

INVESTOR DAY

SETTING THE NEXT STAGE OF GROWTH

INTRO AND HIGHLIGHTS

ÖMER TETİK

BANCA TRANSILVANIA FINANCIAL GROUP

PREDICTABLE

GROWTH IN

VOLATILE TIMES

€100 BN IN ASSETS BY 2030

#1

A strong bank at the core, market leader and the bank of choice in all customer segments.

#2

Organic growth significantly above the market and selective M&A.

#3

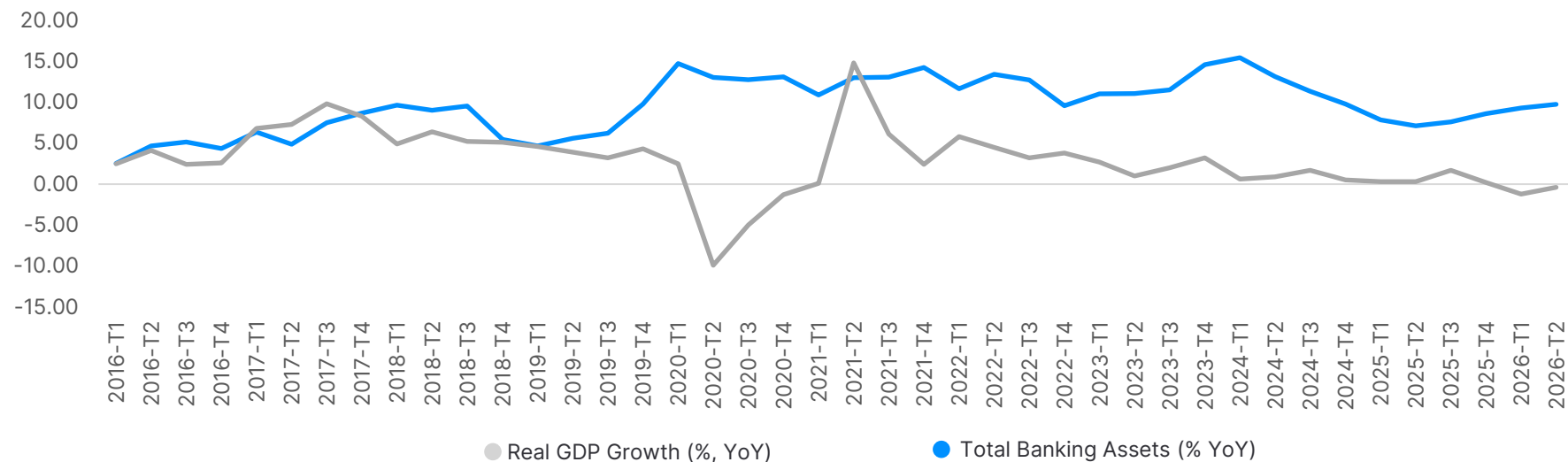
Accelerating the development of the BT Group at an even faster pace than the bank itself, both in our existing markets and through expansion into new ones.

This ambition will increase our customer base to more than 7.5 million clients across the Romanian ecosystem.

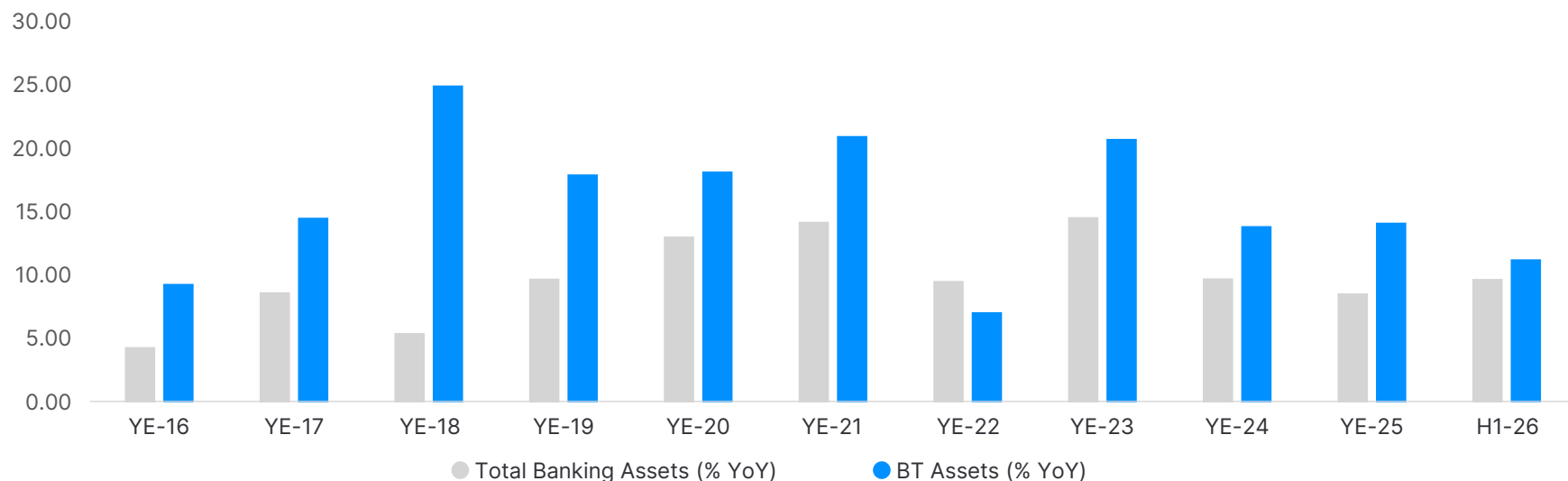
It will further strengthen our network effects, operational efficiencies, and synergies, with sizable benefits for our customers, shareholders, and the entire Romanian economy.

