

INVESTOR DAY

SETTING THE NEXT STAGE OF GROWTH

POWERING THE NEXT ERA OF BUSINESS GROWTH

TIBERIU MOISĂ

BT IS THE **LEADING BANK** FOR **BUSINESSES IN ROMANIA**

680^K

BUSINESS CLIENTS

>10% ACQUIRED JUST THIS YEAR

45[%]

NEWBORN COMPANIES

IN THE H1-26 BECAME BT CLIENTS

117^K

COMPANIES FINANCED

ACROSS BT GROUP

29.5^{BN}

LOAN STOCK

+9.7% IN H1-26, VS. +7.3% MARKET

THE BEST TIME TO **TRANSFORM** IS WHEN YOU'RE DOING **OK**

SERVING THE ENTREPRENEURIAL SEGMENTS IS BECOMING MORE DEMANDING

... SO WE'RE REDESIGNING EVERYTHING

MORE DIVERSE CLIENT NEEDS

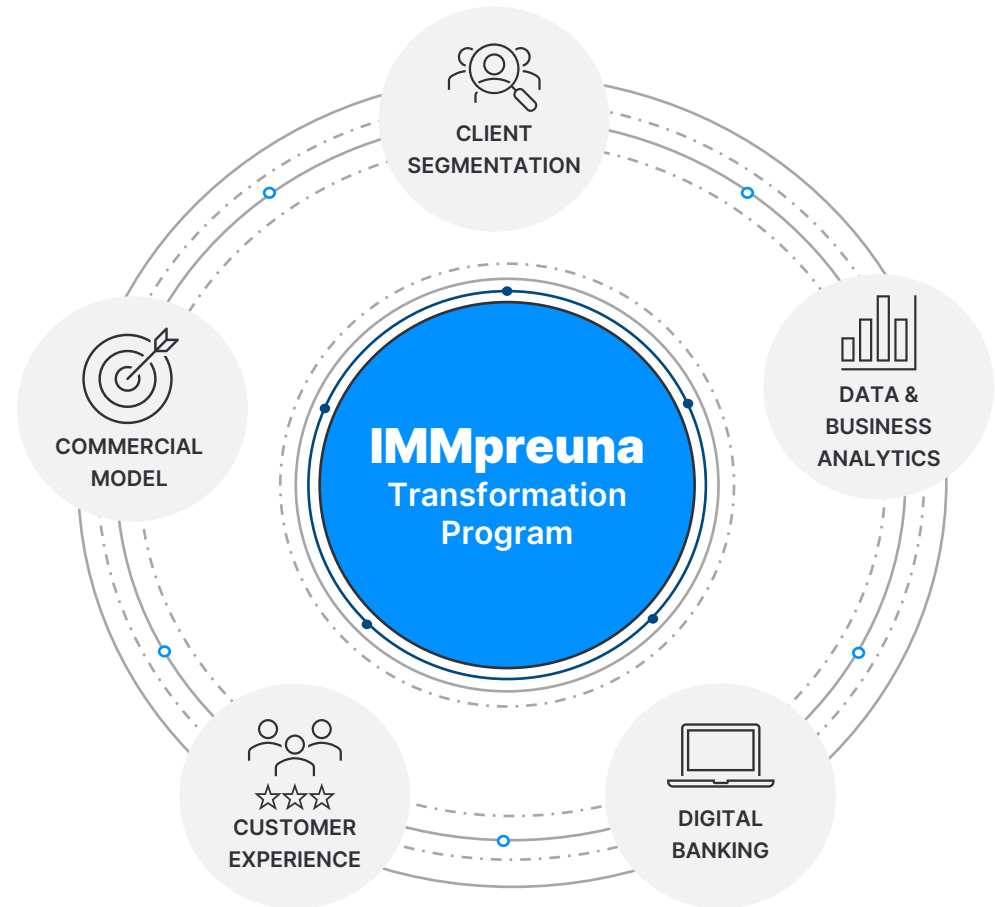
Micro, SME and Corporate clients require increasingly differentiated service models, capabilities and expertise.

HIGHER EXPECTATIONS ACROSS THE JOURNEY

Companies expect simpler access to banking, faster financing decisions and a seamless experience across human and digital interactions.

CLIENT 360 ADVISORY

As businesses grow, they need more than products: they need a partner who understands their business, bringing together the right ecosystem solutions.



