

PRESS RELEASE**Bucharest, 26.08.2025****Nexent Bank launches instant payments for its clients**

Starting on August 26, 2025, Nexent Bank is introducing to its clients – individual and business clients – a fast and efficient way to make and receive interbank payments in RON, in just a few seconds, at any time, 365 days a year. The new feature is accessible directly through the Mobile and Internet Banking applications, at no additional cost compared to a standard RON interbank payment.

„Instant payments are a natural solution in a world where mobility, speed, and control over finances are essential. The launch of this service reinforces our commitment to providing clients with modern and seamless banking experiences, aligned with their real needs. It is another step in our mission to deliver financial services that create value for our clients,” said Yakup Çil, General Manager, Nexent Bank N.V. Amsterdam Bucharest Branch.

The service allows real-time transfers of up to 50,000 RON per transaction to any bank in Romania participating in the Instant Payments in RON service, managed by TRANSFOND, with settlement finality ensured by the National Bank of Romania.

„The digital transformation of the Romanian banking system continues at a steady pace, and instant payments are one of the pillars of this progress. Thus, instant payments represent an essential solution for improving financial flows and fostering a faster, more efficient economic circuit. Their widespread adoption supports a modern, transparent, and competitive economy. We welcome Nexent Bank’s participation in this scheme, which brings customers closer to a modern and secure standard for executing interbank payments,” declared Sabin Carantină, General Manager of TRANSFOND.

Instant payments are available to all Nexent Bank clients and are processed automatically if the conditions set by the scheme are met. Businesses benefit from faster collections and more efficient liquidity management, while the service can also bring significant value to public sector services or recurring payments between institutions. The launch of instant payments reinforces Nexent Bank’s strategic direction to deliver secure, intuitive, and relevant solutions. The bank continuously invests in modern technologies to ensure every banking interaction is clearer, smoother, and better tailored to clients’ needs.

About Nexent Bank

Nexent Bank is a European financial institution with operations in seven countries, part of the Nexent Bank N.V. group with a strong retail and corporate banking activity. The bank has been present in Romania since 1993, gradually consolidating its reputation as a provider of reliable financial solutions for individuals, SMEs and corporations.

As of July 2025, the bank officially became Nexent Bank. This name and visual identity change marks the transition to a unified, clear and modern identity aligned with the group’s international network. The

unification under the Nexent Bank name signifies a new stage in the Bank's evolution, one that retains its trusted values, but expresses them with greater clarity, digitalization and orientation towards customers' financial needs.

For more information, visit www.nexentbank.ro

About TRANSFOND

TRANSFOND is the administrator and operator of the Clearing House for interbank retail commercial payments. The company aims to be the main partner of Romania's financial and banking community in the field of payments (both in local currency and in euros, nationally and cross-border), as well as in services adjacent or complementary to interbank payments, leveraging its infrastructure and know-how to its full potential. The main shareholder of TRANSFOND is the National Bank of Romania, while the remaining shareholding is represented by 18 commercial banks active in the Romanian market.

TRANSFOND has developed a series of complex and successful solutions benefiting the domestic financial sector, as well as commercial companies and end consumers of financial services: RoPay, Instant Payments, Confirmation of Payee Service (SANB), AliasPay, e-Factur@, and e-Arhiv@. For more information, visit: www.transfond.ro, www.ropay.ro, www.platiinstant.ro, www.aliaspay.ro.

The Instant Payments system currently has 19 participants – Banca Transilvania, CEC Bank, Libra Internet Bank, Banca Comercială Română, Vista Bank România, Patria Bank, Raiffeisen Bank, BRD Groupe Société Générale, Intesa Sanpaolo Bank, ING Bank, Salt Bank, Banca Română de Credite și Investiții, Techventures Bank, First Bank, UniCredit Bank, Smith&Smith, Revolut Bank, Garanti BBVA, and Nexent Bank – representing 92% of the market.