



HIGHLIGHTS FINANCIAL RESULTS

AS OF SEPTEMBER 30, 2025

**BT maintained
a steady pace of
operational and
financial growth**



BT Financial Group assets increased to
RON 213.2 billion (September 30, 2025)



BT Financial Group net profit reached
RON 3.27 billion (in the first 9 months)



Net profit of the bank reached
RON 2.92 billion (in the first 9 month)



Operational activity:
+18.8% number of client transactions
(9 M 2025 vs 9 M 2024)

- The bank's net interest income:
+20.2% (9 M 2025 vs 9 M 2024)
- Net Trading Income
reached **RON 682.5 million, +45.4%**
(9 M 2025 vs. 9 M 2024)
- Net fee and comission income:
+12.1% (9 M 2025 vs 9 M 2024)
- BT's Capital Adequacy Ratio:
20.28% (with the profit for H1 2025 included)
- Retail loans:
46% mortgages, **54%** consumer loans
- Customers' deposits reached **RON 161.5 billion** (+13.1%, September 30, 2025 vs. September 30, 2024)
- Corporate financing:
RON 16 billion (in the first 9 months)
- Retail financing:
RON 10.5 billion (in the first 9 months)

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Banca Transilvania has recorded solid growth in its business, supported by significant investments in technology, network, team, and the bank's operational foundation, thus surpassing EUR 20 billion in net loans. All these, together with the development of BT's infrastructure, are preparing the bank for new stages of development. While the economic environment remains challenging, we are confident that Romania will return to above-average European economic growth in the medium term.

Ömer Tetik

CEO Banca Transilvania

