

### ***Item 4 of the OGMS – budget and business plan for 2026***

With regard to the budget and business plan for the 2026 financial year, further information is available in the Board of Directors' Report for 2025 (available [here](#), starting with page 85), specifically in the Development Plan for 2026 contained therein. Thus, for investments in 2026, the proposed budget is:

<b>Investment budget for 2026 (million lei):</b>	
Buildings – agencies and branches	105.94
IT and card investments, of which:	663.17
<i>IT hardware</i>	34.23
<i>IT software</i>	407.82
Retail and cards, of which:	221.11
<i>Retail hardware and cards</i>	51.92
<i>Retail software cards</i>	169.19
Machinery	21.39
Security	9.79
Cash processing centre	7.88
Digital initiatives	177.22
Other	32.00
<b>Total investments including VAT</b>	<b>1,017.40</b>

The revenue and expenditure budget indicators for 2026 , which are subject to approval by the General Meeting of Shareholders, are set to support the proposed business objectives and are aligned with specific prudential and banking supervision standards. The items in the Statement of Financial Position and the Profit and Loss Account proposed for 2026 are as follows:

<b>Statement of Financial Position (million lei)</b>	<b>Proposed budget 2026</b>
Cash and cash equivalents	52,484
Securities	56,312
Loans and advances to customers (gross)	115,731
Provisions for loans	(6,985)
Fixed assets	3,106
Investments in associates	1,373
Other assets	1,743
<b>Total assets</b>	<b>223,765</b>
Deposits from customers	178,671
Deposits and loans from financial institutions	16,621
Subordinated liabilities	1,014

Other liabilities	4,452
<b>Total liabilities</b>	<b>200,758</b>
Equity	18,662
Annual profit/loss	4,345
<b>Total equity</b>	<b>23,007</b>
<b>Total liabilities and equity</b>	<b>223,765</b>

<b>Profit and Loss Account (million lei)</b>	<b>Proposed budget 2026</b>
Interest income	11,658
Interest expenses	(4,546)
Net interest income	7,112
Net commission income	1,563
Net trading income	1,521
Contribution to the Guarantee Fund	-
Other income	583
<b>TOTAL INCOME</b>	<b>10,779</b>
Staff costs	(2,384)
Other operating expenses	(1,911)
Depreciation and amortisation expenses	(501)
Other expenses	(120)
<b>TOTAL EXPENSES</b>	<b>(4,916)</b>
Net expenses with impairment adjustments	(750)
<b>PROFIT BEFORE TAX</b>	<b>5,113</b>
Income tax	(768)
<b>NET PROFIT FOR THE FINANCIAL YEAR</b>	<b>4,345</b>

In projecting the indicators for 2026, an average inflation rate of 6.1% and an exchange rate of 5.17 LEI/EUR.

Assets are estimated to grow by 6.4% compared to the level recorded in 2025 (up to 223.765 million RON). The asset structure is projected to comprise a share of gross loans of 51.7%, immediate liquidity of 23.5% and investments in securities of 25.2%.

As regards the structure of liabilities and equity projected for 2026, an increase in funds raised from non-banking customers of 5.8% compared to 2025, meaning that this would account for 89.0% of total liabilities.

The income and expenditure budget indicators for 2026, which are subject to approval by the AGM, are set to support the proposed business objectives and are aligned with the specific prudential and banking supervision standards.