LONG-TERM GROWTH DRIVEN BY FINANCIAL DEEPENING

ROMANIA'S BANKING MARKET CONTINUES TO DEEPEN

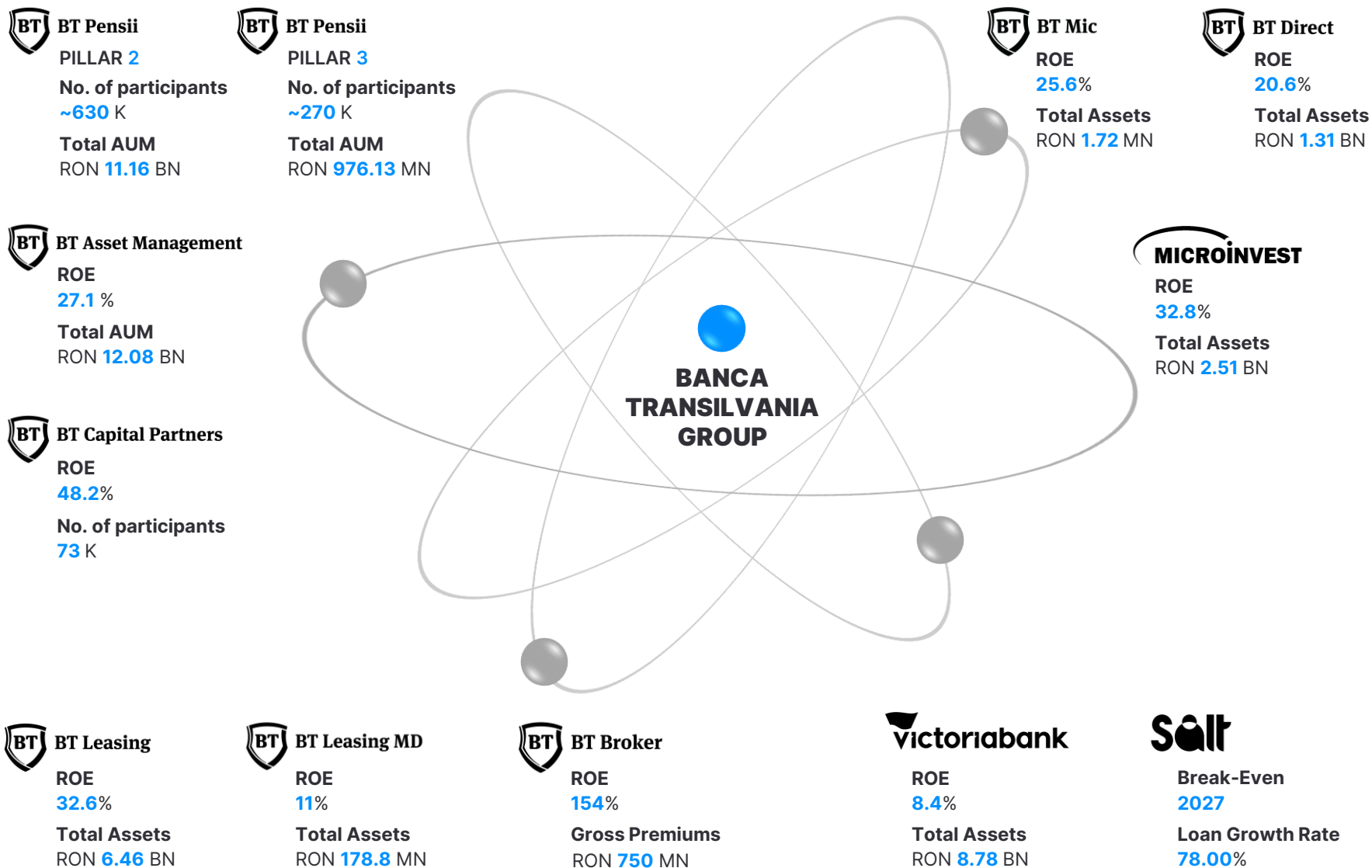


BT HAS CONSISTENTLY OUTPERFORMED THE SYSTEM, BUILDING SCALE AND MARKET LEADERSHIP



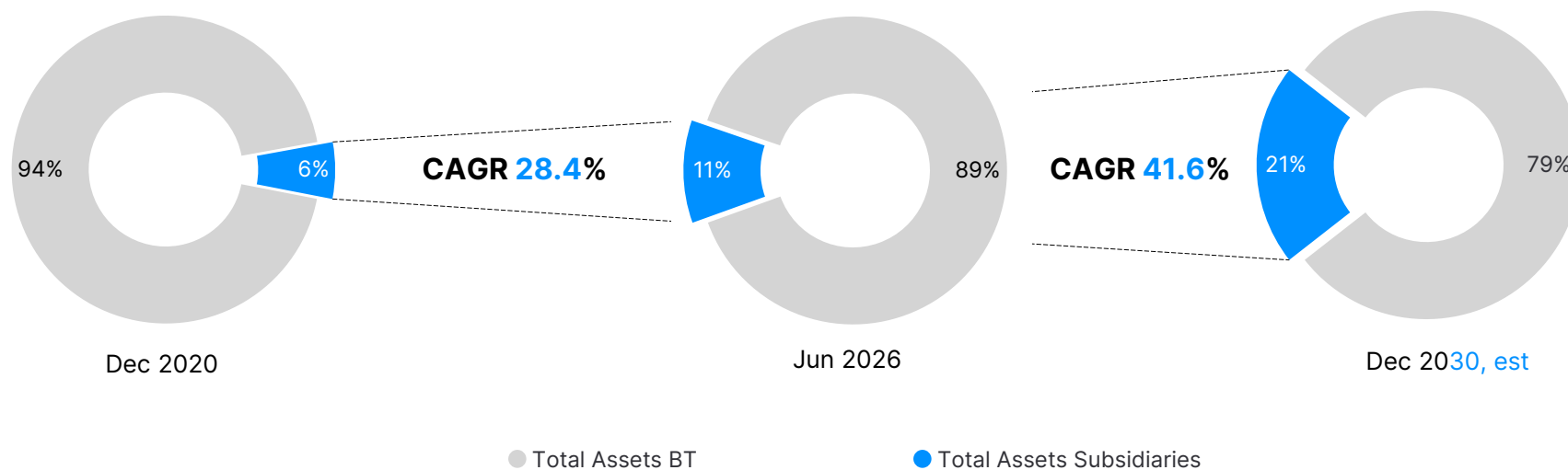
GROWTH PATHS ALIGN ACROSS DISTINCT ORBITS

