RAPORTUL AUDITORULUI INDEPENDENT

Către**:** Actionarii *BEST CREDIT INVEST IFN S.A.*

Raport cu privire la auditul situațiilor financiare

Opinie

Am auditat situațiile financiare ale Societății **BEST CREDIT INVEST IFN S.A.** („Societatea"), cu sediul în Municipiul Râmnicu Vâlcea, Strada CAROL I, Nr. 14, parter, Judet Vâlcea înscris în Registrul Comerţului: J38/555/2014, cod unic de înregistrare: 33697126, inscrisa in Registrul Special BNR sub numarul RS-PJR-39-110080 / 16.02.2018, care cuprind situația poziției financiare la data de 31 decembrie 2025, situația profitului sau pierderii, situația modificărilor capitalurilor proprii și situația fluxurilor de trezorerie aferente exercițiului încheiat la această dată, precum și un sumar al politicilor contabile semnificative și notele explicative.

Situațiile financiare **la 31 decembrie 2025** se identifică astfel:

Activ net / Total capitaluri proprii:	1.429.883 lei
Rezultatul exercițiului financiar – profit:	108.154 lei

În opinia noastră, situațiile financiare anexate prezintă fidel, sub toate aspectele semnificative, poziția financiară a Societății la data de 31 decembrie 2025, și performanța sa financiară și fluxurile sale de trezorerie aferente exercițiului încheiat la data respectivă, în conformitate cu Ordinul Băncii Naționale a României nr. 27/2010 pentru aprobarea Reglementarilor contabile conforme cu Standardele Internationale de Raportare Financiara aplicabile institutiilor de credit cu modificarile si completarile ulterioare **(Ordinul BNR 27 / 2010)**

Bază pentru opinie

Am desfășurat auditul nostru în conformitate cu Standardele Internaționale de Audit ("ISA"), Regulamentul UE nr. 537 al Parlamentului și al Consiliului European (în cele ce urmează „Regulamentul") și Legea nr. 162/2017 („Legea''). Responsabilitățile noastre în baza acestor standarde sunt descrise detaliat în secțiunea "Responsabilitățile auditorului într-un audit al situațiilor financiare" din raportul nostru. Suntem independenți față de Societate, conform Codului Etic al Profesioniștilor Contabili emis de Consiliul pentru Standarde Internaționale de Etică pentru Contabili (codul IESBA), conform cerințelor etice care sunt relevante pentru auditul situațiilor financiare în Romania, inclusiv Regulamentul și Legea, și ne-am îndeplinit responsabilitățile etice conform acestor cerințe și conform Codului IESBA. Credem că probele de audit pe care le-am obținut sunt suficiente și adecvate pentru a furniza o bază pentru opinia noastră.

Aspecte cheie de audit

Aspectele cheie de audit sunt acele aspecte care, în baza raționamentului nostru profesional, au avut cea mai mare importanță pentru auditul situațiilor financiare ale perioadei curente. Aceste aspecte au fost abordate în contextul auditului situatiilor financiare în ansamblu și în formarea opiniei noastre asupra acestora și nu oferim o opinie separată cu privire la aceste aspecte cheie.

3B EXPERT AUDIT
J40/6669/1998
RO10767770

CECCAR 158/2000
CAFR 073/2001
UNPRL 2032/2000
ASF IT 184/2016
ASF 220/2016

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Pierderi asteptate pentru creditele si avansurile acordate clientilor

La 31 decembrie 2025 situatiile financiare includ active financiare din creditare evaluate la cost amortizat de 2.381.033 lei (31.12.2024: 2.340.770 lei), ajustari pentru pierderi asteptate din creditare in suma de 561.236 lei (31.12.2024: 573.465 lei), venitul net din reluarea ajustarilor pentru pierderi asteptate din creditare recunoscute in situatia profitului sau pierderii in suma de 12.229 lei (31.12.2024: cheltuieli nete de 91.368 lei).

A se vedea Notele 3 (e) „Deprecierea activelor financiare inregistrate la costul amortizat", 4 a) „Risc de credit", 13 „Credite de consum".

Aspect cheie de audit

Societatea clasifica creditele de consum acordate in active financiare evaluate la cost amortizat si sunt testate pentru depreciere conform IFRS 9. Ne-am concentrat asupra acestei arii, deoarece evaluarea pierderilor asteptate (ECL) necesita judecati complexe si subiective ale conducerii.

Conform cu standardul relevant, IFRS 9 – "Instrumente financiare" ("IFRS 9"), expunerile din credite sunt alocate pe trei stadii pentru scopul estimarii pierderilor asteptate din creditare. Pierderile asteptate din creditare pentru expunerile performante (Stadiul 1 si Stadiul 2 din ierarhia IFRS 9) sunt determinate prin tehnici de modelare bazate pe parametri cheie cum ar fi probabilitatea de nerambursare (PD), expunerea in caz de nerambursare (EAD) si pierderea in caz de nerambursare (LGD), luand in considerare experienta istorica, identificarea expunerilor cu o crestere semnificativa a riscului de credit („SICR") precum si informatii anticipative.

Pentru expunerile aferente activelor financiare depreciate , alocate in Stadiul 3, pierderile asteptate din creditare sunt determinate individual pe baza unei analize a fluxurilor de numerar actualizate, calculate pe un orizont de timp corespunzator intregii durate a expunerii. Procesul se bazeaza pe o serie de ipoteze complexe, in special pe cele referitoare la scenariile de colectare.

Ca urmare a factorilor de mai sus, am considerat ca pierderile asteptate aferente activelor financiare evaluate la cost amortizat sunt asociate unui risc semnificativ de denaturare in situatiile financiare. Prin urmare, aceasta arie a necesitat o atentie sporita in cadrul auditului nostru si prin urmare, am considerat ca este un aspect cheie de audit.

Modul de abordare în cadrul misiunii de audit

Procedurile noastre de audit in aceasta arie au fost efectuate prin implicarea, dupa caz, a propriilor nostrii specialisti in managementul riscurilor financiare si evaluare, si au inclus, printre altele:

• Inspectarea metodologiei si modelelor Societatii de estimare a pierderilor asteptate din creditare si evaluarea conformitatii acestora cu cerintele IFRS 9. Am evaluat critic rationamentele conducerii privind nivelul de stabilire a metodologiei si adecvarea acesteia in raport cu evaluarea factorilor relevanti la nivel de portofoliu;

• Pe baza unui eșantion, am evaluat relevanta si fiabilitatea datelor utilizate în estimarea pierderilor din depreciere, cum ar fi expunerile din credite, numarul de zile de intarziere, valorile recuperabile ale garantiilor, daca au fost sau nu initiate proceduri de recuperare impotriva debitorilor;

• Am evaluat aplicarea consecventa a criteriilor ce privesc cresterea semnificativa a riscului de credit si evidentele obiective de depreciere (starea de nerambursare) si am determinat in mod independent clasificarea creditelor in stadiile prevazute de IFRS 9, prin selectarea unui esantion de expuneri de credit;

• Cu privire la pierderile asteptate din creditare determinate colectiv:

- Am evaluat previziunile macroeconomice relevante utilizate in modele ECL prin interviuri coroborative cu membrii ai conducerii executive precum si prin compararea cu previziunile disponibile public;
- Am evaluat critic parametrii PD, EAD si LGD utilizati in modelele ECL, prin referire la documentele justificative, situatia serviciului datoriei, scadentare, si recuperarile ulterioare intrarii in starea de nerambursare;
- Am evaluat critic ajustarile semnificative, prin evaluarea metodei aplicate, inspectarea metodologiei de calcul si urmarirea datelor utilizate.
- In baza procedurilor mentionate anterior, am testat aplicarea modelelor ECL prin recalcularea independenta a pierderilor asteptate din creditare si prin reconcilierea sumelor cu situatiile financiare.

• Cu privire la pierderile asteptate din creditare determinate individual, pe baza unui esantion de expuneri, am evaluat critic ipotezele cheie considerate in estimarea fluxurilor viitoare de numerar utilizate in esimarea pierderilor din creditare asteptate.

