REGULATORY DISCLOSURE REPORT

Banca Transilvania Financial Group

Q3

In accordance with EU Capital Requirements Regulation 575/2013 (CRR), Part 8

According to the provisions of the following regulatory framework:

- Regulation of the National Bank of Romania No. 5/2013 on prudential requirements for credit institutions with subsequent amendments and additions.

- Regulation No. 575/2013 of the European Parliament and of the Council on prudential requirements for credit institutions and the following amendments.

- Commission Implementing Regulation (EU) 3172/2024 of 29 November 2024 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council with regard to public disclosures by institutions of the information referred to in Part Eight, Titles II and III, of that Regulation, and repealing Commission Implementing Regulation (EU) 637/2021.

- Commission Implementing Regulation (EU) 637/2021 of 15 March 2021 laying down implementing technical standards with regard to public disclosures by institutions of the information referred to in Titles II and III of Part Eight of Regulation (EU) No 575/2013 of the European Parliament and of the Council.

- Commission Implementing Regulation (EU) 763/2021 of 23 April 2021 laying down implementing technical standards for the application of Regulation (EU) No 575/2013 of the European Parliament and of the Council and Directive 59/2014 (EU) of the European Parliament and of the Council with regard to the supervisory reporting and public disclosure of the minimum requirement for own funds and eligible liabilities.

Contents:

INTRODUCTION

Through this document, Banca Transilvania Financial Group complies with the technical criteria regarding transparency and publication according to the requirements of the National Bank of Romania Regulation no. 5/2013 on prudential requirements for credit institutions as well as Regulation no. 575/2013 on prudential requirements for credit institutions (Capital Requirements Regulation), Part 8.

The information subject to publication requirements represents the outcome of a comprehensive assessment targeting the areas mentioned throughout the document, with the evaluation carried out in accordance with both the requirements and the frequencies stipulated by the applicable regulations previously presented.

The data in this document refer to the reporting date of September 30, 2025, unless otherwise specified.

This document is prepared on a consolidated basis in accordance with the International Financial Reporting Standards (IFRS).

Information presented is in accordance with the Commission Implementing Regulation (EU) 2021/637 of 15 March 2021 are available on the bank's website (https://www.bancatransilvania.ro/).

SCOPE OF APPLICATION

Banca Transilvania S.A. (the “Parent company”, “BT”) is a joint-stock company registered in Romania. The Bank started its activity as a banking institution in 1993 and is licensed by the National Bank of Romania (“BNR”, the “Central Bank”) to conduct banking activities. The Bank started its activity in 1994, and its main operations involve banking services for legal entities and individuals.

Banca Transilvania Group (the “Group”) includes the Parent company and its subsidiaries, based in Romania and in the Republic of Moldova. The consolidated and separate financial statements as of June 30, 2025 include the Parent company and its subsidiaries (hereinafter referred to as the “Group”).

The Group’s main fields of activity are:

- banking through Banca Transilvania S.A., 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. and BT Leasing MD S.R.L.,
- asset management through BT Asset Management S.A.I. S.A. and INNO Investments S.A.I. S.A. (OTP Asset Management S.A.I. S.A.),
- brokerage and investments through BT Capital Partners S.A. and
- pension funds management BT Pensii S.A..

Additionally, the Bank also has control over two investment funds it consolidates.

The detailed presentation of the above information can be found in Interim Condensed Consolidated and Separate Financial Statements as of September 30, 2025, published on the Bank's website (https://www.bancatransilvania.ro).

OWN FUNDS

OWN FUNDS REQUIREMENTS

The Group's and the Bank's own funds are based on the applicable legal requirements on regulatory capital and include:

- Common Equity Tier 1, which includes subscribed and paid in capital, share premiums, eligible reserves, retained earnings and deductions stipulated by the applicable legal provisions;

- Tier II, which includes subordinated borrowings and deductions stipulated by the applicable legal provisions.

Template EU KM1 - Key metrics template

Banca Transilvania has chosen to apply until December 31, 2025 the temporary treatment of unrealized gains and losses valued at fair value through other elements of the comprehensive result, in accordance with art. 468 of Regulation (EU) 575/2013, amended by Regulation (EU) 2024/1623 of May 31, 2024. The Bank removes from the calculation of CET1 elements the amount calculated according to the provisions of the regulation.

