



SUMMARY FINANCIAL RESULTS

Significant increase in operational activity

- BT Financial Group total assets: **RON 206.8 billion**
- BT Financial Group net profit: **RON 877 million**
- BT net profit: **RON 756 million**
- Subsidiary contributions and equity interests in the BT Group profitability: **RON 120.8 million**

Financial ratios

- Cost-to-income ratio: **47.42%**
- BT Capital Adequacy Ratio (profit included): **19.76%**
- Gross loans/deposits ratio, at individual level: **61.76%**
- BT NPL Ratio (according to EBA): **2.52%**

Banking always close to the clients' needs

- **4.8** million active clients
 - **~130,000** new clients in Q1 2025, without taking into account the clients merged from OTP Bank Romania.
- **7.4** million BT cards are in the wallets of our clients
 - **3 cards' launches** thus increasing the offer of the BT's portfolio and assuring accesibility for the banking solutions.

Main business lines

- **~5,400** people bought a house
 - **RON 1.6 billion** BT new production in mortgage loans, during Q1/2025
 - **RON 24.5 billion** balance of mortgage loans at the BT Group level
- **RON +12.7 billion** in BT's gross loans balance, which helped finance the plans of the BT clients
 - **+14.7%** due to the integration of OTP Bank Romania's portfolio and the organic growth of the loans granted volumes (31 Mar 2025 vs 31 Dec 2024)
- **RON 58.6** billion represents the balance of corporate loans portfolio
 - **+12%** at individual level (31 Mar 2025 vs 31 Dec 2024)
- **+16%** number of transactions performed by BT clients (Q1 2025 vs Q1 2024)

Solutions for Romanians living abroad

- **10%** of the people who became BT clients in Q1 through BT Pay study or live abroad
- **BT Pay Italia** app launched in Q1 to support the financial connection of family members regardless of the country where they are located

Trust from shareholders and investors in BT



79%

Romanian shareholding at the end of March 2025



+67,000

BT direct shareholders



RON 1.6 billion

distributed to shareholders as dividends, with a yield of around ~6% (TLV)



+8 million

indirect shareholders, including the Pension Funds which hold ~28% of the BT shares



Ömer Tetik
CEO
Banca Transilvania



BT continues the accelerated growth of its operational activity and the sustained pace in attracting new customers, thus strengthening our market position. Beyond the past and present gains from the transaction with OTP Bank Romania, the merger brings us significant synergies and opportunities for the future, even if, in the short term, it impacted this quarter's results - both by only including one month of OTP revenues in the figures and due to the integration expenses. In addition, the good pace at which we are attracting new customers will be reflected in revenues in the next quarters.

Based on the trends observed during the first quarter, we have a high level of confidence that the bank and BT Group will deliver results in line with the budget that we have assumed in front of our shareholders. On the other hand, we are looking carefully at the macroeconomic landscape, expecting the political uncertainties to come to an end and structural reforms be implemented, thus helping the country continue its sustained growth and reach its potential. Romania has a much more developed economy compared with previous years, which makes us confident that we will get through this challenging period.