

Banca Transilvania **H1 2025 Financial Results**

The 27th of August 2025

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2025 BT OVERVIEW



BT STANDALONE	2020	2021	2022	2023	2024	2025 H1
TOTAL ASSETS (YoY)	+18.2%	+21.0%	+7.1%	+20.8%	+13.9%	+15.7%
NET LOANS (YoY)	+4.6%	+29.4%	+21.5%	+12.8%	+13.8%	+27.8%
TOTAL DEPOSITS (YoY)	+18.8%	+16.3%	+13.4%	+15.4%	+12.2%	+14.0%
L/D (gross)	49.3%	54.4%	57.9%	56.5%	57.2%	64.2%
NII (YoY)	-3.9%	+6.2%	+33.5%	+18.1%	+28.1%	+19.4%
NFCI (YoY)	-8.2%	+22.8%	+23.8%	+10.8%	+14.7%	+12.0%
CoR	184 bps	65 bps	47 bps	35 bps	49 bps	84 bps
NET PROFIT (YoY)	-26%	+49%	+22%	+14%	+42%	-2%
ROE	13.67%	18.04%	25.25%	24.41%	27.02%	25.02%
CAR	22.24%	24.48%	21.61%	21.97%	23.69%	21.85%
C/I	45.27%	48.09%	49.65%	45.60%	45.38%	45.26%

AGENDA



**Macroeconomic
Landscape**

1

**Business
Performance**

2

Risk

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Sustainability

4

Digital

5

**BT Financial
Group**

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Appendix

7

ROMANIAN ECONOMY

ENDOGEN & EXOGEN FACTORS TO SUSTAIN OUTPERFORMANCE

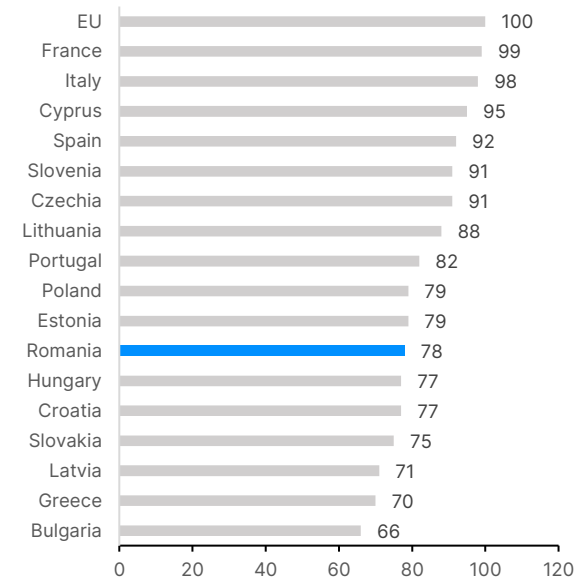
- Romania is the **2nd largest economy in CEE** with a population of over 19 MN as of 2025.
- One of the **fastest growing EU countries** historically with strong real GDP growth of 3.3% per year (2015–2024 CAGR).
- GDP real growth rate in H1'25 was +0.3% YoY for the unadjusted series. For the seasonally adjusted series was +1.4%.
- The public debt/GDP level** of 55.8% in Q1 2025 remains **below the EU average** of 81.8%.

- Government deficit in June 2025** was 3.68% similar to last year's results (but before the implementation of the fiscal measures).
- Trade deficit** shows an improved evolution, 10.7% YoY as of June 2025 vs 16.4% as of May 2025.
- Inflation (HICP) increased in July 2025** reaching 6.6% YoY, after **decreasing in the first months of 2025** (4.9% YoY in April 2025).

Sources: Romanian NSI, Eurostat

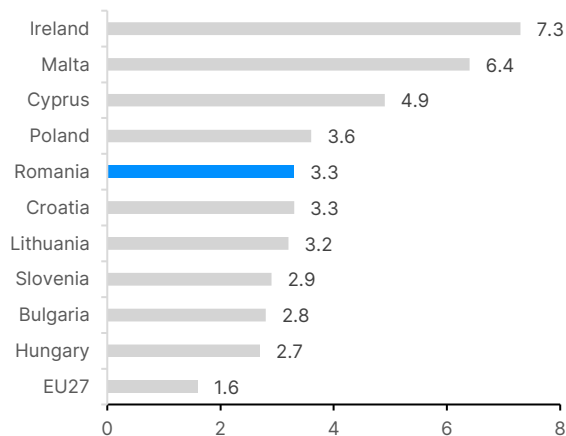
RELATIVELY HIGH WEALTH IN THE CEE

GDP per capita 2024 (PPS, EU27_2020 = 100)



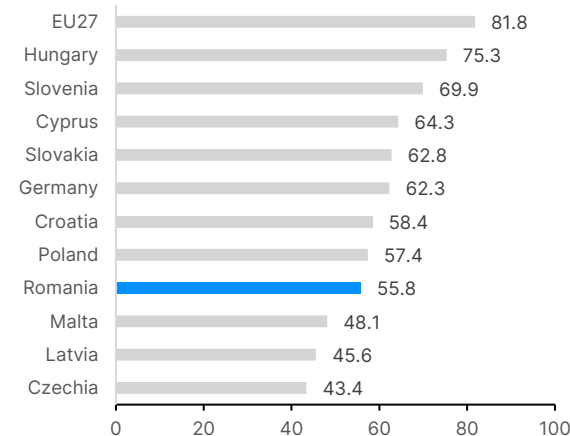
STRONG GROWTH DYNAMICS

% Real GDP Growth, Average 2015–2024



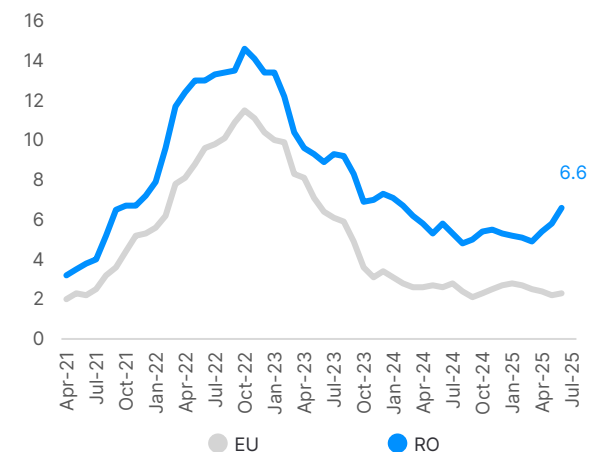
RELATIVELY LOWER DEBT TO GDP RATIOS

General Government Debt Q1 2025, % GDP



INFLATION

Consumer prices (HICP) (% , YOY)

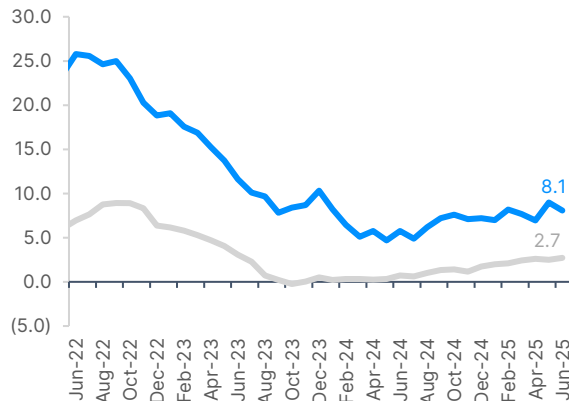


BANKING SECTOR EVOLUTION

LENDING GROWTH HIGHER THAN THE EU AVG.

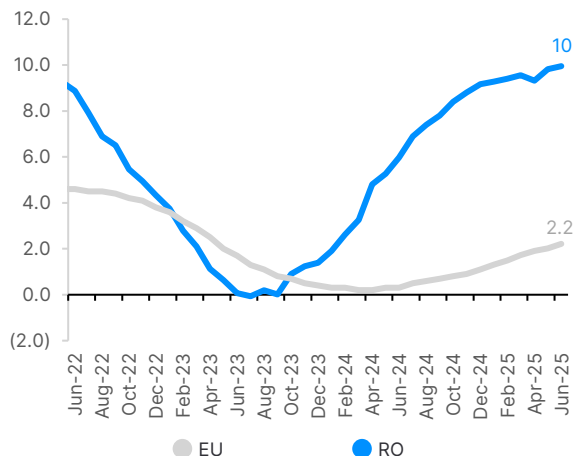
Corporate loans (% YoY)

Corporate lending growth remains significantly higher in Romania as compared to the EU which is at 2.7 % YoY



Household loans (% YoY)

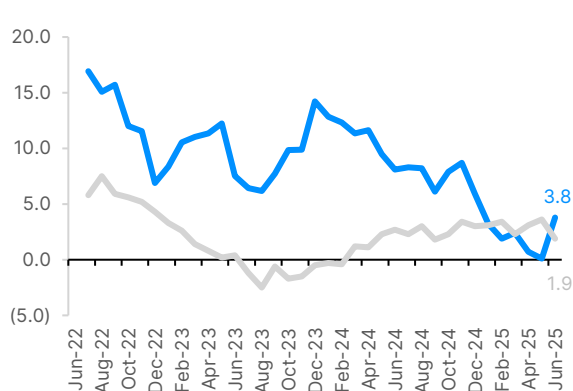
Householding lending is expanding at a faster pace in Romania as compared to the EU average (2.2% YoY)



DEPOSITS WELL ABOVE THE EU AVG.

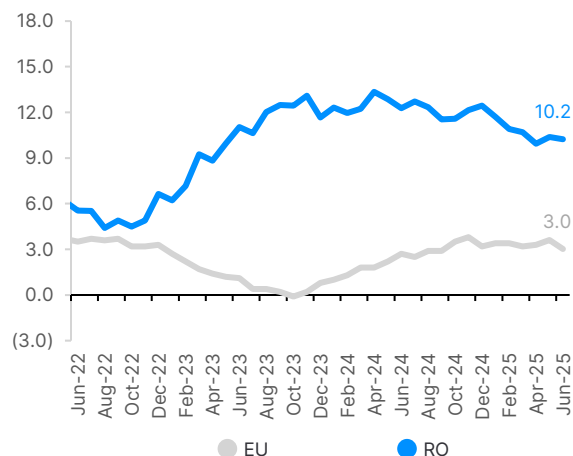
Corporate deposits (% YoY)

Corporate deposits growth rate gap between Romania and the EU is opening again



Household deposits (% YoY)

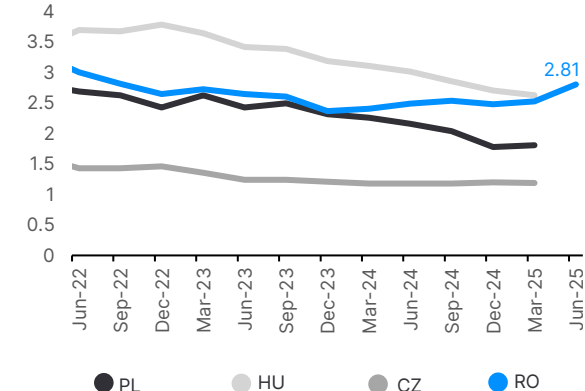
Household deposits growth rate gap between Romania and the EU persists



STRONG ASSET QUALITY AND ROBUST CAPITAL

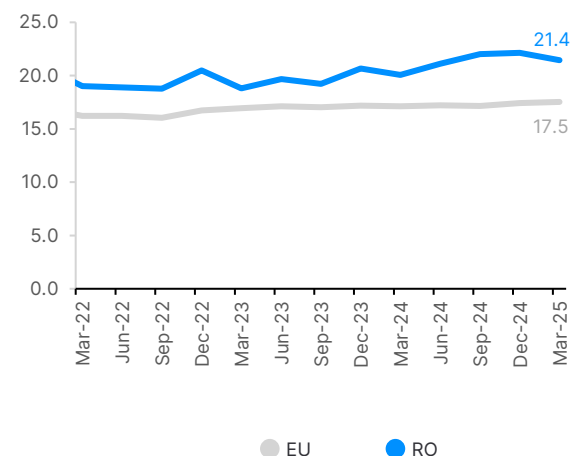
NPL ratio (%)

The non-performing loan (NPL) ratio remains low in Romania at 2.81% as of June 2025



TIER 1 (%)

Capital adequacy ratio (Tier 1) remains higher (21.4%) than the EU average (17.5%)



BANKING SECTOR INDICATORS

ROMANIAN BANKING SECTOR MARKET SHARES BY TOTAL ASSETS*

**22 %**

BT Market Share

14 %

Peer 1

11 %

Peer 2

10 %

Peer 3

10 %

Peer 4

34 %

Others

KEY HIGHLIGHTS OF THE BANKING SECTOR



INCREASED RESILIENCE

235 %Liquidity coverage
ratio, Jun'25

EVOLUTION OF ASSET QUALITY

2.81 %Non-performing
loan ratio, Jun'25

UPPER OPERATIONAL EFFICIENCY

51.38 %Cost-to-income ratio,
Mar'25

SOLID SECTOR PROFITABILITY

18.17 %Sector average ROE,
Jun'25

SOUND PROVISIONING LEVELS

24.23 %Capital adequacy
ratio, Jun'25

COMFORTABLE BUFFER

66.1 %NPL coverage ratio,
Mar'25

*Note: As per latest available data, June 2025

Sources: NBR, BMI, Fitch, NBR Financial Stability Report

SOVEREIGN RATINGS AFFIRMED, WHILE NEW FISCAL MEASURES ADOPTED/PROPOSED TO EASE BUDGET DEFICIT

S&P GLOBAL – JULY 2025

- **S&P Global** has affirmed Romania's sovereign ratings at BBB- (*investment grade*)
- Negative outlook for long-term debt and “A-3” for short-term debt – July 2025.

