Banca Transilvania
H1 2026 Financial Results

24 August 2026

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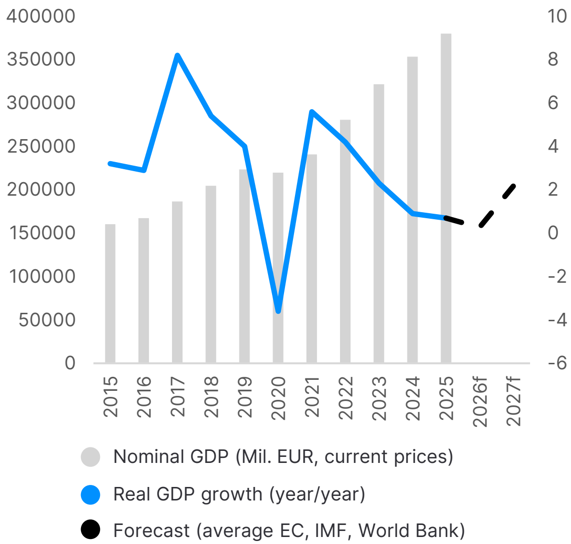
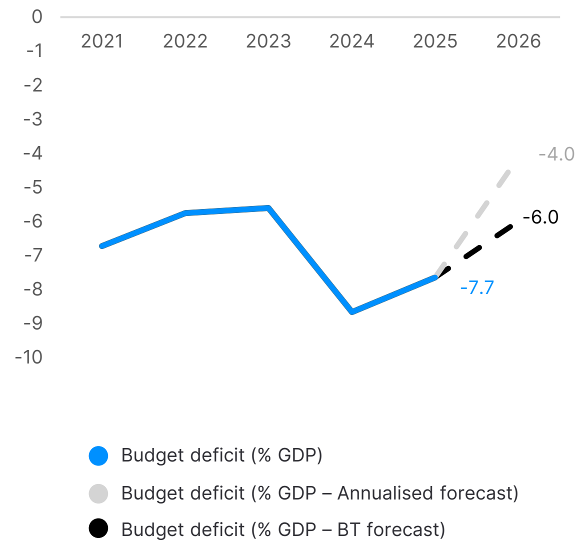
ROMANIAN ECONOMY: MACRO HEADWINDS, BUT LONG-TERM CONVERGENCE DRIVERS REMAIN INTACT

NOMINAL GDP AND REAL GDP GROWTH



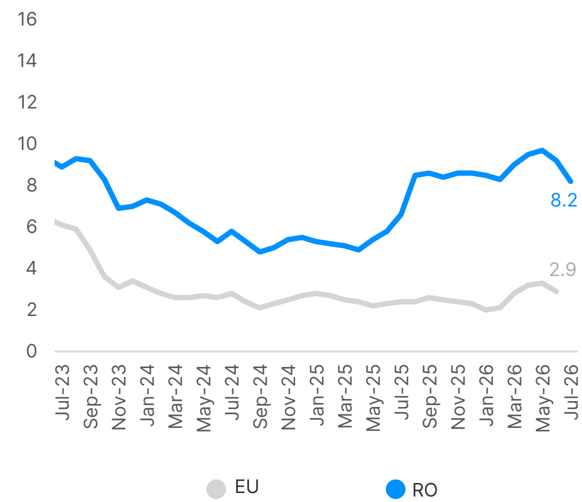
SHARP DECREASE OF BUDGET DEFICIT

Budget deficit (%GDP)



DECLINING INFLATION OUTLOOK

Consumer prices, HICP (%, YoY)



FACTORS TO SUSTAIN OUTPERFORMANCE

- **2nd largest economy in CEE**
- GDP per capita convergence is **78%** of EU average in 2025
- 2025 Nominal GDP EUR 380 BN vs. 2015 Nominal GDP EUR 160 BN
- In Q2 2026, Romania's real GDP decreased by 0.4% YoY in the unadjusted series and by 2.0% in the seasonally adjusted series

- **Budget deficit** narrowed to 2% of GDP by June 2026, compared with 3.68% in June 2025
- **The trade deficit** decreased by 2% YoY in the first six months of 2026
- **Current account deficit**: EUR 14.2 BN in June 2026 (+4.8% YoY)
- In Q2 2026, **Romania's financial intermediation** ratio was 23%

- **Inflation (HICP)** decreased to 8.2% YoY in July 2026
- **The public debt/GDP** increased to **60.1%** at end of Q1 2026, but remains below the EU average of 82.9%
- **Non-residents' direct investment**: EUR 670MN in the first six months of 2026
- **Personal Remittances** EUR 1.96 BN in Q2 2026 (+11% YoY)

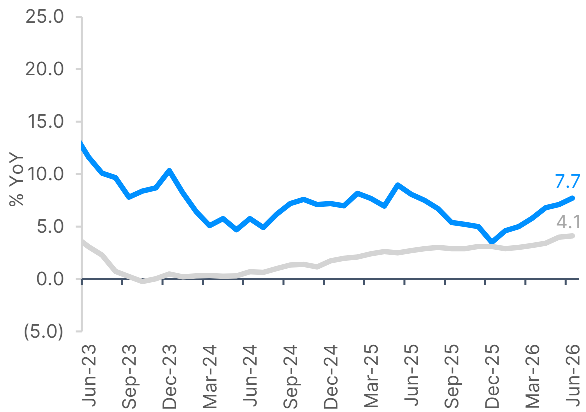
Sources: NBR, Romanian NSI, Eurostat

BANKING SECTOR–WELL CAPITALISED DESPITE SLOWER MACRO MOMENTUM

POSITIVE LENDING GROWTH

Corporate loans (%, YoY)

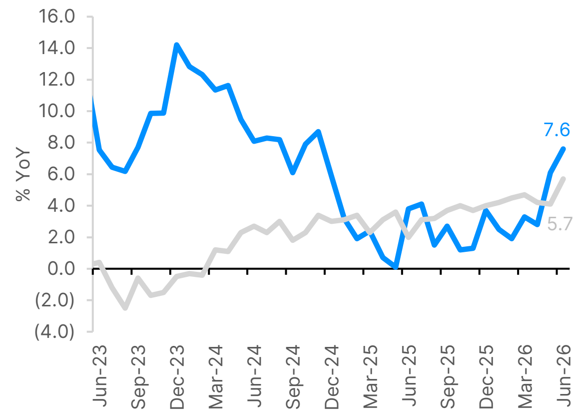
Corporate loans increased by 6.7% YTD in June 2026.



LIQUIDITY REMAINS STRONG

Corporate deposits (%, YoY)

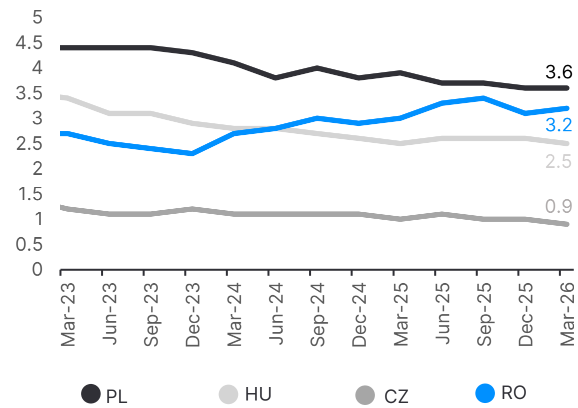
Corporate deposits decreased by 2.6% YTD in June 2026.



STRONG ASSET QUALITY & ROBUST CAPITAL

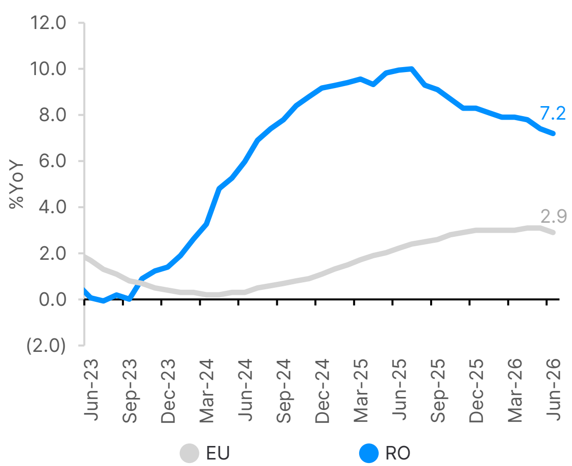
NPL ratio % (EBA Risk dashboard as of Q1 2026)

The non-performing loan (NPL) ratio increased to 3.2% as of March 2026.



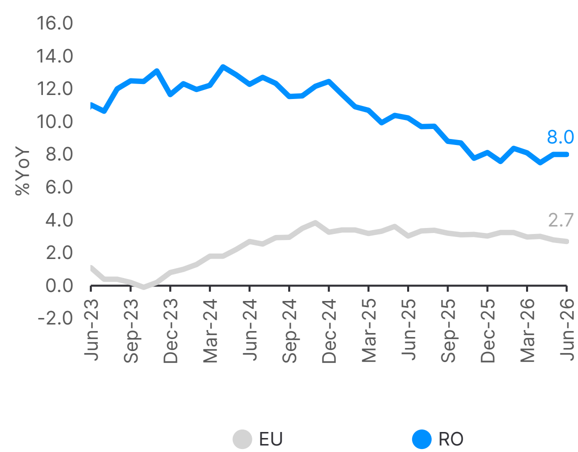
Household loans (%, YoY)

Household loans increased by 3.7% YTD in June 2026.



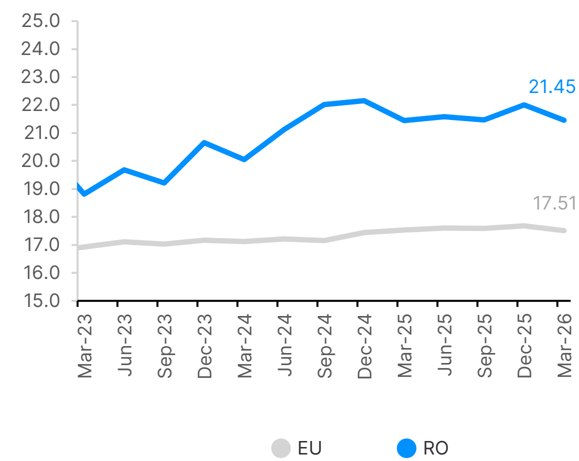
Household deposits (%, YoY)

Household deposits increased by 2.4% YTD in June 2026.



