



HIGHLIGHTS FINANCIAL RESULTS

DECEMBER 31ST 2025

Solid financial results and above-average market growth



BT Group assets:
224.4 billion RON +8.4% vs 2024



BT Group net profit:
4.66 billion RON



Banca Transilvania net profit:
4.10 billion RON +16% vs 2024



Balance of gross loans:
+22.6% vs 2024

2 SIMULTANEOUS MERGERS

Banca Transilvania – OTP Bank România
Victoriabank – BCR Chişinău

M&A: 2 STRATEGIC ACQUISITIONS

BRD Pensii (România)
Microinvest (Republica Moldova)

Financial Indicators Banca Transilvania

- Loans/deposits ratio: 62.6%
- Return on equity (ROE): 25.23%
- Non-performing loans ratio (according to EBA): 2.40%
- Cost-to-income ratio: 44.39%

2.9 billion RON

The bank's total contribution to the public budget, including taxes, social contributions, turnover tax, and the contribution to the Bank Deposit Guarantee Fund, +65% compared to 2024.

#1 Banca Transilvania ranks first in customer satisfaction among large banks in Romania.
NPS: +12pp vs market average

#2 In 2025, Banca Transilvania distributed two rounds of dividends.
● December 2025 | RON 700 Million
● June 2025 | RON 1.59 Billion



2025 was a year of growth for Banca Transilvania Group, with financial results above the market average and the strongest fourth quarter in recent years, strengthening our leadership position. We completed strategic acquisitions and mergers in Romania and the Republic of Moldova. We distributed two rounds of dividends. I would like to thank investors, shareholders and customers for their trust, and the BT Group team for their contribution to these results. We began 2026 with a robust business model, financial discipline and a focus on growth opportunities. We remain committed to supporting the Romanian economy even during periods of volatility, such as the one we are currently experiencing.

Horia Ciorcilă

Chairman of the Board of Directors
Banca Transilvania