JUN-26

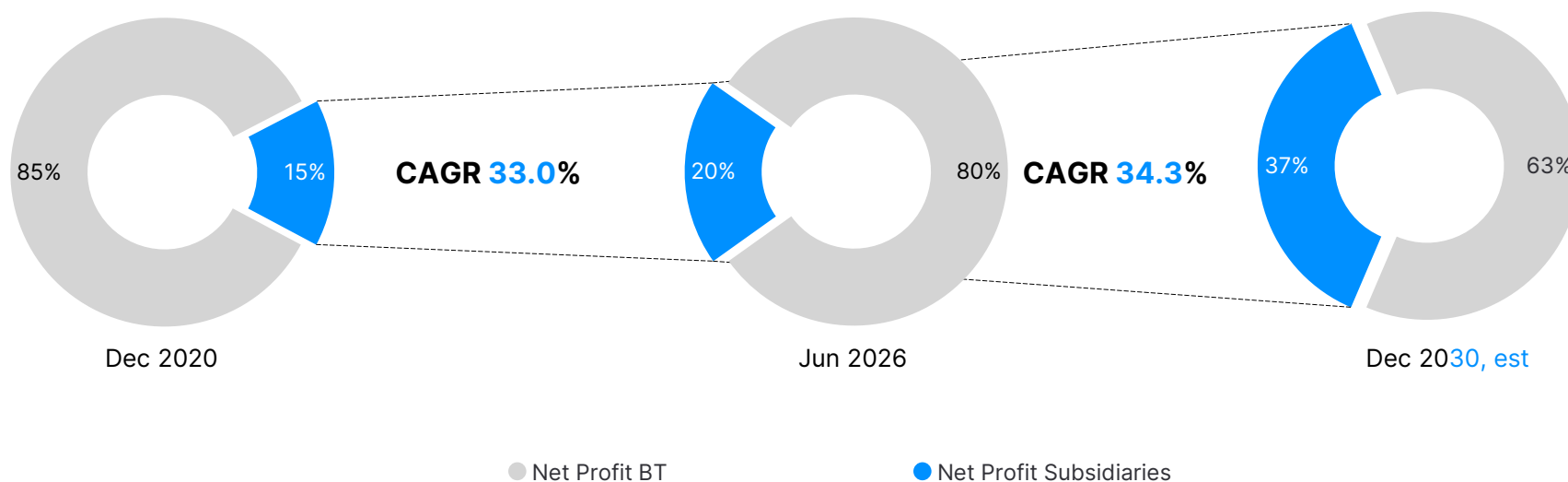


INTEGRATED FINANCIAL GROUP LEVERAGE ON NETWORK EFFECT

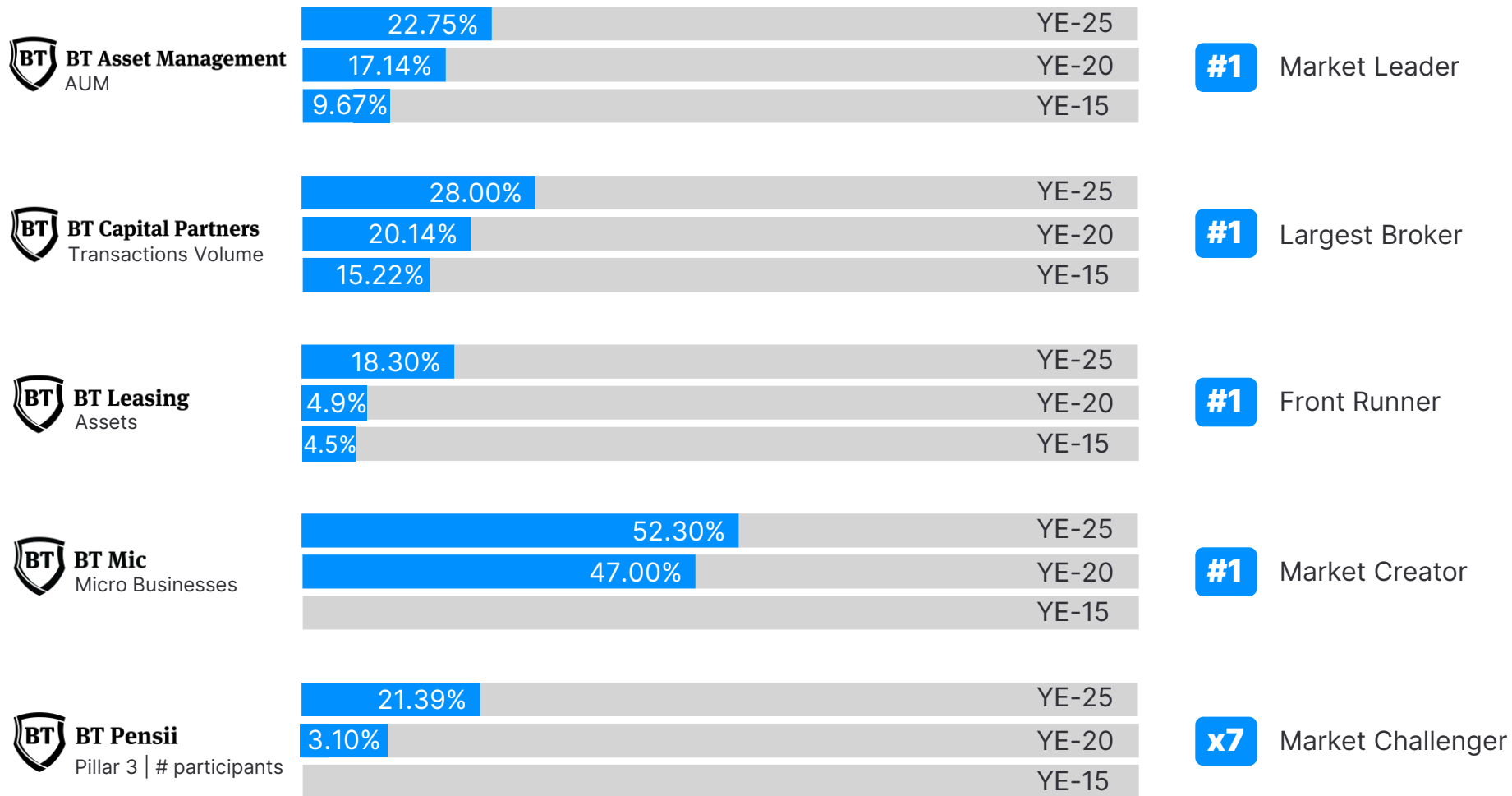
TOTAL ASSETS BT GROUP



TOTAL NET PROFIT BT GROUP