TIER 1 ratio (%)

Capital adequacy ratio (Tier 1 ratio) remains higher (21.45%) than the EU average (17.51%)



Sources: NBR, ECB, Bloomberg, EBA Risk Dashboard

LOOKING FORWARD–FISCAL CONSOLIDATION PRESERVES INVESTMENT-GRADE RATING

BT OUTLOOK	2026
Real GDP (%, YoY)	0.20%
Inflation (CPI) (%, EOP, YoY)	6.40%
Unemployment Rate (%)	6.30%
Monetary Policy Rate (%)	6.50%
Budget Deficit (% of GDP)	6.00%
Public Debt (% of GDP)	61.80%
EUR/RON (EOP)	5.27

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

SOVEREIGN RATINGS	PRESENT	LAST UPDATE
Fitch	BBB- | Negative	August 2026
S&P Global	BBB- | Negative	May 2026
Moody's	Baa3 | Negative	August 2026

- Spring 2026 – growth forecast was revised due to additional external shocks, political uncertainty, currency depreciation, high inflation and renewed pressure on market confidence
- Consumption remains weak, while investment supports growth potential
- RRF: 4th tranche allocated in June 2026 (EUR 2.25 BN net payment) => 61% absorption rate (EU average 58%); 5th was submitted in August 2026 (EUR 2.84 BN payment) => once paid, the absorption rate would reach 78%
- EU Cohesion Funds: EUR 10.7 BN total amount received => 34.63% absorption rate as of July 2026
- Investment-grade ratings affirmed for Romania by Fitch and Moody's
- Key concerns: political sustainability of fiscal consolidation beyond 2026, political stability, RRF reforms (public wage reforms), drafting of a credible 2027 budget

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H1 2026 RESULTS: RESILIENT PERFORMANCE AND CAPITAL STRENGTH

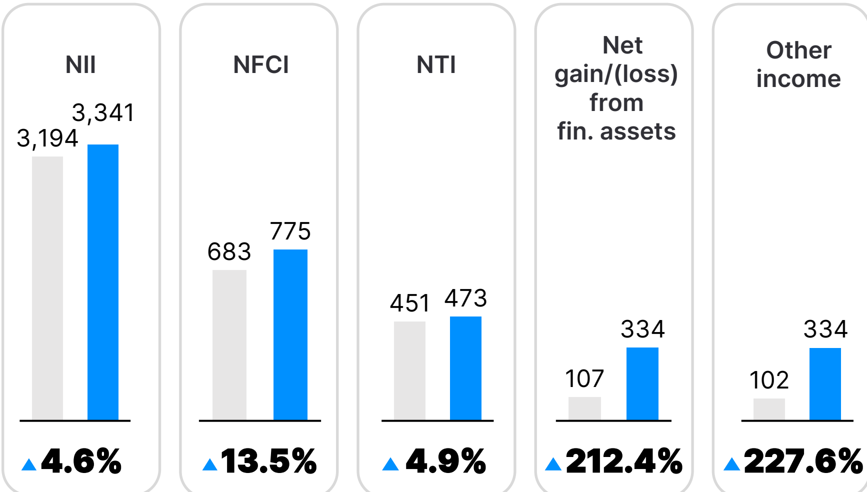
	INDIVIDUAL			CONSOLIDATED		
PROFITABILITY	**H1 2026**	**H1 2025**	**Δ**	**H1 2026**	**H1 2025**	**Δ**
Net interest income RON | MN	3,341.0	3,194.1	4.6%	4,162.5	3,914.1	6.3%
Net fee and commission income RON | MN	775.2	683.1	13.5%	936.4	793.7	18.0%
Operating expenses RON | MN	(2,344.8)	(2,076.6)	12.9%	(2,877.4)	(2,642.5)	8.9%
Pre-provision operating profit RON | MN	2,912.9	2,460.7	18.4%	3,511.7	2,809.2	25.0%
Net profit RON | MN	2,144.0	1,776.4	20.7%	2,497.3	1,970.3	26.8%
EPS RON				1.9389	1.5615	24.2%
Cost of risk, net (%)	0.63%	0.83%	-0.20 pp	0.86%	0.89%	-0.03 pp
NIM (%)	3.41%	3.45%	-0.04 pp	3.88%	3.95%	-0.07 pp
ROE (%)	21.98%	25.02%	-3.05 pp	22.04%	23.48%	-1.44 pp
Cost-to-income ratio (%)*	44.60%	45.26%	-0.66 pp	45.01%	47.98%	-2.97 pp
BS HIGHLIGHTS	**Jun-26**	**Dec-25**	**Δ**	**Jun-26**	**Dec-25**	**Δ**
Total assets RON | MN	217,803	210,398	3.5%	233,324	224,414	4.0%
Gross loans RON | MN	113,664	105,631	7.6%	122,802	113,344	8.3%
Deposits from customers RON | MN	172,394	168,862	2.1%	179,279	175,250	2.3%
Gross loans-to-deposits ratio	65.93%	62.55%	3.38 pp	68.50%	64.68%	3.82 pp
NPL ratio (EBA)	2.41%	2.40%	0.01 pp			
CAPITAL**	**Jun-26**	**Dec-25**	**Δ**	**Jun-26**	**Dec-25**	**Δ**
CET 1 ratio	17.69%	18.62%	-0.93 pp	17.26%	18.29%	-1.03 pp
Tier 1 ratio	20.28%	21.55%	-1.27 pp	19.53%	20.86%	-1.32 pp
CAR - Total capital ratio	21.96%	23.56%	-1.60 pp	21.16%	22.79%	-1.63 pp

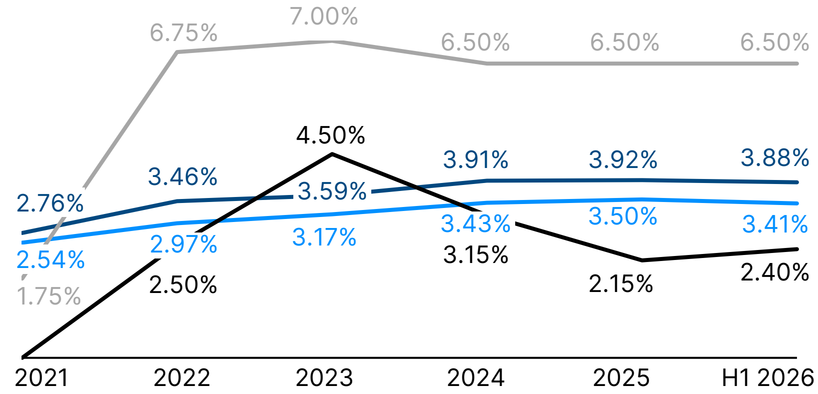
*C/I without turnover tax 38.28% (BT) and 39.76% (Group)
** H1 2026 Interim profit included

CORE REVENUES EXPANDED, WHILE NON-RISK INCOME REMAINED STRONG

RON | MN

BT INDIVIDUAL

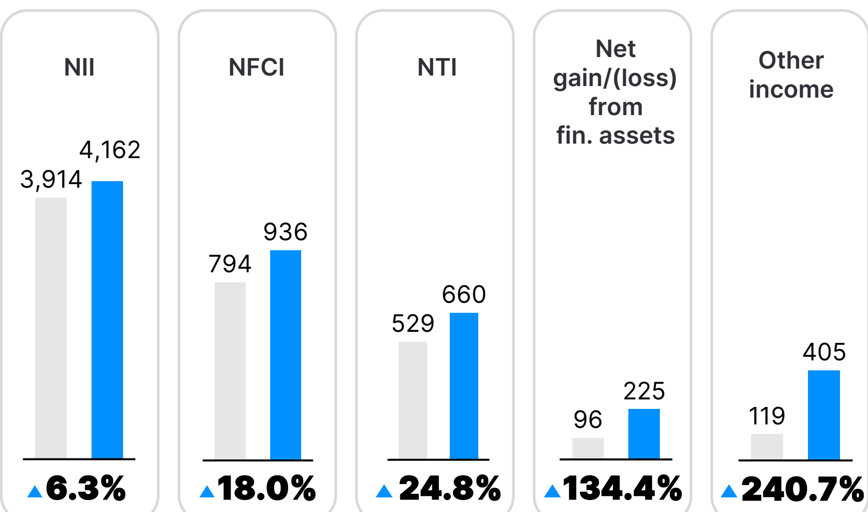


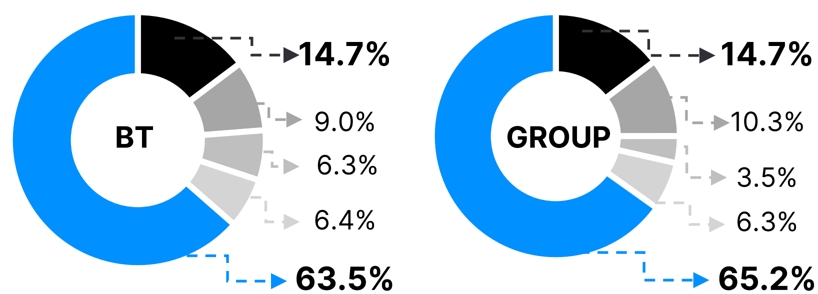


NIM BT | NIM Group

NBR Policy Rate | ECB Refi. Rate (as at 17 Jun-2026)

BT GROUP





NII | Net gain/(loss) from fin. assets | Other income

NFCI | NTI

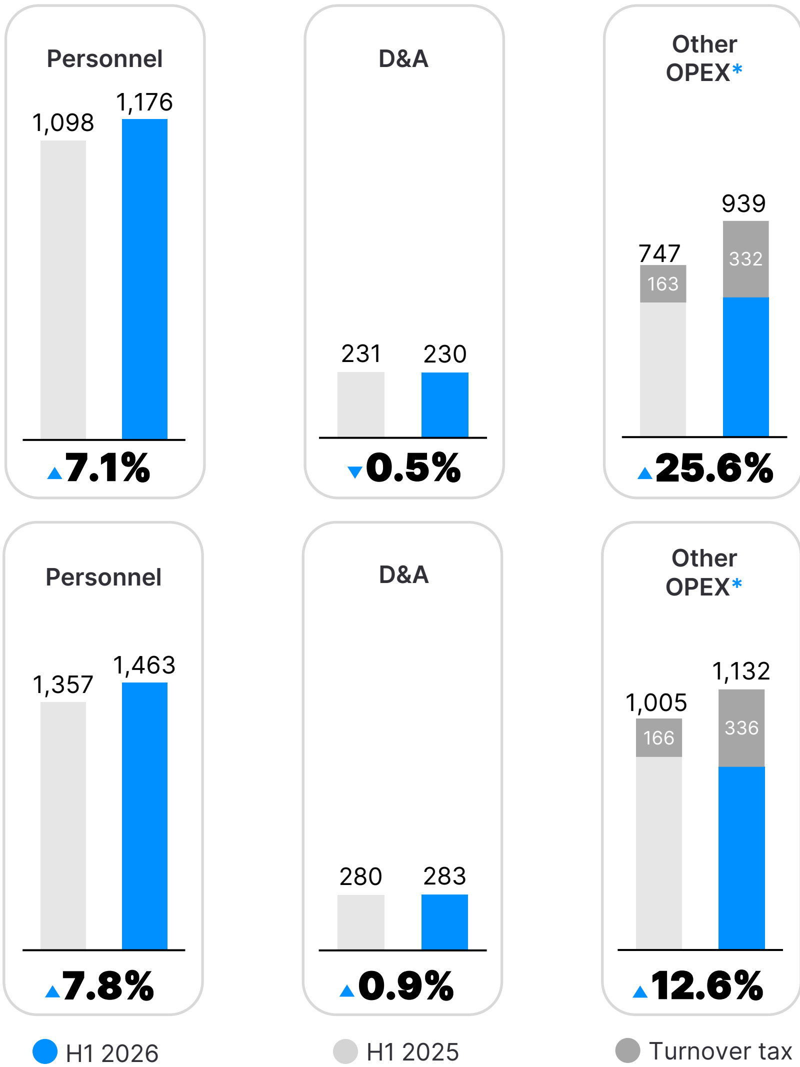
H1 2026 | H1 2025

IMPROVED EFFICIENCY DESPITE TURNOVER TAX

RON | MN

BT INDIVIDUAL

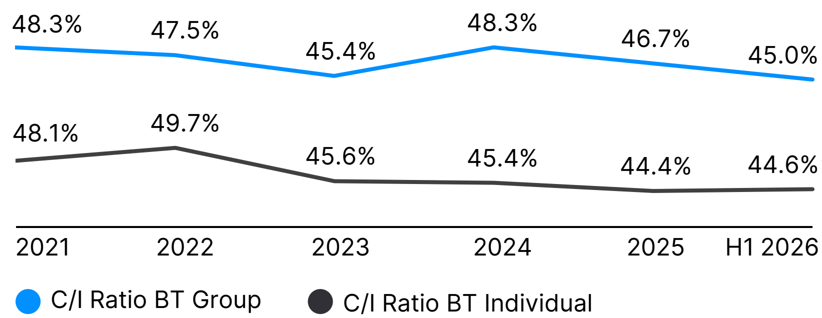
BT GROUP



*Without the turnover tax: other OPEX +3.9% (BT) and -5.1% (Group).

