

INVESTOR DAY

SETTING THE NEXT STAGE OF GROWTH

DEEPENING CLIENT RELATIONSHIPS

OANA ILAŞ

GROWING & DEEPENING CLIENT RELATIONSHIPS

4.5^{MN}

Active customers (+5%YoY).
55% receive recurring
income in BT

1.2^{MN}

Customers with savings
products (+14% YoY).
Leading position in savings

1.6^{MN}

Loans in portfolio (+5% YoY).
Largest lender in Romania

0.7^{MN}

BT customers with BTFG
investment or private
pension products (+60% YoY)

**OUR DISTINCTIVE
EDGE**



SCALE



TOGETHERNESS



ECOSYSTEM



PHIGITAL

STRONG FOUNDATION, BRIGHT PERSPECTIVES

WHERE WE ARE

STRONG, DIVERSIFIED & ENGAGED CLIENT BASE

0.8 MN youth • ~175k Premium & Private •
~210k Diaspora (of which 73% active)

BROAD OFFERING FOR ALL FINANCIAL NEEDS

BT Financial Group offering embedded in our distribution – investments, pensions, wealth, microfinance | Bancassurance 2.0 partnerships

PAYMENTS ECOSYSTEM AS DIFFERENTIATOR

8.6 MN cards • 317k terminals • 50k STAR locations • 33k online stores Pay with BT Pay

PHYGITAL MODEL

BT Pay as single app | Broad physical presence in our communities | AI-augmented human Contact Center

EVOLUTION

SCALE

TOGETHERNESS

ECOSYSTEM

PHYGITAL

WHERE WE HEAD

DEEPER RELATIONSHIPS, HIGHER VALUE

Dedicated propositions underway for youth, family, wealth, diaspora

BT AS A LIFESTYLE ECOSYSTEM

Integrated experiences beyond financial services for key life moments (e.g., home buying, travel)

AGENTIC PAYMENTS PIONEER

Romania-first transaction with the same bank as issuer and acquirer

HARMONIZED CHANNEL MIX

BT Pay as orchestrator | Advisory-focused network, enabled by technology | Predictive AI-augmented human Contact Center

BT PAY **CONSOLIDATING** AS THE HEART OF RETAIL UNIVERSE



SCALED EXISTING INTEGRATION WITHIN GROUP ECOSYSTEM

- BTAM 55% new subscribers via BT Pay
- BT PENSII 30% new subscribers via BT Pay (in first 12 months)

EXPANDED THE POWER OF OUR ECOSYSTEM

- BTCP| ETF launch in April '26 (~23k clients via BT Pay)
- BTCP Redefined investor onboarding through BT Pay (95% adoption among new investors in first 3 months)
- BT BROKER Joined the BT Pay ecosystem
- Bancassurance Introduced home insurance and PAD

EXPANDED BT PAY AND GROUP TOGETHERNESS BEYOND BORDERS

- Enhanced diaspora experience
- Access to investments for diaspora and non-residents in Romania

BT PAY REDESIGN FOR FUTURE-READINESS

- Fresh from the oven, now in Beta testing
- New app, new look: a future-ready experience designed
- Growth engine for engagement, cross-sell and long-term value creation