FITCH – AUGUST 2025

- **Fitch** has maintained Romania's sovereign rating at BBB- (*investment grade*)
- Negative outlook, due to large fiscal and current account deficits and rising public debt

FISCAL PACKAGE #1

- **VAT:** Standard VAT increased from 19% to 21% (from August 1, 2025); the reduced rates (5% and 9%) were unified into a reduced rate of 11%.
- **Turnover tax:** in addition to corporate income tax, turnover tax increased to 4% starting with July 1, 2025 and throughout 2026.
- **Dividend tax:** increase to 16% (from 10%).
- **Social Health Insurance Contribution:** expansion of the application base and introduction of 10% rate for pensions, applicable to amounts in excess of RON 3,000/month.
- **Excise:** increases on fuel, alcohol, tobacco (+5%→10%)
- **Road Tax:** tariffs increase from September 1, 2025.
- **Public expenditure (2026):** limits on public sector wage increases, freezing of vacancies, other caps.

ESTIMATED IMPACT

0.6% **TO** 1.1%
OF GDP

2025 FISCAL DEFICIT CORRECTION

1.7% **TO** 3.3%
OF GDP

2026 FISCAL DEFICIT CORRECTION

AGENDA



**Macroeconomic
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**BT Financial
Group**

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Appendix

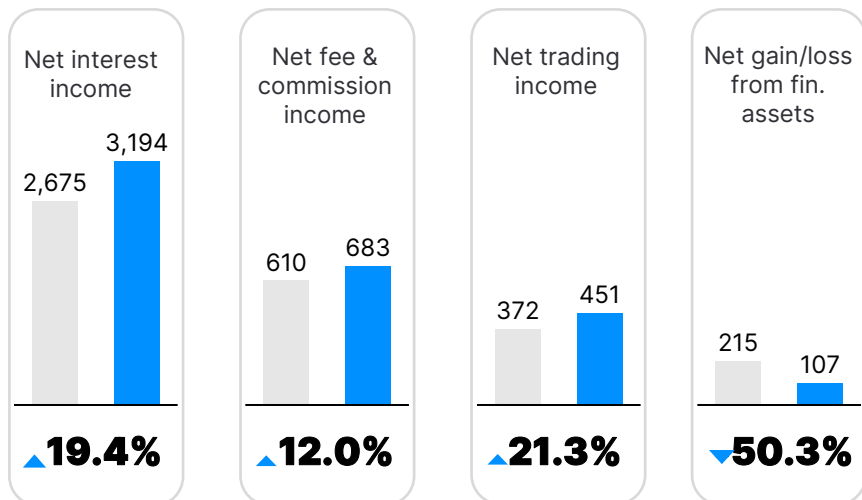
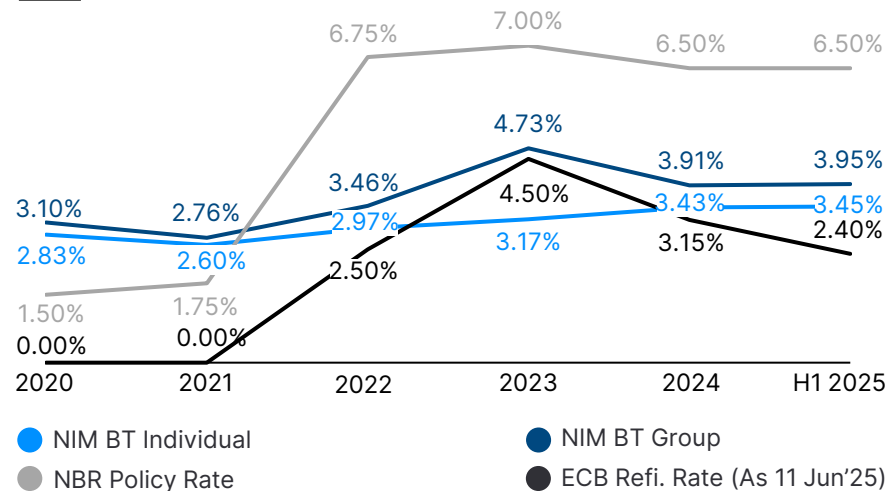
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BT PERFORMANCE

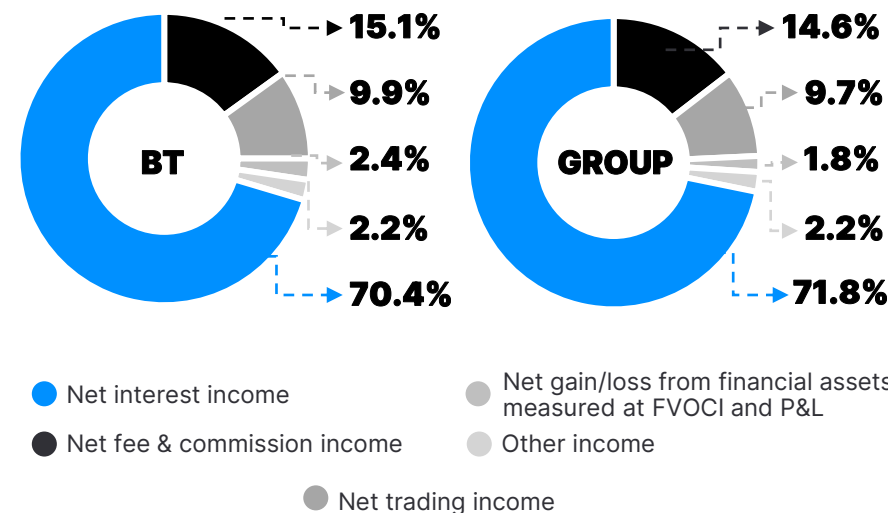
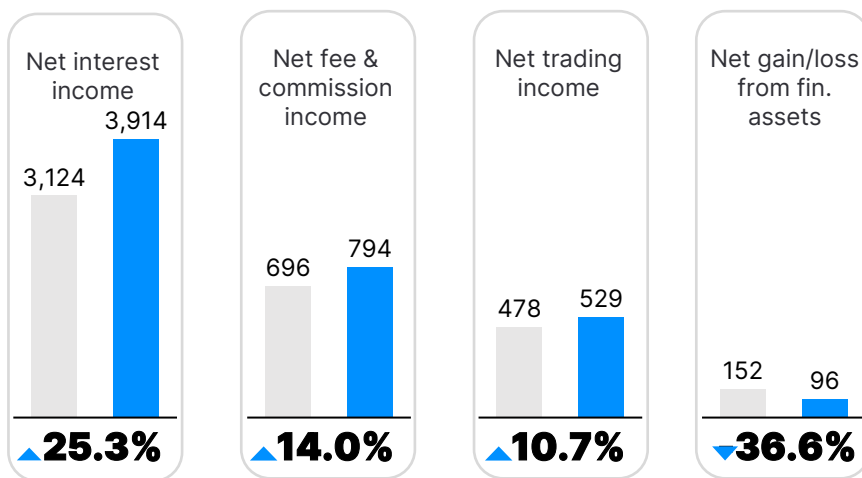
	INDIVIDUAL			CONSOLIDATED		
	H1 2025	H1 2024	Δ	H1 2025	H1 2024	Δ
PROFITABILITY						
Net interest income RON MN	3,194.1	2,674.5	19.4%	3,914.1	3,124.4	25.3%
Net fee and commission income RON MN	683.1	610.1	12.0%	793.7	696.0	14.0%
Operating expenses RON MN	(2,076.6)	(1,798.4)	15.5%	(2,642.5)	(2,150.4)	22.9%
Pre-provision operating profit RON MN	2,460.7	2,157.9	14.0%	2,809.2	2,425.2	15.8%
Net profit RON MN	1,776.4	1,810.1	-1.9%	1,970.3	2,145.9	-8.2%
EPS RON				1.7872	1.8746	-4.7%
Cost of risk, net (%)	0.84%	0.08%	0.77 pp	0.89%	0.13%	0.76 pp
NIM (%)	3.45%	3.43%	0.01 pp	3.95%	3.96%	-0.01 pp
ROE (%)	25.02%	31.51%	-6.48 pp	23.47%	31.92%	-8.45 pp
Cost-to-income ratio (%)*	45.26%	45.03%	0.22 pp	47.98%	46.55%	1.43 pp
*Computed assuming the annual contribution to Deposits Guarantee Fund and Resolution Fund to be evenly allocated over 12 months.						
BS HIGHLIGHTS	JUN-25	DEC-24	Δ	JUN-25	DEC-24	Δ
Total assets RON MN	195,725	184,264	6.2%	208,156	207,035	0.5%
Gross loans ** RON MN	101,738	86,182	18.0%	107,046	101,976	5.0%
**At the consolidated level finance lease receivables are included						
Deposits from customers RON MN	158,514	150,785	5.1%	164,469	167,869	-2.0%
Gross loans-to-deposits ratio	64.18%	57.16%	7.03 pp	65.09%	60.75%	4.34 pp
NPL ratio (EBA)	2.65%	2.07%	0.58 pp			
CAPITAL	JUN-25	DEC-24		JUN-25	DEC-24	
Tier 1 capital ratio	19.55%	20.83%		18.63%	19.02%	
Total capital ratio	21.85%	23.69%		20.77%	21.41%	

TRENDS IN INCOME

BT INDIVIDUAL

**NIM**

BT GROUP

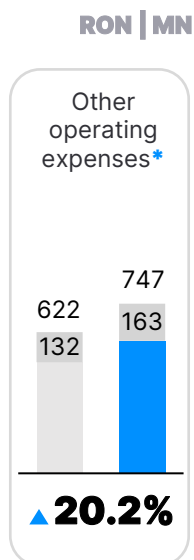
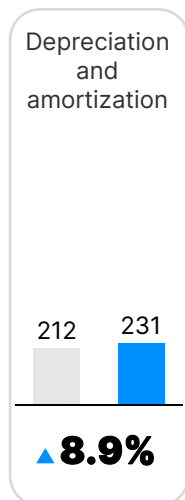
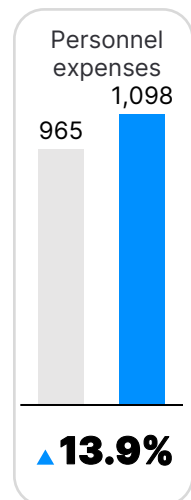


