Press release, August 1st, 2025

The Banca Transilvania Financial Group's results to the 2025 EU-wide stress test

Banca Transilvania Financial Group was for the first time subject to the 2025 EU-wide stress test conducted by the European Banking Authority (EBA), in cooperation with the National Bank of Romania (NBR), the European Central Bank (ECB), and the European Systemic Risk Board (ESRB). Banca Transilvania, representing/in the name of Banca Transilvania Financial Group, notes the announcements made today by the EBA on the EU-wide stress test and fully acknowledges the outcomes of this exercise.

"We are pleased that BT's results in the stress test confirmed the robustness of its capital position and of the business model, the quality of its assets and its adequate risk management. Banca Transilvania and the BT Group have the capacity to support the Romanian economy and absorb economic and financial shocks, even during severe economic conditions. We appreciate the European Banking Authority's efforts to ensure transparency and we reaffirm our commitment to comply with the prudential and supervisory standards in order to contribute to an efficient, resilient, and sustainable European banking system" declares Ömer Tetik, CEO of Banca Transilvania.

The 2025 EU-wide stress test does not contain a pass-fail threshold and instead is designed to be used as an important source of information for the purposes of the SREP. The results will assist competent authorities in assessing Banca Transilvania's ability to meet applicable prudential requirements under stressed scenarios.

The adverse stress test scenario was set by the ECB/ESRB and covers a three-year time horizon (2025-2027). The stress test has been carried out applying a static balance sheet assumption as at December 2024, and therefore does not take into account future business strategies and management actions. It is not a forecast of Banca Transilvania profits.

For the 2025 stress test, the proposed adverse macroeconomic scenario leads to a cumulative decline in Romania's GDP of 4.1%, during 2025–2027, against a backdrop of rising geopolitical tensions. The scenario also included a decline in consumer confidence following supply chain disruptions and rising inflation, coupled with an increase in unemployment rates. Significant cumulative shocks were also applied to the commercial real estate (CRE) market.

The application of the adverse scenario led to a fully loaded Common Equity Tier 1 (CET1) ratio for the Banca Transilvania Financial Group of 12.24% at the end of 2027, compared to 13.63% at the end of 2024. The approach took into account the new European regulations for calculating capital requirements (CRR3), effective as of January 1, 2025. The stress-induced change in the CET1 ratio under the comprehensive approach is -139 basis points, thus confirming the solidity of Banca Transilvania Group and its resilience in case of adverse economic scenarios.

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