RON thous.

		a	b	c	d	e
		30.09.2025	**30.06.2025**	**31.03.2025**	**31.12.2024**	**30.09.2024**
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	16,983,039	17,467,520	15,835,536	16,707,830	15,643,698
	CET1 capital as if IFRS 9 or analogous ECLs ransitional arrangements had not been applied	16,983,039	17,467,520	15,835,536	16,117,842	15,119,082
	CET1 capital as if the temporary treatment of unrealized gains and losses measured at fair value through OCI (other comprehensive income) in accordance with Article 468 of the CRR had not been applied	15,627,674	15,914,125	14,182,259	14,816,360	14,329,167
2	Tier 1 capital	16,983,039	17,467,520	15,835,536	16,707,830	15,643,698
	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16,983,039	17,467,520	15,835,536	16,117,842	15,119,082
	Tier 1 capital as if the temporary treatment f unrealized gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	15,627,674	15,914,125	14,182,259	14,816,360	14,329,167
3	Total capital	18,959,468	19,467,052	17,915,681	18,809,175	17,745,513
	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18,959,468	19,467,052	17,915,681	18,219,187	17,220,898
	Total capital as if the temporary treatment of unrealized gains and losses measured at fair	17,604,103	17,913,657	16,262,404	16,917,704	16,430,982

	value through OCI in accordance with Article 468 of the CRR had not been applied					
	Risk-weighted exposure amounts					
4	Total risk exposure amount	95,671,785	93,736,480	89,847,607	87,865,302	79,980,144
4a	Total risk exposure pre-floor	95,671,785	93,736,480	89,847,607	-	-
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	17.75%	18.63%	17.62%	19.02%	19.56%
	CET1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.75%	18.63%	17.62%	18.44%	19.00%
	CET1 (as a percentage of risk exposure amount) as if the temporary treatment of unrealized gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	16.33%	16.98%	15.78%	16.95%	18.01%
5a	Not applicable					
5b	Common Equity Tier 1 ratio considering unfloored TREA (%)	0.00%	0.00%	0.00%	0.00%	0.00%
6	Tier 1 ratio (%)	17.75%	18.63%	17.62%	19.02%	19.56%
	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.75%	18.63%	17.62%	18.44%	19.00%
	Tier 1 (as a percentage of risk exposure amount) as if the temporary treatment of unrealized gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	16.33%	16.98%	15.78%	16.95%	18.01%
6a	Not applicable					
6b	Tier 1 ratio considering unfloored TREA (%)	0.00%	0.00%	0.00%	0.00%	0.00%
7	Total capital ratio (%)	19.82%	20.77%	19.94%	21.41%	22.19%
	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.82%	20.77%	19.94%	20.84%	21.64%
	Total capital (as a percentage of risk exposure amount) as if the temporary treatment of unrealized gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	18.40%	19.11%	18.10%	19.35%	20.65%
7a	Not applicable					
7b	Total capital ratio considering unfloored TREA (%)	0.00%	0.00%	0.00%	0.00%	0.00%
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)					
EU 7d	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	3.84%	3.84%	3.83%	3.83%	3.83%

EU 7e	of which: to be made up of CET1 capital (%)	2.16%	2.16%	2.15%	2.15%	2.15%
EU 7f	of which: to be made up of Tier 1 capital (%)	2.88%	2.88%	2.87%	2.87%	2.87%
EU 7g	Total SREP own funds requirements (%)	11.84%	11.84%	11.83%	11.83%	11.83%
	Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)					
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%	2.50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)					
9	Institution specific countercyclical capital buffer (%)	1.00%	1.00%	1.00%	1.00%	1.00%
EU 9a	Systemic risk buffer (%)	0.00%	0.00%	0.00%	0.00%	0.00%
10	Global Systemically Important Institution buffer (%)					
EU 10a	Other Systemically Important Institution buffer (%)	2.50%	2.50%	2.00%	2.00%	2.00%
11	Combined buffer requirement (%)	6.00%	6.00%	5.50%	5.50%	5.50%
EU 11a	Overall capital requirements (%)	17.84%	17.84%	17.33%	17.33%	17.33%
12	CET1 available after meeting the total SREP own funds requirements (%)	8.87%	9.75%	8.75%	10.14%	10.69%
	Leverage ratio					
13	Total exposure measure	220,167,613	214,723,935	214,098,664	217,035,610	209,265,666
14	Leverage ratio (%)	7.71%	8.13%	7.40%	7.70%	7.48%
	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7.71%	8.13%	7.40%	7.45%	7.24%
	Leverage ratio as if the temporary treatment of unrealized gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	7.10%	7.41%	6.62%	6.89%	6.89%
	Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)					
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)					
EU 14b	of which: to be made up of CET1 capital (percentage points)					
EU 14c	Total SREP leverage ratio requirements (%)					
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)					
EU 14d	Leverage ratio buffer requirement (%)					
EU 14e	Overall leverage ratio requirement (%)					
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	67,426	69,508	64,481	65,291	63,809
EU 16a	Cash outflows - Total weighted value	30,210	30,628	29,576	29,271	28,165
EU 16b	Cash inflows - Total weighted value	14,987	11,185	14,378	16,476	13,983
16	Total net cash outflows (adjusted value)	15,410	19,578	15,307	12,900	14,303
17	Liquidity coverage ratio (%)	438%	355%	421%	506%	446%
	Net Stable Funding Ratio					
18	Total available stable funding	175,035,184	174,639,235	169,644,305	172,070,130	164,967,000
19	Total required stable funding	76,920,828	75,083,218	68,618,353	65,334,161	68,109,843
20	NSFR ratio (%)	228%	233%	247%	263%	242%