BUILDING THE **ENGINES** FOR FUTURE GROWTH

ONLINE ONBOARDING

Capturing companies early in their lifecycle and bringing them directly into the BT ecosystem



100% digital onboarding journey
For legal entities



<15MIN to become a BT customer
Median onboarding time



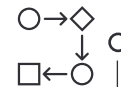
10K companies onboarded
90% BT Go activation



66% newborns
(<12m old) out of all onboarded companies

CREDIT GO (ONLINE)

Increasing financing penetration across our client base through simple, scalable digital journeys



100% online in BT Go
Automated approval and 5-screen flow



~70K eligible companies
To be further scaled up in the near future



~8MIN credit approval
And 5 more minutes to disbursement



RON 310 MN disbursed
from Jun-26, 57% with no prior BT loans

We have launched and will continue to deliver tangible capabilities that expand how we acquire, finance and engage businesses at scale

BT GO: THE PLATFORM DESIGNED TO SCALE

600^K

Enrolled companies
as of Jun-26, o/w 86%
transactionally active

61.1^{MN}

No. of transactions
as of Jun-26, routed
through BT Go

11^{MN}

Bank statements
downloaded from BT Go
during H1-26

BEFORE



DIGITALIZING BANKING INTERACTIONS

Digital channel simplifying
everyday banking with anytime,
anywhere account access

NOW



DIGITALIZING THE BANKING RELATIONSHIP

Banking platform where companies
can manage their banking
relationship digitally

NEXT



DIGITALIZING BUSINESS GROWTH

The primary interface between
BT and entrepreneurs & small
businesses



Payments



Transactions

Basic
Self-service

Onboarding



Financing

Product
AcquisitionDaily
BankingStart a
CompanyManage
OperationsEcosystem
ServicesComplete
Autonomy

BACKING BUSINESSES THROUGH EVERY BUSINESS LIFECYCLE

START

Helping companies launch and establish themselves

- Frictionless onboarding
- Access to day-to-day banking
- Ecosystem and entrepreneurial support

GROW

Helping companies expand faster

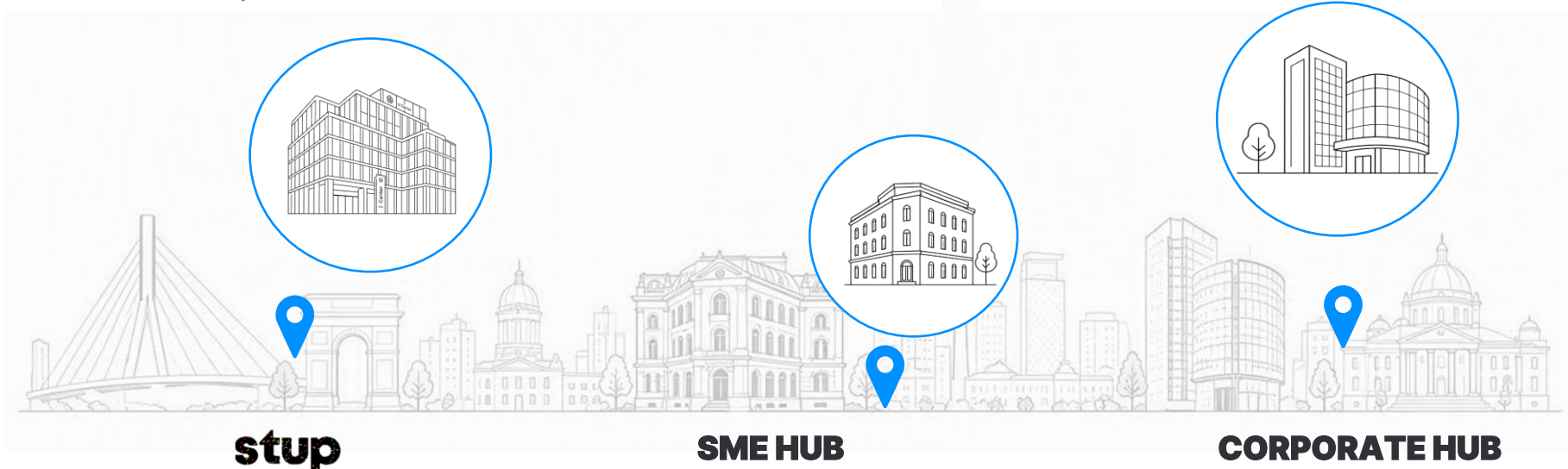
- Financing
- Digital tools
- Business platform capabilities

SCALE

Helping companies become stronger and more sophisticated

- Sector expertise
- Complex financing
- Group capabilities
- Advisory support

IN BUCHAREST, THE PLACE TO BE



DIGITAL, OF COURSE. AND HUMAN WHEN IT MATTERS.

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