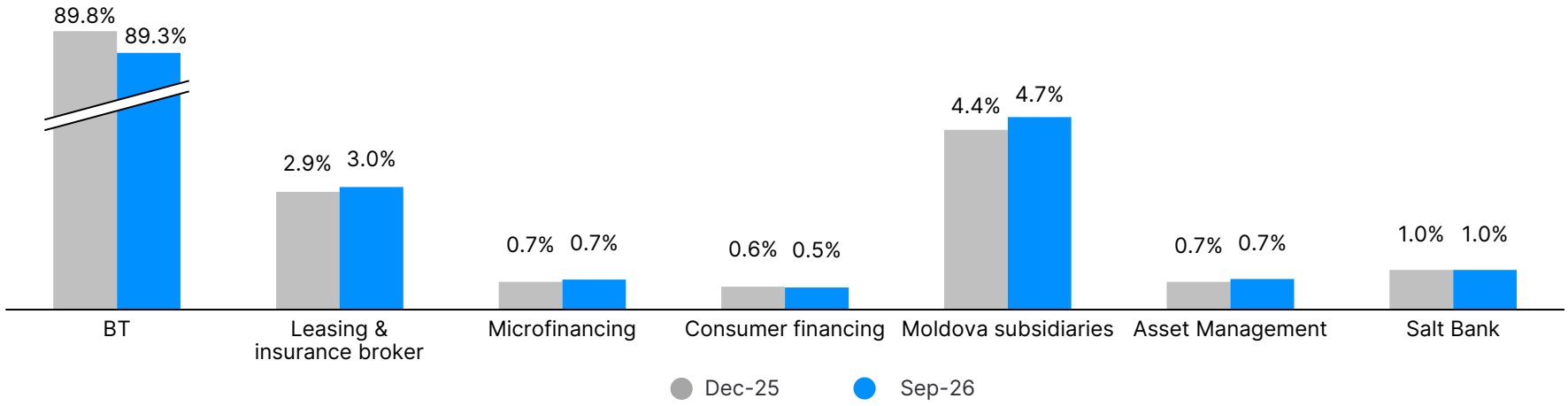
Digital 5

BT Financial Group 6

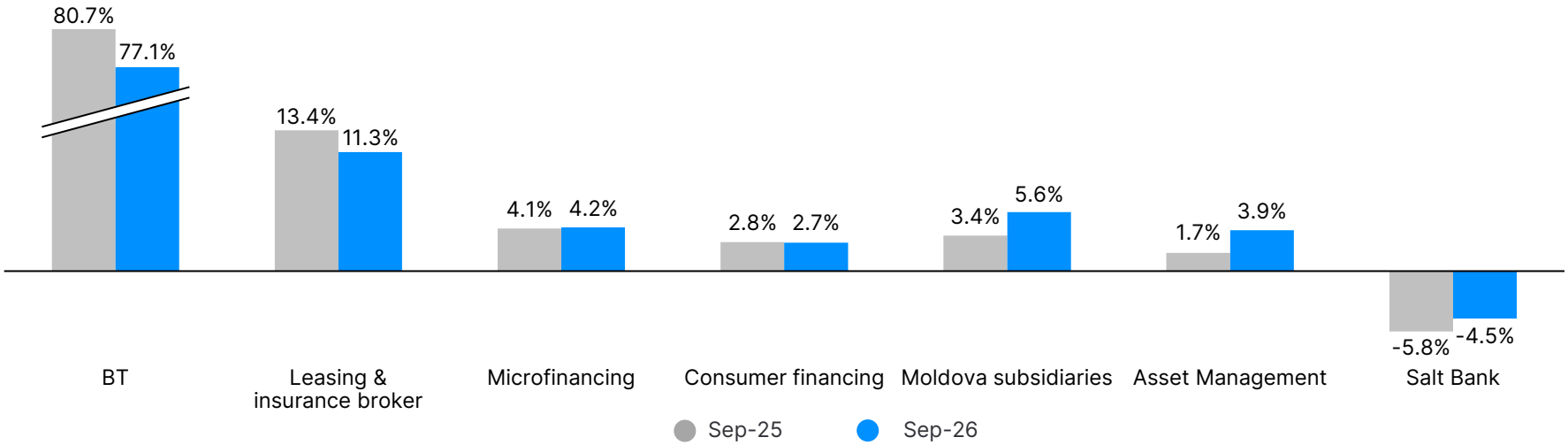
Appendix 7

INTEGRATED FINANCIAL GROUP: DIVERSIFICATION INCREASES RESILIENCE

TOTAL ASSETS BT GROUP



TOTAL NET PROFIT BT GROUP



*Note: The "Other" category is not shown because it represents less than 1% of the total.