• Am evaluat daca prezentarile din situatiile financiare privind deprecierea creditelor si riscul de credit includ si descriu in mod corespunzator informatiile cantative si calitative conform cerintelor standardelor de raportare financiara relevante.

Alte informații – Raportul administratorilor

Administratorii sunt responsabili pentru întocmirea și prezentarea altor informații. Acele alte informații cuprind Raportul administratorilor, dar nu cuprind situațiile financiare și raportul auditorului cu privire la acestea.

Opinia noastră cu privire la situațiile financiare nu acoperă și aceste alte informații și cu excepția cazului în care se menționează explicit în raportul nostru, nu exprimăm niciun fel de concluzie de asigurare cu privire la acestea.

In legătura cu auditul situațiilor financiare pentru exercițiul financiar încheiat la **31 decembrie 2025**, responsabilitatea noastră este să citim acele alte informații și, în acest demers, să apreciem dacă acele alte informații sunt semnificativ inconsecvente cu situațiile financiare, sau cu cunoștințele pe care noi le-am obținut în timpul auditului, sau dacă ele par a fi denaturate semnificativ.

În baza exclusiv a activităților care trebuie desfășurate în cursul auditului situațiilor financiare, în opinia noastră:

a) Informațiile prezentate în Raportul administratorilor pentru exercițiul financiar pentru care au fost întocmite situațiile financiare sunt în concordanță, în toate aspectele semnificative, cu situațiile financiare;

b) Raportul administratorilor a fost întocmit, în toate aspectele semnificative, în conformitate cu Ordinul BNR nr. 27 / 2010, Anexa 1, Sectiunea 3, punctele 12, 13 si 17.

În plus, în baza cunoștințelor și înțelegerii noastre cu privire la Societate și la mediul acestuia, dobândite în cursul auditului situațiilor financiare pentru exercițiul financiar încheiat la data de 31 decembrie 2025, ni se cere să raportăm dacă am identificat denaturări semnificative în Raportul administratorilor. Nu avem nimic de raportat cu privire la acest aspect.

Responsabilitatile conducerii și ale persoanelor responsabile cu guvernanța pentru situațiile financiare

Conducerea este responsabilă pentru întocmirea și prezentarea fidelă a situațiilor financiare în conformitate cu Ordinul BNR 27 / 2010 și pentru acel control intern pe care conducerea îl consideră necesar pentru a permite întocmirea de situații financiare lipsite de denaturări semnificative, cauzate fie de fraudă, fie de eroare.

În întocmirea situațiilor financiare, conducerea este responsabilă pentru aprecierea capacității Societății de a-și continua activitatea, prezentând, dacă este cazul, aspectele referitoare la continuitatea activității și utilizând contabilitatea pe baza continuității activității, cu excepția cazului în care conducerea fie intenționează să lichideze Societatea sau să oprească operațiunile, fie nu are nicio altă alternativă realistă în afara acestora.

Persoanele responsabile cu guvernanța sunt responsabile pentru supravegherea procesului de raportare financiară al Societății.

Responsabilitățile auditorului într-un audit al situațiilor financiare

Obiectivele noastre constau în obținerea unei asigurări rezonabile privind măsura în care situațiile financiare, în ansamblu, sunt lipsite de denaturări semnificative, cauzate fie de fraudă, fie de eroare, precum și în emiterea unui raport al auditorului care include opinia noastră. Asigurarea rezonabilă reprezintă un nivel ridicat de asigurare, dar nu este o garanție a faptului ca un audit desfășurat în conformitate cu ISA va detecta întotdeauna o denaturare semnificativă, dacă aceasta există. Denaturările pot fi cauzate fie de fraudă, fie de eroare și sunt considerate semnificative dacă se poate preconiza, în mod rezonabil, că acestea, individual sau cumulat, vor influența deciziile economice ale utilizatorilor, luate în baza acestor situații financiare.

Ca parte a unui audit în conformitate cu ISA, exercităm raționamentul profesional și menținem scepticismul profesional pe parcursul auditului. De asemenea:

- Identificăm și evaluăm riscurile de denaturare semnificativă a situațiilor financiare, cauzată fie de fraudă, fie de eroare, proiectăm și executăm proceduri de audit ca răspuns la respectivele riscuri și obținem probe de audit suficiente și adecvate pentru a furniza o bază pentru opinia noastră. Riscul de nedetectare a unei denaturări semnificative cauzate de fraudă este mai ridicat decât cel de nedetectare a unei denaturări semnificative cauzate de eroare, deoarece frauda poate presupune înțelegeri secrete, fals, omisiuni intenționate, declarații false și evitarea controlului intern.

- Înțelegem controlul intern relevant pentru audit, în vederea proiectării de proceduri de audit adecvate circumstanțelor, dar fără a avea scopul de a exprima o opinie asupra eficacității controlului intern al Societății.

- Evaluăm gradul de adecvare a politicilor contabile utilizate și caracterul rezonabil al estimărilor contabile și al prezentărilor aferente de informații realizate de către conducere.

- Formulăm o concluzie cu privire la gradul de adecvare a utilizării de către conducere a contabilității pe baza continuității activității și determinăm, pe baza probelor de audit obținute, dacă există o incertitudine semnificativă cu privire la evenimente sau condiții care ar putea genera îndoieli semnificative privind capacitatea Societății de a-și continua activitatea. În cazul în care concluzionăm că există o incertitudine semnificativă, trebuie să atragem atenția în raportul auditorului asupra prezentărilor aferente din situațiile financiare sau, în cazul în care aceste prezentări sunt neadecvate, să ne modificăm opinia. Concluziile noastre se bazează pe probele de audit obținute până la data raportului auditorului. Cu toate acestea, evenimente sau condiții viitoare pot determina Societatea să nu își mai desfășoare activitatea în baza principiului continuității activității.

- Evaluăm prezentarea, structura și conținutul general al situațiilor financiare, inclusiv al prezentărilor de informații, și măsura în care situațiile financiare reflectă tranzacțiile și evenimentele de bază într-o manieră care realizează prezentarea fidelă.

Comunicăm persoanelor responsabile cu guvernanța, printre alte aspecte, aria planificată și programarea în timp a auditului, precum și principalele constatări ale auditului, inclusiv orice deficiențe semnificative ale controlului intern, pe care le identificăm pe parcursul auditului.

De asemenea, furnizăm persoanelor responsabile cu guvernanța o declarație cu privire la conformitatea noastră cu cerințele etice privind independența și le comunicăm toate relațiile și alte aspecte care pot fi considerate, în mod rezonabil, că ar putea să ne afecteaze independența și, unde este cazul, măsurile de siguranță aferente.

Dintre aspectele pe care le-am comunicat persoanelor însărcinate cu guvernanța, stabilim acele aspecte care au avut o mai mare importanță în cadrul auditului asupra situațiilor financiare din perioada curentă și, prin urmare, reprezintă aspecte cheie de audit. Descriem aceste aspecte în raportul nostru de audit, cu excepția cazului în care legislația sau reglementările împiedică prezentarea publică a aspectului respectiv sau a cazului în care, în circumstanțe extrem de rare, considerăm că un aspect nu ar trebui comunicat în raportul nostru deoarece se preconizează în mod rezonabil că beneficiile interesului public să fie depășite de consecințele negative ale acestei comunicări.

Raport cu privire la alte dispoziții legale și de reglementare

Confirmăm că:

- Opinia noastră de audit este în concordanță cu raportul suplimentar prezentat Comitetului de Audit al Administratorului, pe care l-am emis în aceeași dată în care am emis și acest raport. De asemenea, în desfășurarea auditului nostru, ne-am păstrat independența față de entitatea auditată.

- Nu au fost furnizate serviciile non audit interzise, menționate la articolul 5 alineatul (1) din Regulamentul UE nr. 537/2014.

