BT FINANCIAL RESULTS

30 September 2026

GROWTH IN LOANS, CUSTOMERS AND TRANSACTIONS IN THE FIRST NINE MONTHS

BT Group Assets
RON 242.2 BN, +13.6%
(Sep-26 vs Sep-25)

BT Group net profit
RON 3.8 BN, +17.7%
(9M 2026 vs 9M 2025)

BT net profit
RON 3.3 BN, +12.8%
(9M 2026 vs 9M 2025)

- BT gross loans granted to customers **RON 116.5 BN,** +10.7% (Sep-26 vs Sep-25)
- Continued growth in the use of BT services **+17%** in total transaction volumes (9M 2026 vs 9M 2025)
- BT Customers' Deposits **RON 175.8 BN**, +8.9% (Sep-26 vs Sep-25)
- Turnover tax **+68.9%** (9M 2026 vs 9M 2025)
- BT Gross loans to deposits ratio is **66.3%**

- Return on equity (ROE) is **21.61%**
- Cost/income ratio reached **43.64%** Excluding the turnover tax, the cost/income ratio is **37.21%**
- Earnings per share (EPS) **RON 2.9886** +16.8% vs Sep-25
- Capital Adequacy Ratio is **23.7%** confirming the robust capital position

"The first nine months have been busy and challenging for the households, the national economy and the banking system. Despite these challenges, we have maintained a steady growth in operations and lending. As the national economy undergoes a period of adjustment, the banking sector has once again demonstrated its role as the most resilient pillar of support for the economy and households. It also plays an essential role in financing the state and supporting the country's credit rating and stability. At BT, we continue to outpace the market, maintaining strong business momentum while investing in the growth of the BT Group and Romania.



Ömer Tetik
CEO, Banca Transilvania

#BTInvestorRelations
www.bancatransilvania.ro/relatii-investitori