

**SEPARATE AND CONSOLIDATED STATEMENT OF FINANCIAL POSITION  
AS AT DECEMBER 31, 2025**

ASSETS	Bank			Group		
	31-dec-25 RON thousand	31-dec-24 RON thousand	Δ dec 25 vs dec 24	31-dec-25 RON thousand	31-dec-24 RON thousand	Δ dec 25 vs dec 24
Cash and current accounts with Central Banks	23,224,311	16,908,360	37.35%	25,499,275	21,950,170	16.17%
Placements with banks and public institutions	14,476,281	13,612,057	6.35%	16,552,294	13,714,870	20.69%
Financial assets held for trading of which:	172,972	173,405	-0.25%	737,679	562,847	31.06%
<i>Derivatives</i>	150,642	155,572	-3.17%	145,824	173,030	-15.72%
<i>Equity instruments</i>	22,330	17,833	25.22%	383,192	249,120	53.82%
<i>Debt instruments</i>	-	-	-	208,663	140,697	48.31%
Loans and advances to customers - net (*)	99,691,081	81,389,989	22.49%	106,709,906	96,369,862	10.73%
Financial assets measured mandatorily at fair value through profit or loss	2,645,584	2,015,434	31.27%	1,904,620	1,469,014	29.65%
Financial assets measured at fair value through other comprehensive income	33,850,743	43,151,498	-21.55%	34,625,744	43,977,335	-21.26%
Financial assets at amortized cost - debt instruments	29,871,314	19,376,763	54.16%	31,939,806	22,401,071	42.58%
Investments in subsidiaries	1,373,464	2,644,703	-48.07%	28,871	23,315	23.83%
Investments in associates	-	-	-	-	-	-
Property and equipment and investment property	1,227,878	829,734	47.98%	1,711,134	1,655,373	3.37%
Intangible assets	1,013,652	747,305	35.64%	1,268,602	973,222	30.35%
Right-of-use assets	559,701	769,195	-27.24%	589,203	586,634	0.44%
Goodwill	-	-	-	156,979	156,915	0.04%
Current tax receivables	-	-	-	-	-	-
Deferred tax assets	188,176	388,277	-51.54%	223,530	462,239	-51.64%
Other financial assets	1,826,066	2,013,078	-9.29%	2,019,812	2,327,367	-13.21%
Other non-financial assets	276,887	244,114	13.43%	446,242	405,244	10.12%
<b>Total assets</b>	<b>210,398,110</b>	<b>184,263,912</b>	<b>14.18%</b>	<b>224,413,697</b>	<b>207,035,478</b>	<b>8.39%</b>

(\*) At a group level it also includes the impact of leasing activities

	Bank			Group		
	31-dec-25 RON thousand	31-dec-24 RON thousand	Δ dec 25 vs dec 24	31-dec-25 RON thousand	31-dec-24 RON thousand	Δ dec 25 vs dec 24
<b>LIABILITIES</b>						
Held for trading financial liabilities	263,550	235,283	12.01%	261,867	235,322	11.28%
Deposits from banks	321,053	1,173,778	-72.65%	301,847	951,155	-68.27%
Deposits from customers	168,861,727	150,785,254	11.99%	175,249,810	167,869,266	4.40%
Loans from banks and other financial institutions	14,604,339	11,209,491	30.29%	17,122,801	12,237,716	39.92%
Subordinated liabilities	2,466,250	2,405,137	2.54%	2,643,277	2,530,535	4.46%
Provisions for other risks and for loan commitments	639,545	500,112	27.88%	837,123	827,438	1.17%
Current tax liability	74,933	184,341	-59.35%	103,203	215,042	-52.01%
Lease liabilities	595,633	747,857	-20.35%	624,366	617,498	1.11%
Other financial liabilities (*)	2,084,359	2,582,891	-19.30%	3,496,329	3,801,960	-8.04%
Other non-financial liabilities	394,696	220,663	78.87%	475,283	312,973	51.86%
<b>Total liabilities</b>	<b>190,306,085</b>	<b>170,044,807</b>	<b>11.92%</b>	<b>201,115,906</b>	<b>189,598,905</b>	<b>6.07%</b>
<b>EQUITY</b>						
Share capital	10,989,724	9,255,300	18.74%	10,989,724	9,255,300	18.74%
Treasury shares	-	(24,241)	-100.00%	(26,511)	(39,528)	-32.93%
Share premiums	28,614	28,614	-	28,110	32,033	-12.25%
Other capital instruments	2,529,996	-	100.00%	2,530,759	-	100.00%
Retained earnings	5,643,769	5,281,983	6.85%	7,837,042	7,616,536	2.90%
Other reserves	899,922	(322,551)	-379.00%	1,050,935	(246,801)	-525.82%
<b>Total equity</b>	<b>20,092,025</b>	<b>14,219,105</b>	<b>41.30%</b>	<b>22,410,059</b>	<b>16,617,540</b>	<b>34.86%</b>
Non-controlling interests	-	-	-	887,732	819,033	8.39%
<b>Total liabilities and equity</b>	<b>210,398,110</b>	<b>184,263,912</b>	<b>14.18%</b>	<b>224,413,697</b>	<b>207,035,478</b>	<b>8.39%</b>

(\*) At a group level it also includes the financial liabilities towards fund unit holders

Note: The preliminary annual financial statements as at 31.12.2025 are not audited or reviewed and those as at 31.12.2024 are audited.

