

BT maintained a steady pace of operational and financial growth

Financial results as of September 30, 2025

[Banca Transilvania](#) continues to consolidate its leading position, with sustained asset growth and solid financial performance in the first nine months of the year.

"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" - declares [Ömer Tetik](#), CEO of BT.

Banca Transilvania Financial Group financial results

- Total assets reached RON 213.2 billion, as of September 30, 2025, +3% compared to December 31, 2024 and +6.7% compared to September 30, 2024.
- Net loans and leasing receivables amounted to RON 104.2 billion, +8.1% compared to December 31, 2024, and +10.7% compared to September 30, 2024.
- Consolidated net profit totalled RON 3.27 billion during the first nine months of the year.
- BT Group's profit reached RON 1.3 billion in third quarter of 2025, +18.6% compared to the second quarter of 2025 performance.

Banca Transilvania Financial Performance

- Banca Transilvania's net profit in third quarter of 2025 amounts to RON 1.15 billion, +12.3% higher compared to second quarter of 2025 result and +27.5% compared to third quarter of 2024 performance.
- As of September 2025, Banca Transilvania reported a net profit of 2.92 billion, +7.9% year-on-year growth, an evolution mainly impacted by the increase of the banking tax.
- At the individual level, the gross loan-to-deposit ratio surpassed the 65% threshold, up by 8 percentage points from December 2024, reflecting a more intensive use of attracted

resources, stronger lending appetite, and an effective credit risk management strategy.

At the consolidated level, the ratio rose by 5 percentage points, reaching 65.9%.

- BT's non-performing loan ratio, as defined by EBA, stands at 2.56% as of September 30, 2025.
- Net expenses with impairment adjustments, expected losses on assets, and provisions for other risks and individual lending commitments increased to RON 549.1 million, resulting in a cost of risk that remains below 1% (0.72% respectively).
- The bank's cost-to-income ratio improved, reaching 44.26%, reflecting the annualized impact of contributions to the Bank Deposit Guarantee Fund, the Resolution Fund, and the turnover tax.
- Banca Transilvania's Capital Adequacy Ratio stands at 20.28%, with first-half net profit already incorporated into own funds.

Organic growth

- During the first nine months of the year, Banca Transilvania financed corporates with RON 16 billion and retail clients with RON 10.5 billion. Of the loans granted to retail clients, 46% were mortgage loans, while 54% consisted of unsecured consumer loans and other financing products for personal needs.
- BT customers' deposits reached RON 161.5 billion, +7.1% compared to December 31, 2024, and 13.1% higher compared to September 2024.
- The bank's net interest income is 20.2% higher compared to the first three quarters of 2024, with Q3 2025 showing a quarterly increase of 4.1%.
- Net fee and commission income is up 12.1% compared to the same period last year, driven by BT's increased activity, and 2.8% higher than the previous quarter performance.
- Net trading income reached RON 682.5 million on an individual basis, +45.4% compared to the first nine months of 2024.
- The number of transactions carried out by the retail and corporate clients, across all banking channels, increased significantly: +18.8% during the first nine months of 2025 compared to the same period in 2024.

Banca Transilvania | Communication & Public Relations Department

Information for investors:

- Investors interested in joining the Q3 2025 financial results webcast, scheduled for November 11 at 4:00 p.m. (Romanian time), should submit a participation request via email to: investor.relations@btrl.ro
- The report for the first nine months of 2025, prepared in accordance with Article 67 of Law No. 24/2017 on issuers of financial instruments and market operations (including editable format), will be available on the BT Investor Relations website starting November 10 at 9:00 a.m.

The financial information for the 9-month and 3-month periods ended on September 30, 2025, is unaudited and unreviewed. The financial information for the 9-month and 3-month periods ended on September 30, 2024, is unaudited and unreviewed, and that for December 31, 2024, is audited.

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