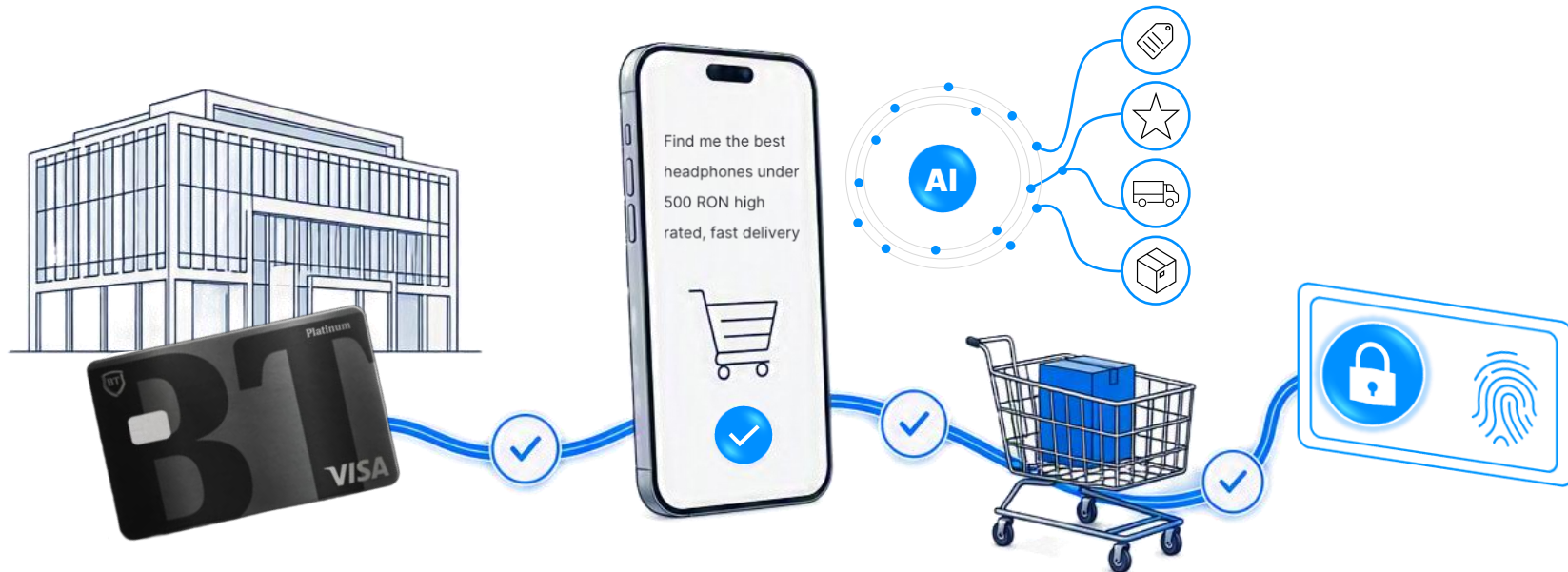
READY FOR RESPONSIBLE AGENTIC SHOPPING

1ST BANK IN ROMANIA TO PERFORM A TRANSACTION FULLY MANAGED BY AI

Possible due to our differentiating
payments ecosystem

8 OUT OF **10**

Romanians use AI tools, creating
a significant opportunity for AI-
enabled services*

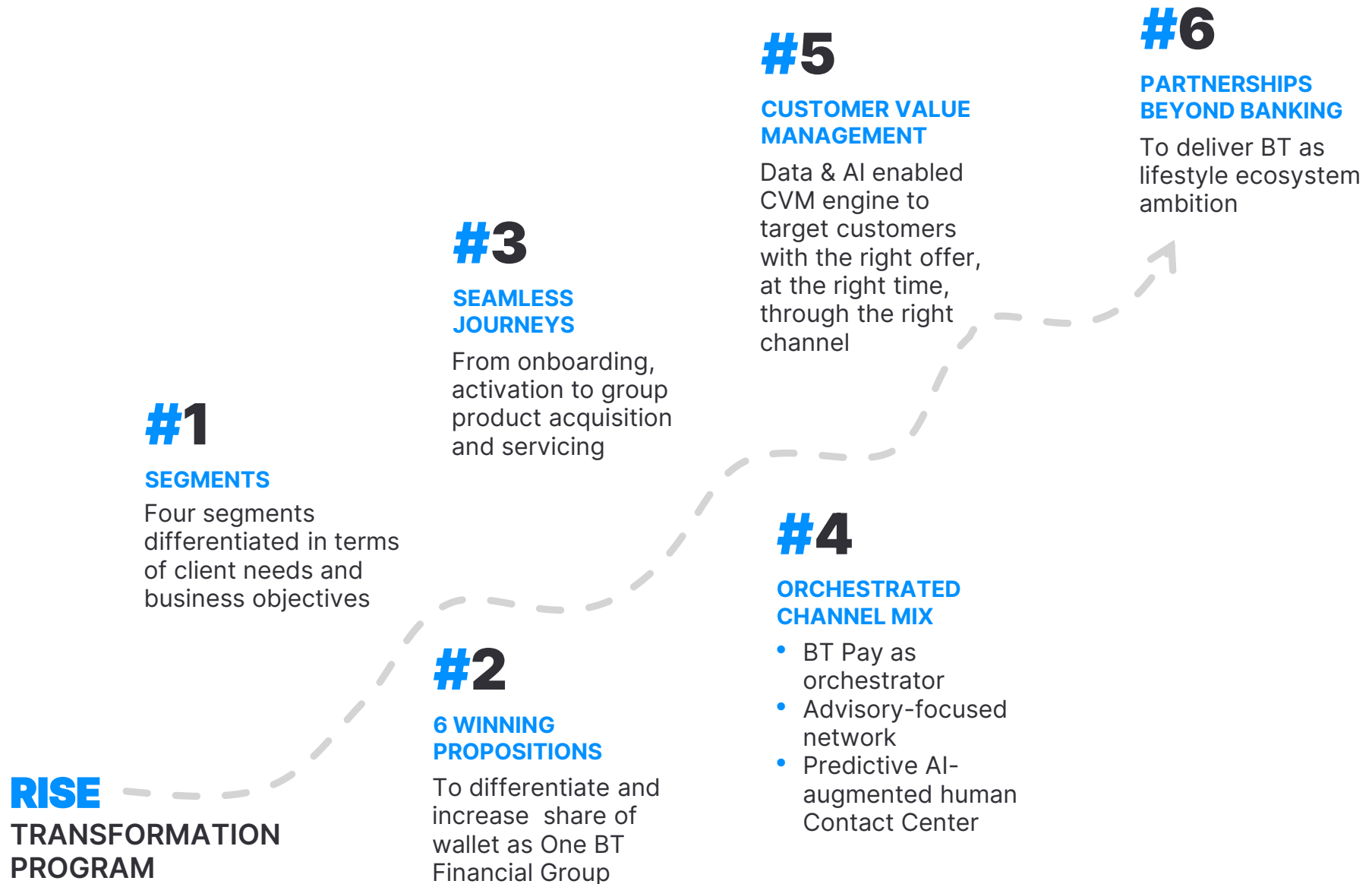


**BT PAY
ISSUING**

**AGENTIC SHOPPING
MARKETPLACE**

**AGENTIC PAYMENTS
ACQUIRING**

BT RISE PROGRAM TO **EVOLVE** RETAIL COMMERCIAL MODEL



5Y RETAIL AMBITION ON PATH TO BT100

#1

RETAIL ECOSYSTEM

The ambition that
unifies scale, depth
and customer value.

ORGANIC GROWTH

6^{MN}

ACTIVE CLIENTS

x2

RETAIL LOANBOOK

+10^{PP}

SHARE OF NON-RISK INCOME

+50[%]

REVENUE PER CLIENT

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