



BT FINANCIAL RESULTS

SEPTEMBER 30, 2025

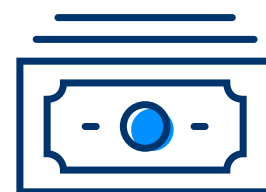
BT sustained a steady pace of operational and financial growth



Total assets of BT Group reached

RON 213.2 BILLION

+3% compared to December 31st, 2024



Net profit of Banca Transilvania

RON 2.92 BILLION

+7.9% (9 M 2025 vs 9 M 2024)



BT gross loan-to-deposit ratio:

65.2%

+8 pp compared to December 31st, 2024



Corporate financing:

RON 16 BILLION

Retail financing

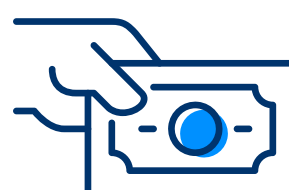
RON 10.5 BILLION



Customers' deposits reached

RON 161.5 BILLION

+7.1% compared to December 31, 2024



Number of transactions made by clients through all BT channels:

+18.8%

(9 M 2025 vs 9 M 2024)