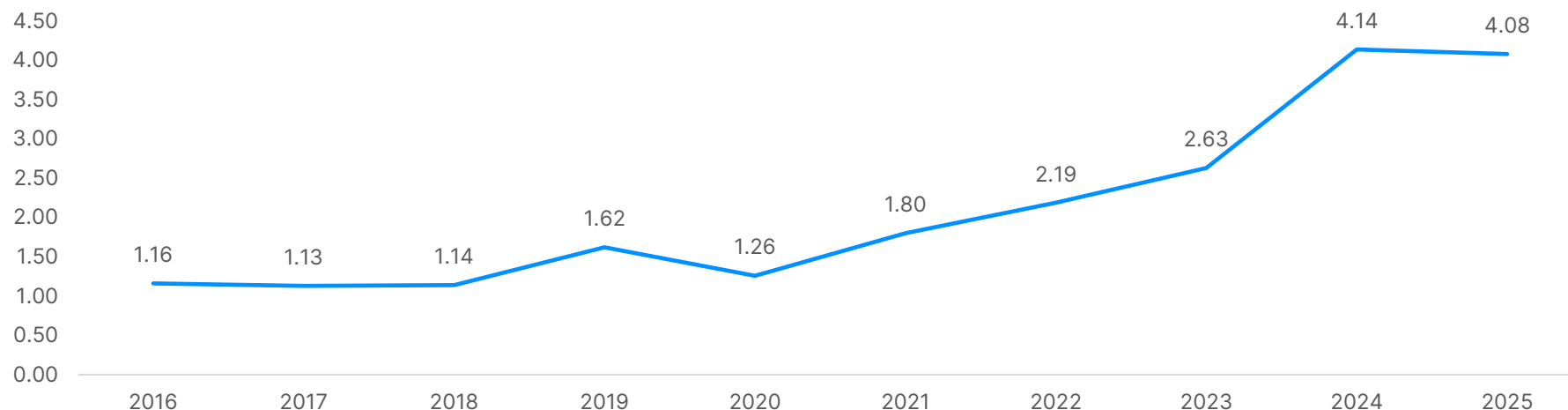


PROVEN TRACK RECORD OF DIVERSIFICATION



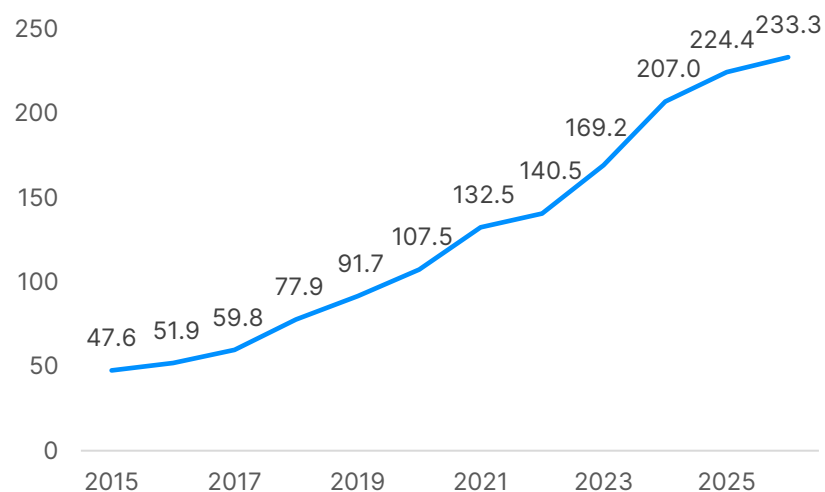
SCALEUP 4.7X ASSETS GROWTH WITH STRONG RETURNS (I)