BT SUBSIDIARIES: HIGHLIGHTS

BT ASSET MANAGEMENT

- AuM > RON 13 BN +90% YOY
- ~575,000 active investors
- 25% market share vs. 21.5% in 2025
- **BT ROMÂNIA ETF: BTBETRETF - AuM > RON 480 MN since launch in Apr-26**

BT CAPITAL PARTNERS

- AuC ~ RON 40 BN +23% YTD
- Still No. 1 on Bucharest Stock Exchange YTD:
  - 26.7% market share overall
  - 22.4% market share on shares
  - 34.9% market share on options

INNO

- AuM >RON 570 MN
- FIA Fusion regulatory authorized - private equity/ venture capital funds
- 11 open funds to merge under FRI Expert

BT PENSII

- Pillar III AuM >RON 1 BN, +26.6% YTD, one-year returns over 21%
- Pillar III 3rd by AuM, >RON 19 MN avg. contributions/ month in 2026
- Pillar II AuM > RON 11 BN, +21.1% YTD

MICROINVEST

- Loans for customers reached ~EUR 400 MN +28% YTD: – 59% corporate out of which 32% agriculture sector
- ~45% market share, 5th in top financiers in Rep. Moldova
- More than 52,600 clients.

VICTORIABANK

- Net customer loans:+29.6% YTD
- Net profit +5.5% YoY.

SALT BANK

- Net customer loans +116% YTD
- Customer deposits +10.1% YTD.

BT LEASING

- 11% total assets growth in 9M 2026
- Volumes generated in one month reached EUR 100 MN.

BT BROKER

- Net profit +29.2% YoY.

BT MIC

- Net customer loans +15.7% YTD
- Net profit +23.8% YoY.

ICC

- Over 140,000 cases
- Net profit +14% YoY.

BT DIRECT

- Net customer loans +4.2% YTD
- Net profit +35.2% YoY
- >70,000 cards enrolled in BT Pay.

AGENDA

Macroeconomic Landscape 1

Business Performance 2

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Sustainability 4

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BT Financial Group 6

Appendix 7

ANNEX 1: INCOME STATEMENT, IFRS INDIVIDUAL

RON | MN	9M 2026	9M 2025	YoY	Q3 2026	Q2 2026	Q1 2026	Q4 2025	QoQ
Net interest income	5,223.0	4,921.8	6.1%	1,882.1	1,672.6	1,668.3	1,709.4	12.5%
Net fee and commission income	1,203.9	1,051.6	14.5%	428.7	408.7	366.6	336.7	4.9%
Net trading income	843.4	682.5	23.6%	369.9	242.7	230.8	211.6	52.4%
Other net income	918.2	492.5	86.4%	250.2	383.8	284.2	379.5	-34.8%
OPERATING INCOME	**8,188.5**	**7,148.3**	**14.6%**	**2,930.9**	**2,707.8**	**2,549.8**	**2,637.3**	**8.2%**
Personnel expenses	(1,734.7)	(1,629.7)	6.4%	(558.6)	(532.9)	(643.1)	(532.8)	4.8%
D&A	(349.9)	(342.2)	2.3%	(120.1)	(115.4)	(114.5)	(111.1)	4.1%
Other operating expenses	(1,488.7)	(1,203.6)	23.7%	(549.8)	(469.4)	(469.4)	(524.5)	17.1%
OPERATING EXPENSES	**(3,573.3)**	**(3,175.5)**	**12.5%**	**(1,228.5)**	**(1,117.7)**	**(1,227.1)**	**(1,168.4)**	**9.9%**
PRE-PROVISION OPERATING PROFIT	**4,615.2**	**3,972.9**	**16.2%**	**1,702.3**	**1,590.1**	**1,322.8**	**1,468.8**	**7.1%**
COST OF RISK	**(687.1)**	**(549.1)**	**25.1%**	**(333.0)**	**(153.4)**	**(200.7)**	**(73.2)**	**117.2%**
NET PROFIT BEFORE TAXATION	**3,928.2**	**3,423.8**	**14.7%**	**1,369.3**	**1,436.7**	**1,122.1**	**1,395.6**	**-4.7%**
Income tax expense	(631.1)	(501.5)	25.8%	(216.3)	(242.9)	(171.9)	(222.6)	-10.9%
NET PROFIT AFTER TAXATION	**3,297.0**	**2,922.3**	**12.8%**	**1,153.0**	**1,193.8**	**950.2**	**1,173.0**	**-3.4%**