● H1 2025

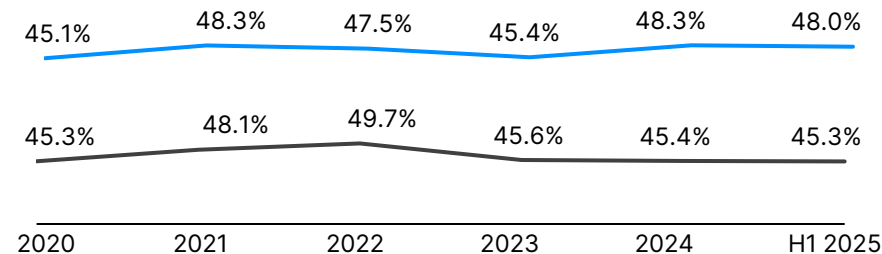
● H1 2024

TRENDS IN OPEX

BT INDIVIDUAL



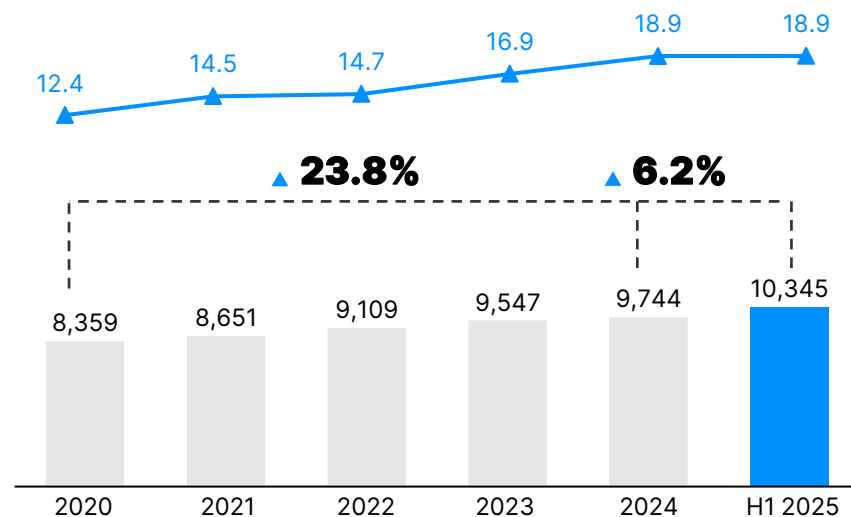
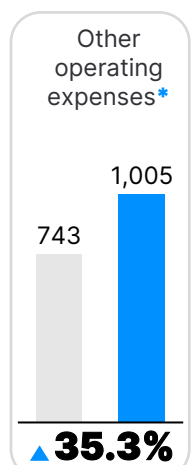
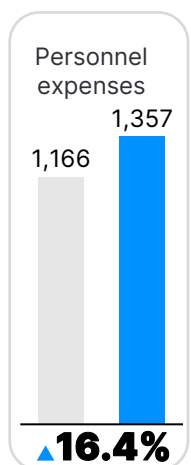
C/I RATIO

41.70%**

▲ C/I Ratio BT Group

● C/I Ratio BT Individual

**H1'25 C/I without turnover tax

BT GROUP


▲ Total Assets/ No. of active employees | RON MN (BT only)

● No. active employees (BT only)

*Without the turnover tax (RON 163 MLN, +24% YoY) Other operating expenses would have increased only by 19.3%.

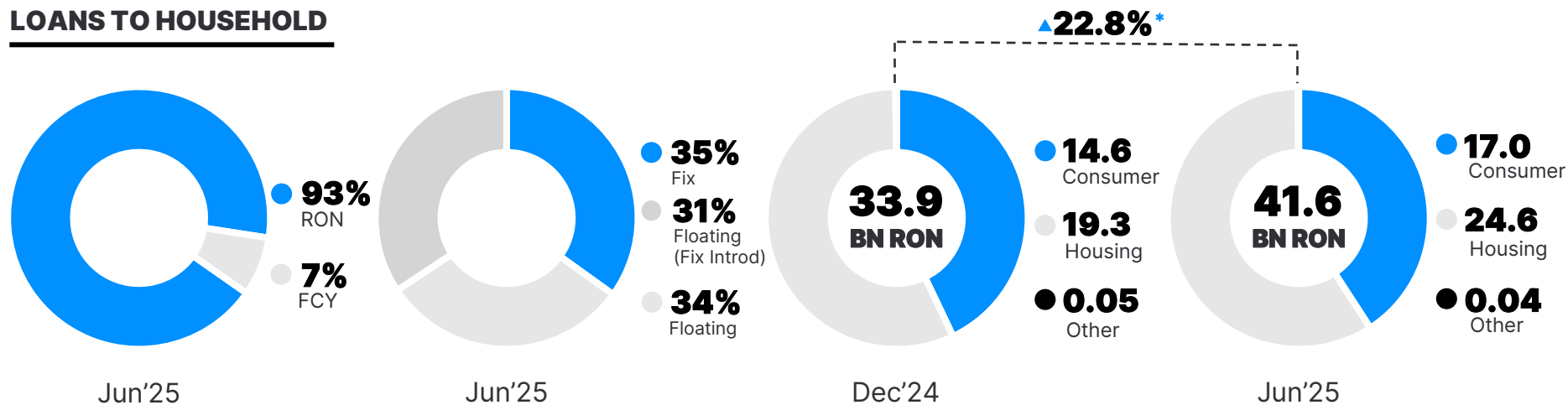
● H1 2025

● H1 2024

● Turnover tax

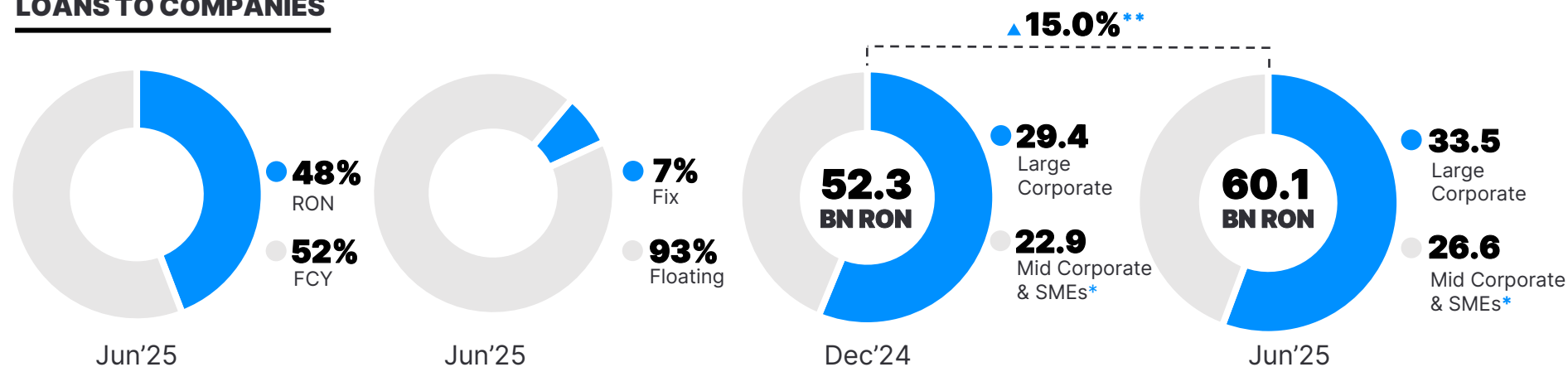
SUSTAINED PORTFOLIO GROWTH

LOANS TO HOUSEHOLD



*RON 5.2 billion OTP portfolio in loans to households, +7.4% Δ without OTP

LOANS TO COMPANIES

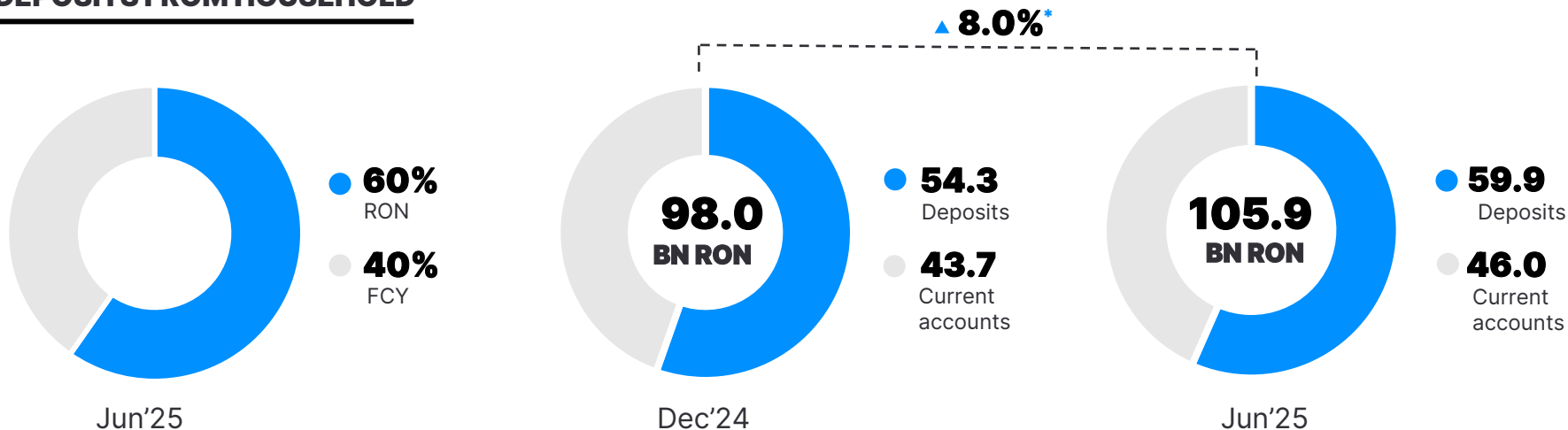


**RON 5.1 billion OTP portfolio in loans to companies, +5.2% Δ without OTP

***SMEs identified according to internal classification rules updated in 2024

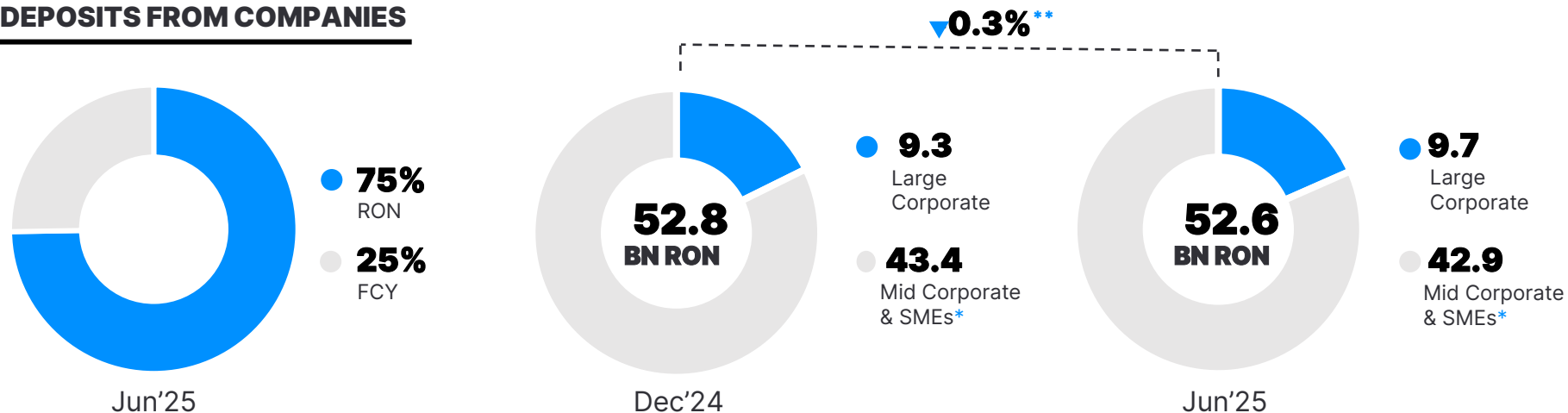
GROWING DEPOSITOR'S BASE

DEPOSITS FROM HOUSEHOLD



*RON 4.8 billion OTP portfolio on household deposits, +3.1% Δ without OTP

DEPOSITS FROM COMPANIES

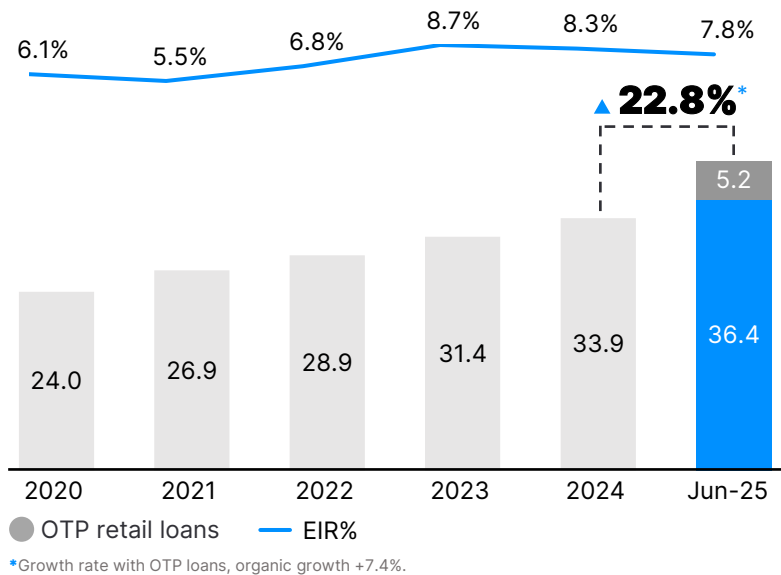


**RON 3.1 billion OTP portfolio on deposits from companies, -6.2% Δ without OTP

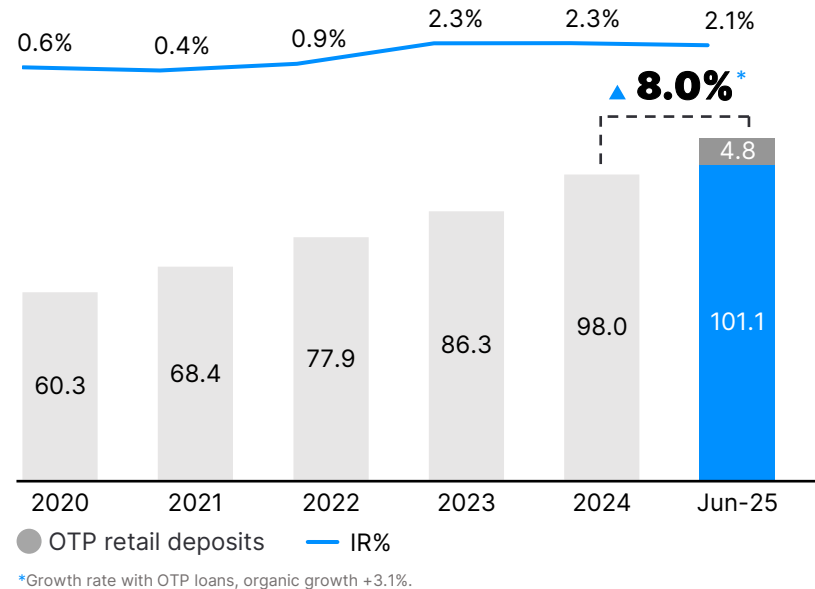
***SMEs identified according to internal classification rules updated in 2024