Badiu Anisoara Adriana

Autoritatea Pentru Supravegherea Publică a Activității de Audit Statutar (ASPAAS)
Auditor financiar: **Badiu Anişoara Adriana**
Registru Public Electronic: **AF77**

înregistrat în Registrul public electronic al auditorilor financiari
și firmelor de audit cu numărul 77

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Autoritatea Pentru Supravegherea Publică a Activității de Audit Statutar (ASPAAS)
Auditor financiar: **3B Expert Audit S.R.L.**
Registru Public Electronic: **FA73**

înregistrat în Registrul public electronic al auditorilor financiari
și firmelor de audit cu numărul 73

Bucuresti, Romania
11 Mai 2026

Control amount: 900.000

Type of financial standing / accounting reporting: IN
Year: 2025

Entity: BEST CREDIT INVEST IFN SA
Address: Valcea County, Rm. Valcea locality, No. 14 Carol I Street, Telephone: 0749452733
Trade register number: J38 / 555 / 2014
Sole registration code: 33697126
Property form: 34 – Joint Stock Companies
Main business (NACE code and category name): 6492 – Other credit granting
Main business, as actually conducted (NACE Code and category name):
6492 – Other credit granting

Annual reporting: as of 31.12.2025

As duly drawn up by non-bank financial institutions under due provisions of IFRS, holding as due reference the requirements stipulated within National Bank of Romania Order no. 4/2022

Indicators
(lei)

Own equities – total amount	1.429.883
Profit / Loss	108.155

ADMINISTRATOR,
Name and forename:
UNGUREANU LAVINIA
Signature:

DULY DRAWN UP BY,
Name and forename:
BROSCAREANU CARMEN
Capacity:
11 – ECONOMIC MANAGER
Entry no. within professional body:
30208

Electronic signature
Carmen-Manuela Broscareanu
Date: 2026.06.02 at 15:09:53
+03’00’

VALIDATED FORM

BALANCE SHEET
As of 31.12.2025

Code 10 -lei-

10.01 – (A) ASSETS	Position code	Balance on:	
		01.01.2025	31.12.2025
A	B	1	2
Cash, deposits at sight within credit institutions and other such values (position 020+040)	010	263.547	148.588
Cash	020	150.000	144.016
Deposits at sight within credit institutions and other such values	040	113.547	4.572
Financial assets held for transaction purposes (position 060 + 070 + 080 + 090)	050		
Derivative financial instruments	060		
Capital instruments	070		
Debt securities	080		
Loans and down-payments	090		
Financial assets not aimed for transaction purposes, mandatorily valuated at fair value, through profit or loss (position 097 + 098 + 099)	096		
capital instruments	097		
Debt securities	098		
Loans and down-payments	099		
Financial assets aimed at being valuated at fair value through profit or loss (position 120 + 130)	100		
Debt securities	120		
Loans and down-payments	130		
Financial assets valuated at fair value through other comprehensive income items (position 142 + 143 + 144)	141		
Capital instruments	142		
Debt securities	143		
Loans and down-payments	144		
Financial assets valuated at amortized cost (position 182 + 183)	181	1.767.305	1.819.797
Debt securities	182		
Loans and down-payments	183	1.767.305	1.819.797

Derivative financial instruments – hedge accounting	240		
Fair value adjustments, as related to items covered under portfolio coverage operation against any interest rate risk	250		
Investments in branches, joint-ventures and affiliated entities (position 261 + 262 + 263)	260		
Equity investments valuated at cost	261		
Equity investments valuated at fair value through profit or loss	262		
Equity investments valuated at fair value through other comprehensive income items	263		
Tangible assets (position 280 + 290) (10A.270.2 = 40A.104.5 – 40B.202.4 – 40C.304.4)	270	437.217	308.107
Tangible assets	280	437.217	308.107
Real-estate investments	290		
Intangible assets (position 310 + 320) (10A.300.2 = 40A.100.5 – 40B.200.4 – 40C.300.4)	300	84.508	440.965
Goodwill	310		
Other intangible assets	320	84.508	440.965
Receivables regarding taxes (position 340 + 350)	330		
-Receivables in terms of current tax	340		
-Receivables in terms of deferred tax	350		
Other assets	360	474.909	948.308
Fixed assets and groups of assets aimed at being assigned, duly classified as held for sale purposes	370		
TOTAL ASSETS (position 010 + 050 + 096 + 100 + 141 + 181 +240 + 250 + 260 + 270 + 300 + 330 + 360 + 370)	380	3.027.486	3.665.765

10.02 – (B) LIABILITIES	**Position code**	**Balance on:**	
		01.01.2025	**31.12.2025**
A	**B**	**1**	**2**
Financial debts held for transacting purposes (position 020 + 030 + 040 + 050 + 060)	010		
Derivative financial instruments	020		
Short positions	030		
Received loans	040		

Debt securities, as issued	050		
Other financial liabilities	060		
Financial liabilities aimed at being valuated at fair value through either profit or loss (position 080 + 090 + 100)	070		
Received loans	080		
Debt securities, as issued	090		
Other financial liabilities	100		
Financial liabilities valuated at amortized cost (position 120 + 130 + 140)	110	829.696	1.307.539
Loans, as received	120	463.865	1.064.896
Debt securities, as issued	130		
Other financial liabilities	140	365.831	242.643
Derivative financial instruments – hedge accounting	150		
Fair value adjustments, as related to items covered under portfolio coverage operation against any interest rate risk	160		
Provisions (position 180 + 190 + 200 + 210 + 220 + 230)	170		
Pensions and other obligations in terms of post-employment determined benefits	180		
Other long-term benefits for employees	190		
Restructuring	200		
Non-settled legal matters and tax litigations	210		
Commitments and securities, as granted	220		
Other provisions	230		
Liabilities in terms of taxes (position 250 + 260)	240	7.690	33.003
Liabilities in terms of current tax	250	7.690	33.003
Liabilities in terms of deferred tax	260		
Other liabilities	280	771.854	895.340
Liabilities integrated into groups for assignment purposes, duly classified as held for sale purposes	290		
TOTAL LIABILITIES (position 010 + 070 + 110 + 150 + 160 + 170 + 240 + 280 + 290)	300	1.609.240	2.235.882

10.03 (C) OWN EQUITIES	**Position code**	**Balance on:**	
		01.01.2025	**31.12.2025**
Registered capital (position 020 + 030)	010	900.000	900.000
Paid-up capital	020	900.000	900.000
Subscribed and non-paid-up capital	030		
Capital premiums	040		
Capital instruments, as issued, other than company's registered capital (position 060 + 070)	050		
Own equity component of compound financial instruments	060		
Other capital instruments, as issued	070		
Other own equities	080		
Aggregate value other comprehensive income items (position 095 + 128)	090		
Elements not to be reclassified as profit or loss (position 100 + 110 + 120 + 122 + 320 + 330 + 360)	095		
Tangible assets	100		
Intangible assets	110		
Actuarial gain and / or (-) loss out of any determined benefit pension plans	120		
Fixed assets and groups of assets aimed for assignment purposes, classified as duly held for sale purposes	122		
Fair value amendments related to capital instruments valuated at fair value through other comprehensive income items	320		
Inefficiency value for the coverage of the fair value related to capital instruments valuated at fair value through other comprehensive income items	330		
Fair value amendments, as related to capital instruments valuated at fair value through other comprehensive income items (covered item)	340		
Fair value amendments, as related to capital instruments valuated at fair value through other comprehensive income items (coverage instrument)	350		

Fair value amendments related to financial liabilities valuated at fair value through either profit or loss, as assignable to own credit risk amendments	360		
Items that may be re-classified under either profit or loss	128		
Net investment coverage by any transaction conducted abroad (efficient part)	130		
Foreign currency conversion	140		
Derivative financial instruments for coverage purposes. Reserve out of treasury flows covering transactions (efficient part)	150		
Fair value amendments, as related to liability instruments valuated at fair value through other comprehensive income items	155		
Coverage instruments (non-appointed items)	165		
Fixed assets and groups of such assets aimed at assignment purposes, duly classified as held for sale purposes	170		
Carried forward result	190	195.255	333.060
Revaluation reserves	200		
Other reserves	210	88.668	95.605
(-) Own shares	240		
Profit or loss (-), as related to the tax year	250	249.736	108.155
(-) Profit allotment	255	-15.413	-6.937
(-) Interim dividends	260		
Total own equities (010 + 040 + 050 + 080 + 090 + 190 +200 + 210 + 240 + 250 + 255 + 260)	300	1.418.246	1.429.883
Total liabilities + own equities (10B.300 + 10C.300) (10A.380)	310	3.027.486	3.665.765