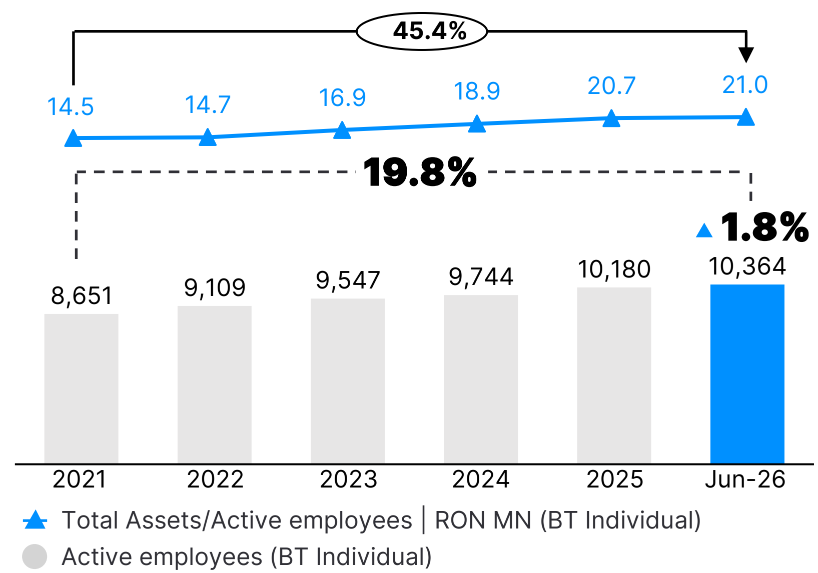
COST-TO-INCOME RATIO (%)

38.28%**



**C/I without turnover tax (BT)

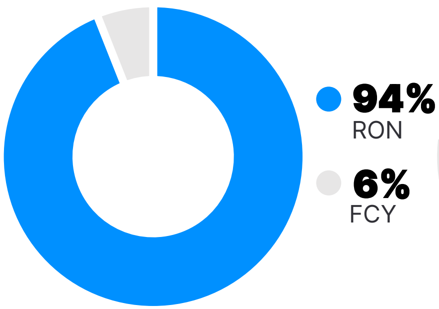
TOTAL ASSETS PER ACTIVE EMPLOYEE



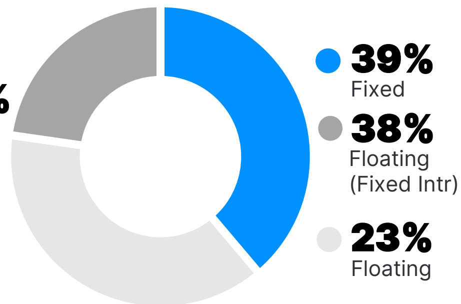
BT INDIVIDUAL

RETAIL BANKING: LOAN GROWTH ABOVE MARKET AVERAGE

LOANS TO HOUSEHOLDS

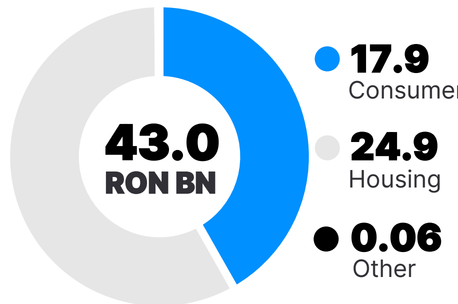


Jun-26

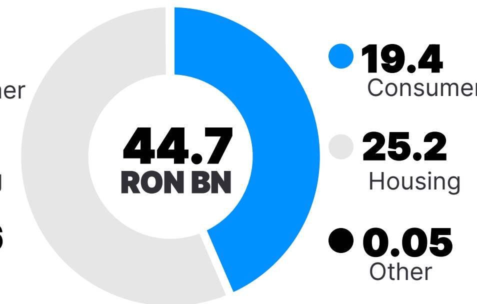


Jun-26

▲4.0%

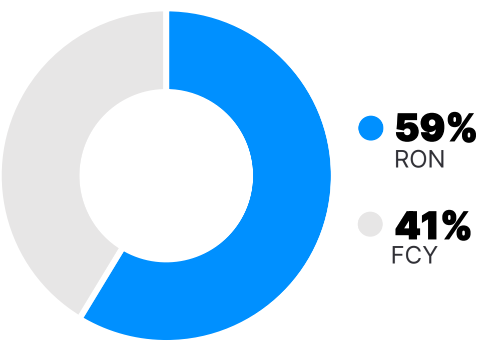


Dec-25



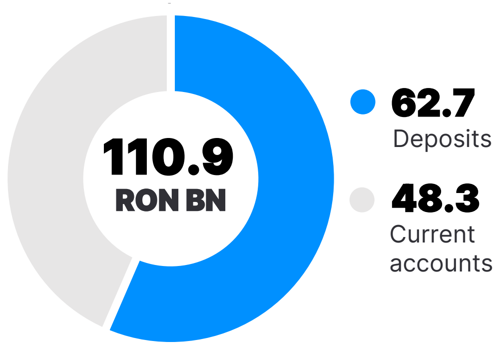
Jun-26

DEPOSITS FROM HOUSEHOLDS

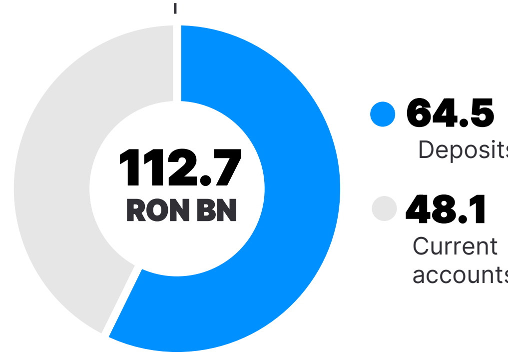


Jun-26

▲1.6%



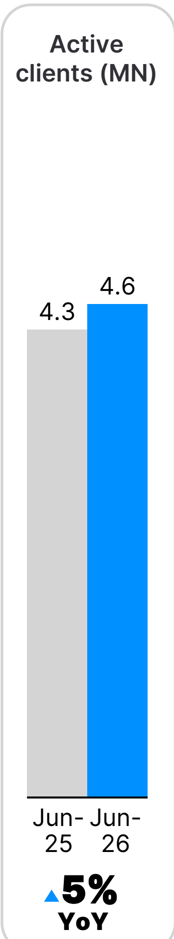
Dec-25

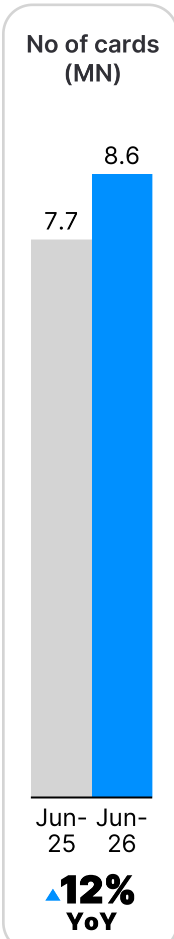


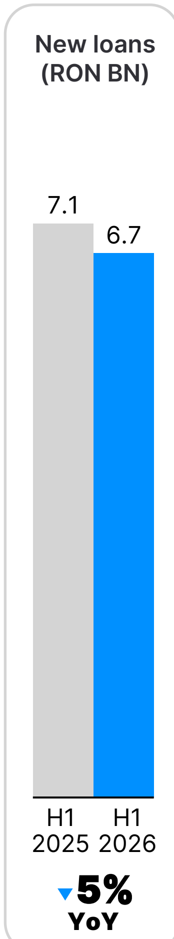
Jun-26

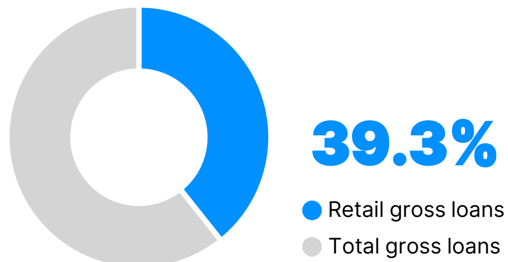
BT INDIVIDUAL

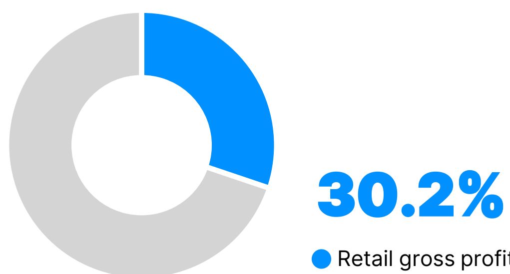
RETAIL BANKING: GROWING CLIENT BASE AND RECORD ACTIVITY LEVELS







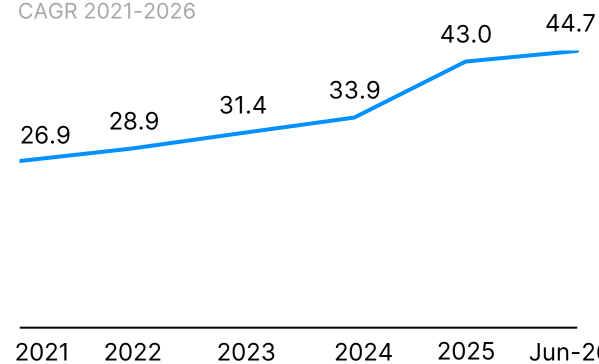




LOANS (RON BN)

↗ 11%

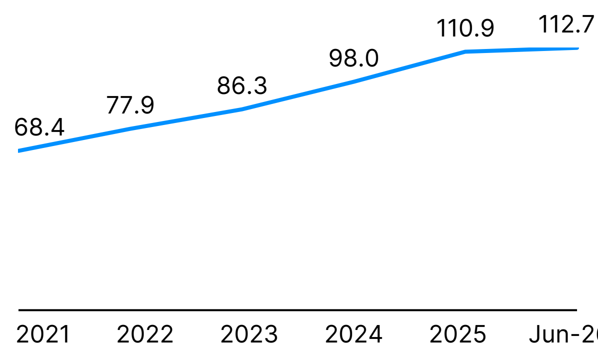
CAGR 2021-2026



DEPOSITS (RON BN)

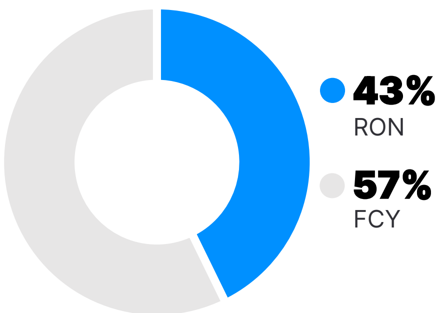
↗ 10%

CAGR 2021-2026

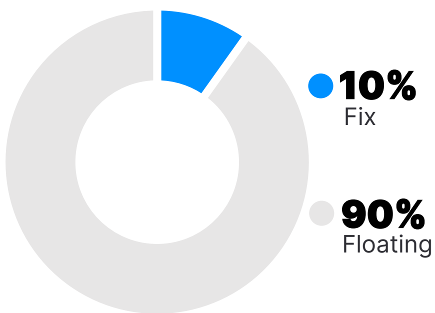


COMPANIES: STRONG MOMENTUM, KEY DRIVER FOR LOAN GROWTH

LOANS TO COMPANIES



Jun-26



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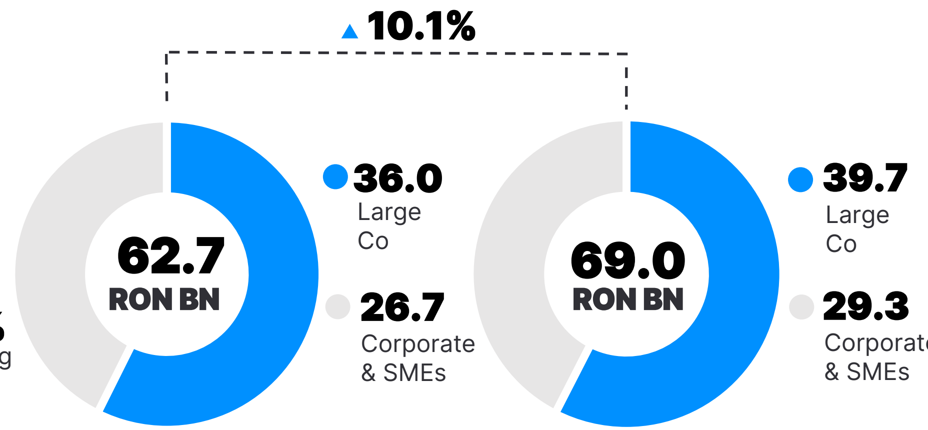
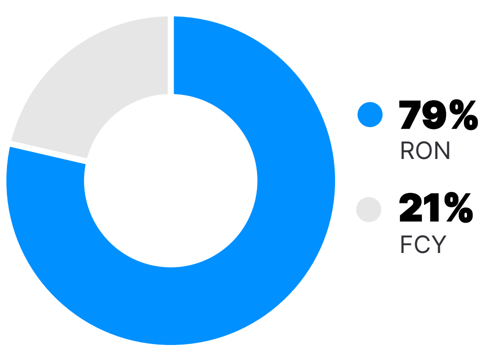