RETAIL BANKING: ~RON 7.1 BN **NEW PRODUCTION (ORGANIC)**

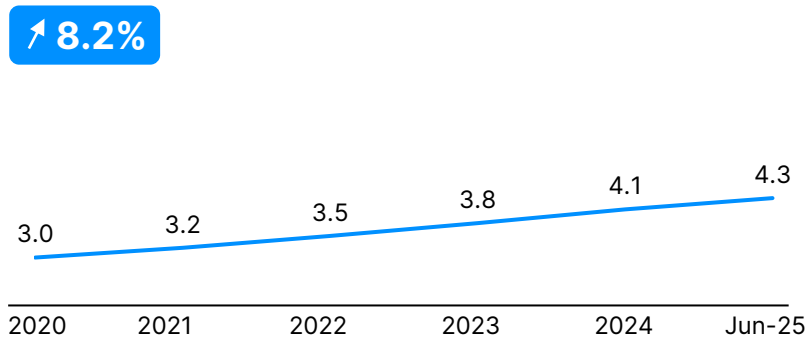
RETAIL LOANS, RON BN



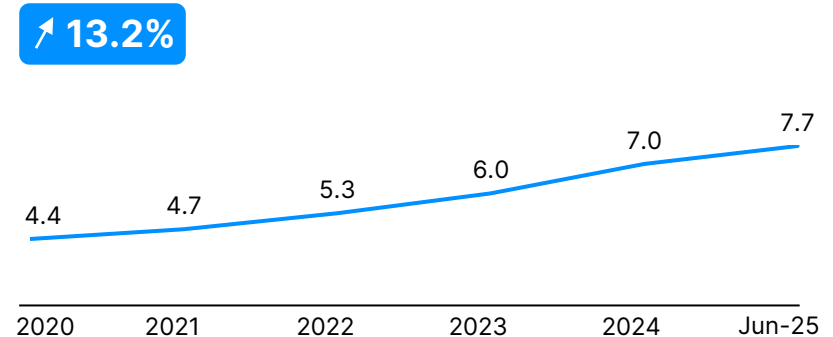
RETAIL DEPOSITS, RON BN



ACTIVE CLIENTS, MN

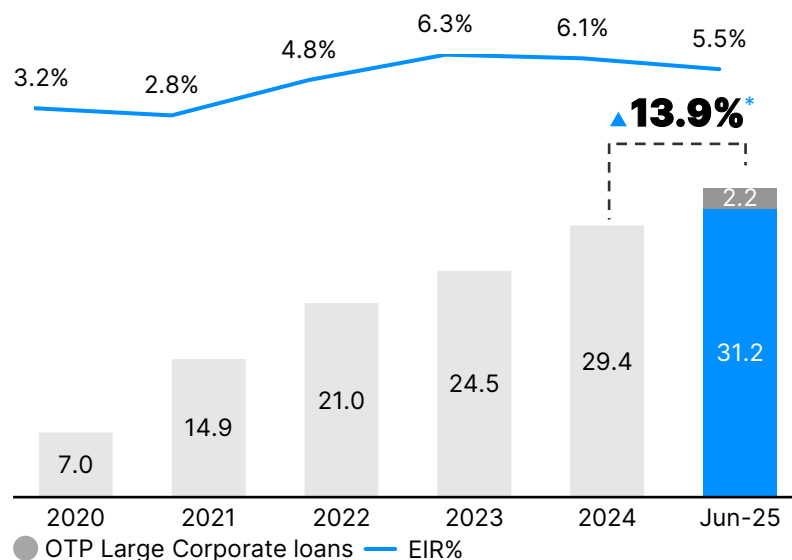


NO. OF CARDS, MN



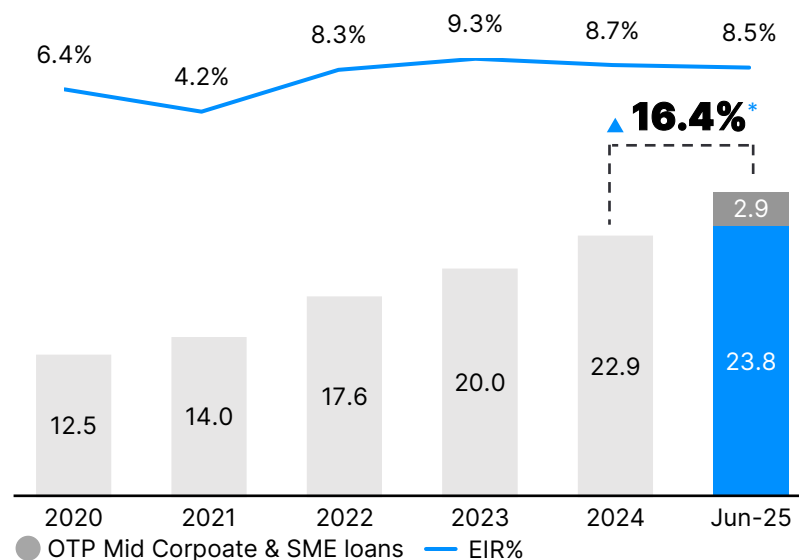
CORPORATE BANKING: ~RON 9.7 BN **NEW PRODUCTION (ORGANIC)**

LARGE CORPORATE LOANS, RON BN



*Growth rate with OTP loans, organic growth +6.3%.

MID CORPORATE & SME LOANS, RON BN



*Growth rate with OTP loans, organic growth +3.8%.

- Strategic positioning as prime financier of major infrastructure projects;
- Active role in syndicated loans fueled by increased expertise in recent years;
- Focused on renewable energy projects to materialize the sound pipeline.

- Prioritize smooth integration of OTP clients, with strong potential for future synergies;
- APIA 2025 started – estimated 1,000 new bridge loans in the next 3 months;
- Start-Up Nation 2025 edition has been approved, while Electric-Up 2025 aims to target SMEs (PV systems and charging stations).

AGENDA



**Macroeconomic
Landscape**

1

**Business
Performance**

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**BT Financial
Group**

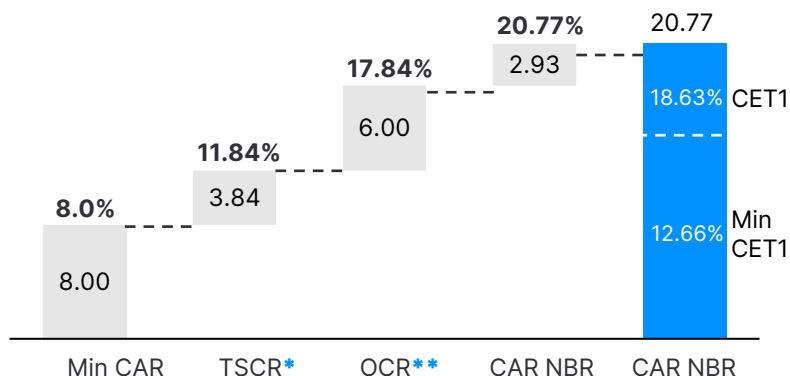
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Appendix