DEPUTY CEO

GEORGE CĂLINESCU

FINANCIAL DATA PROCESSING AND REPORTING

DIRECTOR  
RĂZVAN BOB

**SEPARATE AND CONSOLIDATED PROFIT OR LOSS ACCOUNT  
AS AT DECEMBER 31, 2025**

	<b>Bank</b>			<b>Group</b>		
	<b>31-dec-25 RON thousand</b>	<b>31-dec-24 RON thousand</b>	<b>Δ dec 25 vs dec 24</b>	<b>31-dec-25 RON thousand</b>	<b>31-dec-24 RON thousand</b>	<b>Δ dec 25 vs dec 24</b>
Interest income calculated using the effective interest method	11,104,418	9,610,503	15.54%	12,152,570	10,692,264	13.66%
Other similar income	-	-	-	615,060	551,024	11.62%
Interest expense calculated using the effective interest method	(4,457,657)	(4,063,526)	9.70%	(4,686,401)	(4,323,349)	8.40%
Other similar expense	(15,610)	(14,782)	5.60%	(15,680)	(12,177)	28.77%
<b>Net interest income</b>	<b>6,631,151</b>	<b>5,532,195</b>	<b>19.86%</b>	<b>8,065,549</b>	<b>6,907,762</b>	<b>16.76%</b>
Fee and commission income	2,453,028	2,116,593	15.90%	2,841,437	2,515,108	12.97%
Fee and commission expense	(1,064,706)	(848,314)	25.51%	(1,218,504)	(1,027,277)	18.61%
<b>Net fee and commission income</b>	<b>1,388,322</b>	<b>1,268,279</b>	<b>9.47%</b>	<b>1,622,933</b>	<b>1,487,831</b>	<b>9.08%</b>
Net trading income	894,117	707,487	26.38%	1,227,449	938,291	30.82%
Net gain/loss (-) from financial assets measured through other comprehensive income	66,426	164,342	-59.58%	67,103	167,273	-59.88%
Net gain/loss (-) from financial assets mandatorily measured through profit and loss	434,267	282,298	53.83%	247,962	158,664	56.28%
Contribution to the Banking Deposits Guarantee Fund and Resolution Fund	(102,453)	(74,514)	37.49%	(114,465)	(90,643)	26.28%
Other operating income	473,777	343,777	37.82%	544,016	492,221	10.52%
<b>Operating income</b>	<b>9,785,607</b>	<b>8,223,864</b>	<b>18.99%</b>	<b>11,660,547</b>	<b>10,061,399</b>	<b>15.89%</b>
Personnel expenses	(2,162,509)	(1,945,345)	11.16%	(2,702,604)	(2,599,594)	3.96%
Depreciation and amortization	(453,357)	(419,469)	8.08%	(558,376)	(516,700)	8.07%
Other operating expenses, of which	(1,728,052)	(1,366,885)	26.42%	(2,179,680)	(1,743,097)	25.05%
- <i>Additional tax on banking income</i>	<i>(487,176)</i>	<i>(269,484)</i>	<i>80.78%</i>	<i>(491,387)</i>	<i>(283,759)</i>	<i>73.17%</i>
<b>Operating expenses</b>	<b>(4,343,918)</b>	<b>(3,731,699)</b>	<b>16.41%</b>	<b>(5,440,660)</b>	<b>(4,859,391)</b>	<b>11.96%</b>
Impairment or reversal of impairment on financial assets not measured at fair value through profit or loss	(615,015)	(436,106)	41.02%	(819,958)	(657,097)	24.78%
(Other) Provisions and reversal of provisions	(7,231)	103,934	-106.96%	(11,700)	81,793	-114.30%
Bargain gain	-	-	-	121,393	815,665	-85.12%
<b>Profit before income tax</b>	<b>4,819,443</b>	<b>4,159,993</b>	<b>15.85%</b>	<b>5,509,622</b>	<b>5,442,369</b>	<b>1.24%</b>
Income tax expense	(724,153)	(628,315)	15.25%	(848,901)	(711,845)	19.25%
<b>Net profit</b>	<b>4,095,290</b>	<b>3,531,678</b>	<b>15.96%</b>	<b>4,660,721</b>	<b>4,730,524</b>	<b>-1.48%</b>

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