



HIGHLIGHTS FINANCIAL RESULTS

AS OF JUNE 30, 2025

BT's business has consolidated and the operational activity has increased in the first six months of 2025

BT's evolution, supported by the growth across several areas:

- Operational activity
- Number of customers
- Loans volumes
- Attracted deposits
- Continued strengthening of the digital apps



BT Financial Group assets:
increased to **RON 208.2 billion**
(June 30, 2025)



BT Financial Group net profit:
reached **RON 1.97 billion** (H1 2025)



Operational activity: **+17.4%**
number of client transactions
(H1 2025 vs H1 2024)



Net profit of the bank:
reached **RON 1.78 billion** (H1 2025)

- The bank's net interest income:
+19.4% (H1 2025 vs H1 2024)
- Net trading income reached **RON 451 million**, **+21.3%** (H1 2025 vs H1 2024)

- Net fee and commission income:
+12% (H1 2025 vs H1 2024)
- BT's Capital Adequacy Ratio:
21.85% (profit included)

- BT's client base:
reached **4.84 million**
- Customers' deposits: reached **RON 158.5 billion** (+14% as of June 30, 2025 vs June 30, 2024)

- Company financing: **RON 9.7 billion**, to support infrastructure, healthcare, agriculture, and energy projects
- Retail financing: **RON 7.1 billion** in loans granted

Our priorities in the first half of the year were related to the integration and merger of OTP Bank Romania, the increase of post-merger volumes and the organic growth of BT, in a market environment not as dynamic as in previous years and a challenging macroeconomic landscape. However, we have proven that our growth engines are working optimally even under these market conditions.

We expect that, with the implementation of reforms and fiscal consolidation packages, the economy will improve its structural issues and gradually resume growth, with a positive impact on the population and companies, both of which are directly reflected in our business.

Banca Transilvania remains the main lender of the economy, entrepreneurs, companies, population, and diaspora.

Ömer Tetik

CEO Banca Transilvania