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CONFIDENT GROUP CAPITAL RATIOS EVOLUTION

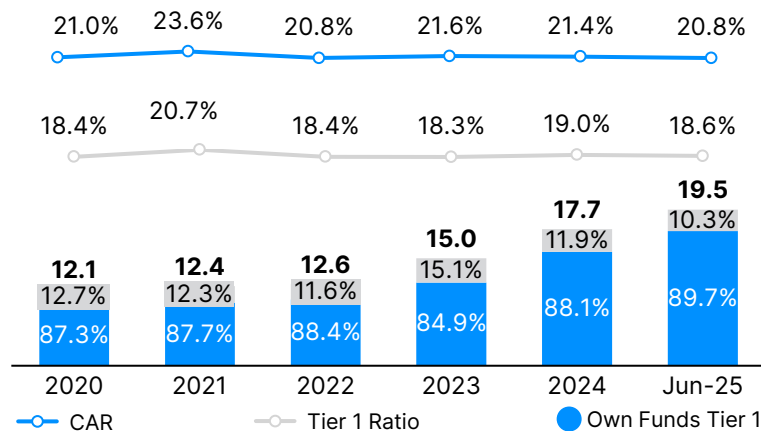
CAPITAL RATIOS (FOR H1 2025), %



*TCSR includes Min CAR and additional requirements as regulated by NBR

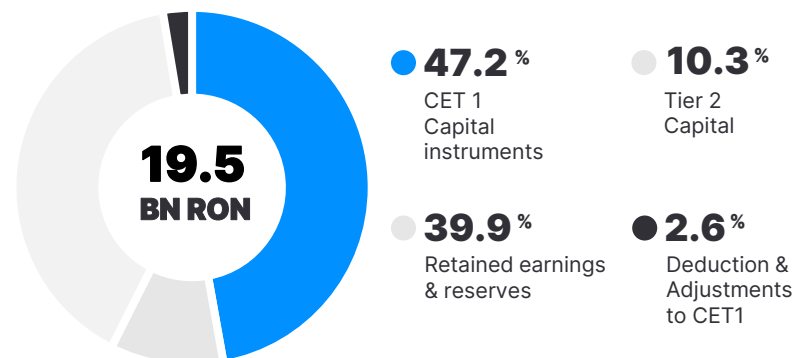
**OCR includes TCSR and capital buffers

TIER1 RATIO & CAR ***

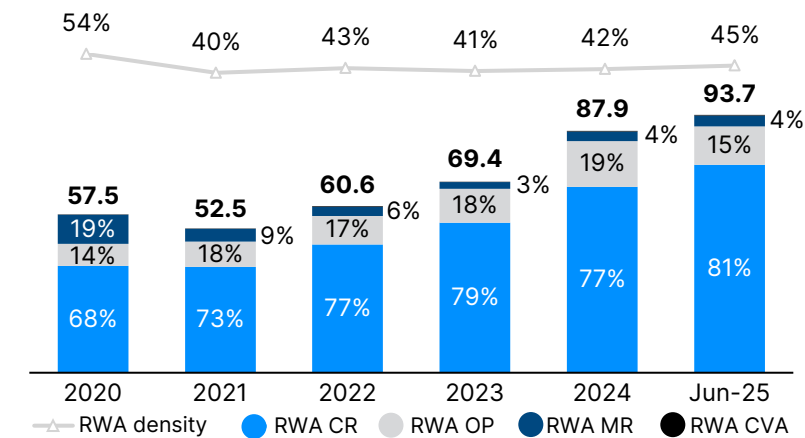


***BT's interim net profit for H1'25 incorporated in own funds

OWN FUNDS' STRUCTURE AS OF JUNE 2025, %

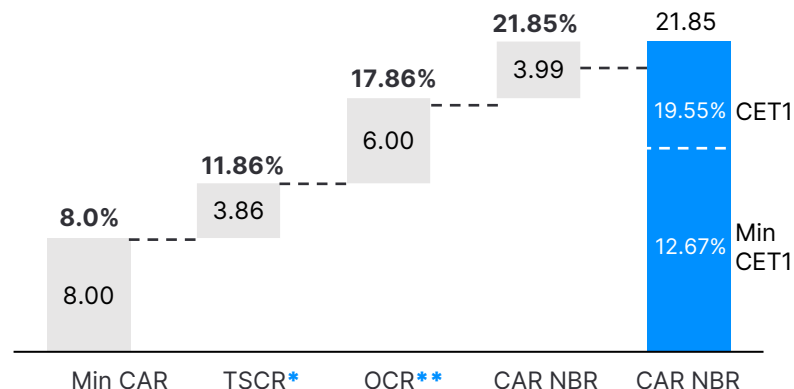


RWA & RWA DENSITY



INCREASED CAPITAL ADEQUACY AND CONSTANT RISK DENSITY

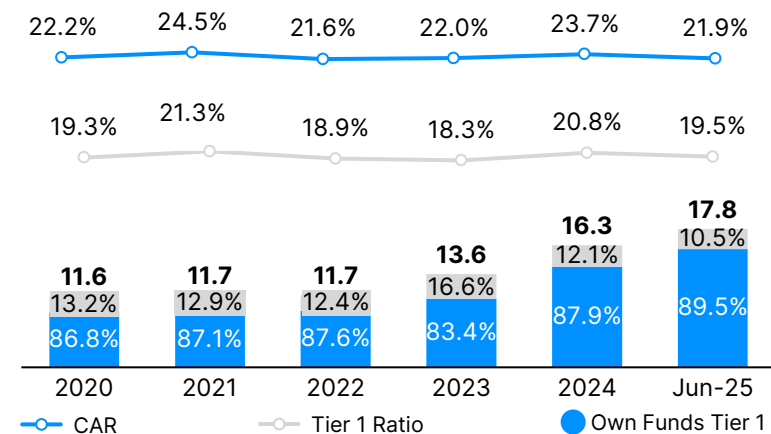
CAPITAL RATIOS (FOR H1 2025), %



*TCSR includes Min CAR and additional requirements as regulated by NBR

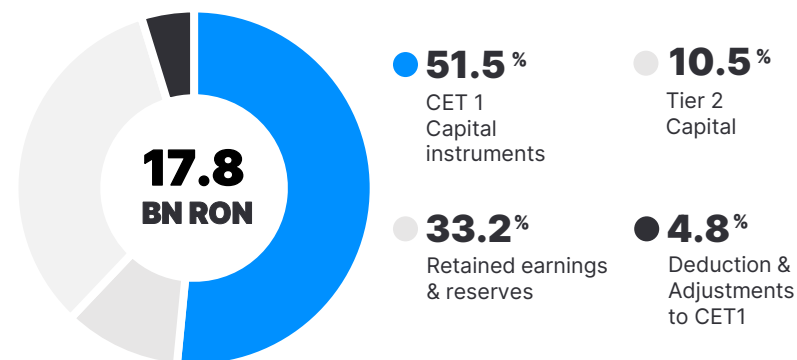
**OCR includes TCSR and capital buffers

TIER1 RATIO & CAR ***

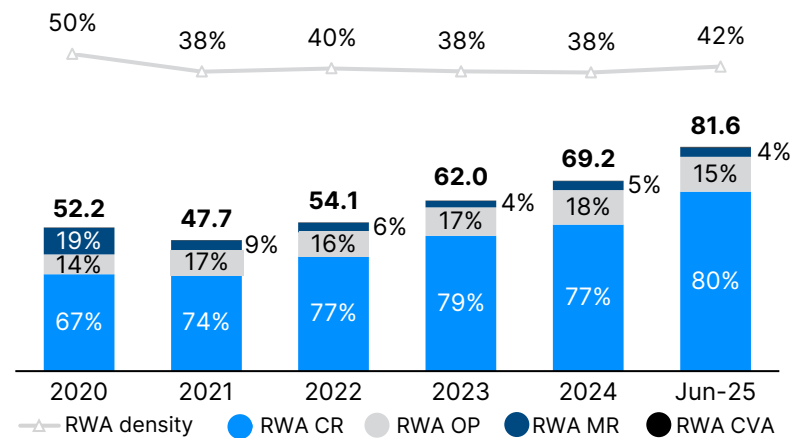


***BT's Capital Adequacy Ratio, incorporating in the own funds the interim net profit for H1'25

OWN FUNDS' STRUCTURE AS OF JUNE 2025, %

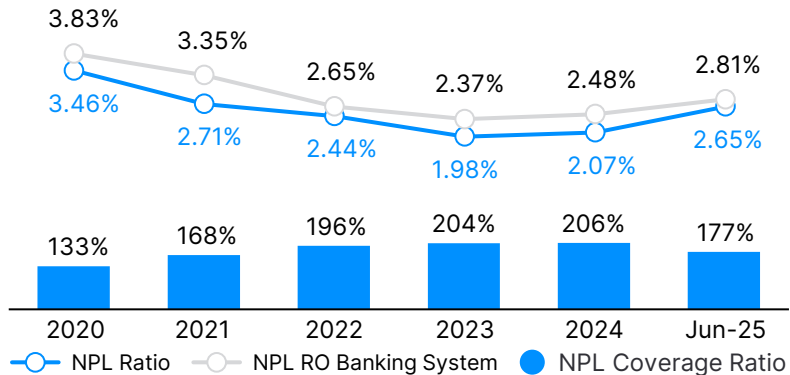


RWA & RWA DENSITY

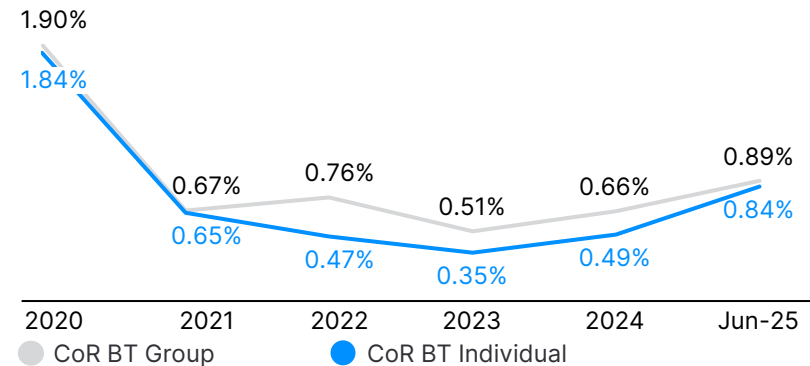


PRUDENT UNDERWRITING LEADING TO **STRONG ASSET QUALITY**

BT NPL EBA & NPL COVERAGE RATIO, %



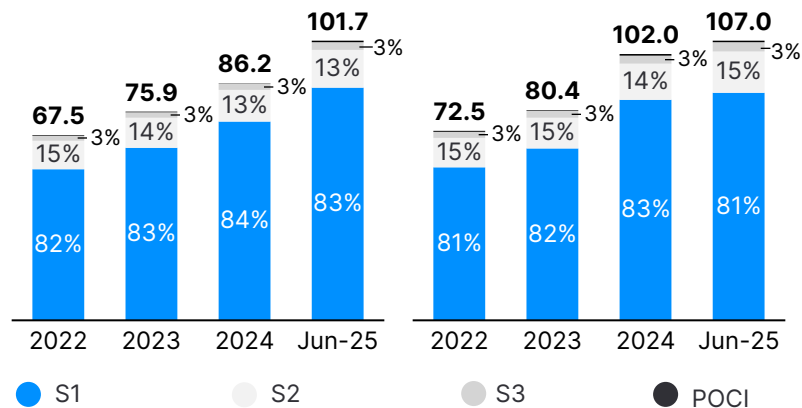
COST OF RISK, %



LOANS PER STAGES, BN RON

BT INDIVIDUAL

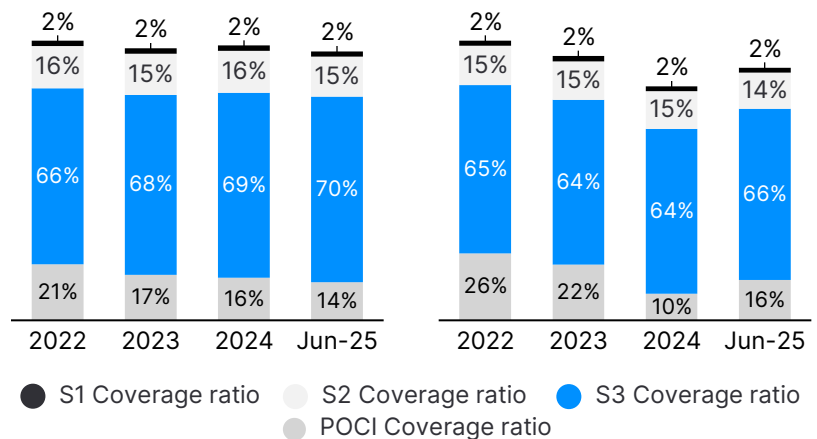
BT GROUP



ECL COVERAGE PER STAGE, %

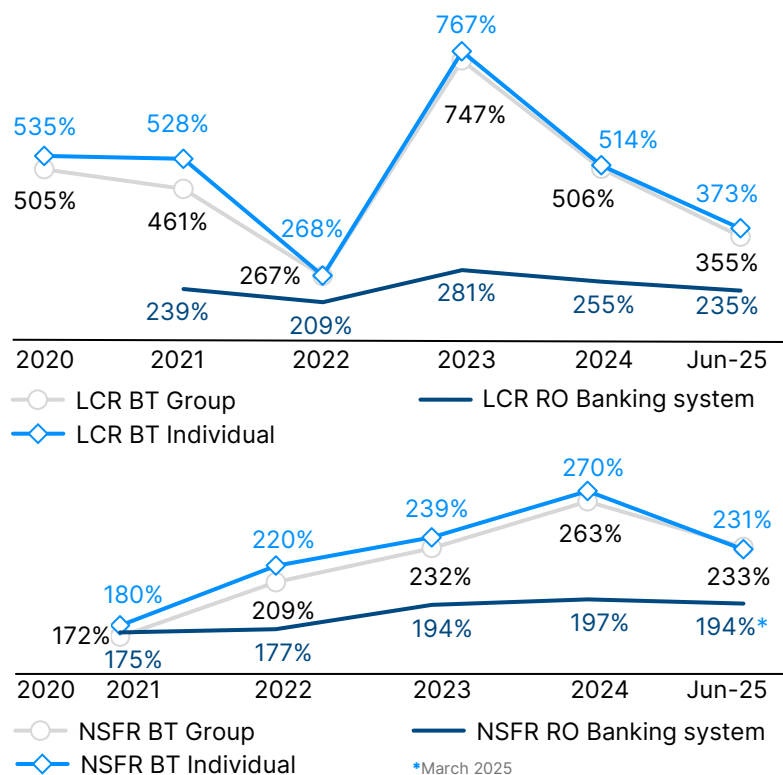
BT INDIVIDUAL

BT GROUP

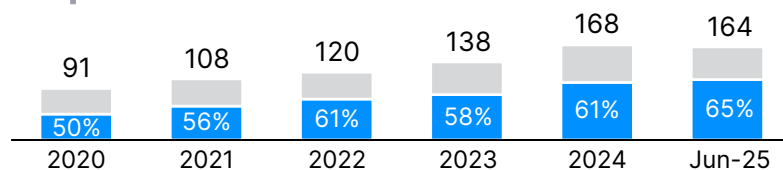


HIGH LIQUIDITY LEVELS MAINTAINED

LIQUIDITY RATIOS EVOLUTION

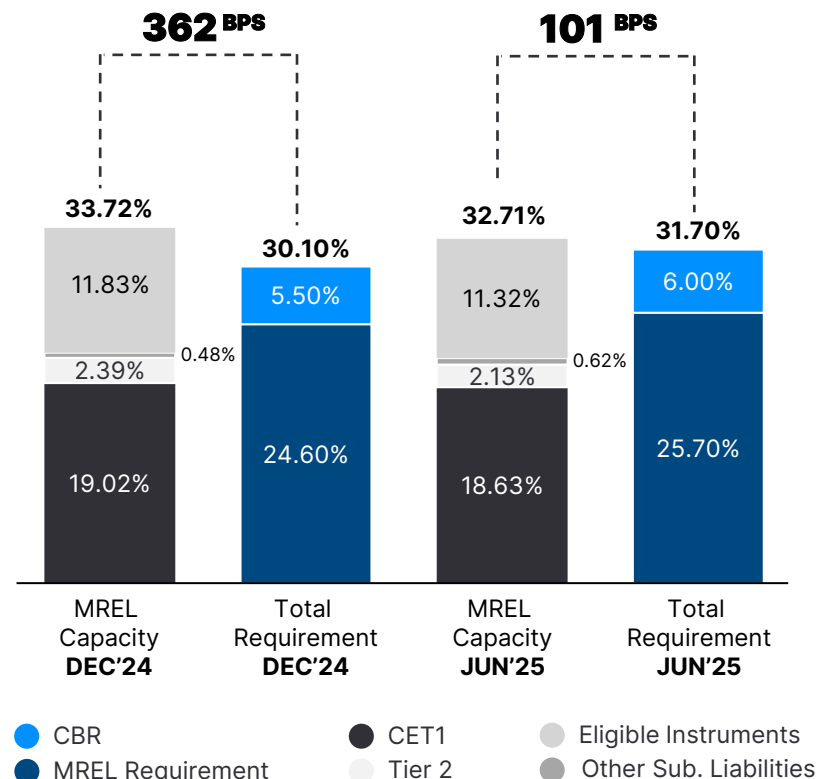


RON | BN



● Gross Loans / Deposits Ratio (BT Group)