ADMINISTRATOR,
Name and forename:
UNGUREANU LAVINIA
Signature:

DULY DRAWN UP BY,
Name and forename:
BROSCAREANU CARMEN
Capacity:
11 – ECONOMIC MANAGER
No. of registration within professional body:
30208

VALIDATED FORM

F20

PROFIT AND LOSS ACCOUNT
As of 31.12.2025

Code 20 -lei-

Indicator name	**Position code**	**Tax year**	
		31.12.2024	**31.12.2025**
A	**B**	**1**	**2**
Interest-related income (position 041 + 051 + 080 + 085)	010	1.590.113	1.531.367
Income from interests related to financial assets valuated at fair value, through other comprehensive income items	041	1.590.113	1.531.367
Income from interests related to financial assets valuated at amortized cost	051		
Income from interests related to other assets	080		
Income from interests related to liabilities	085		
(Interest-related costs) (position 120 + 140 + 145)	090	93.553	121.271
(Costs regarding interests related to financial liabilities valuated at amortized cost)	120		
(Costs regarding other liabilities-related interests)	140	93.553	121.271
(Costs regarding assets-related interests)	145		
Dividend-related income (position 191 + 192)	160		
Income from dividends related to financial assets valuated at fair value through other comprehensive income items	191		
Income from dividends related to investments in branches, joint ventures and affiliated entities (position 193 + 194)	192		
Income from dividends related to equity investments valuated at cost	193		
Income from dividends related to equity investments valuated at fair value through other comprehensive income items	194		
Taxes and commission-related income	200	281.315	288.945
(Taxes and commission-related costs)	210	34.973	78.365

Gain or (-) loss out of derecognition of financial assets and liabilities which are not valuated at fair value through either profit or loss, net amount (position 231 + 241 + 260 + 270)	220	-91.368	12.229
Gain or (-) loss out of derecognition of financial assets valuated at fair value through other comprehensive income items, net amount	231	-91.368	12.229
Gain or (-) loss out of derecognition of financial assets valuated at amortized cost, net amount	241		
Gain or (-) loss out of the derecognition of financial liabilities valuated at amortized costs, net amount	260		
Gain or (-) loss out of the derecognition of other financial assets and liabilities which are not valuated at fair value through either profit or loss, net amount	270		
Gain or (-) loss related to financial assets and liabilities held for transaction purposes, net amount	280		
Gain or (-) loss related to financial assets not aimed for transaction purposes, mandatorily valuated at fair value through either profit or loss, net amount	287		
Gain or (-) loss related to financial assets and liabilities aimed at being valuated at fair value through either profit or loss, net amount	290		
Gain or (-) loss out of hedge accounting, net amount	300		
Currency exchange rate differences (gain or (-) loss), net amount	310		
Gain or (-) loss out of derecognition of non-financial assets, net amount	330		
Other operating income	340	70.990	78.044
(other operating costs)	350	30.075	36.862
TOTAL OPERATING INCOME, NET AMOUNT (010 + 160 + 200 + 220 + 280 + 287 + 290 + 300 + 310 + 330 + 340) – (090 + 210 + 350)	355	1.692.449	1.674.087
(Administrative costs) (position 370 + 380)	360	1.197.006	1.354.890
(Staff-related costs)	370	723.624	751.100

(Other administrative costs), of which:	380	473.382	603.790
(Utilities-related costs), of which:	381	8.217	-2.236
(Energy consumption-related costs)	382	2.354	0
(Natural gas consumption-related costs)	383	5.863	-2236
(Amortization costs) (position 400 + 410 + 420)	390	187.175	180.442
(Amortization costs regarding tangible assets)	400	154.467	138.982
(Amortization costs regarding real estate investments)	410		
(Amortization costs related to intangible assets)	420	32.708	41.460
Gain or (-) loss related to amendments, net amount (position 426 + 427)	425		
Gain or (-) loss from amendment, as related to financial assets valuated at fair value through other comprehensive income items, net amount	426		
Gain or (-) loss from amendment, as related to financial assets valuated at amortized cost, net amount	427		
(Provision-related costs or (-) provision-related income from provision resumption) (position 440 + 450)	430		
(Provision-related costs or (-) provision-related income from resumption of provisions for commitments and securities, as granted)	440		
(Other provision-related costs or (-) income from resumptions of other such provisions)	450		
(Depreciation costs or (-) income from resumption of losses as result of depreciation of the financial assets which are not valuated at fair value through profit or loss) (position 481 + 491)	460		
(Depreciation costs or (-) income from resumption of losses as result of depreciation of the financial assets which are valuated at fair value through other comprehensive income items)	481		
(Depreciation costs or (-) income from resumption of losses as result of depreciation of the financial assets which are valuated at amortized cost)	491		

(Depreciation costs or (-) income from resumption of losses as result of depreciation of the investments in branches, joint ventures and affiliated entities)	510		
(Depreciation costs or (-) income from resumption of losses as result of depreciation of non-financial assets) (position 530 + 540 + 550 + 560 + 570)	520		
(Depreciation costs or (-) income from resumption of losses as result of depreciation of tangible assets)	530		
(Depreciation costs or (-) income from resumption of losses as result of depreciation of real estate investments)	540		
(Depreciation costs or (-) income from resumption of losses as result of goodwill depreciation)	550		
(Depreciation costs or (-) income from resumption of losses as result of depreciation of other intangible assets)	560		
(Depreciation costs or (-) income from resumption of losses as result of depreciation of other non-financial assets)	570		
Income standing for negative goodwill recognized under profit or loss	580		
Total income	585	1.942.418	1.898.356
Profit or (-) loss out of fixed assets and groups of assets aimed for assignment purposes, classified as held for sale purposes, which cannot be deemed as business interruption	600		
PROFIT OR (-) LOSS OUT OF CONSTANT TRANSACTIONS BEFORE TAX (position 010 + 160 + 200 + 220 + 280 + 287 + 290 + 300 + 310 + 340 + 425 + 580 + 600) – (position 09 + 210 + 350 + 360 ~~+385~~ + 390 + 430 + 460 + 510 + 520)	610	308.268	138.755
(Costs or (-) income regarding tax related to profit or loss out of constant transactions), of which:	620	58.532	30.600
(Costs with tax on profit deriving out of the settlements within the tax group in the tax on profit field)	623		

(-) Income out of the tax on profit deriving out of the settlements within the tax group in the tax on profit field	626		
PROFIT OR (-) LOSS OUT OF CONSTANT TRANSACTIONS AFTER TAX (position 610 – 620)	630	249.736	108.155
Profit or (-) loss out of interrupted business after tax (position 650 – 660)	640		
Profit or (-) loss out of interrupted business before tax	650		
(Tax-related costs or (-) income, as related to interrupted business), of which:	660		
(Costs tax on profit deriving out of the settlements within the tax group in the tax on profit field)	663		
(-) Income tax on profit deriving out of the settlements within the tax group in the tax on profit field	666		
PROFIT OR (-) LOSS RELATED TO the tax year (position 630 + 640)	670	249.736	108.155

ADMINISTRATOR,
Name and forename:
UNGUREANU LAVINIA
Signature:

DULY DRAWN UP BY,
Name and forename:
BROSCAREANU CARMEN
Capacity:
11 – ECONOMIC MANAGER
No. of registration within professional body:
30208

VALIDATED FORM

INFORMATIVE DETAILS
As of 31.12.2025

Code 30 -lei-

I. Details regarding the result, as registered	**Position code**	**Unit no.**	**Amounts**
A	**B**	**1**	**2**
Units having registered profit (Code 20.670.2>=0)	101	1	108.155
Units having registered loss (Code 20.670.2<0)	102	0	0
Units having registered neither profit, nor loss	103	0	0