EPS *

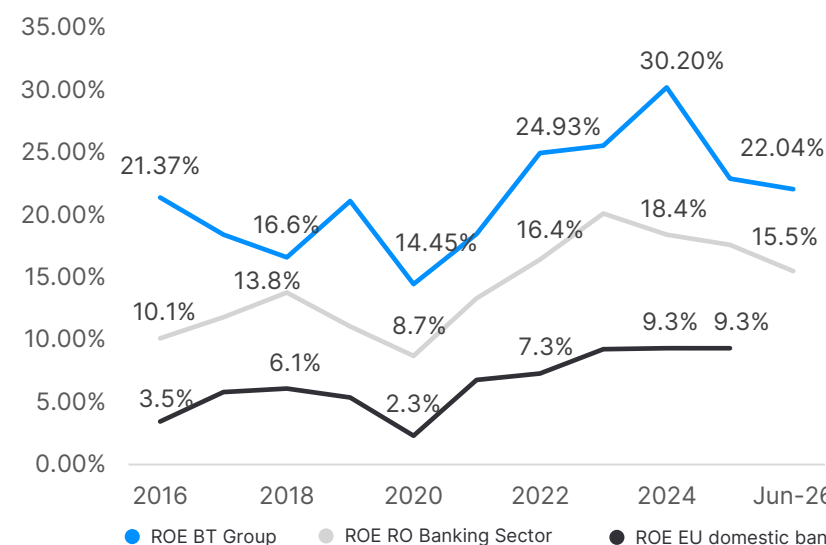


*EPS base = unadjusted number of shares as of YE25

BT GROUP ASSETS

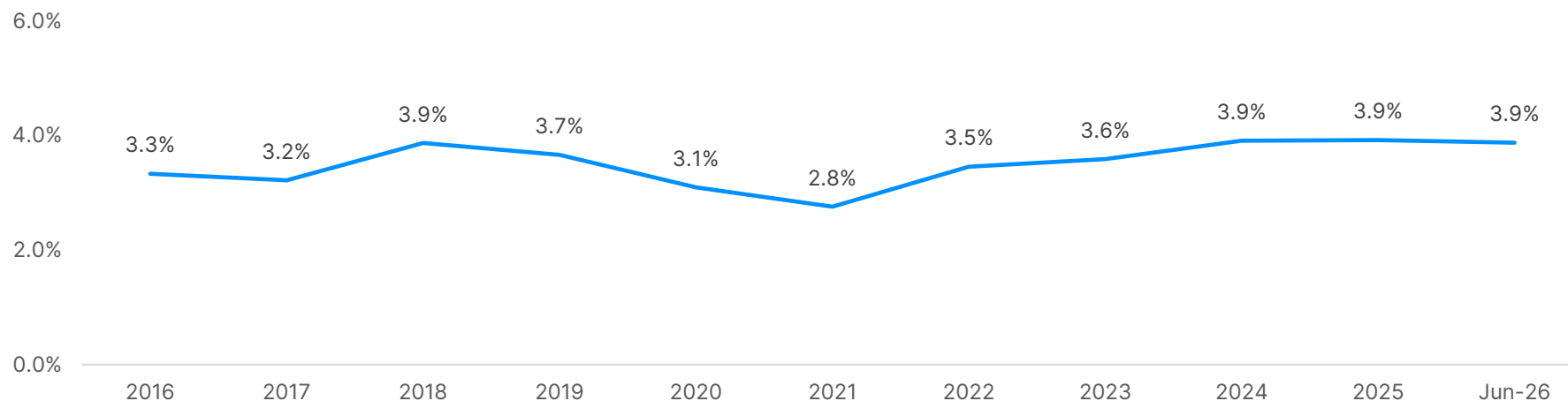


ROE

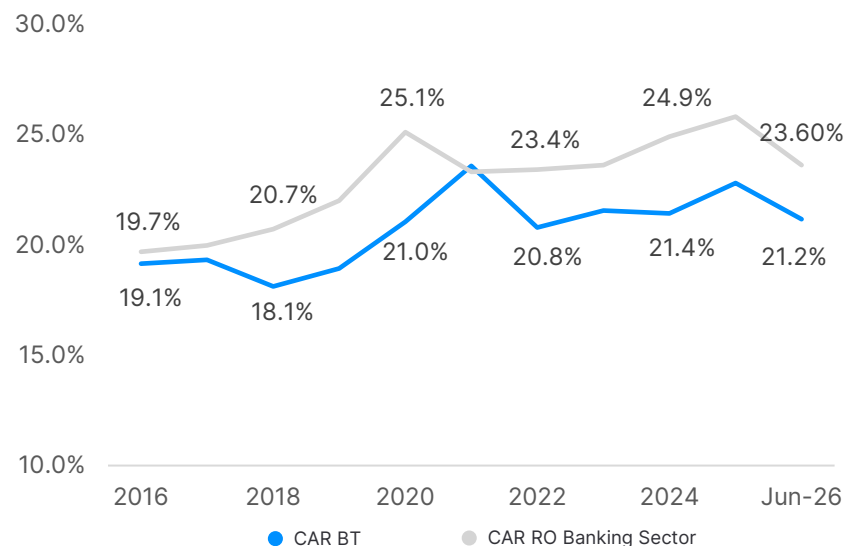


SCALEUP 4.7X ASSETS GROWTH WITH STRONG RETURNS (II)

