Press release, 20 November 2026

BANCA TRANSILVANIA REPORTS GROWTH IN LENDING, CUSTOMER NUMBERS AND TRANSACTIONS IN THE FIRST NINE MONTHS

Financial results as of 30 September 2026

Banca Transilvania delivered a solid performance in the first nine months of 2026. Organic business growth and an expanding customer base supported the results of both the bank and Banca Transilvania Financial Group.

"The first nine months have been busy and challenging for the households, the national economy and the banking system. Despite these challenges, we have maintained a steady growth in operations and lending. As the national economy undergoes a period of adjustment, the banking sector has once again demonstrated its role as the most resilient pillar of support for the economy and households. It also plays an essential role in financing the state and supporting the country's credit rating and stability. At BT, we continue to outpace the market, maintaining strong business momentum while investing in the growth of the BT Group and Romania," declared Ömer Tetik, CEO of BT.

Banca Transilvania Financial Group Results

- Consolidated net profit reached RON 3.85 billion in the first nine months of the year, up 17.7% year on year. This performance was supported in part by a growing contribution of BT Group subsidiaries.
- Banca Transilvania Group's net profit reached RON 1.35 billion in the third quarter of 2026, up 4% year on year.
- Net interest income rose by 8.8% year on year, supported by accelerating lending growth compared to last year. Net fee and commission income increased by 19.7%, driven by a larger customer base, higher transaction volumes and greater use of banking platforms and products.
- The Group's turnover tax expense totalled RON 197 million in the third quarter alone, a 17.2% increase compared to the second quarter of the current year.
- Total assets reached RON 242.2 billion as of 30 September 2026, an increase of 7.9% from 31 December 2025 and of 13.6% from 30 September 2025.

- Banca Transilvania Group's net loans and lease receivables totalled RON 119 billion, an increase of 11.5% from 31 December 2025 and of 14.2% from 30 September 2025.

Banca Transilvania: organic growth and operational performance

- Banca Transilvania's net profit reached RON 3.3 billion in the first nine months, up 12.8% compared with the same period in 2025. This performance was supported by growth across the main revenue categories: net interest income increased by 6.1%, driven by portfolio growth, net fee and commission income rose by 14.5% and trading income grew by 23.6%.
- Banca Transilvania's net profit reached RON 1.15 billion in the third quarter of 2026, up 0.6% year on year.
- Quarterly performance was affected by a higher turnover tax amid growing business activity, as well as higher impairment charges. Turnover tax for the first nine months of the year was 68.9% higher than in the same period of 2025.
- Since the start of the year, the bank has paid RON 2.2 billion in taxes and contributions. This corresponds to an effective tax rate of approximately 40%, including the income tax of 16% and other contributions.
- The bank's operating income grew by 14.6%, outpacing the 12.5% rise in operating expenses, thus improving its operational efficiency compared with the same period of last year.
- The bank's assets reached RON 226.1 billion, an increase of 7.5% from the end of 2025 and of 12.5% from 30 September 2025. This growth reflects continued organic expansion and BT's ability to meet the economy's financing needs.
- Customer deposits reached RON 175.8 billion, posting a 4.1% growth from the end of last year and a 8.9% year on year growth.
- The gross loan portfolio reached RON 116.5 billion, up 10.3% from the end of 2025 and 10.7% from 30 September 2025. This growth came amid stronger demand for financing from households and companies.
- At the end of September 2026, BT had over 5.17 million active customers, a 5.5% year on year increase. More than 5 million customers used at least one of the bank's digital solutions. Banca Transilvania maintained a solid pace of customer acquisition, welcoming over 360,000 new customers in the first nine months of 2026.

- In the first nine months of the year, BT granted RON 23.1 billion in new loans to companies and RON 10.1 billion to retail customers. Of the new retail loans, 32% were mortgage loans and 65% were consumer loans.

Other financial information

- At bank level, the gross loans-to-deposits ratio rose by 3.7 percentage points from December 2025 to 66.3%, reflecting a solid funding profile and the capacity to support further lending. On a consolidated basis, the ratio increased by more than 4 percentage points to 69.2%.
- Banca Transilvania's capital adequacy ratio stands at 23.7% at bank level and 22.67% on a consolidated basis. Both ratios reflect the inclusion of net profit for the first half of the year in own funds.
- BT's non-performing loan ratio, as defined by the EBA, stands at 2.47% as at 30 September 2026.
- Return on equity (ROE) remained solid at 21.61% at bank level, confirming the bank's ability to generate shareholder value. On a consolidated basis, ROE stood at 21.59%, while the earnings per share reached RON 2.9886, up 16.8% compared with the same period of 2025.
- Net expenses including impairment adjustments, expected losses on assets and provisions for other risks and lending commitments, at bank level, rose to RON 687.1 million. As the loan portfolio continued to grow, the cost of risk remained below 1%, at 0.8%.
- The cost-to-income ratio at individual level improved to 43.64%, including the annualised impact of contributions to the FGDB, the Resolution Fund and the turnover tax. Excluding the turnover tax, the cost-to-income ratio stood at 37.21%.
- Use of the bank's services continues to grow, with total transactions up 17% compared with the first nine months of last year. Money transfers from cards enrolled in BT Pay also contributed to this growth, with transfer volumes increasing by 42%.

Banca Transilvania has more than 85,000 direct shareholders, while more than 8.5 million Romanians are indirect shareholders through the country's mandatory pension funds. As future pensioners, they benefit from BT's continued business growth and from the development of BT Group into a strong local champion, generating capital that

supports both Romania's economy and its people. BT shares are the largest holding in pension fund portfolios, accounting for 4.4% of their total assets.

Banca Transilvania | Communication & Public Relations Department

Information for investors:

Investors wishing to participate in the webcast presenting the Q3 2026 financial results, scheduled for November 23 at 4:00 p.m. (Romanian time), are kindly requested to send a participation request to the following email address: investor.relations@btrl.ro. The report for the first nine months of 2026, prepared in accordance with Article 69 of Law No. 24/2017 on issuers of financial instruments and market operations (including editable format), will be available on the BT Investor Relations website starting November 20 at 9:00 a.m. The financial information for the 9-month and 3-month periods ended on September 30, 2026, is unaudited and unreviewed. The financial information for the 9-month and 3-month periods ended on September 30, 2025, is unaudited and unreviewed, and that for December 31, 2025, is audited.

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