II. Details regarding outstanding payments	**Position code**	**Total, Columns 2 + 3**	**Of which:**	
			For current business	**For investment business**
A	**B**	**1 = 2 + 3**	**2**	**3**
Outstanding payments – total (position 202 + 206 + 212 + 213 + 214 + 215 + 216 + 221), of which:	201	73.712	73.712	
Outstanding suppliers – total (position 203 to 205)	202			
-over 30 days	203			
-over 90 days	204			
-over 1 year	205			
Outstanding obligations to social insurance budget – total (position 207 to 211)	206	29.053	29.053	
-Contributions for government social insurance, as owed by employers, employees and other assimilated individuals	207	23.356	23.356	
-Contributions to social health insurance fund	208	5.697	5.697	
-Contribution for additional pension	209			
-Contributions to unemployment insurance budget	210			
-Other social debts	211			
Outstanding obligations to special fund budgets and other similar funds	212			
Outstanding obligations to other creditors	213			
Taxes, contributions and duties, as not paid to the state budget upon established deadline, of which:	214	44.659	44.659	
-insurance contribution for labor	214a (971)	4.456	4.456	
Taxes and duties having failed to be paid to local budgets upon established deadline	215			

Loans received and having failed to be reimbursed upon due date – total (position 217 to 220)	216			
-outstanding for up to 30 days	217			
-outstanding after 30 days	218			
-outstanding after 90 days	219			
-outstanding after 1 year	220			
Non-paid interests, as related to received loans	221			

III. Number of employees	**Position Code**	**31.12.2024**	**31.12.2025**
A	**B**	**1**	**2**
Average number of employees	301	10	10
Actual number of employees existing at the end of the period, namely upon December 31st	302	10	10

IV. Royalties paid during the relevant tax year, subsidies being cashed and outstanding receivables	**Position code**	**Amount (lei)**
A	**B**	**1**
Royalties paid during the relevant tax year, for public sector assets, as received in concession, of which:	401	
-royalties for public sector assets paid to the state budget	402	
Rents paid during the relevant tax year, for lands[1)]	403	
Gross income out of services paid to non-resident entities, of which:	404	
-tax owed to state budget	405	
Gross income out of services paid to non-resident entities from European Union member states, of which:	406	
-tax owed to state budget	407	
Subsidies, as cashed during the tax year, of which:	408	
-subsidies cashed during the tax year, as related to assets	409	
-subsidies, as related to incomes, of which:	410	
-subsidies for employment stimulation*)	411	
-subsidies for renewable source energy	412	
-subsidies for fossil fuels	413	
Outstanding receivables, which have failed to be cashed upon deadlines set forth in trade agreements and / or in any normative deeds in force, of which:	414	

-outstanding receivables from entities from fully or major government owned sector	415	
-outstanding receivables from private sector entities	416	
V. Tickets granted to employees	**Position code**	**Amounts (lei)**
A	**B**	**1**
Equivalent amount of tickets granted to employees	501	32.733
Equivalent amount of tickets granted to other categories of beneficiaries, distinct from employees	502	

VI. Expenses made for research – development activity)**	**Position code**	**31.12.2024**	**31.12.2025**
A	**B**	**1**	**2**
Research-development costs:	601		
-of which, costs made for diminishing company business environmental impact, or for the due development of various new technologies or more sustainable goods	602		
-subject to funding sources (603 = 604 + 605)	603	0	0
-out of public funds	604		
-out of private funds	605		
-subject to the nature of expenses (606 = 607 + 608)	606	0	0
-current expenses	607		
-capital-related costs	608		
VII. Innovation-related costs *)**	**Position code**	**31.12.2024**	**31.12.2025**
A	**B**	**1**	**2**
Innovation-related costs	701		
-of which, costs made for diminishing company business environmental impact, or for the development of any new technologies, or of other more sustainable goods	702		
VIII. Details on collaborator-related costs	**Position code**	**31.12.2024**	**31.12.2025**
A	**B**	**1**	**2**
Collaborator-related costs	801		
IX. Details on government public sector assets	**Position code**	**31.12.2024**	**31.12.2025**
A	**B**	**1**	**2**
Amount of public sector assets under management	901		
Amount of public sector assets under concession	902		
Amount of public sector assets, as leased	903		

X. Details on government private property assets, as per the due provisions of Public Minister's Order and Delegated Minister's Order for Budget no. 668/2014, with the latter's subsequent amendments and adjustments	**Position code**	**31.12.2024**	**31.12.2025**
A	**B**	**1**	**2**
Net accounting value of the assets 2)	1000 (904)		

XI. Paid-up registered capital **)**	**Position code (909-920)**	**31.12.2024**		**31.12.2025**	
		Amount (lei)	**% 3)**	**Amount (lei)**	**% 3)**
A	**B**	**Column 1**	**Column 2**	**Column 3**	**Column 4**
Paid-up registered capital 3), (position 1110 + 1113 + 1117 + 1118 + 1119 + 1120)	1100 (909)	900.000	X	900.000	X
-as held by public institutions (positions 1111 + 1112)	1110				
-as held by public institutions under central subordination	1111				
-as held by public institutions under local subordination	1112				
-as held by state-owned capital entities, of which:	1113				
-with fully state-owned capital	1114				
-with major state-owned capital	1115				
-with minor state-owned capital	1116				
-as held by autonomous administrations	1117				
-as held by private capital entities	1118				
-as held by natural persons	1119	900.000	100,00	900.000	100,00
-as held by other entities	1120				

XII. Dividends / payments, as owed to state or local budget, to be allotted out of the tax year profit by national companies, national entities, companies and autonomous administrations **)**	**Position code (921 – 924)**	**31.12.2024**	**31.12.2025**
A	**B**	**1**	**2**
Overall amounts, of which:	1121		
-to central public institutions	1122		
-to local public institutions	1123		
-to other shareholders where the government / territorial administrative units / public institutions hold either directly or indirectly various shares or interests, regardless of the latter's weight	1124		

XIII. Dividends / payments, as owed to state or local budget, and as paid during the reporting period out of the carried forward profit of national companies, national entities, companies and autonomous administrations **)**	**Position code (930 – 938)**	**31.12.2024**	**31.12.2025**
A	**B**	**1**	**2**
Overall amounts, of which:	1130		
-dividends / payments out of the previous tax year profit, of which the same have been paid:	1131		
-to central public institutions	1132		
-to local public institutions	1133		
-to other shareholders where the government / territorial administrative units / public institutions hold either directly or indirectly various shares or interests, regardless of the latter's weight	1134		
-dividends / payments out of the profit of previous tax years prior to the previous year, out of which the same have been paid:	1135		
-to central public institutions	1136		
-to local public institutions	1137		
-to other shareholders where the government / territorial administrative units / public institutions hold either directly or indirectly various shares or interests, regardless of the latter's weight	1138		
XIV. Dividends allotted to shareholders, out of the carried forward profit	**Position code**	**2024**	**2025**
A	**B**	**1**	**2**
-dividends allotted to shareholders out of the carried forward profit, during the reporting period	1139 (939)	168.225	96.518
XV. Interim distributions of dividends in line with the due provisions of Law no. 163/2018	**Position code**	**2024**	**2025**
A	**B**	**1**	**2**
-interim dividends, as allotted 4)	1140 (940)		
XVI. Receivables taken over by assignment from legal entities ***)**	**Position code (941 – 944)**	**31.12.2024**	**31.12.2025**
A	**B**	**1**	**2**