*Note: Other income also includes net gain/(loss) from fin. assets

ANNEX 1: BALANCE SHEET, IFRS INDIVIDUAL

RON | MN	Sep-26	Dec-25	Sep-25	Δ YTD	Δ YoY
Cash & cash equivalents	21,374.3	23,224.3	21,764.4	-8.0%	-1.8%
Placements with banks and public institutions	13,149.4	14,476.3	7,433.5	-9.2%	76.9%
Loans to customers, net	109,945.7	99,691.1	99,182.2	10.3%	10.9%
T-bills & securities*	74,650.5	66,540.6	65,962.5	12.2%	13.2%
Fixed assets	2,523.7	2,241.5	2,063.7	12.6%	22.3%
Right-of-use assets	546.1	559.7	500.8	-2.4%	9.0%
Investments in subsidiaries	1,598.3	1,373.5	1,184.2	16.4%	35.0%
Current tax assets	0.0	0.0	0.0		
Deferred tax assets	227.8	188.2	279.5	21.0%	-18.5%
Other financial assets	1,849.6	1,826.1	2,444.1	1.3%	-24.3%
Other non-financial assets	253.9	276.9	243.8	-8.3%	4.1%
TOTAL ASSETS	**226,119.4**	**210,398.1**	**201,058.7**	**7.5%**	**12.5%**
Deposits from banks	1,063.1	321.1	683.6	231.1%	55.5%
Deposits from customers	175,838.4	168,861.7	161,460.1	4.1%	8.9%
Loans from banks and FIs	17,369.0	14,604.3	14,960.5	18.9%	16.1%
Subordinated loan	5,242.5	2,466.3	2,501.0	112.6%	109.6%
Current tax liabilities	262.4	74.9	167.2	250.1%	57.0%
Deferred tax liabilities	0.0	0.0	0.0		
Provisions for other risks and charges	726.3	639.5	574.1	13.6%	26.5%
Financial liabilities from leasing contracts	597.2	595.6	535.1	0.3%	11.6%
Other financial liabilities	3,060.9	2,347.9	3,306.7	30.4%	-7.4%
Other non-financial liabilities	333.5	394.7	307.0	-15.5%	8.6%
TOTAL LIABILITIES	**204,493.4**	**190,306.1**	**184,495.3**	**7.5%**	**10.8%**
SHAREHOLDERS' EQUITY	**21,626.0**	**20,092.0**	**16,563.4**	**7.6%**	**30.6%**
TOTAL LIABILITIES AND EQUITY	**226,119.4**	**210,398.1**	**201,058.7**	**7.5%**	**12.5%**