CAPITAL REQUIREMENTS

The internal capital adequacy assessment process to risks is integrated in the management and steering process of Banca Transilvania and also in its decision-making culture, aimed at ensuring that the governing body adequately identifies, measures, aggregate and monitors the Group's risks, maintains internal capital adequate to the risk profile, and uses and develops robust risk management systems.

The following computation methods are used by the Bank and the Group:

- Credit risk: RWA (risk weighted assets) are determined based on the standardized approach;
- Credit risk of the counterparty: the method of calculating risk-weighted assets is the standard method;
- Market risk: capital requirements with respect to the foreign exchange risk and the trading portfolio are calculated based on the standardized approach;
- Operational risk: capital requirements for the coverage of operational risk, the Bank applies the Business Indicator Component (BIC) approach.

The Group manages its capital base in a flexible manner, by monitoring regulatory capital requirements, by anticipating the adequate adjustments required for the achievement of its objectives, as well as by optimizing the structure of assets and shareholders' equity.

Planning and monitoring take into consideration the total own funds (common equity tier 1, additional tier 1 and tier 2) on the one hand and risk-weighted assets (RWA) on the other hand.

Template 4: EU OV1 – Overview of total risk exposure amounts (RWAs)

RON thous.

		a	b	c
		RWA		Minimum capital requierments
		30.09.2025	30.06.2025	30.09.2025
1	Credit risk (excluding CCR)	76,876,708	75,468,653	6,150,137
2	Of which the standardised approach	76,876,708	75,468,653	6,150,137
3	Of which the Foundation IRB (F-IRB) approach	-	-	-
4	Of which slotting approach	-	-	-
EU 4a	Of which equities under the simple risk weighted approach	-	-	-
5	Of which the Advanced IRB (A-IRB) approach	-	-	-
6	Counterparty credit risk - CCR	93,739	112,576	7,499
7	Of which the standardised approach	93,739	112,576	7,499
8	Of which internal model method (IMM)	-	-	-
EU 8a	Of which exposures to a CCP	-	-	-
9	Of which other CCR	-	-	-
10	Credit valuation adjustments risk - CVA risk	180,235	192,408	14,419
EU 10a	Of which the standardised approach (SA)	-	-	-
EU 10b	Of which the basic approach (F-BA and R-BA)	180,235	192,408	14,419
EU 10c	Of which the simplified approach	-	-	-
11	Not applicable	-	-	-
12	Not applicable	-	-	-
13	Not applicable	-	-	-
14	Not applicable	-	-	-
15	Settlement risk	-	-	-
16	Securitisation exposures in the non-trading book (after the cap)	-	-	-
17	Of which SEC-IRBA approach	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA approach	-	-	-
EU 19a	Of which 1250% / deduction	-	-	-
20	Position, foreign exchange and commodities risks (Market risk)	-	-	-
21	Of which the Alternative standardised approach (A-SA)	-	-	-
EU 21a	Of which the Simplified standardised approach (S-SA)	4,569,719	4,011,459	365,578
22	Of which the Alternative Internal Models Approach (A-IMA)	-	-	-
EU 22a	Large exposures	-	-	-
23	Reclassifications between trading and non-trading books	-	-	-
24	Operational risk	13,951,385	13,951,385	1,116,111
EU 24a	Exposures to crypto-assets	-	-	-
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-
26	Output floor applied (%)	-	-	-
27	Floor adjustment (before application of transitional cap)	-	-	-
28	Floor adjustment (after application of transitional cap)	-	-	-
29	**Total**	**95,671,785**	**93,736,480**	**7,653,743**

The Bank has chosen to apply the transitional arrangements according to art. 500a of CRR on RWA related to exposures to the central governments and central banks of Member States.