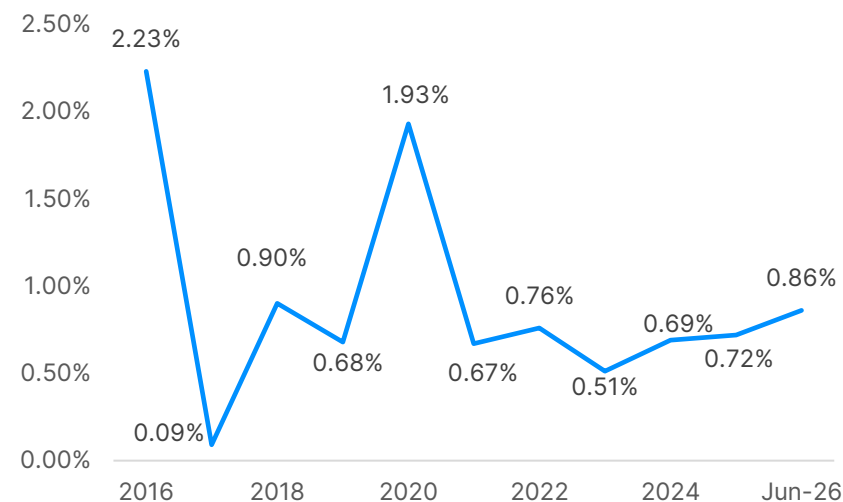
BT GROUP NIM



BT GROUP CAR

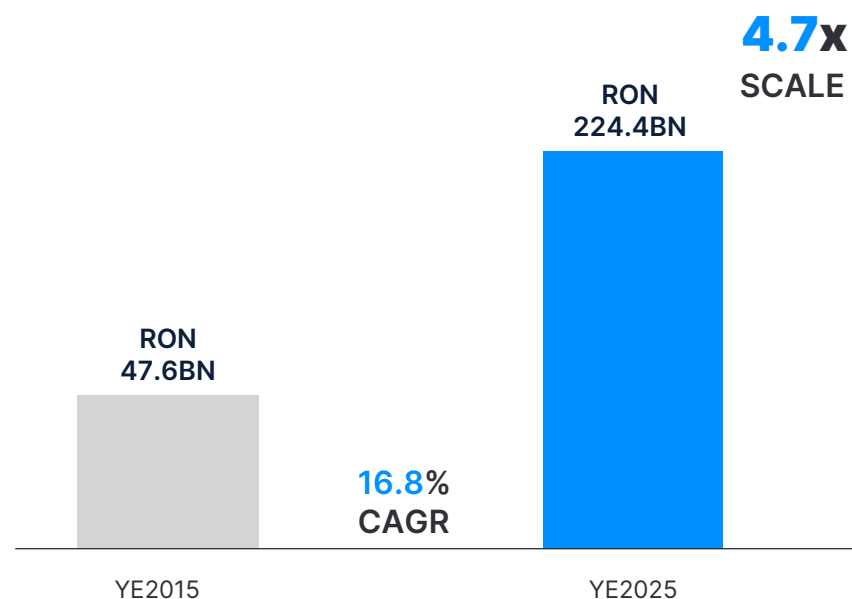


BT GROUP CoR

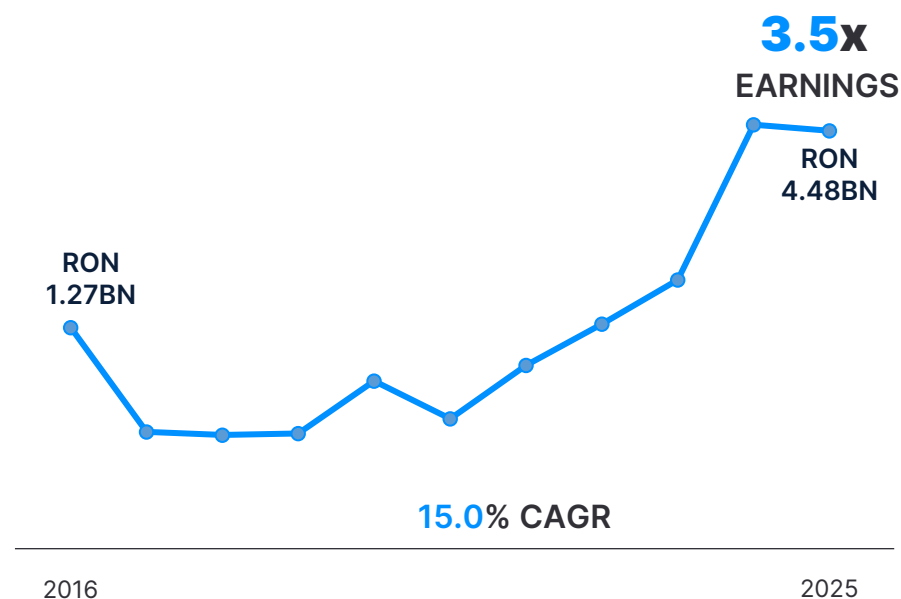


A DECADE OF PROFITABLE GROWTH AND RESILIENCE

BT GROUP TOTAL ASSETS



BT GROUP PROFIT, ATTR. TO BANK SHAREHOLDERS



Almost **5x larger**, with earnings more than tripling, while sustaining **>20% returns** and strong capital discipline

BT GROUP THROUGH-THE-CYCLE PERFORMANCE

21.4% Average ROE
Sustained returns

360bps Average NIM
Earnings capacity

90bps Average CoR
Disciplined risk

20.7% Average CAR
Capital strength

Consistent value creation through the pandemic, geopolitical uncertainty, inflation and changing interest-rate cycles

BT100, BUILT ON A DECADE OF EXECUTION

16.8%

Assets CAGR is reinforcing our confidence in achieving double-digit growth, organic and M&As

21.4%

Avg ROE demonstrates that sustaining a ROE above 20% is well within our performance range

360 bps

NIM, well positioned to fuel growth and execute against our targets

15.0%

EPS CAGR coupled with an avg. growth rate of 17.1% provides a strong foundation for BT100

90 bps

Avg CoR through the cycle. Risk cost remains below 100bps

20.7%

Avg CAR, growth without compromising capital position

10 YEARS IN REVIEW

STABILITY

Generated ROE is demonstrating the ability to sustain superior profitability through multiple economic cycles (pandemic, war, high volatility)

