

BCR Group, 1-9 2026: Confidence and tools for informed decisions, within reach of people and companies

Summary¹:

- **8 in 10 clients applied digitally for a mortgage**, and half of the mortgages granted by BCR this year went through a 100% digital flow. BCR is the only bank in Romania that offers, in George, a 100% digital approval flow both for buying a home and for refinancing, including from other banks.
- The number of clients with at least one **investment product grew by 20%** compared with September 2025, while **Capital Plan subscriptions**, the recurring investment plan with a minimum threshold of RON 100, rose by **43%** compared with the same period last year.
- **George Business** processes monthly transactions of over **EUR 12 billion** for more than 12,000 clients, and in the first three quarters of 2026 it issued over **1,000 letters of guarantee** fully digitally. In Q3 2026 alone, over 1,400 companies carried out **27,000 FX transactions through FX Pro**, at a rate negotiated directly in the platform, with a total volume of over **EUR 1 billion**.
- Over **90,000 Romanians have joined the Edu Fin National Team**, including 25,000 from more than **550 companies and institutions** in a single day. The BCR initiative aims to lift Romania from last place in the EU in the Financial Literacy Barometer.

Open for people, open for impactful business

- BCR was named **"Best Bank in Romania" at the Euromoney Awards for Excellence 2026**, one of the most prestigious international competitions in the financial industry.
- The **stock of net customer loans** granted by Banca Comercială Română (BCR Group) **advanced by 10.9% year on year as of 30 September 2026**.
- BCR granted **new retail loans to individuals and microenterprises totaling 10.8 billion lei in 1-9 2026**. The **mortgage loan portfolio grew by 15.1% year on year**, of which **standard mortgage loans (Casa Mea) recorded a 29.2% year on year increase**, partly offset by repayments of Prima Casă loans.
- BCR approved **new corporate loans worth approximately 11.9 billion lei in 1-9 2026**. The **corporate loan portfolio grew by 14.2% year on year**. Of the total financing granted, **RON 6.5 billion went to strategic sectors of the economy**, supporting projects in energy, agriculture, real estate, infrastructure and construction.
- Over **RON 4.4 billion in new sustainable financing**, retail and corporate, of which more than **RON 2.2 billion** for renewable energy investments and over **RON 1.8 billion** for the purchase of energy-efficient homes through the **Casa Mea Natura** mortgage product.
- BCR acted as **co-arranger of the EUR 30 million bond issue** of Autonom Services S.A., the largest independent mobility services provider in Romania.

¹ All the financial data presented below constitute the unaudited consolidated results of Banca Comercială Română (BCR) Group for 1-9 2026, according to IFRS. Unless otherwise specified, the 1-9 2026 financial results are compared to 1-9 2025 results. Also, unless otherwise specified, the exchange rates used to convert amounts into euros are those communicated by the European Central Bank. The profit and loss account is converted using the average exchange rate for 1-9 2026, i.e. 5.1792 RON/EUR when referring to the 1-9 2026 results, and using the average exchange rate for 1-9 2025, i.e. 5.0265 RON/EUR with reference to 1-9 2025 results. The balance sheets as of 30 September 2026 and 31 December 2025 are converted using the closing exchange rates on those dates (5.2788 RON/EUR on 30 September 2026 and 5.0968 RON/EUR on 31 December 2025). All percentage changes refer to the figures expressed in RON.

BCR Group recorded a net profit of RON 2,007 million (EUR 388 million) in 1-9 2026.

Romania's next stage of growth will depend on how well we turn knowledge into innovation and finished products, designed and created here. In a world where technology and geopolitics are reshaping global value chains, what makes the difference is how quickly we understand where we stand. Our role is to be a trusted guide for our clients, to give them the tools and expertise to turn data into decisions, and to stay with them throughout the journey, so they can have full control and clarity.