Receivables taken over by assignment from legal entities (at nominal value), of which:	1141		
-receivables taken over by assignment from affiliated legal entities	1142		
Receivables taken over by assignment from legal entities (at procurement cost), of which:	1143		
-receivables taken over by assignment from affiliated legal entities	1144		
XVII. Costs in terms of calamities and other similar events	**Position code (945 – 948)**	**31.12.2024**	**31.12.2025**
A	**B**	**1**	**2**
Costs in terms of calamities and other similar events, of which:	1145		
-floods	1146		
-draught	1147		
-land sliding	1148		
XVIII. Other details	**Position code (949 – 957)**	**31.12.2024**	**31.12.2025**
A	**B**	**1**	**2**
Turnover ******)	1149	1.871.428	1.820.312
Paid-up registered capital	1150	900.000	900.000
Tangible assets *******)	1151	84.508	440.965
Own equities	1152	1.418.246	1.429.883
Liabilities: amounts to be paid within a period of up to one year	1153	771.854	760.485
Liabilities: amounts to be paid within a period of more than one year	1154	829.696	891.910
Tax year result (Loss / Profit) (-/+)	1155	249.736	108.155
Indebtedness degree (borrowed capital / own equity)	1156	59	62
Profitability (%) (Profit / Turnover) (position 1155 / position 1149*100)	1157	13,34	5,94

*) Subsidies for employment stimulation (transfers from the state budget to employers) – shall stand for those amounts, as granted to employers for the payment of education institutions graduates, the stimulation of the unemployed that get hired prior to the expiry of the unemployment term, the stimulation of employers hiring on unlimited period of time basis, those unemployed with an age of over 45 years old, or unemployed who are the sole supporters of the latter's families, or those unemployed who, within 3 years as of employment date shall meet the conditions for applying for a partial advance pension, or for the granting of a pension on age limit basis, or for other such cases, as stipulated by the legislation in force regarding the unemployment insurance system and the stimulation of employment.

**) To be filled in with those expenses as made for the research – development activity, namely the fundamental research, the applicative research, the technological development and innovation, as established according to the provisions of Government Ordinance no. 57 / 2002, regarding scientific research and technological development, as enacted with amendments and adjustments by virtue of Law no. 324 / 2003, with the latter's subsequent amendments and adjustments. Costs are to be filled in according to the Enforcement Regulation of (EU) no. 2020/1197 of the Committee as of 30.07.2020 relating to the establishment of technical specifications and of methods by virtue of (EU) Regulation 2019/2152 of the European Parliament and Council as related to European enterprise statistics and for the abrogation of 10 legal deeds in the enterprise statistics field, as duly published in the Official Gazette of the European Union, series L, no. 271/18.08.2020.
***) One shall fill in the costs made for the innovation activity, as per the Enforcement Regulation of (EU) no. 2020/1197 of the Committee as of 30.07.2020 relating to the establishment of technical specifications and of methods by virtue of (EU) Regulation 2019/2152 of the European Parliament and Council as related to European enterprise statistics and for the abrogation of 10 legal deeds in the enterprise statistics field, as duly published in the Official Gazette of the European Union, series L, no. 271/18.08.2020.
****) To be reported exclusively by state-owned capital non-bank financial institutions, which are organized and operate under Companies' Law no. 31/1990, as republished, with the latter's subsequent amendments and adjustments, and Law no. 15/1990 on due reorganization of state economic entities as autonomous administrations and private entities, with the latter's subsequent amendments and adjustments, and where the state holds the capacity of shareholder or where it either directly or indirectly holds any interests whatsoever.
*****) In case of any receivables taken over by assignment from legal entities, one shall fill in both the latter's nominal value, and their procurement cost.
For the status of "affiliated legal entities" one shall consider the due provisions of art. 7 point 26 letters c) and d) of Law no. 227/2015 regarding the Tax Code, with the latter's subsequent amendments and adjustments.
******) For the purpose of duly calculating this particular indicator, one may consider the provisions of point 103 paragraph (2), second thesis, of the Methodological Normative Deeds for the due enforcement of Title VII of the Tax Code, as enacted by virtue of Government Resolution no. 1/2016. According to such legal provisions, upon due determination of turnover based upon which one shall establish the tax period used for the declaration and payment of VAT, one shall consider the taxation base written down in the lines from the tax settlement sheet corresponding to the delivery of assets / provision of services that are taxable and / or exempted, with due entitlement to deduct and / or the delivery of assets / provision of services for which the delivery venue / provision is considered to be abroad, as per the due provisions of art. 275 and 278 of the Tax Code, and yet which enable the deduction according to art. 297 paragraph (4) letter b) of the Tax Code, as well as in the lines referring to related adjustments.
In case of the status of "affiliated legal entities", one shall consider the due provisions of art. 7 point 26 letter c) and d) of Law no. 227 / 2015 on the Tax Code, with the latter's subsequent amendments and adjustments.
*******) at the net accounting value

1) One shall include the rents paid for occupied lands (agricultural lands, pastures, hayfields, etc.), and as related to commercial premises (terraces, etc.), belonging to private owners,

or to any public administration venues, including those rents for the use of water surface area for recreational or any other purposes (fishing, etc.);

2) To be filled in by entities, other than credit institutions, in whose case the incidence belongs to the due provisions of Public Finance Minister's Order no. 668/2014 on the authorization of Clarifications regarding the drawing up and updating of the centralized inventory list of immovable assets standing for state private property and the real securities subject to such inventory. The accounting value of one such asset shall be represented by the value at which the same is recognized after the deduction of the aggregate amortization amount, for those amortizable assets and the aggregate adjustments from depreciation, or any loss of value.
3) Under section XI: `Paid-up registered capital` at position 1110 – 1112 in column 2 and column 4, entities, other than credit institutions, shall duly write down the share corresponding to the registered capital held within the overall paid-up registered capital written down in position 1110.
4) In this particular position, one shall include dividends allotted in line with Law no. 163/2018 for the amendment and adjustment of Accounting Law no. 82/1991, the amendment and adjustment of Companies' Law no. 31/1991, as well as the amendment of Law no. 1/2005 on the organization and operation of corporations.

ADMINISTRATOR,
Name and forename:
UNGUREANU LAVINIA
Signature:

DULY DRAWN UP BY,
Name and forename:
BROSCAREANU CARMEN
Capacity:
11 – ECONOMIC MANAGER
No. of registration within professional body:
30208

VALIDATED FORM

STATUS ON TANGIBLE AND INTANGIBLE ASSETS
As of 31.12.2025

Code 40 A -lei-
Status on tangible and intangible assets

Fixed asset items*)	Position code	Gross amounts				
		Initial balance	Increase 1)	Reduction / removal of amortization value during the tax year 2)		Final balance
				Total	Of which, dismemberments and cassations	
A	B	1	2	3	4	5=1+2-3
I.Intangible assets, of which:	100	165.358	397.917		X	563.275
Ongoing intangible assets	101	165.538	397.917		X	563.275
Goodwill	102				X	
Other intangible assets	103				X	
II.Tangible assets, of which:	104	814.656		94.727		719.929
Ongoing tangible assets	105					
Lands and land arrangements	106				X	
Constructions	107					
Technical installations and means of transportation	108					
Furniture, office supplies, safety equipment for human and material values and other such tangible assets	109	814.656		94.727		719.929
Real estate investments	110					

*)Details are entered at historical cost or at revaluated value / fair value of fixed assets, depending upon case.
1)One shall also include the increase deriving from revaluation or other such transactions involving the crediting of those accounts related to fixed assets amortization.
2)One shall also include the reduction deriving from revaluation or other such transactions involving the debiting of those accounts related to fixed assets amortization.

40 B -lei-
Status on tangible and intangible assets amortization

Fixed asset items	Position code	Initial balance	Amortization during tax year	Amortization related to fixed assets removed from company records	Final balance
A	B	1	2	3	4=1+2-3
I.Intangible assets, of which:	200	80.850	41.460		122.310
Other intangible assets	201	80.850	41.460		122.310

II.Tangible assets, of which:	202	384.260	27.562		411.822
Lands and land arrangements	203				
Constructions	204				
Technical installations and means of transportation	205				
Furniture, office supplies, safety equipment for human and material values and other such tangible assets	206	384.260	27.562		411.822
Real estate investments	207				

40C -lei-

Status on adjustment for depreciation

Fixed asset items *)	**Position code**	**Initial balance**	**Adjustments established during the tax year**	**Adjustments resumed under incomes**	**Final balance**
A	**B**	**1**	**2**	**3**	**4=1+2-3**
I.Intangible assets, of which:	300				
Ongoing intangible assets	301				
Goodwill	302			x	
Other intangible assets	303				
II.Tangible assets, of which:	304				
Ongoing tangible assets	305				
Lands and land arrangements	306				
Constructions	307				
Technical installations and means of transportation	308				
Furniture, office supplies, safety equipment for human and material values and other such tangible assets	309				
Real estate investments	310				

*)One shall enter the details from accounting books standing for adjustments for depreciation, as related to fixed assets.