Dec-25 Jun-26

DEPOSITS FROM COMPANIES



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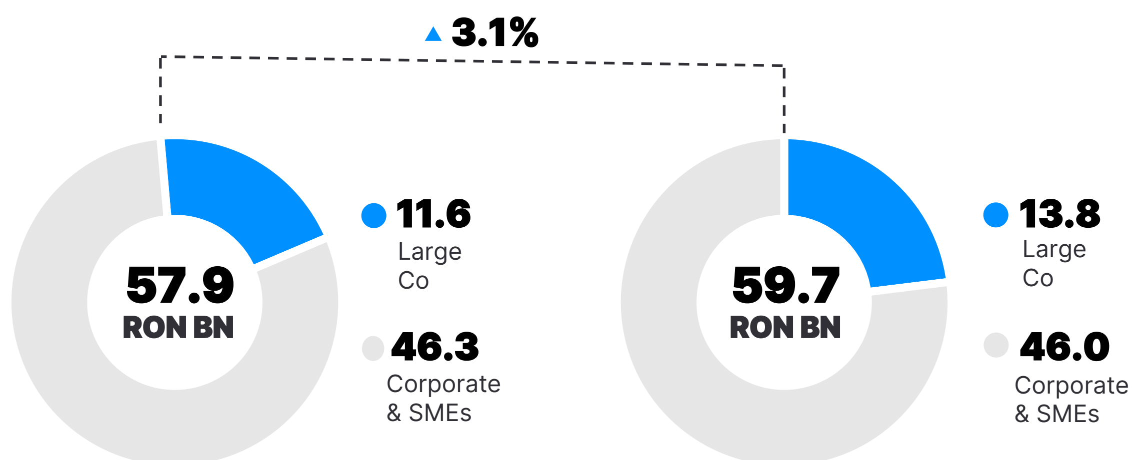
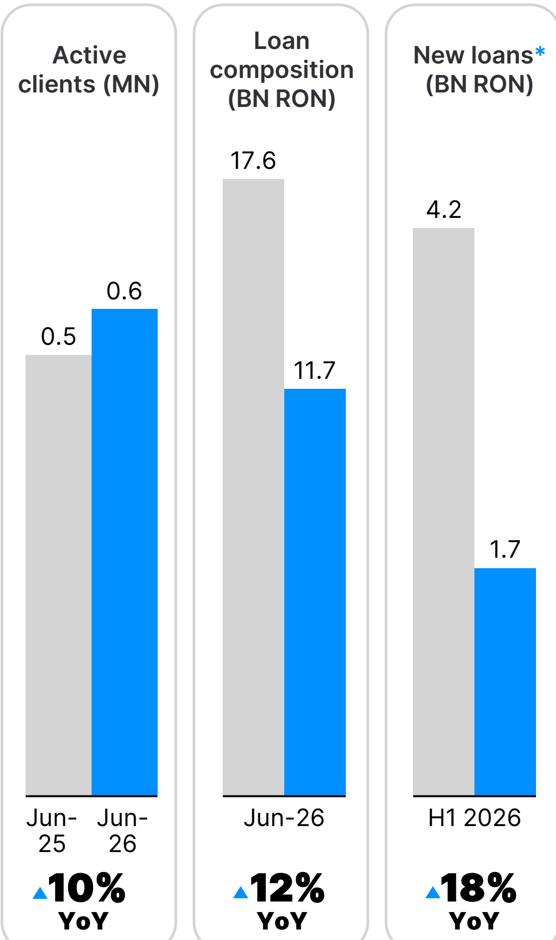


Dec-25 Jun-26

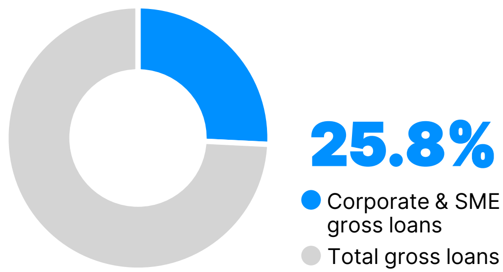
BT INDIVIDUAL

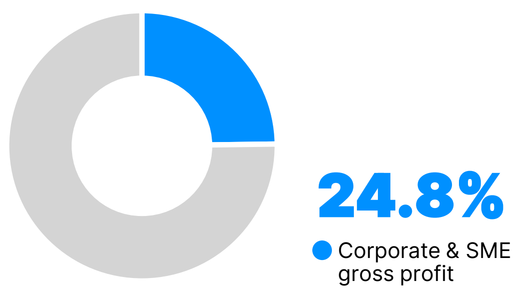
CORPORATE & SME: GAINED SCALE, BALANCED LOAN MIX



- Long-term
- Short-term

*BT without OTP

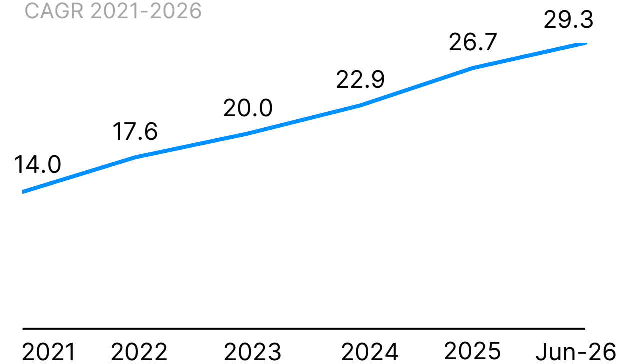




LOANS (RON BN)

↗ 16%

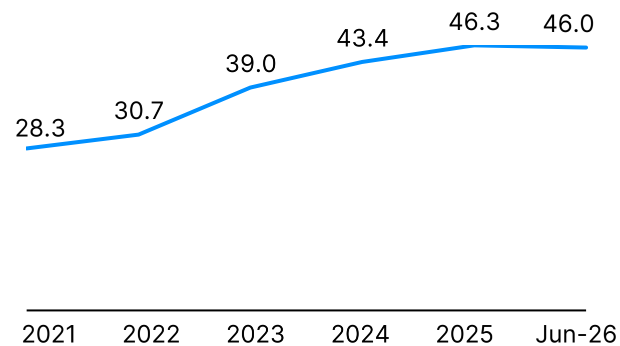
CAGR 2021-2026



DEPOSITS (RON BN)

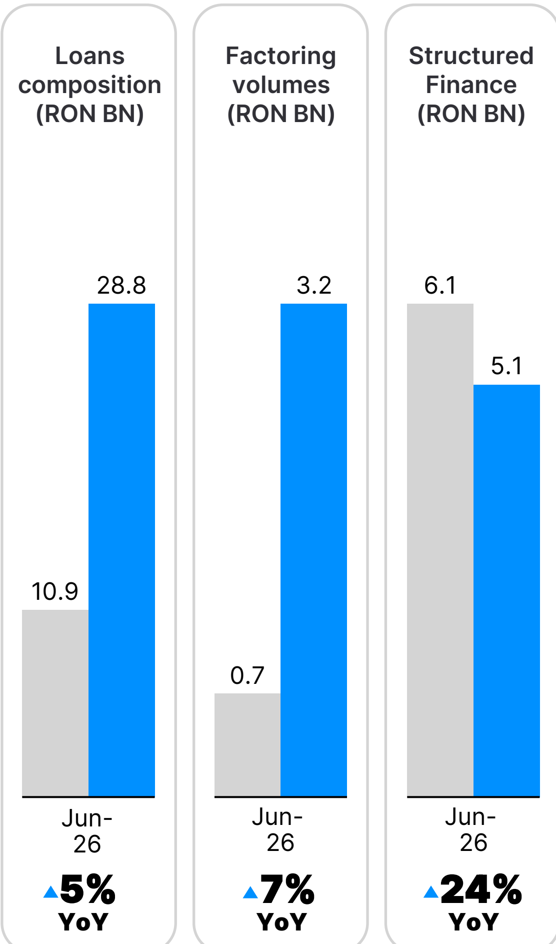
↗ 10%

CAGR 2021-2026



BT INDIVIDUAL

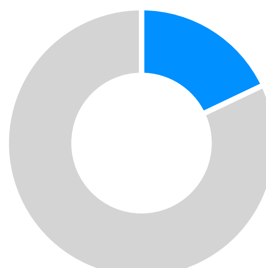
LARGE CORPORATE: STRONG DEMAND TO PURSUE INVESTMENTS



- Long-term loans
- Short-term loans
- Factoring
- Reverse Factoring
- Project Finance
- Syndications

34.9%

- Large Co gross loans
- Total gross loans



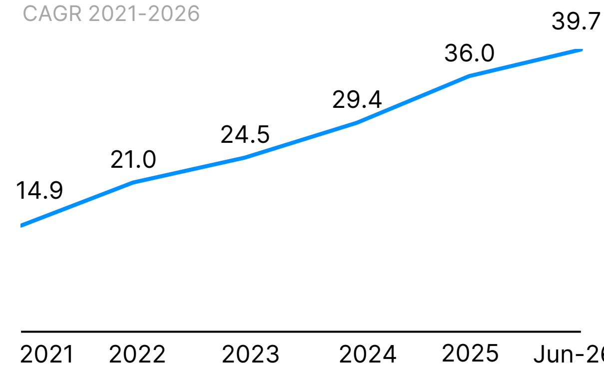
18.0%

- Large Co gross profit
- Total gross profit

LOANS (RON BN)

↗ 22%

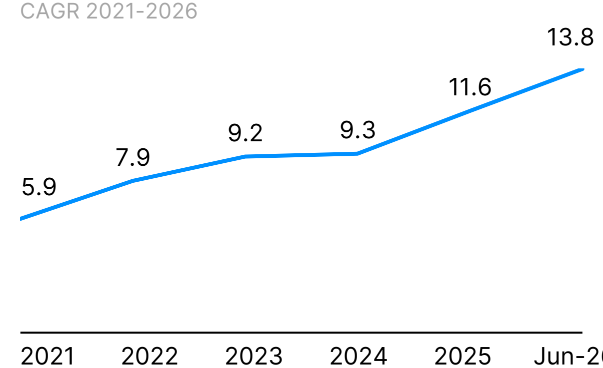
CAGR 2021-2026



DEPOSITS (RON BN)

↗ 18%

CAGR 2021-2026



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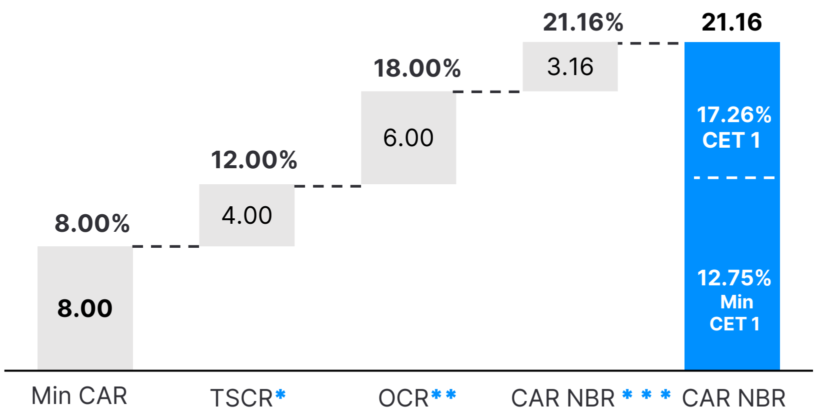
BT GROUP