Today, more than 12,000 of Romania's strongest companies, those with turnover above EUR 1 million, have chosen George Business to manage their financial operations. Entrepreneurs see their company's rating and financial indicators in real time, negotiate their exchange rate directly on the platform and obtain letters of guarantee fully online. In George, individual clients have access to a complete portfolio of products and services, from investments to pensions and insurance, and through the Financial Coaching service they receive a personalised financial plan and develop healthy long-term habits.

Above all, Romania needs confidence in its own capacity to build. That is why we finance infrastructure and investments that raise productivity and develop human capital, so that our economy becomes a growth engine for the region. For us, this confidence starts with people and companies who make good choices for themselves and, together, for Romania.

Sergiu Manea, CEO Banca Comercială Română

Trust in youngsters nowadays and personalized financial planning

- **Over 90,000 Romanians have joined the Edu Fin National Team**, the programme through which BCR aims to lift Romania from the last place in the EU on financial literacy. In a single day, more than **400 BCR employees took financial education to over 550 companies and institutions across the country, and 25,000 Romanians joined the National Team**. The Edu Fin test was designed to build a habit and to train financial knowledge following the Eurobarometer methodology, on topics such as interest rates, inflation, investments, cybersecurity and pensions. BCR has also brought financial education to George, where clients manage their money every day. The **FinCoach section of the app has a space dedicated to the Edu Fin National Team**, with educational resources and tests inspired by the European model for assessing financial competences.
- **Over 3.2 million Romanians have taken part in BCR's financial education programmes, Școala de Bani and Financial Coaching.**
 - **Approximately 1.2 million children, teenagers, young people and adults** have taken part over the past 10 years in **Școala de Bani** courses and projects, of whom over **119,000** in 1-9 2026 alone.
 - Over **2 million** people have so far benefited from a **personalised financial plan** through **Financial Coaching**.
- Through the **George Benefits Programme**, the first banking programme in Romania to reward client loyalty, over **850,000 clients** have set financial goals. The financial education BCR has delivered over the past 10 years is changing how Romanians relate to money, as **6 in 10 set financial goals are dedicated to saving**. In addition, **1.4 million clients** have received discounts under the Benefits Programme, and over **550,000** of them have accessed loans and deposits at preferential interest rates.
- BCR's **financial inclusion programme for rural and small urban communities** operates two mobile branches, one of them fully electric. The BCR Caravan has so far travelled **40,000 km** and reached **75 communities**,

supporting over **10,000 people** through financial education sessions and personalised banking services. In 2026 alone, the programme reached **23 local communities** and covered **10,000 km**.

- **ZBOR**, the project developed together with a broad network of youth and social innovation NGOs, has reached over **183,000 young people through approximately 9,000 activities**, from non-formal education courses and personal development workshops to mentoring sessions, in the **12 hubs** in Constanța, Iași, Cluj-Napoca, Brașov, Ploiești, Târgu Jiu, Baia Mare, Vaslui, Timișoara, Craiova and Bucharest.
- BCR continues to invest in education and in today's young people through **BacUp**, the first national competition that rewards the state high schools with the largest improvement in Baccalaureate results compared with the previous year. BCR and the Edupedu Association for Education brought over **70 highschoools** into the competition, from elite colleges to technical high schools and rural schools, and six of them received prizes totalling **RON 115,000**, dedicated entirely to educational activities for students.

