# BT FINANCIAL RESULTS

JUNE 30, 2026

## BANCA TRANSILVANIA CONTINUED TO SUPPORT THE ROMANIAN ECONOMY

BT Group total assets reached
**RON 233.3 billion**

BT Group net profit
**RON 2.5 billion**, +26.8%
(H1 2026/H1 2025)

BT net profit
**RON 2.1 billion**, +20.7%
(H1 2026/H1 2025)

Earnings per share (EPS)
**RON 1.9389**
+24.2% vs H1 2025

- BT continues to finance Romania **≈RON 25 billion** in H1 2026
- Loans granted to Large Corporate clients exceeded the H1 2025 level by **RON 4.2 billion**
- BT customer deposits reached **RON 172.4 billion**
- Gross loans/deposits ratio is **65.9%**

- Cost to income ratio, at bank level is **38.3%** excluding the turnover tax impact
- Return on equity (ROE) reached **21.98%**
- Capital adequacy ratio stands at **21.96%**, confirming the solid capital position
- Cost of risk decreased to **0.63% in H1 2026** -20 basis points vs. H1 2025

The first-half results reflect more than the Bank's growth. Behind them are millions of customers, including approximately 600,000 companies that invest, produce, create jobs, and contribute to Romania's economy. Despite the challenging economic environment, we continued to expand the Bank's customer base and operational activity, as reflected in our results. We remain focused on growing the business, supported by our strong network, high-quality digital applications in which we continue to invest significantly, the BT Group's valuable complementary product offer and an expanding customer base in the diaspora.

**Ömer Tetik**
**CEO Banca Transilvania**

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