ADMINISTRATOR,
Name and forename:
UNGUREANU LAVINIA
Signature:

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VALIDATED FORM

50 – BREAKDOWN OF VARIOUS ITEMS WITHIN PROFIT OR LOSS ACCOUNT

As of 31.12.2025

50A Interest-related income and costs, as broken down per specific instruments -lei-

Interest	Position code	Income		Costs	
		Previous tax year	Concluded tax year	Previous tax year	Concluded tax year
A	B	1	2	3	4
Debt securities	020				
Loans and down payments	080	1.590.113	1.531.367		
Other assets (50A.150.1 = F20.080.1) (50A.150.2 = F20.080.2)	150				
Borrowings, as received	160				
Debt securities, as issued	230				
Other financial liabilities	240				
Other liabilities (50A.260.3 = F20.140.1) (50A.260.4 = F20.140.2)	260			93.553	121.271
INTERESTS (020 + 080 + 150 + 160 + 230 + 240 + 260) (50A.270.1 = F20.010.1) (50A.270.2 = F20.010.2) (50A.270.3 = F20.090.1) (50A.270.4 = F20.090.2) 50A(160.1+230.1+240.1+260.1 = F20.085.1) 50A(160.2+230.2+240.2+260.2 = F20.085.2) 50A(020.3+080.3+150.3 = F20.145.1) 50A(020.4+080.4+150.4 = F20.145.2)	270	1.590.113	1.531.367	93.553	121.271

50B -lei-

Gain or losses deriving out of the derecognition of financial assets and liabilities which are valuated at fair value, through either profit or loss, as broken down per specific instruments

	Position code	Gain / (-) Loss	
		Previous tax year	Concluded tax year
A	B	1	2
Debt securities	020		
Loans and down payments	030	-91.368	12.229
Borrowings, as received	040		
Debt securities, as issued	050		
Other financial liabilities	060		

GAIN OR (-) LOSS OUT OF THE DERECOGNITION OF FINANCIAL ASSETS AND LIABILITIES WHICH ARE NOT VALUATED AT FAIR VALUE THROUGH EITHER PROFIT OR LOSS – NET AMOUNT (020 + 030 + 040 + 050 + 060) (50B.070.1 = F20.220.1) (50B.070.2 = F20.220.2)	070	-91.368	12.229

50C
Gain or loss related to financial assets and liabilities held for transaction purposes, as broken down per specific risk types

	Position code	**Gain / (-) Loss (lei)**	
		Previous tax year	**Concluded tax year**
A	**B**	**1**	**2**
Interest rate instruments and related derivative instruments	010		
Capital instruments and related derivative instruments	020		
Foreign currency transactions and derivative instruments related to foreign currencies and gold	030		
Credit risk instruments and related derivative instruments	040		
Derivative goods-related instruments	050		
Others	060		
GAIN OR (-) LOSS RELATED TO FINANCIAL ASSETS AND LIABILITIES HELD FOR TRANSACTION PURPOSES – NET AMOUNT (010 + 020 + 030 + 040 + 050 + 060) (50C.070.1 = F20.280.1) (50C.070.2 = F20.280.2)	070		

50 D -lei-

Gain or loss related to financial assets and liabilities entered as being valuated at fair value through profit or loss, as broken down per accounting portfolios

	Position code	Gain / (-) Loss		Fair value adjustments, due to credit risk	
		Previous tax year	Concluded tax year	Previous tax year	Concluded tax year
A	**B**	**1**	**2**	**3**	**4**
Financial assets entered as being valuated at fair value through either profit or loss	010			X	X
Financial liabilities entered as being valuated at fair value through either profit or loss	020				
GAIN OR (-) LOSS RELATED TO FINANCIAL ASSETS OR LIABILITIES ENTERED AS BEING VALUATED AT FAIR VALUE THROUGH EITHER PROFIT OR LOSS – NET AMOUNT (010 + 020) (50D.030.1 = F20.290.1) (50D.030.2 = F20.290.2)	030			X	X

50E

Gain or loss out of hedge accounting

Gain and loss out of hedge accounting	**Position code**	**Gain / (-) Loss (lei)**	
		Previous tax year	**Concluded tax year**
A	**B**	**1**	**2**
Fair value amendments related to risk cover instrument (interrupted business included)	010		
Fair value amendments related to covered item, as assignable to covered risk	020		
Inefficiency part of covering the treasury flows, as recognized under profit or loss	030		
Inefficiency part of covering any net investment in a transaction abroad, as recognized under profit or loss	040		
GAIN OR (-) LOSS OUT OF HEDGE ACCOUNTING – NET AMOUNT (010 + 020 + 030 + 040) (50E.050.1 = F20.300.1) (50E.050.2 = F20.300.2)	050		

50F

Gain or loss out of derecognition of non-financial assets

Gain or loss out of derecognition of non-financial assets	Position code	Gain / (-) Loss (lei)	
		Previous tax year	Concluded tax year
A	B	1	2
Tangible assets	010		
Real estate investments	020		
Intangible assets	030		
Other assets	040		
GAIN OR (-) LOSS OUT OF DERECOGNITION OF NON-FINANCIAL ASSETS (010 + 020 + 030 + 040) (50F.050.1 = F20.330.1) (50F.050.2 = F20.330.2)	050		

50G -lei-

Other operating income and costs

Other operating income and costs	Position code	Income		Costs	
		Previous tax year	Concluded tax year	Previous tax year	Concluded tax year
A	B	1	2	3	4
Fair value adjustments related to tangible assets, by using the fair value model	010				
Real estate investments	020				
Operational leasing, other than real estate investments	030				
Other	040	70.990	78.044	30.075	36.862
OTHER OPERATING INCOME AND COSTS (010 + 020 + 030 + 040) (50F.050.1 = F20.340.1) (50F.050.2 = F20.340.2) (50F.050.3 = F20.350.1) (50F.050.4 = F20.350.2)	050	70.990	78.044	30.075	36.862

50H
Gain / (-) Loss related to financial assets not aimed for transaction purposes, as mandatorily valuated at fair value through either profit or loss, broken down per specific instruments

-lei-

Gain / (-) Loss related to financial assets not aimed for transaction purposes, as mandatorily valuated at fair value through either profit or loss, broken down per specific instruments	**Position code**	**Gain**	
		Previous tax year	**Concluded tax year**
A	**B**	**1**	**2**
Capital instruments	020		
Debt securities	030		
Loans and down payments	040		
GAIN OR (-) LOSS RELATED TO FINANCIAL ASSETS NOT AIMED FOR TRANSACTION PURPOSES, AS MANDATORILY VALUATED AT FAIR VALUE THROUGH EITHER PROFIT OR LOSS, NET AMOUNT (020 + 030 + 040) (F50H.090.1 = F20.287.1) (F50H.090.2 = F20.287.2)	090		
Of which: Gain or loss owed to assets reclassification at amortized cost	100		

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60 – OTHER DETAILS
As of 31.12.2025