ROBUST GROUP CAPITAL RATIOS EVOLUTION

DEVELOPMENT OF CAPITAL RATIOS

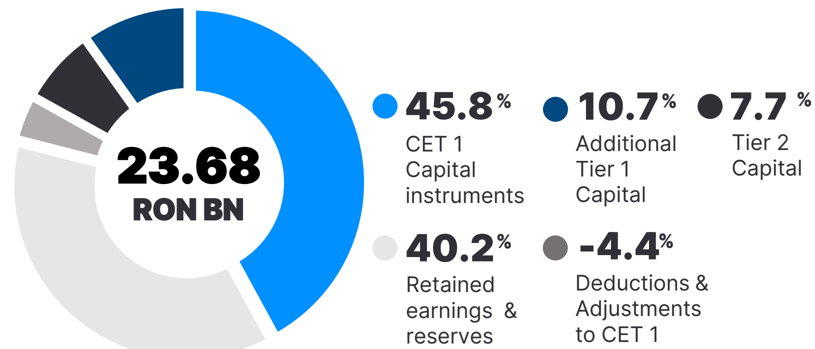
JUN-26 | %



*TSCR includes Min CAR and additional requirements as regulated by NBR
**OCR includes TSCR and buffers
***H1 2026 interim profit included

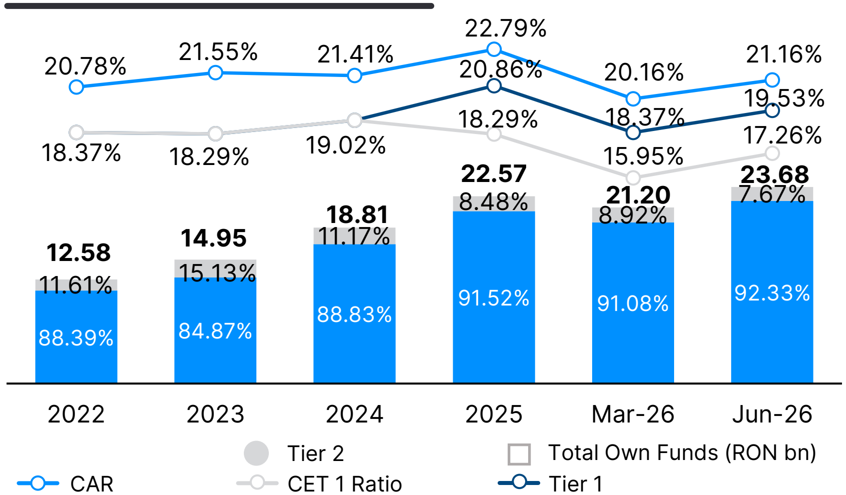
OWN FUNDS STRUCTURE

JUN-26 | %



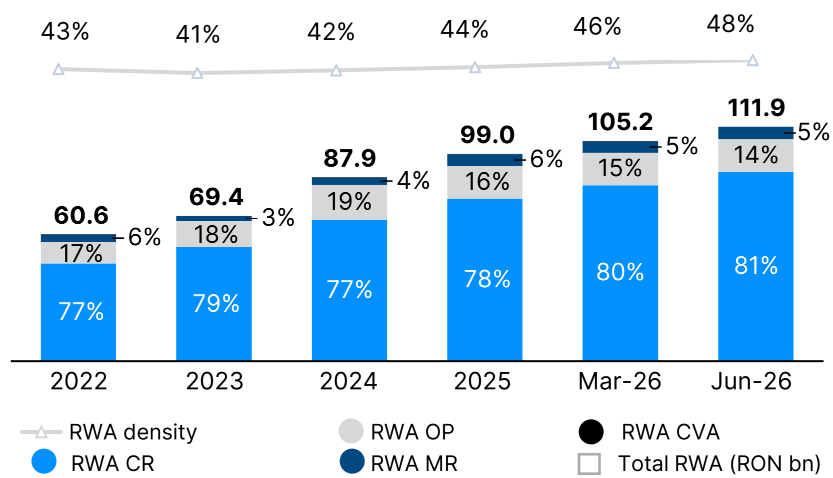
CET 1, TIER 1 & CAR RATIO

RON | BN



RWA & RWA DENSITY

RON | BN

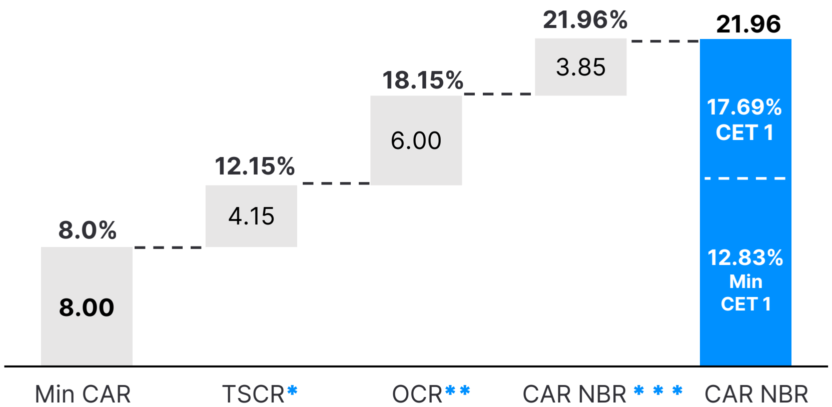


BT INDIVIDUAL

CAPITAL ADEQUACY: STRENGTHENED TO SUSTAIN FURTHER GROWTH

DEVELOPMENT OF CAPITAL RATIOS

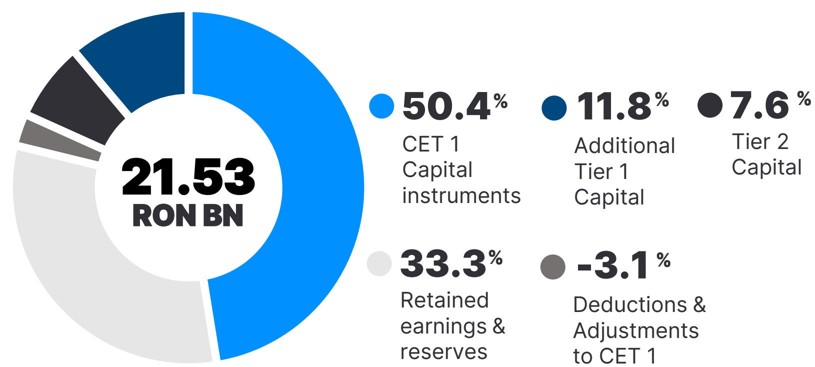
JUN-26 | %



*TSCR includes Min CAR and additional requirements as regulated by NBR
**OCR includes TSCR and buffers
* * * H1 2026 interim profit included

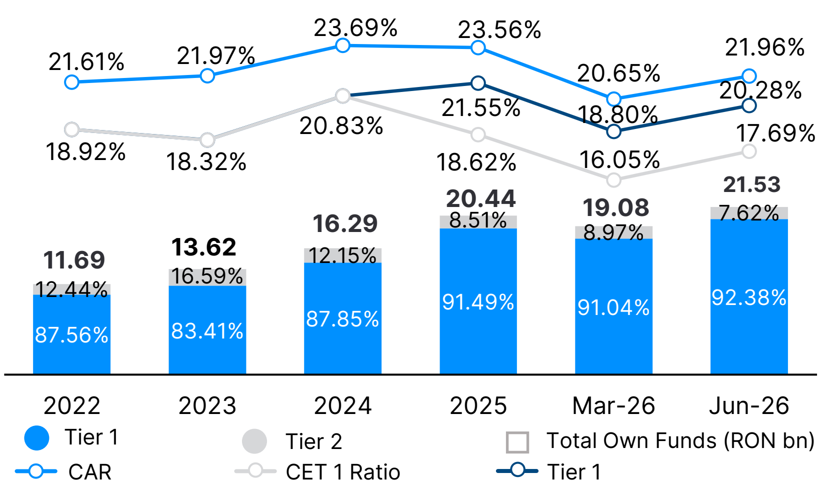
OWN FUNDS STRUCTURE

JUN-26 | %



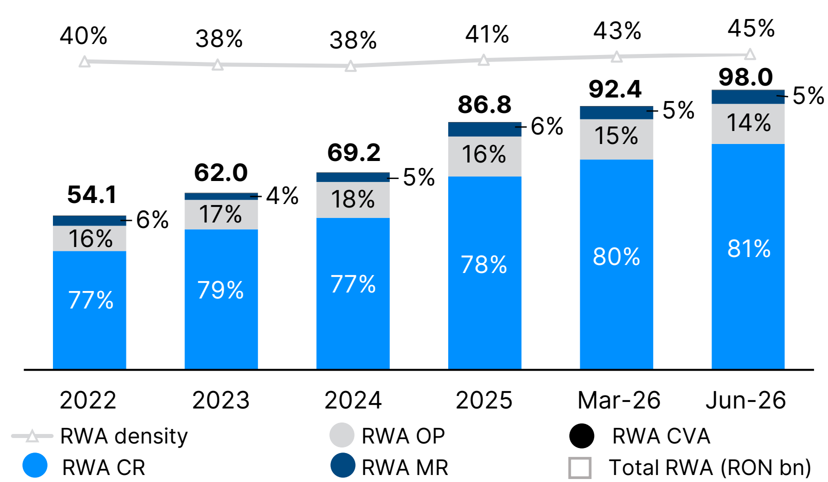
CET 1, TIER 1 & CAR RATIO

RON | BN



RWA & RWA DENSITY

RON | BN



CAPITAL BUFFERS: COMFORTABLY ABOVE REGULATORY REQUIREMENTS

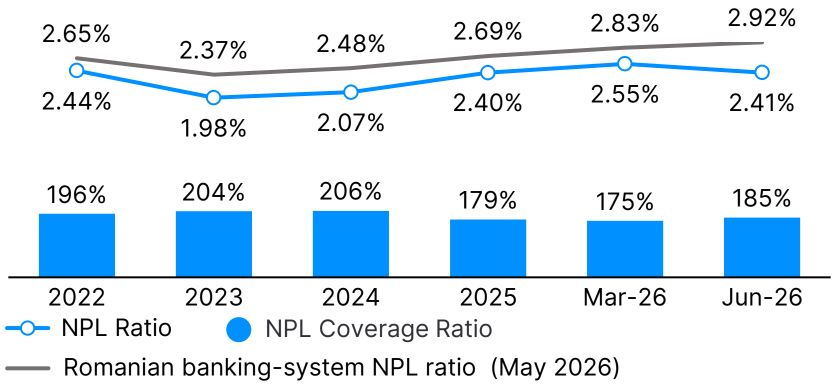
	INDIVIDUAL				CONSOLIDATED			
	2024	2025	Q1 2026	Q2 2026	2024	2025	Q1 2026	Q2 2026
Pillar 1 CET 1 requirement	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
Combined buffer requirement	**5.50%**	**6.00%**	**6.00%**	**6.00%**	**5.50%**	**6.00%**	**6.00%**	**6.00%**
Capital conservation buffer (CCB)	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
Countercyclical capital buffer (CCyB)	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
O-SII buffer	2.00%	2.50%	2.50%	2.50%	2.00%	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%
Pillar 2 CET 1 requirement (P2R)	2.07%	2.17%	2.33%	2.33%	2.15%	2.16%	2.25%	2.25%
Total CET 1 requirement	**12.07%**	**12.67%**	**12.83%**	**12.83%**	**12.15%**	**12.66%**	**12.75%**	**12.75%**
REPORTED CET 1 RATIO	**20.83%**	**18.62%**	**16.05%**	**17.69%**	**19.02%**	**18.29%**	**15.95%**	**17.26%**
Pillar 1 Tier 1 requirement	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%	2.87%	2.88%	3.00%	3.00%
Total Tier 1 requirement	**14.26%**	**14.90%**	**15.11%**	**15.11%**	**14.37%**	**14.88%**	**15.00%**	**15.00%**
REPORTED TIER 1 RATIO	**20.83%**	**21.55%**	**18.80%**	**20.28%**	**19.02%**	**20.86%**	**18.37%**	**19.53%**
Pillar 1 Total capital requirement	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%	8.00%
Pillar 2 Total capital requirement	3.68%	3.86%	4.15%	4.15%	3.83%	3.84%	4.00%	4.00%
OCR	**17.18%**	**17.86%**	**18.15%**	**18.15%**	**17.33%**	**17.84%**	**18.00%**	**18.00%**
REPORTED CAR	**23.69%**	**23.56%**	**20.65%**	**21.96%**	**21.41%**	**22.79%**	**20.16%**	**21.16%**

Buffer to MDA restriction as of 30 June 2026: 381 bps (BT individual) and 316 bps (BT Group consolidated level).