MREL STRATEGY - UPDATES

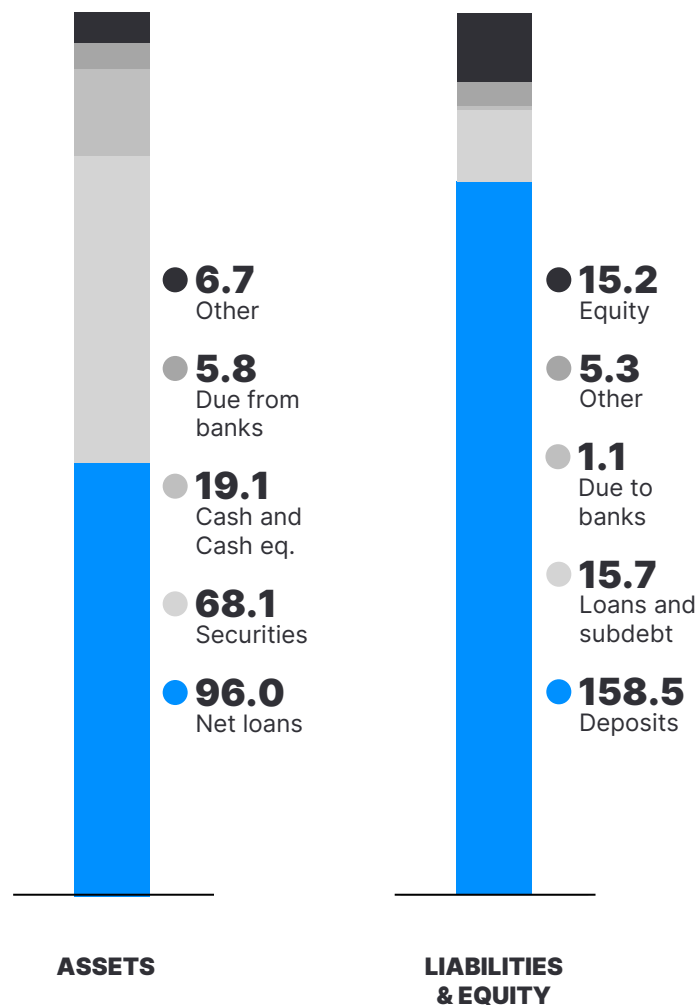


CONSOLIDATED BASIS: FINAL MREL TARGETS

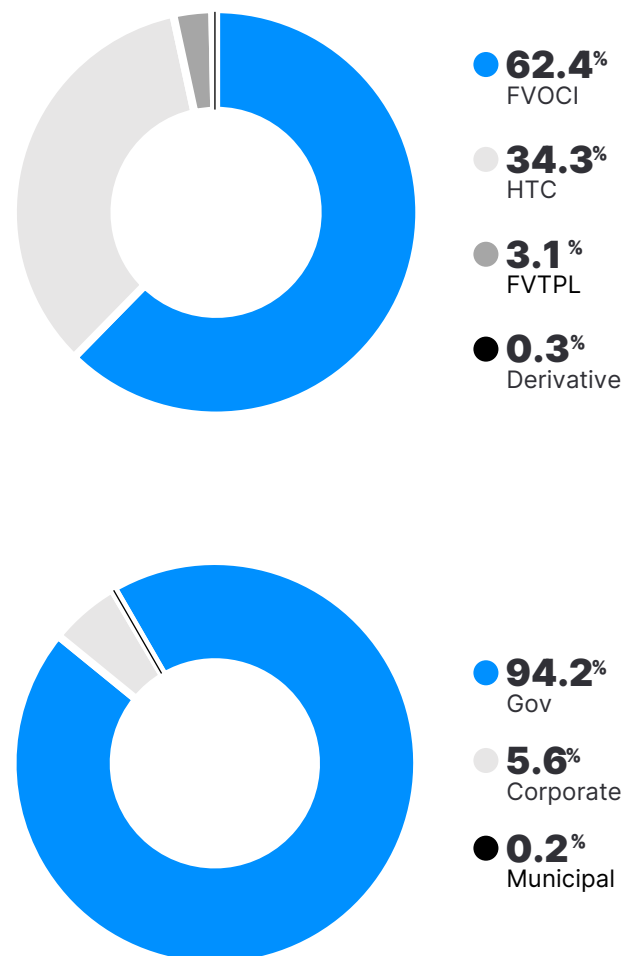
- MREL capacity as of June 2025 does not include recent SNP local issuance of RON 1.5 billion (July 3, 2025)
- Subordinated requirement: 22.2% (net of CBR)
- Total requirement: 25.7% (net of CBR)

HIGH LIQUIDITY LEVELS MAINTAINED

LIQUID BALANCE SHEET, RON BN



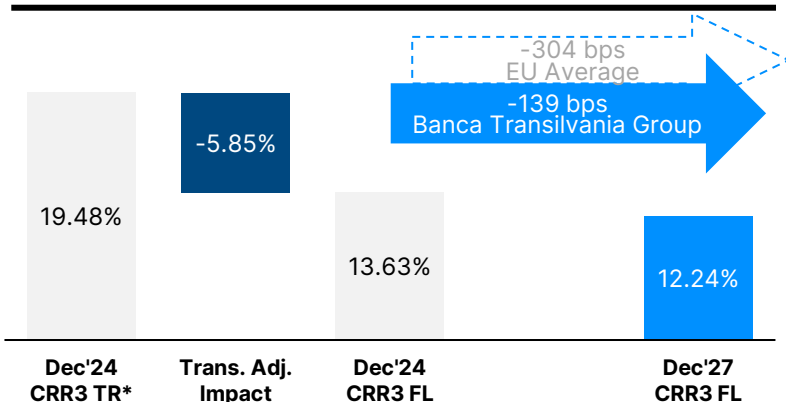
HIGH QUALITY ASSETS, RON 68.1 BN



STRONG CAPITAL POSITION **CONFIRMED IN EBA STRESS TEST**

BANCA TRANSILVANIA GROUP FIRST-TIME PARTICIPATION IN 2025 EBA'S EU-WIDE STRESS TEST

CET 1 (%) DEPLETION (ADVERSE SCENARIO 3Y)



LEGEND

- BoP CET1 YE 2024
- Stress Adverse Scenario YE 2027

ASSUMPTIONS

- Period covered: three-year time horizon **2025 – 2027**, based on new **CRR3** regulations (effective 1st of Jan'25).
- **Static balance sheet assumption** as of YE 2024, not considering future business strategies or management actions.
- Includes a baseline scenario and an adverse scenario reflecting **severe macroeconomic shocks** set by the ECB/ESRB and applicable for the covered period:
 - decline in Romania's real GDP growth rate to -4.1%, due to severe escalation of geopolitical tensions, corroborated with
 - further negative effects on inflation, consumption, unemployment and depreciation of assets.

CONCLUSIONS

- BT's results confirmed its **robust capital position and sound business model**, good asset quality and adequate risk management.
- The exercise was conducted the level of BT Group, proving its resilience and **capabilities to sustain the Romanian economy** even in severe conditions.
- The 2025 EU-wide stress test **do not contain a pass/fail threshold**. Instead, it is designed to be an important source of information for the Supervisory Review and Evaluation Process (SREP) via the local regulator.

BT'S CREDIT RATINGS

MOODY'S – YE2024

Long- and Short-Term Counterparty Risk Ratings (CRRs)	Baa1/P-2
Long- and Short-Term Deposit Ratings	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	Baa3/P-3
ESG Credit Impact Score	CIS-2
ESG Issuer Profiles Scores	E-3/S-3/G-2
Outlook on the Bank's Long-Term Ratings	Positive

- [Moody's Ratings](#) confirmed Banca Transilvania rating (assigned for the very first time in 2023) and upgraded the outlook from stable to positive for its long-term deposit rating (Baa2) and issuer rating (Baa3).
- Banca Transilvania “ba1” standalone Baseline Credit Assessment captures the bank's robust capital, strong and sustainable profitability, granular deposit-based funding and ample liquidity.
- The positive outlook on the bank's long-term deposit and issuer ratings shows the strengthening of depositors' protection backed by the significant volumes of the recently issued bonds.

FITCH – YE2024

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+

- [Fitch Ratings](#) upgraded its long-term rating on BT at 'BBB-' (Investment Grade) starting Dec-24 with a stable outlook. The outlook was subsequently revised to negative in line with sovereign update.
- BT's ratings reflect its strong and well-established domestic franchise, healthy capital buffers supported by strong internal capital generation, stable funding profile, and reasonable asset quality, underpinned by conservative underwriting.
- The BBB- (Investment Grade) rating confirms BT's track record in prudent risk management and sound lending policy, as well as its operational efficiency.

AGENDA



**Macroeconomic
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OUR 2ND IMPACT AND ALLOCATION REPORT

ALLOCATION AND IMPACT REPORT

OUR **2ND IMPACT AND ALLOCATION REPORT**
WAS PUBLISHED IN JUNE 2025

- The allocation structure was **40% / 60% towards green and social eligible projects** for its €500m sustainability bond
- 100%** of net proceeds of outstanding sustainability bonds, cumulating EUR 1.2bn, were allocated to loans for eligible projects

	EUR MN	%	VAR
Green categories	567	14%	51%
Green Buildings	401	10%	37%
Renewable Energy	164	4%	100%
Clean Transportation	2.49	0.06%	-
Social categories	3,362	86%	7%
Employment Generation	3,155	80%	6%
Access to Healthcare	206	5%	41%
Access to Education	0.24	0.01%	-11%
TOTAL	3,929		

IMPACT PER EUR MN

EACH EUR MN OF OUR 40/60 SUSTAINABILITY BONDS (40/60 GREEN / SOCIAL ALLOCATION) GENERATES IMPACT AS FOLLOWS:

	P/EUR MN IMPACT	VAR
GREEN IMPACT		
Tons of CO ₂ /year reduced/avoided	597.68	215%
MWh of energy savings/year	21.45	-29%
SOCIAL IMPACT		
Total contribution to Romanian gross output (EUR MN)	1.19	-1%
Total contribution to Romanian GVA (EUR MN)	0.44	0%
Number of workers supported	69.45	-8%
# of patients (primary care facilities)	177.88	61%
# of beds (Healthcare & Palliative care)	0.80	25%
# of dialysis & oncology facilities	0.0589	-
# of education facilities	0.0002	-