60A -lei-

Assets grouped as per categories of transactions

Indicator name	**Position code**	**Amortization and adjustment for expected loss (-)***		**Book value**		**Gross book value**	
		Previous tax year	**Concluded tax year**	**Previous tax year**	**Concluded tax year**	**Previous tax year**	**Concluded tax year**
A	**B**	**1**	**2**	**3**	**4**	**5=3-1**	**6=4-2**
-Cash and other values	110			263.547	148.588	263.547	148.588
Client related transactions and transactions in-between non-bank financial institutions and credit institutions (310+320+330+340 +350+360+370+380 +390+400+410+411 +412+413+414+415 +420+425+430+440 +450)	300	573.465	561.235	2.340.770	2.381.032	1.767.305	1.819.797
-trade receivables, attached receivables and amounts to be amortized	310					0	0
-Liquidity loans, attached receivables and amounts to be amortized	320					0	0
-Consumption loans and installment-based sale, attached receivables and amounts to be amortized	330	573.465	561.235	2.340.770	2.381.032	1.767.305	1.819.797
-Loans for the funding of foreign trade transactions, attached receivables and amounts to be amortized	340					0	0
-Loans for stocks funding and for equipment, attached receivables and amounts to be amortized	350					0	0

-Loans for real estate investments, attached receivables and amounts to be amortized	360					0	0
-Other loans granted to clients, attached receivables and amounts to be amortized	370					0	0
-Loans granted to financial institutions, attached receivables and amounts to be amortized	380					0	0
-Reverse repo and securities taken on loan, attached receivables and amounts to be amortized	390					0	0
-Debtor accounts, attached receivables and amounts to be amortized	400					0	0
-Accounts receivable, attached receivables and amounts to be amortized	410					0	0
-Current debtor accounts within credit institutions, attached receivables and amounts to be amortized	411					0	0
-deposits established at credit institutions, attached receivables and amounts to be amortized	412					0	0
-Loans granted to credit institutions, attached receivables and amounts to be amortized	413					0	0
-Reverse repo and securities taken on loan from credit institutions, attached receivables and amounts to be amortized	414					0	0
-Accounts receivable from credit institutions, attached	415					0	0

receivables and amounts to be amortized							
-Outstanding financial assets, attached receivables and amounts to be amortized	420					0	0
-Financial assets for which the credit risk has significantly increased, attached receivables and amounts to be amortized	425					0	0
-Financial assets that are depreciated upon reporting, attached receivables and amounts to be amortized	430					0	0
-Financial assets that are depreciated upon initial recognition, attached receivables and amounts to be amortized	440					0	0
-Commercial receivables – simplified approach, attached receivables and amounts to be amortized	450					0	0
Securities-related transactions and various transactions (510+520+530+540+550+560+580+590+600+610+620+630+640+650+660+670+680+690+695)	500					0	0
-Financial assets held for transaction purposes	510					0	0
Of which, loans and receivables:	511					0	0
-Financial assets entered as being valuated at fair value through either profit or loss	520					0	0
Of which, loans and receivables:	521					0	0
-Financial assets, as valuated at fair value	530					0	0

through other comprehensive income items, of which, loans and receivable							
Of which, loans and receivable	531					0	0
-Debt instruments at amortized cost	540					0	0
-Financial assets not aimed for transaction purposes, as mandatorily valuated at fair value through either profit or loss	550					0	0
Of which, loans and receivables:	551					0	0
-Derivative instruments	560					0	0
-Settlements in-between non-bank financial institution and subunits	580					0	0
-Employees' benefits and assimilated accounts	590					0	0
-Social insurance, social protection and assimilated accounts	600					0	0
-State budget, special funds and assimilated accounts	610					0	0
-Various debtors, attached receivables and amounts to be amortized	620					0	0
-Settlements from joint venture transactions	630					0	0
-Inventories	640					0	0
-Adjustments	650					0	0
-Outstanding financial assets, attached receivables and amounts to be amortized	660					0	0
-Financial assets for which the credit risk has significantly increased, attached receivables and amounts to be amortized	665					0	0

-Financial assets that are depreciated upon reporting, attached receivables and amounts to be amortized	670					0	0
-Financial assets that are depreciated upon initial recognition, attached receivables and amounts to be amortized	680					0	0
-Contract-related assets – simplified approach, attached receivables and amounts to be amortized	690					0	0
-Commercial receivables from various transactions – simplified approach, attached receivables and amounts to be amortized	695					0	0
Fixed assets (710+720+730+740+ 750+760+765+770+ 780+790)	700	465.111	534.132	986.836	1.283.204	521.725	749.072
-Subordinated loans, attached receivables and amounts to be amortized	710					0	0
-Equity investments held in branches, in affiliated entities and in jointly controlled entities	720					0	0
-Facilities for own premises abroad	730					0	0
-Ongoing fixed assets, intangible and tangible assets and assets standing for right of use	740	465.111	534.132	986.836	1.283.204	521.725	749.072
-Receivables from financial leasing transactions, attached receivables and amounts to be amortized	750					0	0
-Outstanding financial assets, attached receivables	760					0	0

and amounts to be amortized							
-Financial assets for which the credit risk has significantly increased, attached receivables and amounts to be amortized	765					0	0
-Financial assets that are depreciated upon reporting, attached receivables and amounts to be amortized	770					0	0
-Financial assets that are depreciated upon initial recognition, attached receivables and amounts to be amortized	780					0	0
-Receivables from financial leasing transactions – simplified approach, attached receivables and amounts to be amortized	790					0	0
Shareholders or associates (+ / -)*	800					0	0
Total (300 + 500 + 700 + 800)	900	1.038.576	1.095.367	3.591.153	3.812.824	2.552.577	2.717.457

*) negative amounts shall be preceded by (-) symbol

F60

Deposits obtained from non-bank clients

60B -lei-

Indicator name	**Position code**	**Tax year**	
		Previous	**Concluded**
A	**B**	**1**	**2**
Deposits obtained from non-bank clients (110 + 120 + 130 + 140)	100		
Current accounts	110		
Deposit accounts (121 + 122 + 123 + 124)	120		

-deposits at sight	121		
-term deposits	122		
-collateral deposits	123		
-deposits reimbursable after notification	124		
Certificates of deposit, savings and passbooks (131 + 132)	130		
-Certificates of deposit	131		
-Savings and passbooks	132		
Attached liabilities and amounts to be amortized	140		

60C -lei-

Reserves for bank risks

Indicator name	**Position code**	**Tax year**	
		Previous	**Concluded**
A	**B**	**1**	**2**
Reserves for bank risks (110 + 120 + 130)	100		
General reserve for credit risk out of the profit determined prior to tax on profit deduction	110		
General reserve for credit risk out of the profit determined after tax on profit deduction	120		
Reserve standing for the general bank risk fund	130		

60D -lei-

Other contingent assets and liabilities

Indicator name	**Position code**	**Tax year**	
		Previous	**Concluded**
A	**B**	**1**	**2**
Other contingent assets	100		
Other contingent liabilities	200		

60E **Number of clients** -lei-

Indicator name	**Position code**	**Tax year**	
		Previous	**Concluded**
A	**B**	**1**	**2**
Number of clients (010 + 020)	010	603	612
-Natural persons	020	603	612
-Legal entities	030		

60F **Certain own equity items** -lei-

Indicator name	**Position code**	**Tax year**	
		Previous	**Concluded**
A	**B**	**1**	**2**
Differences from inflation adjustment, as related to registered capital / endowment capital*)	100		
Total carried forward result, of which:	110	195.255	333.060
-carried forward result deriving out of the adjustments required under due enforcement of IAS 29 as result of due enforcement of IFRS as accounting basis*)	130	195.255	333.060
-carried forward result deriving out of specific provisions*)	140		
Tax year result*)	150	249.736	108.155
Profit allotment	160	15.413	6.937

*)Negative amounts shall be preceded by (-) symbol

60G **Net turnover** -lei-

Indicator name	**Position code**	**Tax year**	
		Previous	**Concluded**
A	**B**	**1**	**2**
Net turnover (F60G.800.1 and 2 = F20. (010 + 160 + 200 + 220 + 280 + 287 + 290 + 300 + 310 + 330 + 340).1 and 2	800	1.851.050	1.910.585

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The undersigned MARINA LELIA DRAGOMIRESCU, in my capacity of Sworn Translator for English and Latin, as duly authorized by the Ministry of Justice in Romania, under license no. 5215 / 2005, shall hereby *certify the accuracy of the present English translation of the Romanian document I have been provided with.*

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