Accelerated digitalization and customer experience transformation

- **2.4 million active users of the George mobile app**, George being the main channel through which BCR clients buy a home, invest, choose insurance and save.
- **8 in 10 clients applied digitally for a mortgage in the first nine months of 2026, and half of the mortgages granted this year were approved entirely in George**. BCR is the only bank in Romania with a 100% digital approval flow for mortgage loans, both for buying a home and for refinancing, including from other banks. In George, clients upload property documents directly from their phone and receive validation on the spot, and the loan can be granted in just **five working days**.
- BCR is the **first bank in Romania to offer a 100% digital investment advisory service**, in George, available to all the bank's clients. The service is part of BCR's financial education initiative for investors, designed to help every investor understand the mechanisms and specifics of the products they invest in. To date, over **129,000 clients have completed the Investment Knowledge and Experience questionnaire**, and **15,000** have gone through the advisory flow directly in George.
- **98% of retail investment transactions in the first nine months of 2026 were carried out 100% digitally, in George**. The number of clients with at least one investment product grew by 20% compared with September 2025, and subscriptions to Capital Plan recurring investment plans rose by 43%.
- **94% of new insurance sales are made digitally**, and the total insurance portfolio grew by 11% compared with September 2025. BCR is constantly expanding its insurance offer with products built around clients' real needs and has recently added **Global Care**, offered together with BCR Asigurări de Viață VIG, a health policy that covers treatment for serious illnesses abroad.
- **98% of new enrolments in the BCR Plus Voluntary Pension Fund (Pillar III) are made digitally, directly in George**. The number of new enrolments rose by 8% in Q3 2026 compared with Q3 2025, and the fund has exceeded 185,000 participants. BCR Pensii launched a digital feature that enables **100% online transfer to the BCR Plus Voluntary Pension Fund** for those currently contributing to another fund.
- **In a first for Romania, BCR brings Travel Hub to George**, a space dedicated to travel abroad that brings together useful services and information in one place, including mobile connectivity via eSIM in over 200 countries and regions, an updated indicative exchange rate, a currency converter, destination information and personalised recommendations. The result is a simpler, more comfortable trip.
- **BCR offers clients discounts of up to 10% on everyday purchases, directly in George**. In the first month after the launch of the **Gift Vouchers feature**, clients bought over **RON 210,000 worth of digital vouchers**. The vouchers are available from more than 35 partner merchants, from supermarkets and petrol stations to

electronics, furniture, fashion, restaurants, travel and entertainment. Clients choose the merchant and the voucher value, pay the discounted price from their George account and receive the voucher instantly.

- BCR is the best bank in Romania for the quality of its **Contact Center** service, with **2.48 million interactions** in the first nine months of 2026 and high client satisfaction, above 75 points on the NPS recommendation indicator. BCR's Contact Center answers 3 in 4 calls within the first 30 seconds.

BCR's impact on economy and society

In the retail banking business, BCR granted **new loans** to individuals and microenterprises totaling **10.8 billion lei in 1-9 2026**. **The mortgage loan portfolio grew by 15.1% year on year**, of which standard mortgage loans (Casa Mea) recorded a **29.2%** year on year increase, partly offset by repayments of Prima Casă loans.

In the corporate banking business, BCR approved **new loans** worth approximately **11.9 billion lei in 1-9 2026**. **The corporate loan portfolio grew by 14.2% year on year**. Out of the total financing granted, **RON 6.5 billion** went to strategic sectors of the economy (energy, agriculture, real estate, infrastructure and construction), reconfirming BCR's role in supporting the real economy and projects with a long-term structural impact.

BCR consolidated its position as **leader in the syndicated loan market**, with a total participation of approximately **RON 2.1 billion** (EUR 400 million) in 1-9 2026. At the same time, in the first nine months the bank allocated over **RON 1 billion** to **public and local infrastructure** projects, contributing to more connected communities and a more competitive economy.

George Business, the smart banking platform for SMEs and large companies, currently has over **12,000 clients** and processes monthly transactions worth over **EUR 12 billion**, equivalent to approximately **3% of Romania's annual GDP**. In the first nine months of 2026, over **1,000 letters of guarantee** were issued fully digitally through the platform. In addition, in Q3 2026 alone, over 1,400 companies carried out **27,000 FX transactions** through FX Pro, at a rate negotiated directly in the platform, with a total volume of over **EUR 1 billion**.

