

DECEMBER 31ST, 2025

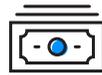


SOLID FINANCIAL RESULTS AND ABOVE-AVERAGE MARKET GROWTH



224.4 billion RON

BT Group
Assets



4.66 billion RON

BT Group
Net Profit



12.9 billion RON

Financial solutions
supporting Romanians

M&A: 2 strategic acquisitions

BRD Pensii (Romania)
Microinvest (Republic of Moldova)



+22.6%

Balance of gross
loans vs 2024



8 million

BT Cards

▲19% transactions with cards vs 2024



2.9 billion RON

Total contribution to
the public budget

▲65% vs 2024