

REPORT ON THE REVIEW OF THE INTERIM CONDENSED CONSOLIDATED AND SEPARATE FINANCIAL STATEMENTS

To the Shareholders of,
Banca Transilvania S.A.

Introduction

1. We have reviewed the accompanying interim condensed consolidated and separate financial statements ("interim financial statements") of Banca Transilvania S.A. ("the Bank") and its subsidiaries ("the Group") as at 30 June 2025 which comprise the interim condensed consolidated and separate statement of financial position at 30 June 2025, and the interim condensed consolidated and separate statement of profit or loss, the interim condensed consolidated and separate statement of comprehensive income, the interim condensed consolidated and separate statement of changes in equity and the interim condensed consolidated and separate statement of cash flows for the six-month period then ended, and a summary of material accounting policies and other explanatory notes. Management is responsible for the preparation and presentation of these interim financial statements in accordance with International Accounting Standard 34 "Interim Financial Reporting" as adopted by the European Union. Our responsibility is to express a conclusion on these interim financial statements based on our review.

Scope of review

2. We conducted our review in accordance with International Standard on Review Engagements 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity." A review of interim financial statements consist of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

3. Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim financial statements have not been prepared, in all material respects, in accordance with the International Accounting Standard 34 "Interim Financial Reporting" as adopted by the European Union.

Other Matters

4. We draw attention to the fact that we did not audit or review the interim financial statements of profit or loss and of comprehensive income for the three-month periods ended 30 June 2025 and 30 June 2024 and, consequently, we do not express a conclusion thereon.

On behalf of:
Deloitte Audit SRL

Irina Dobre

*For signature, please refer to the original
Romanian version.*

Bucharest, Romania
August 22, 2025