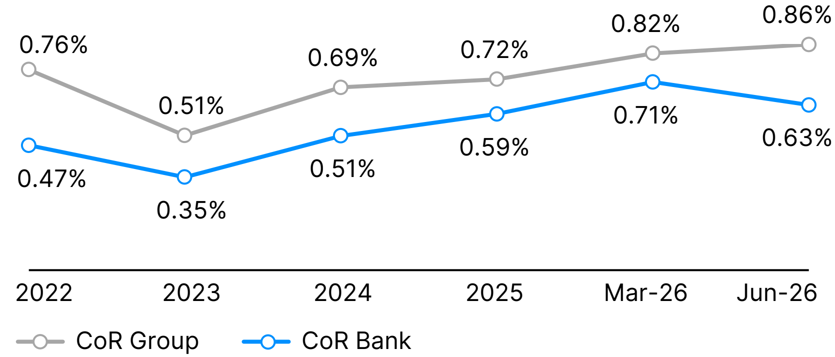
Available distributable items (ADI) as of 30 June 2026: EUR 733 MN.

ASSET QUALITY: RESILIENT UNDER EVOLVING MACRO CONDITIONS

BT NPL EBA & NPL COVERAGE RATIO, %



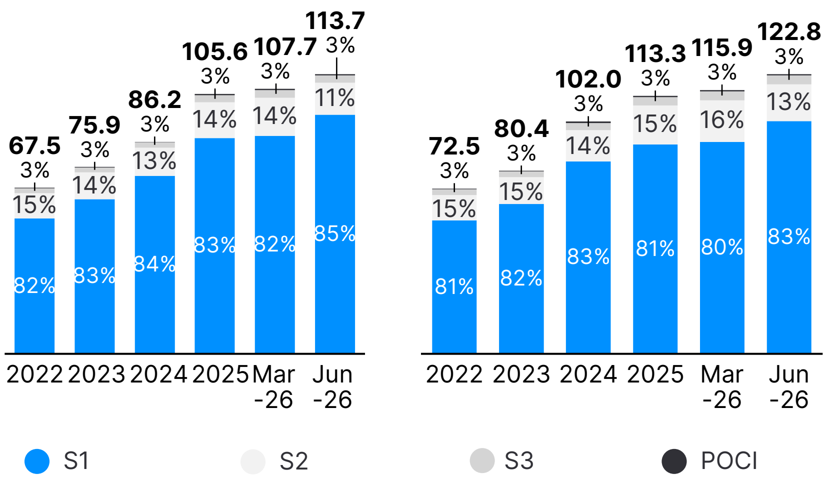
COST OF RISK, %



LOANS PER STAGES, BN RON

BT INDIVIDUAL

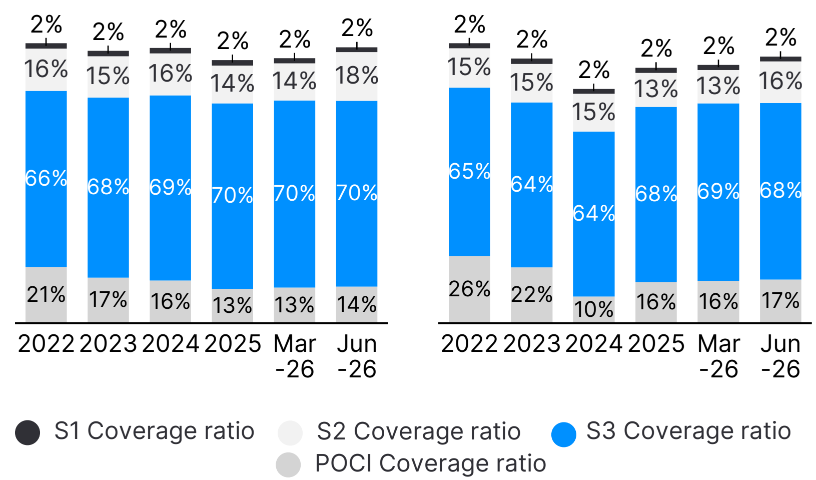
CONSOLIDATED



ECL COVERAGE PER STAGE, %

BT INDIVIDUAL

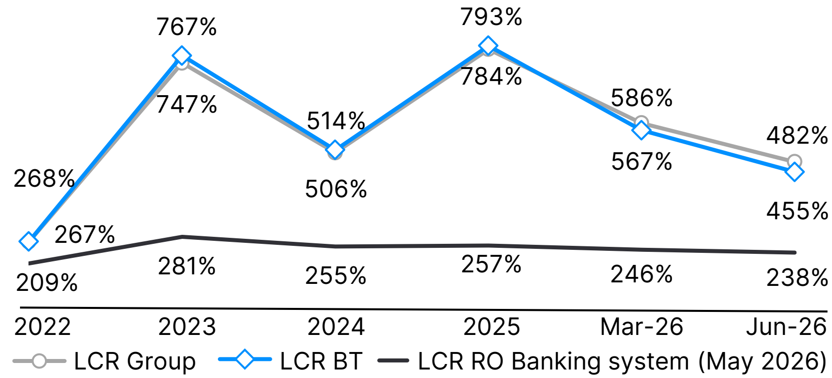
CONSOLIDATED

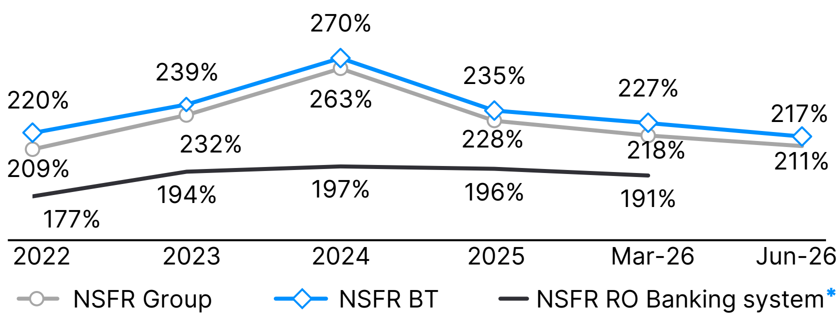


BT GROUP

STRONG LIQUIDITY AND MREL BUFFERS PROVIDE FUNDING FLEXIBILITY

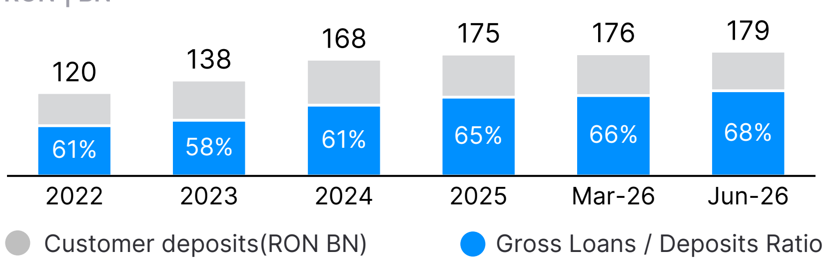
GROUP LIQUIDITY RATIOS EVOLUTION



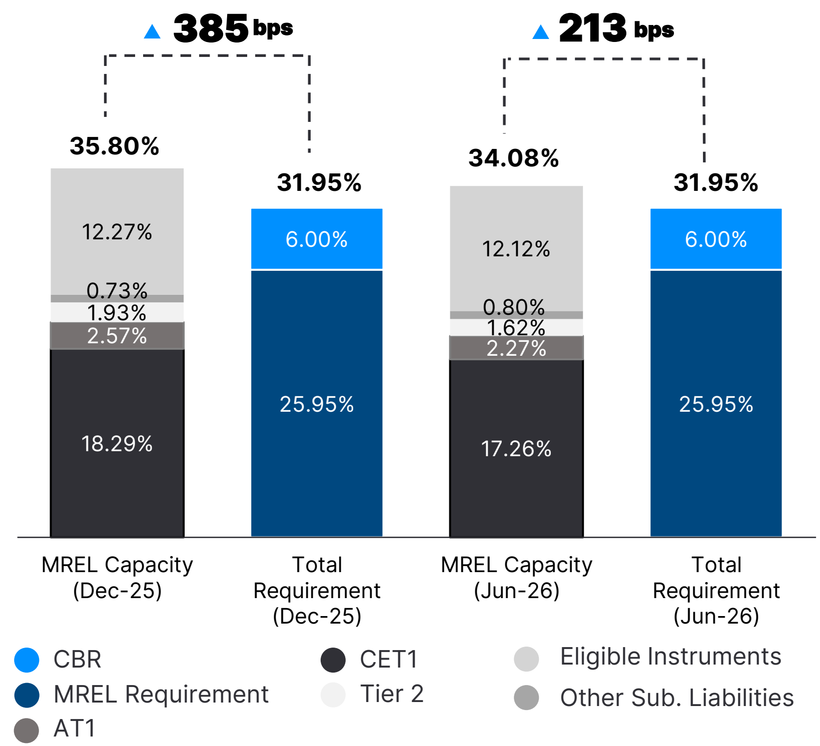


*Data were not available at 30 June 2026.

RON | BN



MREL CAPACITY VS REQUIREMENTS*



CONSOLIDATED BASIS

- Comfortable MREL buffers, maintaining significant headroom above internal thresholds. MREL levels as of June 2026: reflect interim H1 net profit included into own funds and the EUR 1 BN SNP issued in April 2026.
- Total MREL requirement: 25.95% (net of CBR).
- MREL subordination requirement: 22.45% (net of CBR).

AGENDA

Macroeconomic Landscape
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Business Performance
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Risk
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SUSTAINABILITY INITIATIVES DELIVERED MEASURABLE ENVIRONMENTAL AND SOCIAL IMPACT

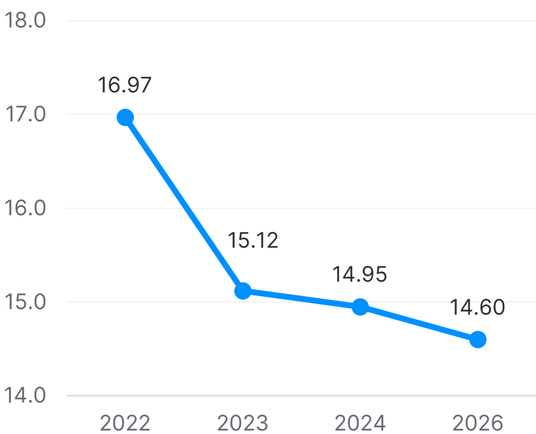
ESG RISK RATING

14.6 **LOW RISK**
Update: 8 May 2026

Exposure 39.2 · Medium
Management 67.6 · Strong

Regional Banks 39/563 · 8th percentile
Industry (Banks) 105/926 · 12th percentile

Rating evolution | lower score = lower risk



Source: Sustainalytics (May 2026)

ACCESSIBILITY & INCLUSION

357 ATMs & recycling machines with audio guidance

40 branches are wheelchair-accessible

1 fully adapted flagship branch — Piața Amzei

BT Pay. Accessibility is being rolled out across core journeys for customers with visual, hearing or motor impairments.