* T-bills & Securities include hedging derivatives

ANNEX 2: INCOME STATEMENT, IFRS CONSOLIDATED

RON | MN	9M 2026	9M 2025	YoY	Q3 2026	Q2 2026	Q1 2026	Q4 2025	QoQ
Net interest income	6,482.8	5,956.9	8.8%	2,320.4	2,091.1	2,071.4	2,108.6	11.0%
Net fee and commission income	1,461.1	1,220.5	19.7%	524.6	496.8	439.7	402.4	5.6%
Net trading income	1,100.1	880.5	24.9%	440.1	344.4	315.6	347.0	27.8%
Other net income	886.6	408.8	116.9%	256.4	374.2	255.9	335.9	-31.5%
OPERATING INCOME	**9,930.6**	**8,466.7**	**17.3%**	**3,541.5**	**3,306.4**	**3,082.6**	**3,193.8**	**7.1%**
Personnel expenses	(2,169.2)	(2,012.3)	7.8%	(706.3)	(675.8)	(787.1)	(690.3)	4.5%
D&A	(428.9)	(414.5)	3.5%	(146.1)	(142.4)	(140.4)	(143.9)	2.6%
Other operating expenses	(1,791.0)	(1,543.0)	16.1%	(659.3)	(573.1)	(558.6)	(636.6)	15.1%
OPERATING EXPENSES	**(4,389.1)**	**(3,969.9)**	**10.6%**	**(1,511.7)**	**(1,391.3)**	**(1,486.1)**	**(1,470.8)**	**8.7%**
PRE-PROVISION OPERATING PROFIT	**5,541.5**	**4,496.8**	**23.2%**	**2,029.8**	**1,915.1**	**1,596.5**	**1,723.1**	**6.0%**
COST OF RISK	**(943.4)**	**(614.3)**	**53.6%**	**(421.4)**	**(273.0)**	**(249.0)**	**(217.4)**	**54.4%**
Bargain gain	0.0	0.0		0.0	0.0	0.0	121.4	
NET PROFIT BEFORE TAXATION	**4,598.0**	**3,882.5**	**18.4%**	**1,608.4**	**1,642.2**	**1,347.5**	**1,627.1**	**-2.1%**
Income tax expense	(751.9)	(615.2)	22.2%	(259.5)	(285.9)	(206.4)	(233.7)	-9.2%
NET PROFIT AFTER TAXATION	**3,846.2**	**3,267.3**	**17.7%**	**1,348.8**	**1,356.3**	**1,141.0**	**1,393.4**	**-0.5%**

*Note: Other income also includes net gain/(loss) from fin. assets

ANNEX 2: BALANCE SHEET, IFRS CONSOLIDATED

RON | MN	Sep-26	Dec-25	Sep-25	Δ YTD	Δ YoY
Cash & cash equivalents	23,228.0	25,499.3	24,512.1	-8.9%	-5.2%
Placements with banks and public institutions	15,383.3	16,552.3	9,075.0	-7.1%	69.5%
Loans to customers, net	118,995.7	106,709.9	104,213.7	11.5%	14.2%
T-bills & securities*	77,527.3	69,207.8	68,580.8	12.0%	13.0%
Fixed assets	3,639.0	3,136.7	2,887.2	16.0%	26.0%
Right-of-use assets	581.4	589.2	527.9	-1.3%	10.1%
Investments in subsidiaries	13.9	28.9	28.8	-52.0%	-51.8%
Deferred tax assets	254.2	223.5	301.0	13.7%	-15.6%
Other financial assets	2,058.3	2,019.8	2,634.2	1.9%	-21.9%
Other non-financial assets	483.9	446.2	431.5	8.4%	12.1%
TOTAL ASSETS	**242,164.8**	**224,413.7**	**213,192.3**	**7.9%**	**13.6%**
Deposits from banks	996.2	301.8	658.6	230.0%	51.3%
Deposits from customers	182,800.8	175,249.8	168,231.0	4.3%	8.7%
Loans from banks and FIs	20,731.1	17,122.8	15,882.4	21.1%	30.5%
Subordinated loan	5,424.7	2,643.3	2,630.8	105.2%	106.2%
Current tax liabilities	294.6	103.2	198.3	185.4%	48.5%
Provisions for other risks and charges	914.6	837.1	652.4	9.3%	40.2%
Financial liabilities from leasing contracts	633.0	624.4	561.2	1.4%	12.8%
Other financial liabilities	4,479.8	3,758.2	4,502.7	19.2%	-0.5%
Other non-financial liabilities	470.3	475.3	365.0	-1.0%	28.8%
TOTAL LIABILITIES	**216,745.0**	**201,115.9**	**193,682.4**	**7.8%**	**11.9%**
SHAREHOLDERS' EQUITY	**24,406.8**	**22,410.1**	**18,686.2**	**8.9%**	**30.6%**
Non-controlling interest	1,013.1	887.7	823.7	14.1%	23.0%
TOTAL LIABILITIES AND EQUITY	**242,164.8**	**224,413.7**	**213,192.3**	**7.9%**	**13.6%**