OUR 2ND IMPACT AND ALLOCATION REPORT

IMPACT OF GREEN LOANS



ANNUAL GHG EMISSIONS
AVOIDED/REDUCED

6,422 tCO₂e/year
+32%

ANNUAL
ENERGY SAVINGS

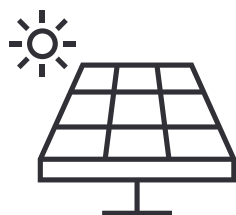
30,424 MWh/year
+8%

ANNUAL GHG EMISSIONS
AVOIDED/REDUCED

840,808 tCO₂e/year
4.7x

TOTAL INSTALLED
CAPACITY

1,040 MW
+30%



ANNUAL GHG EMISSIONS
AVOIDED/REDUCED

318 tCO₂e/year
12x

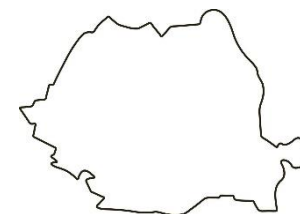
IMPACT OF SOCIAL LOANS

TOTAL CONTRIBUTION TO
ROMANIAN GROSS OUTPUT

6,684 EUR | MN
+6%

TOTAL CONTRIBUTION
TO ROMANIAN GVA

2,462 EUR | MN
+7%

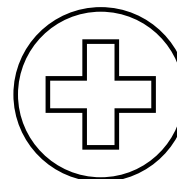


HEALTHCARE /
PALLIATIVE CARE FACILITIES

4,029/465 Beds
+40%

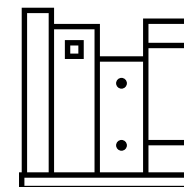
PRIMARY CARE
FACILITIES

996,688 Patients
+73%



EDUCATIONAL
FACILITIES

1 Main
Project



SUSTAINABILITY & ESG

REPORTING

- Mar-25: We published our first [Sustainability Statement](#) drawn-up in accordance with the Corporate Sustainability Reporting Directive (CSRD) principles.
- The inaugural reporting in line with ESRS was endorsed by a [Limited Assurance Report](#) issued by Deloitte
- Jun-25: Our [5th Sustainability Report](#) was released

MAIN ESG TARGETS

Targets	Value
Green loans granted during 2025-2027	EUR 1.0BN
Sustainable Bonds	EUR 1.5BN
Proportion digitized customers	Min. 85%
Average number of training hours per employee	40H
Proportion of renewable energy in the total energy consumption	85%
Transition plan in place by:	2027

SECTORIAL FOCUS

Agriculture and **Healthcare** are areas of focus with direct economic and social impacts in Romania:

AGRICULTURE

35.5 K CLIENTS

▲ **27%** MARKET SHARE

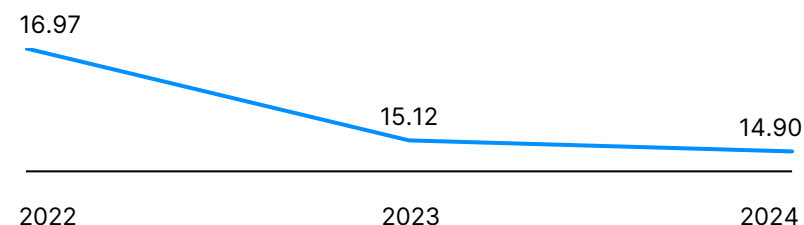
HEALTHCARE

33.8 K CLIENTS

▲ **41%** MARKET SHARE

ESG RATINGS

- Comprehensive [Sustainalytics](#) ESG Risk Rating improved constantly:



- 79/100** (A-) from [Refinitiv](#), an LSE company, with BT being assessed in top 6% companies worldwide
- 3.3/5** ESG Score from [FTSE Russell](#). BT scored above average in Romania and in the sector worldwide

AGENDA



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BT PAY: TAILORED ECOSYSTEM TO FIT YOUR **LIFESTYLE**

ENROLLED USERS,
AS OF 30 JUNE 2025

4.2^{MN}

▲ **28%**

H1'25 / H1'24

MOBILE/NFC PAYMENTS
AS OF 30 JUNE 2025

150^{MN}

▲ **30%**

H1'25 / H1'24

VOLUME OF TRANSFERS
AS OF 30 JUNE 2025

▲ **62%**

H1'25 / H1'24

DIASPORA PLATFORM

- Online platform for Romanian diaspora launched
- **700K clients are Romanians living abroad, in 40 countries**

MOTORSPORT & FESTIVAL VIBE

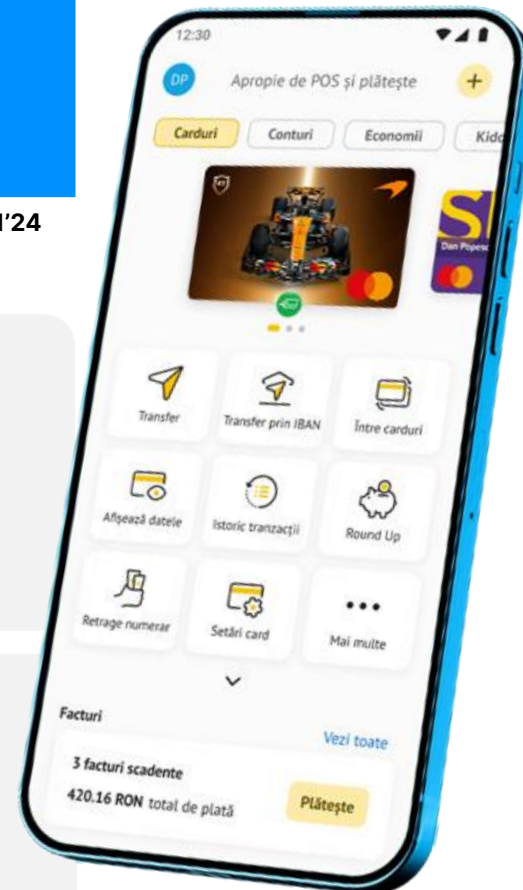
- 1st virtual cards in the world launched with **MasterCard and McLaren: 20K in one month**
- **BT VISA Untold**: first cards in Romania with sensory branding: **200K cards**

HEALTHY FINANCIAL HABITS

- **370.000** Round up accounts
- **52%** of deposits and savings accounts opened through BT
- Strong user adoption for negotiated deposits: **20%** of which through BT Pay

SMART ASSISTANCE

- **Chat BT** AI-powered catalyst for community connection
- **High adoption 150.000 sessions** in June, with **52%** of inquiries resolved automatically



BT GO: ALL-IN-ONE BANKING PLATFORM FOR ENTREPRENEURS

MAKING BUSINESS
MORE INCLUSIVE FOR

380^K

ENROLLED
USERS

FINANCIAL
TRANSACTIONS

**11<sup>RON
MN</sup>**

TRANSACTIONS ROUTED
THROUGH BT GO

SAVINGS

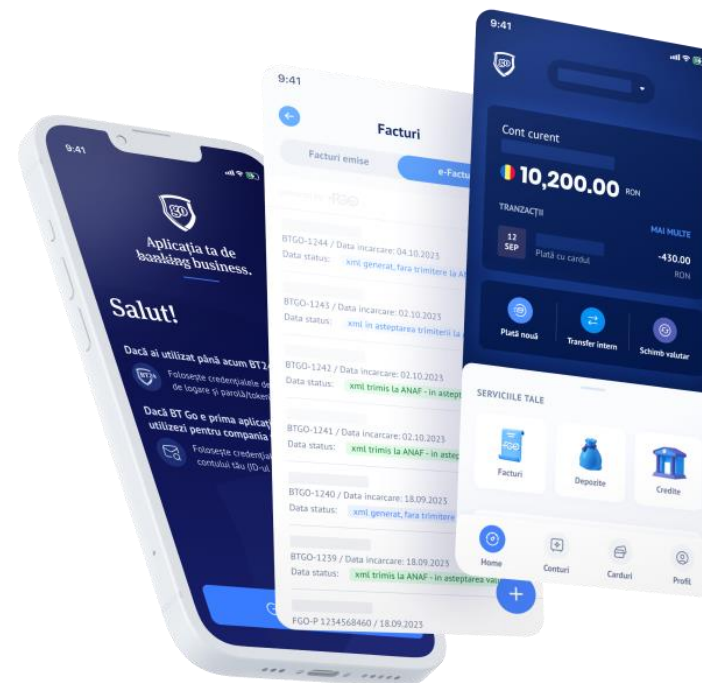
▲40^K

DEPOSITS OPENED
THROUGH BT GO

ONLINE CARDS

~400

CARDS ISSUED
MONTHLY



ONLINE BANKING SOLUTION FOR...

- Easy payments and transfers
- Standard and negotiated FX transactions and deposits
- Bulk download of bank statements
- Block/Unblock/Manage company cards

...YET PROVIDING A BUSINESS ECOSYSTEM

- Invoice issuing (FGO) integrating local legislation such as RO e-Factura (directly linked to fiscal authorities)
- Dedicated features for receivables collection: aging and monitoring, notifications to customers etc.

AGENDA



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BT FINANCIAL GROUP: HIGHLIGHTS

BANCA TRANSILVANIA

- ~22% estimated market share H1 2025
- EUR 5.6 billion market cap (+12% vs. YE24)

BT ASSET MANAGEMENT

- 300K+ active accounts, o/w 100k in the BT PAY
- Record AUM of RON ~7 BN;
- Investments via BT Go – the app for entrepreneurs and companies

BT CAPITAL PARTNERS

- New functionalities in BT Trade to simplify account management, transfers and top-ups
- 3 awards from Global Banking & Finance Best Brokerage, Best Research, Best Mobile Trading Platform;

BT MIC

- Stup surpassed 35K members;
- 15K+ business services delivered;
- Avânt în Antreprenoriat — first Stup program, guiding new entrepreneurs from idea to business.

BT DIRECT

- 100% online loan for medical procedures launched with Medcover;
- Partnership concluded with Compexit – fast financing for SH cars.

BT BROKER

- 121K+ active policies;
- Positioned to consolidate into top player in the market.

BT LEASING

- BT Leasing celebrates 30 years
- “The Leasing Company of the Year” Award
- Industry first: leasing bills paid directly from bank accounts via Finqware —100K+ online payments/month.

BT PENSII

- 160K+ Pillar III participants across the two funds managed;
- 41% market share of new participants, 3rd place in the top of voluntary pension funds by number of participants.;

ICC

- 125K+ active cases and 11 external portfolios;
- Working with 272 enforcement offices — 1/3 of Romania’s total.
- Actively pursuing NPL collection deals in progress, bank and non-bank

VICTORIABANK

- Officially accepted into SEPA—euro transfers starting Oct’25.
- Google Pay payments now enabled for merchants.
- Moldova’s first Shopify integration — instant, cost-free payouts, no tech setup.

INNO INVESTMENTS

- Fresh start for INNO Investments — rebranded in June following BT Group’s acquisition of OTP Asset Management, now focused on alternative funds and modern investment products.



BT FINANCIAL GROUP OVERVIEW

BANCA  TRANSILVANIA

Net Profit
RON **1,776.4** MN

Total Assets
RON **195,725** MN

 BT Asset Management®

Net Profit
RON **24.9** MN

Total AUM
RON **6,923** MN

 BT Capital Partners®

Net Profit
RON **16.4** MN

Total Assets
RON **2,424** MN

 BT Direct®

Net Profit
RON **23.4** MN

Total Assets
RON **1,226** MN

 BT Leasing®

Net Profit
RON **223.6** MN

Total Assets
RON **6,297** MN

 BT Mic®

Net Profit
RON **42.4** MN

Total Assets
RON **1,403** MN

 BT Pensii

Net Profit
RON **-0.2** MN

Total AUM
RON **636** MN

 victoriabank®

Net Profit
RON **46.8** MN

Total Assets
RON **7,155** MN

 Salt

Net Profit
RON **-113.1** MN

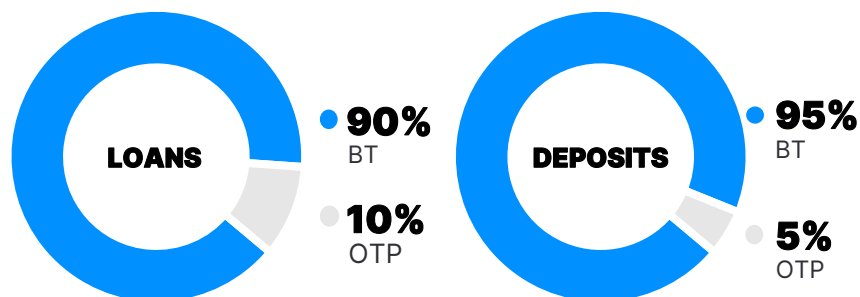
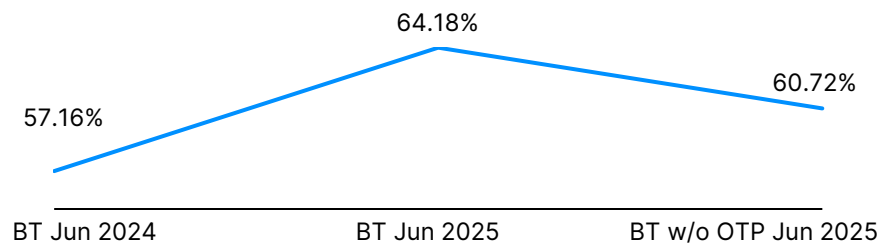
Total Assets
RON **1,887** MN

SYNERGIES WITH OTP

VALUE-ADDING PORTFOLIO FROM OTP REFLECTS INTO A MORE OPTIMIZED BALANCE-SHEET...