Assisted service. Voci pentru Mâini sign-language interpretation, StepHear audio-beacon pilot, Visual IVR, in-app chat and email.

Co-design. Measures are being developed in consultation with the Romanian Association for the Blind.

Testing phase supports **Law 232/2025 readiness**.

SUSTAINABLE BONDS & IMPACT

EUR 1.5 BN
Equivalent sustainable bonds issued

EUR 500 MN (2023) | EUR 700 MN (2024)
RON 1.5 BN (2025)

40% GREEN **60%** SOCIAL
Fully allocated proceeds as of YE 2025

KEY IMPACT METRICS

SOCIAL IMPACT		GREEN IMPACT	
41,710 RON MN	Gross output	**474,446** tCO_2e/year	Avoided CO_2 emissions
17,109 RON MN	GDP impact	**743** MW	Installed capacity
15,413 RON MN	GVA impact		
138,400	Workers supported	**119,558** MWh/year	Energy recovered

Source: Third Allocation & Impact Report (June 2026)

AGENDA

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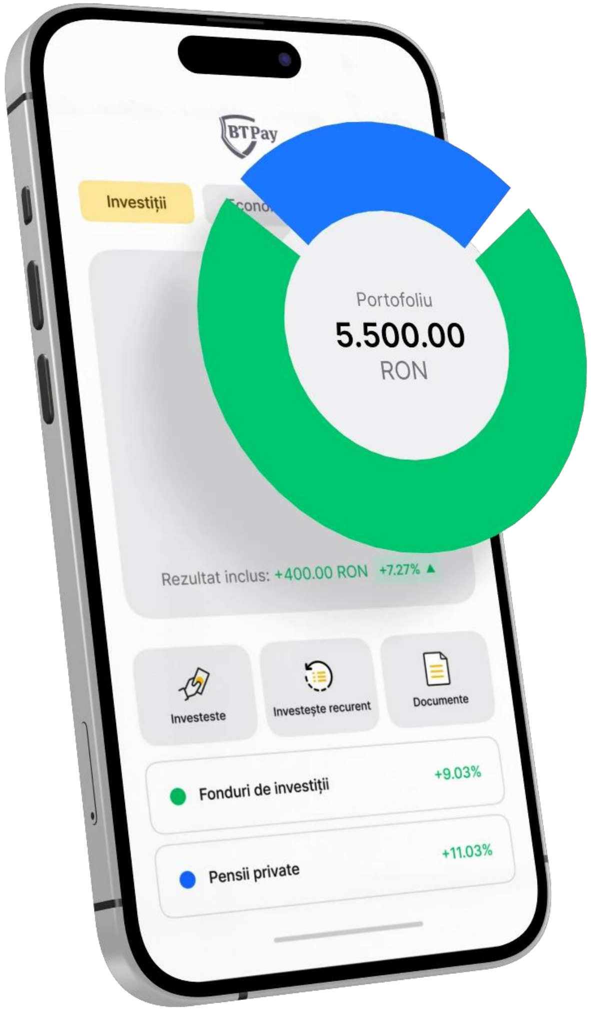
Digital 5	BT Financial Group 6	Appendix 7	

BT PAY: DEEPENS CUSTOMER ENGAGEMENT ACROSS SAVINGS AND INVESTMENT PRODUCTS



MOBILE/NFC PAYMENTS

▲24%

H1 2026 vs H1 2025

VOLUME OF FUND TRANSFERS

▲26%

H1 2026 vs H1 2025

INVESTMENTS

BT ASSET MANAGEMENT

62% of new BT Pay investors embraced recurring investing, turning consistency into a habit for building wealth.

BT CAPITAL PARTNERS

Launched in Apr-2026, BT Pay authentication redefined investor onboarding.

Seamless and secure experience adopted by **95%** of new BTCP investors in just three months.

BUILDING HABITS

SAVINGS ADOPTION

5K Round Up accounts – a habit of effortless, consistent saving.

+66% growth in digitally opened savings accounts and deposits in H1-26 vs. H1-25.

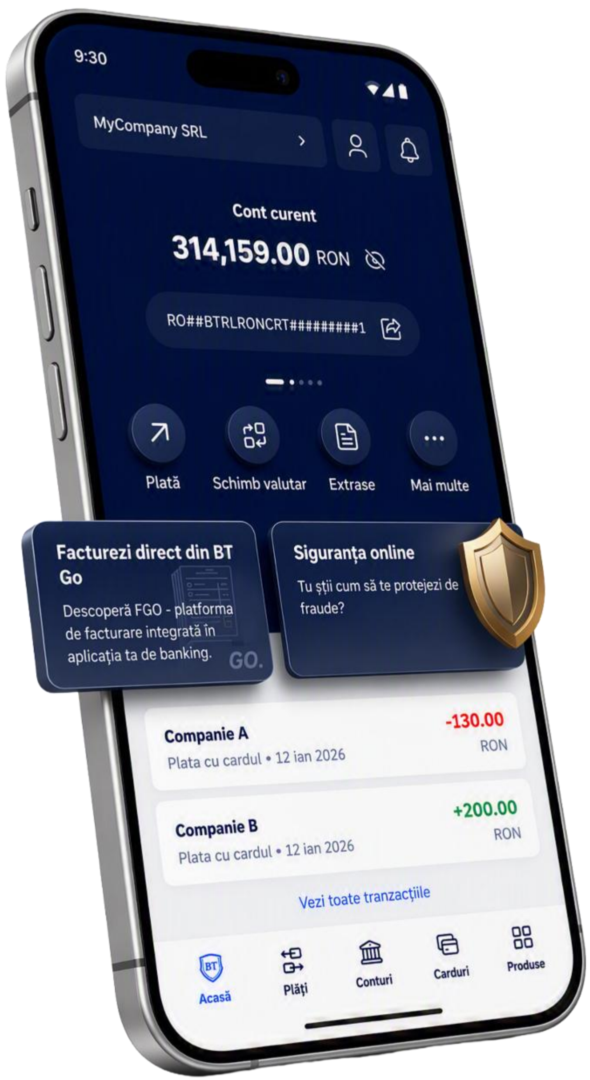
BT PENSII

BT Pay: accelerating pension sales, driving 30% of total volumes in H1-26.

NEWS

BT Broker joined the BT Pay ecosystem in Jun-26.

BT GO: THREE YEARS OF TRANSFORMING THE BANKING EXPERIENCE



ENROLLED COMPANIES AS OF 30 JUNE 2026

600K

O/W 86% TRANSACTIONALLY ACTIVE. ~85K COMPANIES ENROLLED IN H1 2026

NO. OF TRANSACTIONS AS OF 30 JUNE 2026

61.1 MN

ROUTED THROUGH BT GO O/W 70% VIA MOBILE APP. ~30 MN TRANSACTIONS IN H1 2026

VOLUME OF TRANSACTIONS AS OF 30 JUNE 2026

704 RON BN

ROUTED THROUGH BT GO OUT OF WHICH 52% VIA MOBILE APP. RON 357 BN IN H1 2026

DEPOSITS OPENED AS OF 30 JUNE 2026

188K

THROUGH BT GO. ~92K DEPOSITS OPENED IN H1 2026 OUT OF WHICH 72% VIA MOBILE APP

APP RATING ACCORDING TO OUR SURVEY (>100K RESPONDENTS)

4.6/5

EXCEPTIONAL CUSTOMER SATISFACTION

NEW FEATURE: ONLINE LENDING DIRECTLY FROM THE APP

146 RON MN

TOTAL AMOUNT GRANTED AS OF H1 2026

AGENDA

Macroeconomic Landscape

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BT Financial Group

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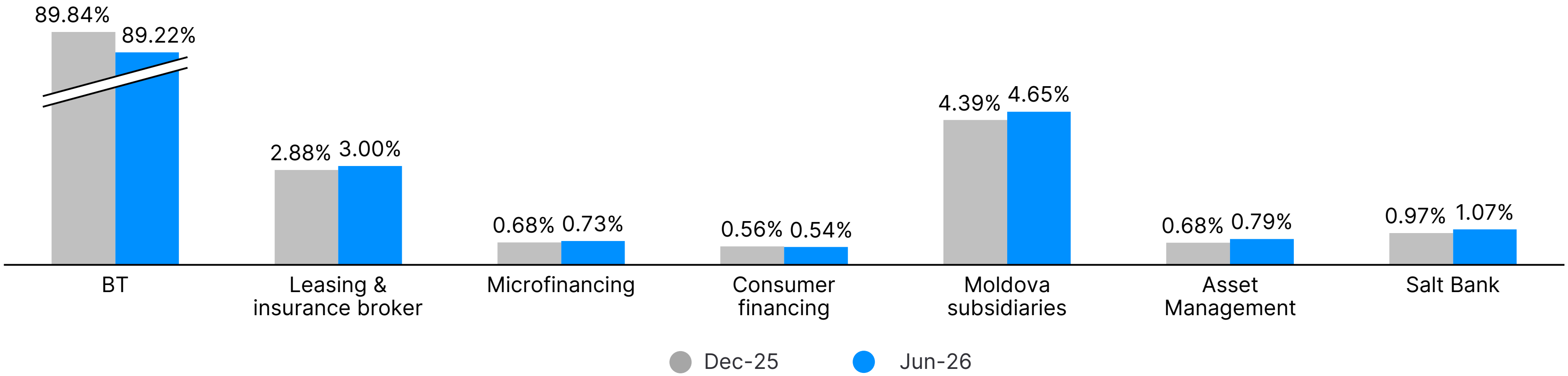
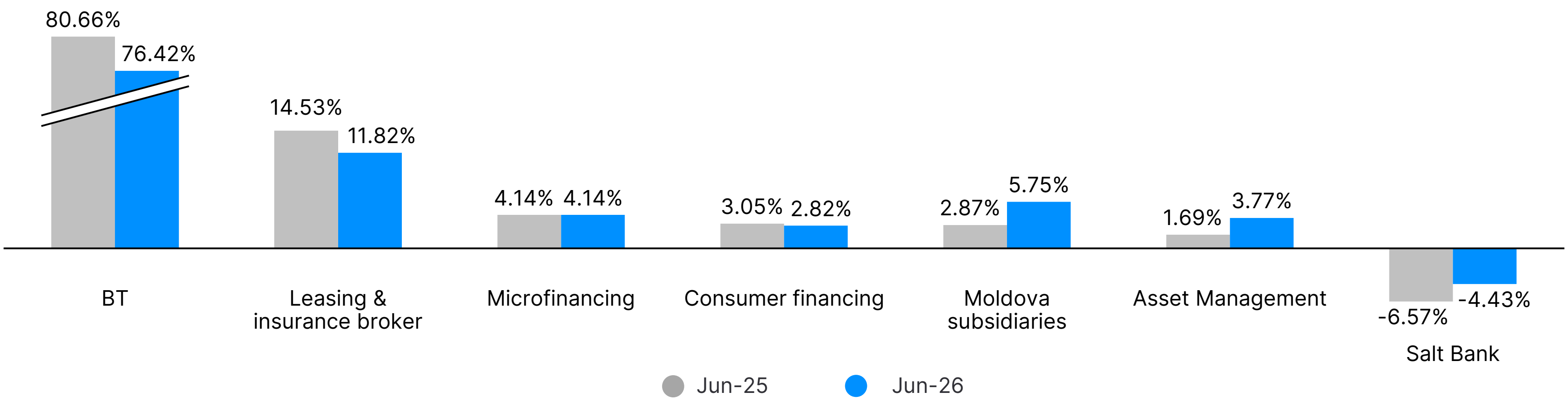
INTEGRATED FINANCIAL GROUP: DIVERSIFICATION INCREASES RESILIENCE

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 ROMÂNIA ETF - BTBETRETF

- Tracks the performance of BET-TR index (Bucharest Exchange Trading Total Return)
- More than RON 35 MN was traded on the first day, representing 65% of the trading volume on the BVB main market
- >400 MN net assets
- >12,000 investors