BCR Leasing ended the third quarter of 2026 with a **leasing portfolio of RON 5.7 billion, up 15%** compared with the same period last year. **The volume of new financing granted increased by 16%**, while the **number of financed customers** was **35% higher**, an evolution primarily driven by SMEs. Financing for **heavy commercial vehicles increased by 52%**, supported by companies' investments in the development and modernization of their fleets amid the positive dynamics of the transport and logistics sector. Digitalization is simplifying the leasing customer experience after contract signing. Thus, the **Self-Service customer platform exceeded 13,700 active users**, while the **number of customers who used the digital data-update flow increased by 24%** compared with the same period last year, and **interactions with the LEA virtual assistant** increased significantly. At the end of the third quarter, **BCR Leasing launched the LeaseYou platform**, marking a new stage in the digitalization of financial leasing in Romania. Dedicated to microenterprises, **LeaseYou** provides **100% online** access to financing for passenger cars, commercial vehicles, motorcycles and other mobility solutions, with financing approval in just **9 minutes** and the entire process completed in approximately **16 minutes**.

BCR Social Finance supported more than **1,900 microenterprises, of which 972 operate in the agribusiness sector**, through **financing worth EUR 33.6 million**, helping sustain more than **3,600 jobs**. During the first three quarters of 2026, the institution financed **44 NGOs and social enterprises** with **EUR 4.5 million**, supporting the well-being of more than **69,000 beneficiaries** and helping maintain and create more than **340 jobs**. These initiatives contribute to the achievement of the UN Sustainable Development Goals (SDGs), particularly SDG 1 (No Poverty), SDG 2 (Zero Hunger), SDG 3 (Good Health and Well-being), SDG 4 (Quality Education) and SDG 11 (Sustainable Cities and Communities). At the same time, BCR Social Finance granted **184 StudyUP loans**, worth more than **EUR 350,000**, to support lifelong learning through university, master's, doctoral and specialization programmes.

BCR Social Finance continued to develop and expand its programmes dedicated to strengthening Romania's impact ecosystem.

- In September, the **AmpliFY Network** continued its series of local events, reaching Constanța as well. The community now numbers more than 1,300 members, of which approximately 1,000 are organizations. AmpliFY NGO is an initiative of BCR Social Finance and How to Web aimed at increasing the impact of Romanian non-governmental organizations, with the support of Banca Comercială Română and the ERSTE Foundation.
- **Marc Impact Program** launched a new application round for the 2026-2027 cohort. Within the programme, 15 impact businesses will benefit from an intensive six-month programme that includes mentoring and development support. The selected organizations will be announced at the beginning of November 2026. The programme is an initiative of the ERSTE Foundation, ERSTE Social Finance and Simpac IFUA, implemented in Romania by BCR Social Finance and Synerb.

BCR Seed Starter, the first corporate venture capital fund established by a bank in Romania, invested **EUR 500,000** in Licenseware, the Romanian SaaS platform for software license management. The fund led the approximately EUR 800,000 round, joined by Inspire Capital, business angel investors from the Bravva community and some of the company's existing shareholders. This is the fund's third investment, following Profluo and FieldOS, bringing the total invested to **EUR 1.5 million in Romanian technology startups** capable of competing in international markets.

Financial highlights of BCR Group in 1-9 2026

BCR delivered a resilient financial performance in 1-9 2026, reporting a net profit of RON 2,007 million (EUR 388 million). The result was underpinned by continued growth in customer business volumes across key segments, despite a competitive market environment and ongoing macroeconomic challenges. The year-on-year comparison is affected by the one-off gain booked in other operating result in September 2025.

The operating result increased by 4.1% year on year to RON 3,225 million (EUR 623 million) in 1-9 2026, supported by higher operating income, partially offset by increased operating expenses.

Net interest income slightly increased by 1.0% year on year to RON 3,605 million (EUR 696 million) in 1-9 2026, reflecting higher business volumes and an optimized balance sheet structure, which compensated the impact of a highly competitive environment.

Net fee and commission income grew by 17.8% year on year to RON 1,016 million (EUR 196 million) in 1-9 2026, reflecting stronger customer activity across transactional, insurance and investment products, supported by an expanding client base and increased customer adoption of the bank's products and services. This performance highlights the continued relevance of diversified income streams.

Net trading and fair value result rose by 17.8% year on year to RON 451 million (EUR 87 million) in 1-9 2026.

