

30 April 2026

## **ANNOUNCEMENT REGARDING THE 2026 BUDGET, THE PAYMENT OF DIVIDENDS AND FREE SHARES FOLLOWING THE CAPITAL INCREASE OF BANCA TRANSILVANIA**

Banca Transilvania informs its investors of the key financial matters approved at the General Meeting held on April 28, 2026.

The decisions adopted by the General Meeting of Shareholders of Banca Transilvania on April 28, 2026, based on the proposed agenda published on the bank's website, highlight both the institution's robust financial results and a prudent approach in the context of a volatile economic environment. The decision regarding the distribution of dividends reflects the principles of responsible corporate governance and the strategic focus of the bank on creating long-term value for shareholders.

### **Cash dividends**

The shareholders of the company approved the proposal to allocate the net profit of **RON 4,095,289,537** as follows: allocation of RON 241,182,226 for legal reserves and RON 3,854,107,311 for reserves from the net profit available for distribution, from which the distribution of RON 1,400,000,000 in the form of dividends. At the same time, the Ordinary General Meeting of Shareholders approved a gross dividend/ share of **RON 1.2840240875**.

June 16, 2026 was approved as **the registration date**, and June 15, 2026 as the ex-date, for the identification of the shareholders who will benefit from the results of the General Meeting of Shareholders and to whom its effects apply, including the right to receive dividends to be paid on **June 30, 2026**.

### **Capital Increase and Awarding of Free Shares**

The shareholders of the company approved a capital increase of RON 1,572,644,250 by issuing 157,264,425 new shares at a nominal value of RON 10/share. The increase in the share capital will be carried out through the capitalization of reserves from the net profit of the year 2025, in amount of RON 1,572,644,250 by issuing a number of 157,264,425 shares, with a nominal value of RON 10/share in the benefit of the shareholders registered with the Shareholding Register held by the Central Depository at the registration date of **July 17, 2026**, and the ex-date of **July 16**.

The date of **July 20, 2026** was approved as the **payment date** for distribution of shares following the share capital increase, with each shareholder being entitled to receive, for every 100 shares they hold, a whole number of shares calculated according to the formula:  $100 \times (157,264,425 / 1,090,322,225)$ .

### **Budget and business plan for 2026**

In terms of strategic directions and financial outlook for 2026, Banca Transilvania has set the following objectives:

#### Quantitative objectives:

- Total assets: +6.4% growth
- Total gross loans: +8.5% growth
- Total deposits from customers: +5.8% growth
- Cost/Income ratio: 45.6% (39.4% without turnover tax)
- Loans/deposits: 64.8%

#### Qualitative objectives

- Reinforcing our leadership as the largest fully integrated financial group in Romania by sustained organic growth and by remaining open to acquisitions or mergers that can further accelerate our expansion.
- Consolidating our top position across all business segments and financial services sectors, while deepening synergies across BT Group companies to unlock an improved, seamless client experience.

- Supporting Romania’s economic development by prioritizing lending in nationally strategic sectors – such as energy, infrastructure, healthcare, agriculture, education – while continuing to finance businesses of all sizes. BT will remain a trusted partner for national and European programs, sustaining companies and projects that accelerate the absorption of EU funds.
- Strengthening our position as the bank with top customer satisfaction in Romania by consistently enhancing service quality and continuously improving customer experience across all channels.
- Continue our ESG initiatives to contribute to a sustainable development of the Romanian economy.
- Digital: continue to enhance operational efficiency across the BT Group by advancing automation and streamlining processes, supported by sustained investments in technology and IT infrastructure. Our focus remains on delivering secure, resilient and reliable digital platforms, while ensuring rapid adaptation to the evolving needs of customers in all markets we serve.

**In summary, the Income and Expenditure Budget for 2026 has the following indicators:**

<b>INDICATOR</b>	<b>Millions of RON</b>
Operating revenue	10,779
Operating expenses	(4,916)
Provisions (net)	(750)
<b>GROSS PROFIT</b>	<b>5,113</b>

Below is the investment programme for 2026:

<b>Investment budget for 2026 (million RON):</b>	
Buildings – agencies and branches	105.94
IT and card investments, of which:	663.17
<i>IT hardware</i>	34.23
<i>IT software</i>	407.82
Retail and cards, of which:	221.11
<i>Hardware retail cards</i>	51.92
<i>Software retail cards</i>	169.19
Cars	21.39

Security	9.79
Cash processing centre	7.88
Digital initiatives	177.22
Other	32.00
<b>Total investments RON million, VAT included</b>	<b>1,017.40</b>

These revenue and expenditure budget indicators for 2026, which were presented to the AGM and consequently approved at the meeting on 28 April 2026, were established to support the proposed business objectives and are aligned with specific prudential and banking supervision standards.

**Banca Transilvania**