Template CMS1 – Comparison of modelled and standardized RWA at risk level

RON thous.

		a	b	c	d	EU d
		RWA				
		RWEA for modelled approaches that banks have supervisory approval to use	RWEA for portfolios where standardised approaches are used	Total Actual RWEA (a + b)	RWEA calculated using full standardised approach	RWEA which is the basis for the minimum threshold for capital requirements
1.00	Credit risk (excluding counterparty credit risk)	-	76,876,708	76,876,708	-	
2.00	Counterparty credit risk	-	93,739	93,739	-	
3.00	Credit valuation adjustment		180,235	180,235	-	
4.00	Securitisation exposures in the banking book	-	-	-	-	
5.00	Market risk	-	4,569,719	4,569,719	-	
6.00	Operational risk		13,951,385	13,951,385	-	
7.00	Residual RWA		-	-	-	
8.00	**Total**	**-**	**95,671,785**	**95,671,785**	**-**	

LIQUIDITY AND FUNDING RISK

Liquidity risk is the current or future risk of negatively affecting profits and capital determined by the bank's inability to meet its obligations at their maturity.

Liquidity risk has two main components: either difficulties in procuring the funds at the related maturities needed to refinance current assets, or the inability to convert an asset into liquidity at a value close to its fair value, within a reasonable period. The Group is continuously acting to mitigate this type of risk.

The Group has access to diversified funding sources. Funds are raised through a broad range of instruments, such as deposits from customers or from partner banks, loans from development institutions and financial institutions as well as share capital. Access to various funding sources improves the flexibility of fundraising, limits the reliance on a single type of funding and type of partner and leads to an overall decrease of implied funding costs. The Group seeks to maintain a balance between continuity and flexibility in attracting funds, by signing financing contracts with different maturities and in different currencies. The Group continuously manages liquidity risk by identifying and monitoring changes in funding and by diversifying the funding sources.

The Assets and Liabilities Management Committee of the Bank is responsible of the periodic review of liquidity indicators and sets the corrective measures for balance sheet figures, so as to eliminate unacceptable deviations from the liquidity risk management perspective.

The liquidity risk appetite in 2025 was set as “low” due to the appropriate structural correlations of the bank’s assets and liabilities, the mix of instruments designed for the use of temporary liquidity excess, but also due to the share of stable resources raised from clients in total funds; the liquidity risk profile is determined in a conscious manner and in line with the international and domestic market conditions, but also by considering the bank’s solid development under the current legislative frameworks, with the purpose to achieve both prudential and profitability requirements. The bank manages liquidity at a centralized level.

The main principles in determining the types of instruments used by Treasury in order to optimize temporary liquidity excess are: holding a diversified portfolio of investments (more than 5 types/categories) taking into consideration the reversed correlation between the risk level and the liquidity level, establishing the minimum and/or maximum accepted levels for the significant categories of investments, paying special attention to liquid assets easily convertible into cash that are eligible for collateral, without materially affecting the initial yield of investments, respectively their profitability.

For a solid management of liquidity risk, the Group constantly seeks to attract liquidity through treasury operations, external financing, capital markets, etc. taking into account various factors such as the issuer’s rating, the issuance maturity and volume, trading markets.

The operative management of liquidity is carried out on several intraday horizons, on a daily basis, or on a longer timeframe, in line with the liquidity management policy which includes the management of assets from a market trading capacity perspective and the liabilities’ structure, the management of liquidity denominated in main currencies, the definition of specific liquidity ratios monitored on a daily basis, including early warning signals, the assessment of future cash flows and cash flow mismatches and counterbalancing capacity, the elaboration of an alternative liquidity management plan, so as to ensure the execution of all settlements/ payments of the bank carried out in its own name or on behalf of its customers, in RON or FCY, on accounts or in cash, within the internal, legal and mandatory limits.

Moreover, the Bank also takes into account a liquidity reserve consisting mainly in cash, unencumbered government securities and minimum required reserve surplus, for the purpose to cover the additional liquidity needs that may occur over a short period of time, under stress conditions.

During the year 2025, the Bank registered comfortable levels of liquidity indicators, thus demonstrating a solid position and having a comfortable liquidity position in a generally fragile economic context.

The main source of funding is represented by the Retail segment, which also receives the lowest exit rates within the LCR indicator. Within the Retail segment, the largest share is held by accounts that maintain a stable relationship with the bank.