MICROINVEST

- EUR 20 MN through two new financing agreements signed with EFSE and GGF
- An EUR 8 MN worth agreement with the Council of Europe Development Bank
- Launched Business Growth, a new entrepreneur training and development programe in partnership with the EBRD
- 24% total assets growth in H1 2026
- RON 2.3 BN portfolio of loans, +17% YTD

BT LEASING

- 9% total assets growth in H1 2026
- 7% net profit increase YoY
- Volumes generated in partnerships with BT increased by 66% YoY.
- 10 new document types added to BT MyLeasing, enhancing the digital customer experience

BT PENSII

- 55,000 new clients for Pillar II (25% registered online through BT Pay)
- >270,000 participants, AUM RON 1 BN in Pillar III

BT DIRECT

- Gross customer loans +2.3% YTD
- Net profit +25% YoY

VICTORIABANK

- Net profit +40% YoY
- Total assets +8% YTD

SALT BANK

- Customer deposits +13% YTD
- Net customer loans +76% YTD

BT ASSET MANAGEMENT

- AUM over RON 12 BN, ~100% YoY
- AUM increased 33% YTD vs. market increase 22%
- >500,000 active investors base
- ~40% market share from new investors

BT BROKER

- >35% new business growth
- Net profit +36% YoY

BT MIC

- >47,000 members
- Net profit +30% YoY

ICC

- 69% of recoveries delivered through diversified collection channels
- Recovery expertise gaining external traction, potential partnership with five financial institutions

INNO

- Focused on the integration of the 11 investment funds into FDI Expert

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ANNEX 1: INCOME STATEMENT, IFRS INDIVIDUAL

RON | MN	H1 2026	H1 2025	YoY	Q2 2026	Q1 2026	Q4 2025	Q3 2025	QoQ
Net interest income	3,341.0	3,194.1	4.6%	1,672.6	1,668.3	1,709.4	1,727.7	0.3%
Net fee and commission income	775.2	683.1	13.5%	408.7	366.6	336.7	368.5	11.5%
Net trading income	473.5	451.3	4.9%	242.7	230.8	211.6	231.2	5.2%
Other net income	667.9	208.9	219.8%	383.8	284.2	379.5	283.6	35.1%
OPERATING INCOME	**5,257.6**	**4,537.3**	**15.9%**	**2,707.8**	**2,549.8**	**2,637.3**	**2,611.0**	**6.2%**
Personnel expenses	(1,176.1)	(1,098.3)	7.1%	(532.9)	(643.1)	(532.8)	(531.4)	-17.1%
D&A	(229.9)	(231.1)	-0.5%	(115.4)	(114.5)	(111.1)	(111.1)	0.7%
Other operating expenses	(938.8)	(747.2)	25.6%	(469.4)	(469.4)	(524.5)	(456.4)	0.0%
OPERATING EXPENSES	**(2,344.8)**	**(2,076.6)**	**12.9%**	**(1,117.7)**	**(1,227.1)**	**(1,168.4)**	**(1,098.9)**	**-8.9%**
PRE-PROVISION OPERATING PROFIT	**2,912.9**	**2,460.7**	**18.4%**	**1,590.1**	**1,322.8**	**1,468.8**	**1,512.1**	**20.2%**
COST OF RISK	**(354.0)**	**(409.7)**	**-13.6%**	**(153.4)**	**(200.7)**	**(73.2)**	**(139.3)**	**-23.6%**
NET PROFIT BEFORE TAXATION	**2,558.8**	**2,051.0**	**24.8%**	**1,436.7**	**1,122.1**	**1,395.6**	**1,372.8**	**28.0%**
Income tax expense	(414.8)	(274.6)	51.1%	(242.9)	(171.9)	(222.6)	(226.9)	41.3%
NET PROFIT AFTER TAXATION	**2,144.0**	**1,776.4**	**20.7%**	**1,193.8**	**950.2**	**1,173.0**	**1,145.9**	**25.6%**

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

ANNEX 1: BALANCE SHEET, IFRS INDIVIDUAL

RON | MN	Jun-26	Dec-25	Jun-25	Δ YTD	Δ YoY
Cash & cash equivalents	26,527.3	23,224.3	19,135.7	14.2%	38.6%
Placements with banks and public institutions	5,469.4	14,476.3	5,782.5	-62.2%	-5.4%
Loans to customers, net	107,405.5	99,691.1	95,981.8	7.7%	11.9%
T-bills & securities*	71,400.7	66,540.6	68,103.4	7.3%	4.8%
Fixed assets	2,391.2	2,241.5	1,995.7	6.7%	19.8%
Right-of-use assets	552.3	559.7	525.8	-1.3%	5.0%
Investments in subsidiaries	1,613.7	1,373.5	1,184.5	17.5%	36.2%
Current tax assets	0.0	0.0	0.0		
Deferred tax assets	158.2	188.2	323.0	-15.9%	-51.0%
Other financial assets	1,983.5	1,826.1	2,426.6	8.6%	-18.3%
Other non-financial assets	301.5	276.9	266.1	8.9%	13.3%
TOTAL ASSETS	**217,803.3**	**210,398.1**	**195,725.1**	**3.5%**	**11.3%**
Deposits from banks	336.4	321.1	1,074.9	4.8%	-68.7%
Deposits from customers	172,394.0	168,861.7	158,513.6	2.1%	8.8%
Loans from banks and FIs	16,491.5	14,604.3	13,226.9	12.9%	24.7%
Subordinated loan	2,536.9	2,466.3	2,455.4	2.9%	3.3%
Current tax liabilities	232.0	74.9	97.3	209.6%	138.4%
Deferred tax liabilities	0.0	0.0	0.0		
Provisions for other risks and charges	632.5	639.5	597.0	-1.1%	5.9%
Financial liabilities from leasing contracts	603.7	595.6	562.2	1.4%	7.4%
Other financial liabilities	3,231.2	2,347.9	3,577.4	37.6%	-9.7%
Other non-financial liabilities	531.9	394.7	420.7	34.8%	26.5%
TOTAL LIABILITIES	**196,990.1**	**190,306.1**	**180,525.4**	**3.5%**	**9.1%**
SHAREHOLDERS' EQUITY	**20,813.2**	**20,092.0**	**15,199.8**	**3.6%**	**36.9%**
TOTAL LIABILITIES AND EQUITY	**217,803.3**	**210,398.1**	**195,725.1**	**3.5%**	**11.3%**

* T-bills & Securities include hedging derivatives

ANNEX 2: INCOME STATEMENT, IFRS CONSOLIDATED

RON | MN	H1 2026	H1 2025	YoY	Q2 2026	Q1 2026	Q4 2025	Q3 2025	QoQ
Net interest income	4,162.5	3,914.1	6.3%	2,091.1	2,071.4	2,108.6	2,042.8	0.9%
Net fee and commission income	936.4	793.7	18.0%	496.8	439.7	402.4	426.8	13.0%
Net trading income	660.0	528.9	24.8%	344.4	315.6	347.0	351.6	9.1%
Other net income	630.2	215.0	193.2%	374.2	255.9	335.9	193.8	46.2%
OPERATING INCOME	**6,389.1**	**5,451.7**	**17.2%**	**3,306.4**	**3,082.6**	**3,193.8**	**3,015.0**	**7.3%**
Personnel expenses	(1,463.0)	(1,357.3)	7.8%	(675.8)	(787.1)	(690.3)	(655.0)	-14.1%
D&A	(282.8)	(280.4)	0.9%	(142.4)	(140.4)	(143.9)	(134.1)	1.5%
Other operating expenses	(1,131.7)	(1,004.8)	12.6%	(573.1)	(558.6)	(636.6)	(538.2)	2.6%
OPERATING EXPENSES	**(2,877.4)**	**(2,642.5)**	**8.9%**	**(1,391.3)**	**(1,486.1)**	**(1,470.8)**	**(1,327.4)**	**-6.4%**
PRE-PROVISION OPERATING PROFIT	**3,511.7**	**2,809.2**	**25.0%**	**1,915.1**	**1,596.5**	**1,723.1**	**1,687.6**	**20.0%**
COST OF RISK	**(522.0)**	**(480.5)**	**8.6%**	**(273.0)**	**(249.0)**	**(217.4)**	**(133.8)**	**9.6%**
Bargain gain	0.0	0.0		0.0	0.0	121.4	0.0	
NET PROFIT BEFORE TAXATION	**2,989.7**	**2,328.7**	**28.4%**	**1,642.2**	**1,347.5**	**1,627.1**	**1,553.8**	**21.9%**
Income tax expense	(492.3)	(358.4)	37.4%	(285.9)	(206.4)	(233.7)	(256.8)	38.5%
NET PROFIT AFTER TAXATION	**2,497.3**	**1,970.3**	**26.8%**	**1,356.3**	**1,141.0**	**1,393.4**	**1,297.1**	**18.9%**

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

ANNEX 2: BALANCE SHEET, IFRS CONSOLIDATED

RON | MN	Jun-26	Dec-25	Jun-25	Δ YTD	Δ YoY
Cash & cash equivalents	28,509.8	25,499.3	21,319.7	11.8%	33.7%
Placements with banks and public institutions	7,891.2	16,552.3	7,122.4	-52.3%	10.8%
Loans to customers, net	115,651.5	106,709.9	100,738.4	8.4%	14.8%
T-bills & securities*	74,251.4	69,207.8	70,749.3	7.3%	5.0%
Fixed assets	3,503.6	3,136.7	2,816.4	11.7%	24.4%
Right-of-use assets	585.8	589.2	552.2	-0.6%	6.1%
Investments in subsidiaries	29.2	28.9	28.9	1.3%	1.0%
Current tax assets	0.0	0.0	0.0		
Deferred tax assets	182.7	223.5	339.7	-18.3%	-46.2%
Other financial assets	2,194.0	2,019.8	4,054.3	8.6%	-45.9%
Other non-financial assets	524.9	446.2	434.8	17.6%	20.7%
TOTAL ASSETS	**233,324.1**	**224,413.7**	**208,156.1**	**4.0%**	**12.1%**
Deposits from banks	324.0	301.8	986.6	7.3%	-67.2%
Deposits from customers	179,279.1	175,249.8	164,468.9	2.3%	9.0%
Loans from banks and FIs	19,408.7	17,122.8	14,036.1	13.3%	38.3%
Subordinated loan	2,715.6	2,643.3	2,580.7	2.7%	5.2%
Current tax liabilities	265.9	103.2	117.4	157.7%	126.5%
Deferred tax liabilities	0.0	0.0	0.0		
Provisions for other risks and charges	811.1	837.1	665.6	-3.1%	21.9%
Financial liabilities from leasing contracts	637.2	624.4	587.7	2.0%	8.4%
Other financial liabilities	4,824.9	3,758.2	6,233.2	28.4%	-22.6%
Other non-financial liabilities	660.0	475.3	481.5	38.9%	37.1%
TOTAL LIABILITIES	**208,926.3**	**201,115.9**	**190,157.6**	**3.9%**	**9.9%**
SHAREHOLDERS' EQUITY	**23,428.5**	**22,410.1**	**17,176.8**	**4.5%**	**36.4%**
Non-controlling interest	969.3	887.7	821.7	9.2%	18.0%
TOTAL LIABILITIES AND EQUITY	**233,324.1**	**224,413.7**	**208,156.1**	**4.0%**	**12.1%**

*T-bills & Securities include hedging derivatives

ANNEX 3: TLV MARKET CAPITALISATION AND TRADING ACTIVITY EVOLUTION

*Note: REGS and DEALS

ANNEX 4: 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.
- The stable outlook on the bank's long-term issuer ratings reflects the bank's financial performance, and the expectation that its 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 affirmed Banca Transilvania's long-term issuer rating at 'BBB' and the bank's viability rating at 'bbb-'. The outlook remained negative in the context of sovereign rating.
- BT's ratings reflect its strong and well-established domestic franchise, healthy buffers supported by strong internal generation capacity, stable funding profile, and the quality of assets, underpinned by conservative underwriting.
- The BBB (Investment Grade) rating confirms a solid and well-established position in the Romanian banking system, as well as robust capital buffers supported by strong internal 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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