- ✓ Improved Loans-to-Deposits ratio by **+4pp**
- ✓ Improved weight of loans into total assets by **+5pp**
- ✓ Bargaining gain added **+1pp** to CAR

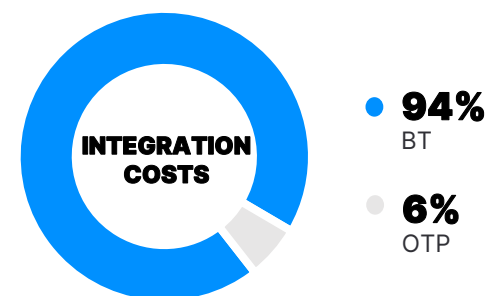
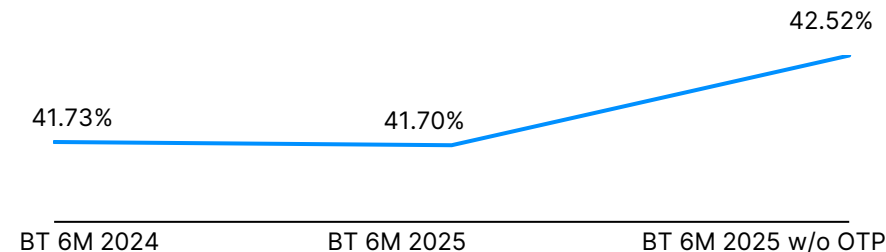
LOANS-TO-DEPOSITS RATIO



...WHILE EFFICIENCIES OF SCALE STARTED TO KICK-IN AND EXPECTED TO CONTINUE

- ✓ Increase by **+6%** of interest income
- ✓ Enhanced competences brought by **+600** OTP colleagues
- ✓ Improved post-merger C/I ratio by **+1pp**

COST-TO-INCOME RATIO*



BANCA TRANSILVANIA

BT STANDALONE	2020	2021	2022	2023	2024	2025 H1	GUIDELINE 2025*
NET LOANS (YoY)	+4.6%	+29.4%	+21.5%	+12.8%	+13.8%	+27.8%	+8% ▲ 20%
TOTAL DEPOSITS (YoY)	+18.8%	+16.3%	+13.4%	+15.4%	+12.2%	+14.0%	+6% ▲ 13%
NII (YoY)	-3.9%	+6.2%	+33.5%	+18.1%	+28.1%	+19.4%	+23%
NFCI (YoY)	-8.2%	+22.8%	+23.8%	+10.8%	+14.7%	+12.0%	+23%
CoR	184 bps	65 bps	47 bps	35 bps	49 bps	84 bps	55 bps
ROE	13.67%	18.04%	25.25%	24.41%	27.02%	25.02%	26%
CAR	22.24%	24.48%	21.61%	21.97%	23.69%	21.85%	22%
C/I	45.27%	48.09%	49.65%	45.60%	45.38%	45.26%	45%

*Approved in GMS in April 2025, not revised

AGENDA



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ANNEX 1: INCOME STATEMENT, IFRS INDIVIDUAL

RON | MN

	H1 2025	H1 2024	YoY	Q2 2025	Q1 2025	Q2 2024	QoQ
Net interest income	3,194.1	2,674.5	19.4%	1,658.9	1,535.2	1,349.8	8.1%
Net fee and commission income	683.1	610.1	12.0%	358.5	324.7	314.2	10.4%
Net trading income	451.3	372.0	21.3%	267.4	183.9	215.4	45.4%
Other net income	208.9	299.7	-30.3%	122.9	86.0	166.8	42.9%
OPERATING INCOME	4,537.3	3,956.3	14.7%	2,407.6	2,129.7	2,046.3	13.0%
Personnel expenses	(1,098.3)	(964.6)	13.9%	(521.5)	(576.8)	(482.5)	-9.6%
D&A	(231.1)	(212.2)	8.9%	(119.9)	(111.3)	(108.0)	7.8%
Other operating expenses	(747.2)	(621.6)	20.2%	(392.8)	(354.4)	(324.5)	10.8%
OPERATING EXPENSES	(2,076.6)	(1,798.4)	15.5%	(1,034.2)	(1,042.4)	(915.1)	-0.8%
PRE-PROVISION PRE-PROVISION OPERATING PROFIT	2,460.7	2,157.9	14.0%	1,373.4	1,087.3	1,131.2	26.3%
COST OF RISK	(409.7)	(30.9)	>100%	(165.2)	(244.6)	(76.8)	-32.5%
NET INCOME BEFORE TAXATION	2,051.0	2,127.0	-3.6%	1,208.2	842.7	1,054.4	43.4%
Income tax expense	(274.6)	(316.9)	-13.3%	(188.1)	(86.4)	(157.5)	117.6%
NET INCOME AFTER TAXATION	1,776.4	1,810.1	-1.9%	1,020.1	756.3	896.9	34.9%

ANNEX 1: BALANCE SHEET, IFRS INDIVIDUAL

RON | MN

	JUN-25	DEC-24	JUN-24	Δ YTD	Δ YoY
Cash & cash equivalents	19,135.7	16,908.4	24,860.2	13.2%	-23.0%
Placements with banks and public institutions	5,782.5	13,612.1	4,308.0	-57.5%	34.2%
Loans to customers, net	95,981.8	81,390.0	75,074.4	17.9%	27.8%
T-bills & securities	68,103.4	64,717.1	59,221.7	5.2%	15.0%
Fixed assets	1,995.7	1,577.0	1,401.9	26.5%	42.4%
Right-of-use assets	525.8	769.2	702.2	-31.6%	-25.1%
Investments in subsidiaries	1,184.5	2,644.7	876.6	-55.2%	35.1%
Current tax assets	0.0	0.0	0.0		
Deferred tax assets	323.0	388.3	349.6	-16.8%	-7.6%
Other financial assets	2,426.6	2,013.1	2,156.6	20.5%	12.5%
Other non-financial assets	266.1	244.1	216.9	9.0%	22.7%
TOTAL ASSETS	195,725.1	184,263.9	169,168.0	6.2%	15.7%
Deposits from banks	1,074.9	1,173.8	617.5	-8.4%	74.1%
Deposits customers	158,513.6	150,785.3	139,022.5	5.1%	14.0%
Loans from banks and FIs	13,226.9	11,209.5	9,026.8	18.0%	46.5%
Subordinated loan	2,455.4	2,405.1	2,405.2	2.1%	2.1%
Current tax liabilities	97.3	184.3	182.3	-47.2%	-46.6%
Deferred tax liabilities	0.0	0.0	0.0		
Provisions for other risks and charges	597.0	500.1	535.9	19.4%	11.4%
Financial liabilities from leasing contracts	562.2	747.9	680.6	-24.8%	-17.4%
Other financial liabilities	3,577.4	2,818.2	3,807.6	26.9%	-6.0%
Other non-financial liabilities	420.7	220.7	320.6	90.6%	31.2%
TOTAL LIABILITIES	180,525.4	170,044.8	156,598.9	6.2%	15.3%
Shareholders' Equity	15,199.8	14,219.1	12,569.1	6.9%	20.9%
TOTAL LIABILITIES AND EQUITY	195,725.1	184,263.9	169,168.0	6.2%	15.7%

ANNEX 2: INCOME STATEMENT, IFRS CONSOLIDATED

RON MN	H1 2025	H1 2024	YoY	Q2 2025	Q1 2025	Q2 2024	QoQ
Net interest income	3,914.1	3,124.4	25.3%	1,952.6	1,961.5	1,581.5	-0.5%
Net fee and commission income	793.7	696.0	14.0%	411.4	382.3	358.3	7.6%
Net trading income	528.9	477.8	10.7%	284.3	244.6	286.9	16.2%
Other net income	215.0	277.4	-22.5%	145.5	69.5	132.9	109.2%
OPERATING INCOME	5,451.7	4,575.6	19.1%	2,793.8	2,657.9	2,359.6	5.1%
Personnel expenses	(1,357.3)	(1,166.2)	16.4%	(635.3)	(722.1)	(586.3)	-12.0%
D&A	(280.4)	(241.6)	16.0%	(143.6)	(136.7)	(122.3)	5.1%
Other operating expenses	(1,004.8)	(742.6)	35.3%	(508.3)	(496.5)	(404.1)	2.4%
OPERATING EXPENSES	(2,642.5)	(2,150.4)	22.9%	(1,287.2)	(1,355.3)	(1,112.8)	-5.0%
PRE-PROVISION OPERATING PROFIT	2,809.2	2,425.2	15.8%	1,506.6	1,302.6	1,246.8	15.7%
COST OF RISK	(480.5)	(55.0)	>100%	(189.6)	(290.9)	(52.0)	-34.8%
Bargain gain	0.0	133.2		0.0	0.0	0.5	
NET INCOME BEFORE TAXATION	2,328.7	2,503.4	-7.0%	1,317.0	1,011.7	1,195.3	30.2%
Income tax expense	(358.4)	(357.5)	0.3%	(223.8)	(134.7)	(181.7)	66.2%
NET INCOME AFTER TAXATION	1,970.3	2,145.9	-8.2%	1,093.2	877.0	1,013.5	24.7%

ANNEX 2: BALANCE SHEET, IFRS CONSOLIDATED

RON | MN

	JUN-25	DEC-24	JUN-24	Δ YTD	Δ YoY
Cash & cash equivalents	21,319.7	21,950.2	27,131.2	-2.9%	-21.4%
Placements with banks and public institutions	7,122.4	13,714.9	5,105.0	-48.1%	39.5%
Loans to customers, net	100,738.4	96,369.9	78,788.4	4.5%	27.9%
T-bills & securities	70,749.3	68,410.3	61,043.9	3.4%	15.9%
Fixed assets	2,816.4	2,785.5	2,305.9	1.1%	22.1%
Right-of-use assets	552.2	586.6	499.8	-5.9%	10.5%
Investments in associates	28.9	23.3	0.0	24.1%	
Current tax assets	0.0	0.0	0.0		
Deferred tax assets	339.7	462.2	367.1	-26.5%	-7.5%
Other financial assets	4,054.3	2,327.4	2,307.4	74.2%	75.7%
Other non-financial assets	434.8	405.2	345.0	7.3%	26.0%
TOTAL ASSETS	208,156.1	207,035.5	177,893.7	0.5%	17.0%
Deposits from banks	986.6	951.2	611.0	3.7%	61.5%
Deposits customers	164,468.9	167,869.3	142,671.1	-2.0%	15.3%
Loans from banks and FIs	14,036.1	12,237.7	10,132.6	14.7%	38.5%
Subordinated loan	2,580.7	2,530.5	2,411.8	2.0%	7.0%
Current tax liabilities	117.4	215.0	186.3	-45.4%	-37.0%
Deferred tax liabilities	0.0	0.0	0.0		
Provisions for other risks and charges	665.6	827.4	610.9	-19.6%	9.0%
Financial liabilities from leasing contracts	587.7	617.5	523.6	-4.8%	12.2%
Other financial liabilities	6,233.2	4,037.3	5,302.5	54.4%	17.6%
Other non-financial liabilities	481.5	313.0	451.9	53.8%	6.6%
TOTAL LIABILITIES	190,157.6	189,598.9	162,901.6	0.3%	16.7%
SHAREHOLDERS' EQUITY	17,176.8	16,617.5	14,211.9	3.4%	20.9%
Non-controlling interest	821.7	819.0	780.2	0.3%	5.3%
TOTAL LIABILITIES AND EQUITY	208,156.1	207,035.5	177,893.7	0.5%	17.0%

DEFINITIONS AND ABBREVIATIONS

COST OF RISK (COR)

Impairment or reversal of impairment, including recoveries, divided by total gross loans and advances to customers and financial lease receivable, annualized 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, annualized if necessary. The average interest earning assets is determined based on the beginning and end of the year balances on consolidated basis and based on monthly balances on individual basis.

RETURN ON EQUITY (ROE)

Net profit for the period divided by average total equity including non-controlling interest, annualized and compounded if the case. Average equity is determined based on the beginning and end of the year balances on consolidated basis and based on monthly balances on individual basis.

LOANS TO DEPOSITS (L/D)

Gross loans, including finance lease receivables (on 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 loss /gain from financial assets measured at fair value through OCI and net loss /gain 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
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 Credit Risk
RWA OP	Risk Weighted Assets Operation Risk
RWA MR	Risk Weighted Assets Market Risk
RWA CVA	Risk Weighted Assets Credit Valuation Adjustment
STR	Synthetic securitization

THANK YOU



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