DISCIPLINE

Despite periods of market disruption risk management was strictly maintained

SCALABILITY

Strong capitalization was safely preserved while continuing to grow at scale

BUILT ON TRUST. PROVEN THROUGH VALUE CREATION

361 % YTD

Total return 2020-2026
with **25.7% CAGR***

*Market data cut-off date: 7 September 2026

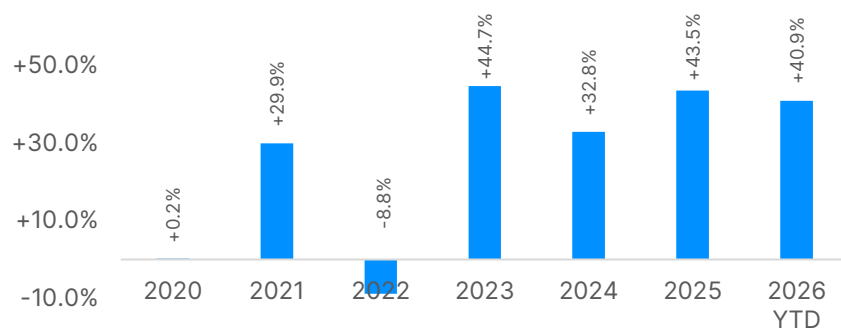
4 RON

TTM EPS shows confident
high returns

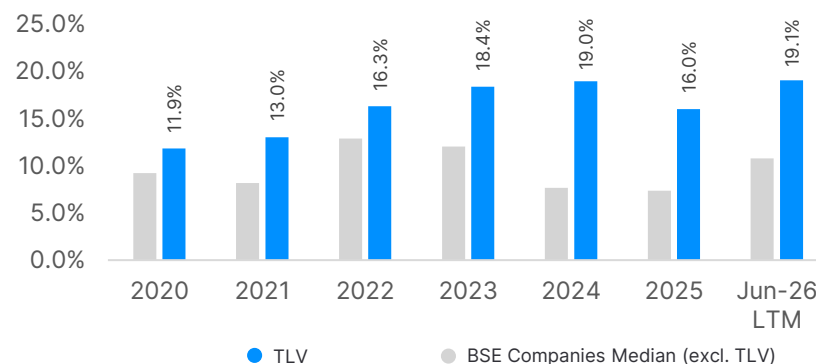
4.5 EUR BN

Attracted from the capital
markets since 2023

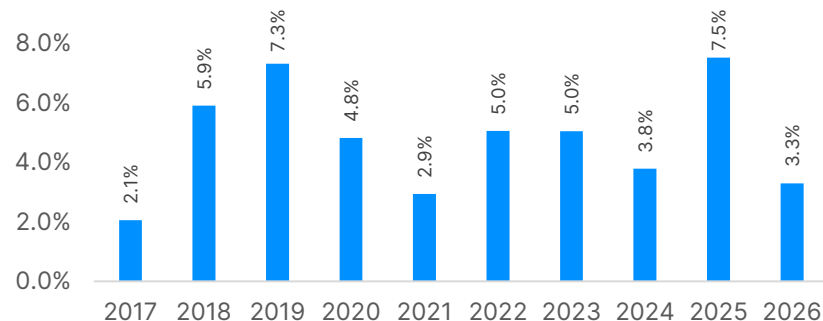
TOTAL SHAREHOLDER RETURN



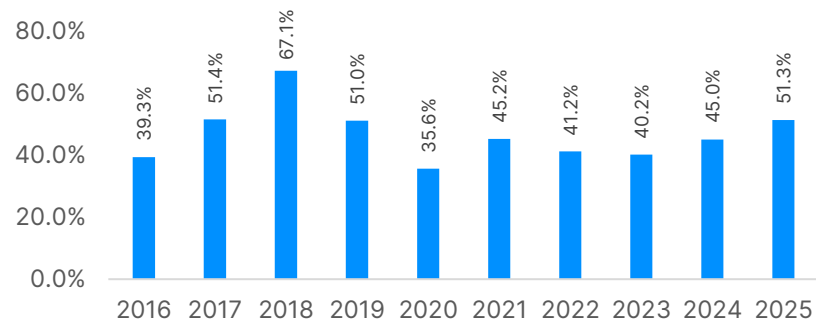
EARNINGS YIELDS = 1/PER



DIVIDEND YIELD



DIVIDEND PAYOUT*



6,150,000

BT FINANCIAL GROUP SERVING MILLIONS OF CLIENTS ACROSS THE ROMANIAN ECOSYSTEM

ROMANIAN DIASPORA **GROWTH BEYOND BORDERS**

DEC-25

POTENTIAL

5.5^{MN}

Romanian diaspora, a potential market equivalent to Ireland's population

RELEVANCE

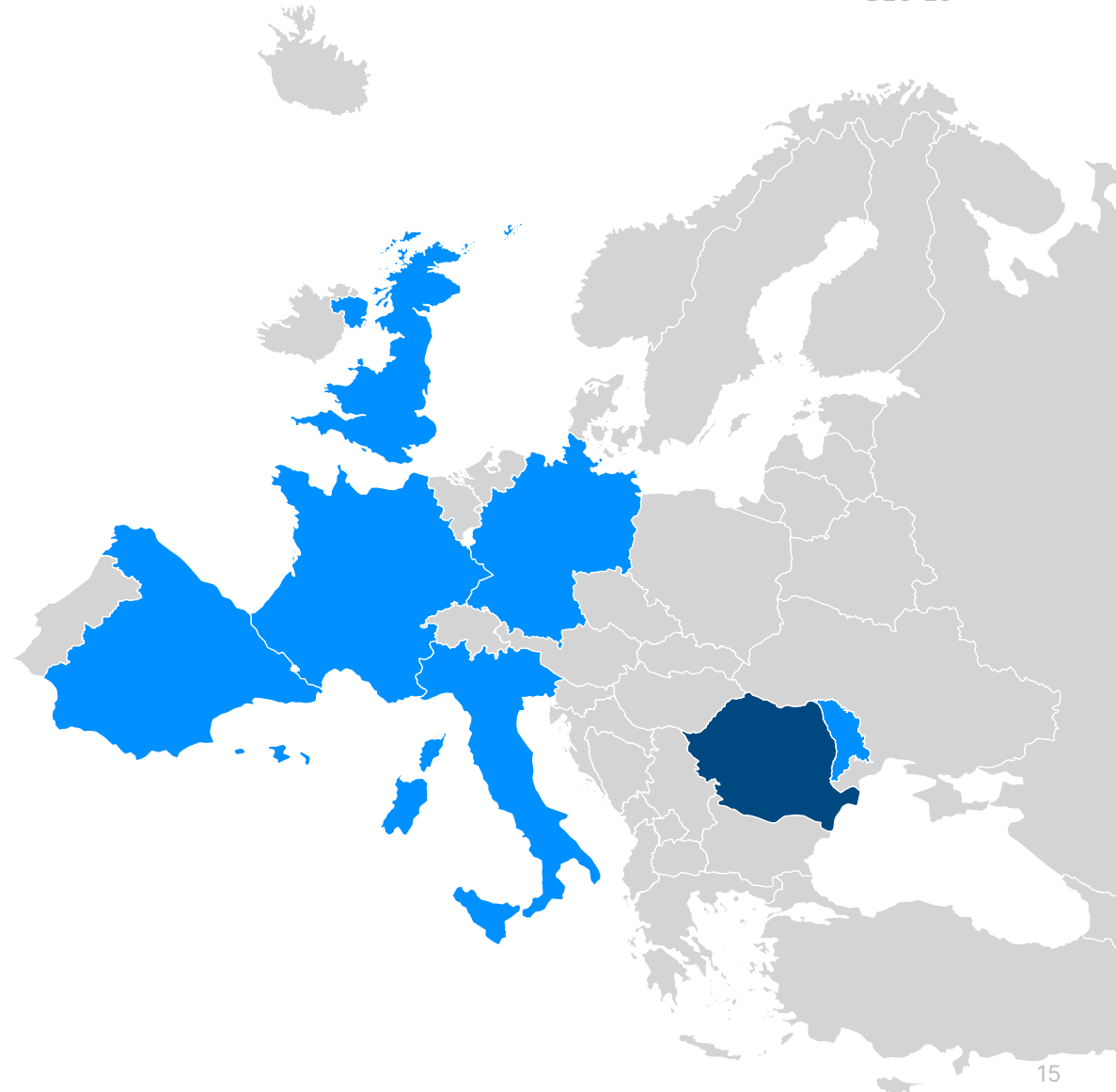
7^{EUR BN}

Remittances had double-digits growth with inflows nearing 2% of Romanian GDP

BRAND AFFINITY

71

NPS score, comparable with BT's domestic customers and higher compared with their residence country bank



NURTURING OUR CORE VALUE

45%

Online and **33%** branch onboarding is referral-driven turning advocacy into growth

35%

of Romania's banked population, with **25%** considering BT as their main banking partner