Other important sources for the bank in terms of diversification, but which have higher exit rates, are: corporate deposits, funding lines from financial institutions (banks and development institutions).

The quantitative information about LCR presents the values and dates for each quarter preceding the publication date, calculated as simple averages of observations made at the end of each month, over the 12 months preceding the end of each quarter.

The bank's average LCR of 433% (twelve-month average) as of September 30, 2025 was calculated in accordance with the internal normative framework, while the year-end LCR as of September 30, 2025 stands at 438%.

The LCR is calculated in all significant currencies that make up at least 5% of the total Balance Sheet (RON, EUR and aggregated in RON). There is no explicit LCR risk appetite for the specific currencies but according to Article 4 paragraph 5 of Commission Delegated Regulation (EU) 2015/61 all liquidity coverage ratio results, are monitored.

LCR		a				b			
Scope of consolidation (solo/ consolidated)		**Total unweighted value**				**Total weighted value**			
Currency and units (RON million)									
EU 1a	**Quarter ending on (DD Month YYYY)**	**30-Sep-25**	**30-Jun-25**	**31-Mar-25**	**31-Dec-24**	**30-Sep-25**	**30-Jun-25**	**31-Mar-25**	**31-Dec-24**
EU 1b	**Number of data points used in the calculation of averages**	**12**	**12**	**12**	**12**	**12**	**12**	**12**	**12**
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					67,426	69,508	64,481	65,291
CASH-OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	136,926	135,756	133,934	131,541	11,415	11,427	11,295	10,964
3	*Stable deposits*	*84,366*	*83,655*	*80,806*	*79,896*	4,218	4,183	4,040	3,995
4	*Less stable deposits*	*51,303*	*50,749*	*51,892*	*50,566*	5,939	5,892	6,018	5,890
5	Unsecured wholseale funding	34,933	34,033	34,910	35,288	18,355	18,690	17,796	17,759
6	*Operational deposits (all counterparties) and deposits in networks of cooperative banks*	-	-	-	-	-	-	-	-
7	*Non-operational deposits (all counterparties)*	*34,933*	*34,033*	*34,910*	*35,288*	18,355	18,690	17,796	17,759
8	*Unsecured debt*	-	-	-	-	-	-	-	-
9	*Secured wholesale funding*		-	-	-	-	-	-	-
10	Additional requirements	4,705	4,595	4,626	4,671	276	274	278	334
11	*Outflows related to derivatives exposures and other collateral requirements*	*17*	*23*	*27*	*23*	17	23	27	23
12	*Outflows related to loss of funding on debt products*	-	-	-	-	-	-	-	-
13	*Credit and liquidity facilities*	*4,687*	*4,572*	*4,599*	*4,648*	258	251	251	311
14	Other contractual funding obligations	2,287	2,074	1,670	1,671	165	237	207	215
15	Other contingent funding obligations	67	57	52	1,620	-	-	-	-
16	**TOTAL CASH OUTFLOWS**		-	-	-	**30,210**	**30,628**	**29,576**	**29,271**
CASH-FLOWS			**-**	**-**	**-**				
17	Secured lending (e.g. reverse repos)	-	-	-	-	-	-	-	-
18	Inflows from fully performing exposures	15,819	10,503	14,770	17,320	14,001	8,547	13,216	15,548
19	Other cash Inflows	987	2,638	1,162	939	987	2,638	1,162	928
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)		-	-	-	-	-	-	-
EU-19b	(Excess inflows from a related specialised credit institution)		-	-	-	-	-	-	-
20	**TOTAL CASH FLOWS**	**16,805**	**13,140**	**15,932**	**18,259**	**14,987**	**11,185**	**14,378**	**16,476**
EU-20a	*Fully exempt inflows*	-	-	-	-	**-**	**-**	**-**	**-**
EU-20b	*Inflows subject to 90% cap*	-	-	-	-	**-**	**-**	**-**	**-**
EU-20b	*Inflows subject to 75% cap*	*16,805*	*13,140*	*15,932*	*18,259*	**14,987**	**11,185**	**14,378**	**16,476**
TOTAL ADJUSTED VALUE									
EU-21	**LIQUIDITY BUFFER**					**67,426**	**69,508**	**64,481**	**65,291**
22	**TOTAL NETCASH OUTFLOWS**					**15,410**	**19,578**	**15,307**	**12,900**
23	**LIQUIDITY COVERAGE RATIO (%)**					**438%**	**355%**	**421%**	**506%**

BT®