As a result, **operating income rose by 5.3% year on year in 1-9 2026 to RON 5,096 million (EUR 984 million)**, supported by growth across all major revenue streams.

General administrative expenses increased by 7.5% to RON 1,871 million (EUR 361 million) in 1-9 2026 vs 1-9 2025, reflecting the impact of inflation, increased VAT and local currency depreciation, together with continued investments in strategic initiatives. These effects were partially offset by ongoing optimization measures and the absence of Deposit Insurance Fund contributions in 2026.

Consequently, **the cost-income ratio remained at a solid 36.7% in 1-9 2026**, underscoring sustained focus on operational efficiency.

Risk Costs and Asset Quality

The net result from the impairment of financial instruments amounted to RON 343 million (EUR 66 million) in 1-9 2026, compared with a provision allocation of RON 230 million (EUR 46 million) in 1-9 2025, mainly reflecting the periodic recalibration of credit risk parameters against a backdrop of heightened macroeconomic and geopolitical uncertainty. Nevertheless, risk costs improved in Q3 2026, with a net provision release supported by significant recoveries from non-performing loans (NPL), including proceeds from the sale of a selected unsecured portfolio.

The NPL ratio for BCR Group, calculated according to Erste Group methodology, remained rather stable year to date at **2.8% as of September 2026**, due to targeted NPL management actions. NPL provisioning coverage stood comfortably at 128% as of September 2026.

Capital position and funding

Total (Tier 1+2) capital ratio of BCR Group stood at 22.6% as of September 2026 (preliminary, own funds including profit), well above the regulatory requirements of the National Bank of Romania and clearly reflecting BCR's strong capital and funding positions.

Net loans and advances to customers increased by 3.4% compared with 31 December 2025, reaching **RON 75,418 million (EUR 14,287 million) as of 30 September 2026**. This evolution reflects the increase in both corporate and retail segments, partially offset by the maturity of a large short-term loan previously booked under Other segments.

Deposits from customers increased by 4.1% compared with 31 December 2025, reaching **RON 96,873 million (EUR 18,351 million) as of 30 September 2026**, driven by the increase in both retail and corporate deposits.

BCR offers a full range of financial products and services through a network of 19 business centres, 15 corporate mobile offices dedicated to companies and 282 retail units located in most of the country's cities with more than 10,000 inhabitants, where 74% of units are cashless. BCR customers have the largest national network of ATMs and MTMs (1,750 machines), and full banking services through Internet banking, Mobile banking, Phone-banking and E-commerce.

For more information, please contact the press office at: comunicare@bcr.ro
This information is also available on our website at: www.bcr.ro

BCR Group profit or loss

In RON million	30 SEP 2026	30 SEP 2025
Net interest income	3,605	3,569
Net fee and commission income	1,016	863
Net trading result and gain/losses from financial instruments at FVPL	451	382
Operating income	5,096	4,839
Operating expenses	(1,871)	(1,740)
Operating result	3,225	3,099
Impairment result from financial instruments	(343)	(230)
Other operating result	(407)	7
Pre-tax from continuing operations	2,475	2,875
Net result attributable to owners of the parent	2,007	2,467

In RON million	30 SEP 2026	31 DEC 2025
Cash and cash balances	12,669	11,441
Trading, financial assets	43,864	39,967
Loans and advances to banks	688	5,572
Loans and advances to customers	75,418	72,956
Retail segment	38,374	37,131
Corporate segment	35,044	31,174
Other segments (Group Markets, ALM, Local Corporate Center)	2,000	4,651
Intangible assets	588	551
Miscellaneous assets	1,577	1,417

Total assets	134,803	131,904
Financial liabilities held for trading	245	165
Deposits from banks	4,756	3,179
Deposits from customers	96,873	93,084
Retail segment	58,244	55,824
Corporate segment	35,953	34,362
Other segments (Group Markets, ALM, Local Corporate Center)	2,676	2,899
Debt securities issued	10,886	14,246
Miscellaneous liabilities	4,280	3,400
Total equity	17,763	17,830

Total liabilities and equity	134,803	131,904
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