82.1^{NPS}

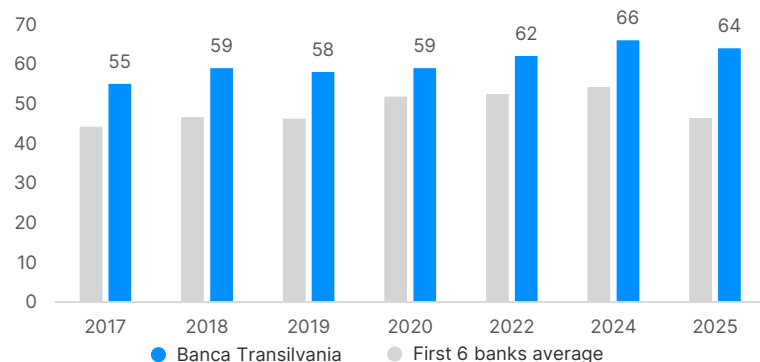
BT Pay, execution quality across channels

CUSTOMER
CENTRICITY

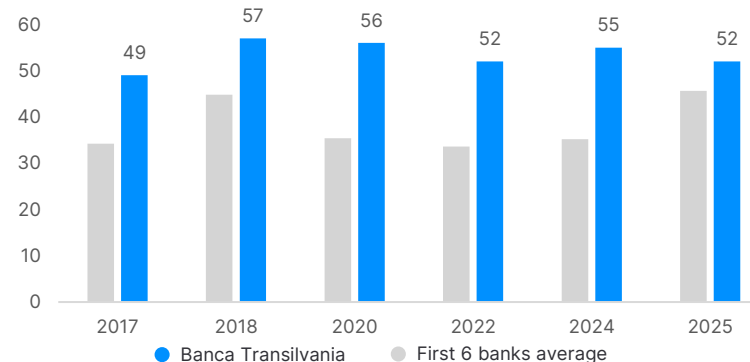
82.6^{NPS}

BT Go, competitive differentiator

RETAIL NPS



COMPANIES NPS



2030 AMBITION: BUILDING A EUR 100BN FINANCIAL GROUP

EUR 100 BN

GROUP SCALE AMBITION

FROM

EUR 44 BN

2025 total assets

TO

EUR 100BN

2030 total assets

GROUP ASSETS

2x

Organic growth, ahead of banking sector

M&A across financial sector

15% CAGR | 2025–30

EPS

>2x

~17% CAGR | 2025–30

PAYOUT RATIO

UP TO 50%

subject to regulatory / macro developments

MARKET LEADERSHIP

#1

Banca Transilvania

BT Asset Management

BT Leasing

BT Mic

BT Capital Partners

THE 2030 VALUE-CREATION ENGINE



Customer-led growth

Gross LTD to 75%

~17% CAGR | Net loans at 50% of assets



Operating leverage

Low 40% C/I

from 46.7% in 2025



Sustainable returns

>20% ROE

Supported by >300bps NIM
Supported by double digit increase in NFC



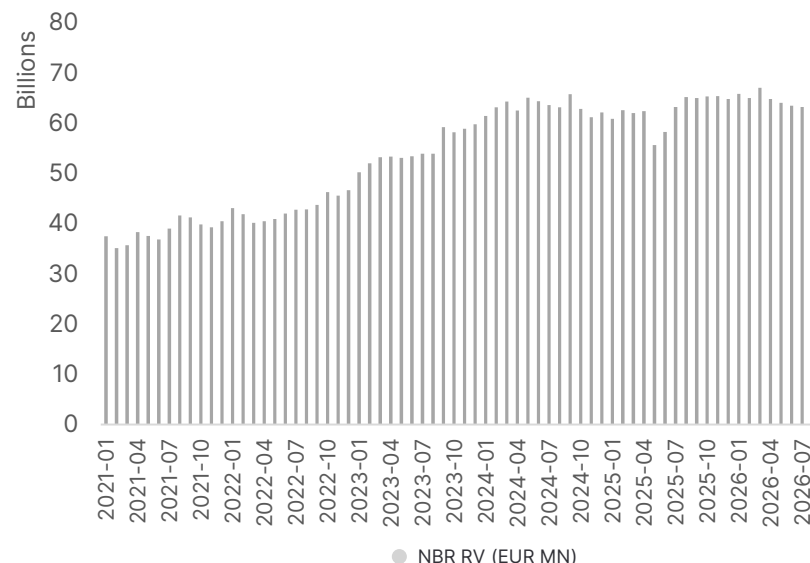
Customer satisfaction #1

Best in class online and offline experience
sustained by above market NPS

Doubling the balance sheet and profitability, while preserving strong returns, operating leverage and disciplined risk management

SHORT-TERM NOISE, **LONG-TERM BELIEF** IN ROMANIA

FINANCIAL STABILITY POWERED BY RESERVE POSITION



STRONG STRUCTURAL FUNDAMENTALS

INDUSTRY

2/3

of the total national exports

INFRASTRUCTURE

x2

doubled highway network by 2030

ENERGY

4%

GDP, strategic pillar for economic growth

AGRICULTURE

#1

EU leader in corn & sunflower production

CONSISTENT EU FUND ABSORPTION REINFORCES ROMANIA'S LONG-TERM INVESTMENT CASE

18.8 BN EUR

MFF 2007-2013

90.4% Absorbtion

24 BN EUR

MFF 2014-2020

99% Absorbtion

30.9 BN EUR

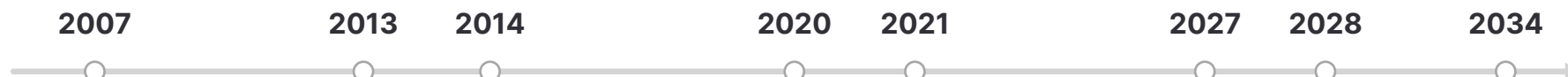
MFF 2021-2027

35.6% Absorbtion
vs 27% UE Absorbtion

? BN EUR

MFF 2028-2034

Negotiations



21.4 BN EUR

RRF 2021-2026

16.7 BN EUR

SAFE

INVESTOR DAY

SETTING THE NEXT STAGE OF GROWTH