*T-bills & Securities include hedging derivatives

ANNEX 3: TLV MARKET CAPITALISATION AND TRADING ACTIVITY



*Note: REGS and DEALS

CREDIT RATINGS: REFLECT FRANCHISE STRENGTH, ROBUST CAPITAL AND AMPLE LIQUIDITY

MOODY'S

Long- and Short-Term Counterparty Risk Ratings (CRRs)	Baa1/P-2
Long- Term Deposit Ratings Short- Term Deposit Ratings	Baa1 Baa2/P-2
Baseline Credit Assessment	ba1
Adjusted Baseline Credit Assessment	ba1
Counterparty Risk (CR) Assessments	Baa2(cr)/P-2(cr)
Long- and Short-Term Issuer Ratings	Baa2/P-2
ESG Credit Impact Score	CIS-2
ESG Issuer Profiles Scores	E-3/S-3/G-2
Outlook on the Long-Term Issuer Ratings	Stable

- On 11 August 2026, Moody's Ratings affirmed Banca Transilvania's long- and short-term deposit ratings at Baa1/P-2 and long- and short-term issuer ratings at Baa2/P-2. The outlook on the long-term deposit ratings remains negative and on the long-term issuer ratings stable.
- Banca Transilvania "ba1" individual Baseline Credit Assessment reflects the bank's good capitalisation, strong and sustainable profitability, granular deposit-based funding and ample liquidity. On 22 September 2026, Moody's assigned a Ba2 rating to BT's EUR 500mn Tier 2 issuance, one notch below the ba1 BCA.
- The stable outlook on the bank's long-term issuer ratings reflects the bank's financial performance, and the expectation that its capital and profitability will remain resilient despite macroeconomic headwinds.

FITCH RATINGS

Foreign Currency	
Long-Term IDR	BBB
Short-Term IDR	F3
Viability Rating	bbb-
Outlook on the Bank's Long-Term Rating	Negative
Sovereign Risk	
Long-Term Foreign-Currency IDR	BBB-
Long-Term Local-Currency IDR	BBB-
Country Ceiling	BBB+

- On 14 May 2026, Fitch Ratings has affirmed Banca Transilvania's long-term issuer rating at 'BBB' and the bank's viability rating at 'bbb-'. The outlook was maintained to negative in the context of sovereign rating.
- BT's ratings reflect its strong and well-established domestic franchise, healthy capital buffers supported by strong internal capital generation capacity, stable funding profile, and the quality of assets, underpinned by conservative underwriting.
- The BBB (Investment Grade) rating confirms solid and well-established position in the Romanian banking system, as well as robust capital buffers supported by strong internal capital generation, a stable funding profile and reasonable asset quality, underpinned by conservative underwriting.

DEFINITIONS AND ABBREVIATIONS

COST OF RISK (CoR)	Impairment or reversal of impairment, including recoveries, divided by total gross loans and advances to customers and finance lease receivable, annualised 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, annualised if necessary. Average interest-earning assets are determined based on the beginning and end of the year balances on a consolidated basis and based on monthly balances on an individual basis.
RETURN ON EQUITY (ROE)	Net profit for the period divided by average total equity including non-controlling interest, annualised and compounded, where applicable. Average equity is determined based on the beginning and end of the year balances on a consolidated basis and based on monthly balances on an individual basis.
LOANS TO DEPOSITS (L/D)	Gross loans, including finance lease receivables (on a 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 gain/(loss) from financial assets measured at fair value through OCI and net gain/(loss) 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
BT Group	BT IFRS Consolidated
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 for Credit Risk
RWA OP	Risk-weighted Assets for Operation Risk
RWA MR	Risk-weighted Assets for Market Risk
RWA CVA	Risk Weighted Assets Credit Valuation Adjustment
STR	Synthetic Securitisation

THANK YOU

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