INVESTOR DAY

SETTING THE NEXT STAGE OF GROWTH

INTRO AND HIGHLIGHTS

ÖMER TETIK

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.

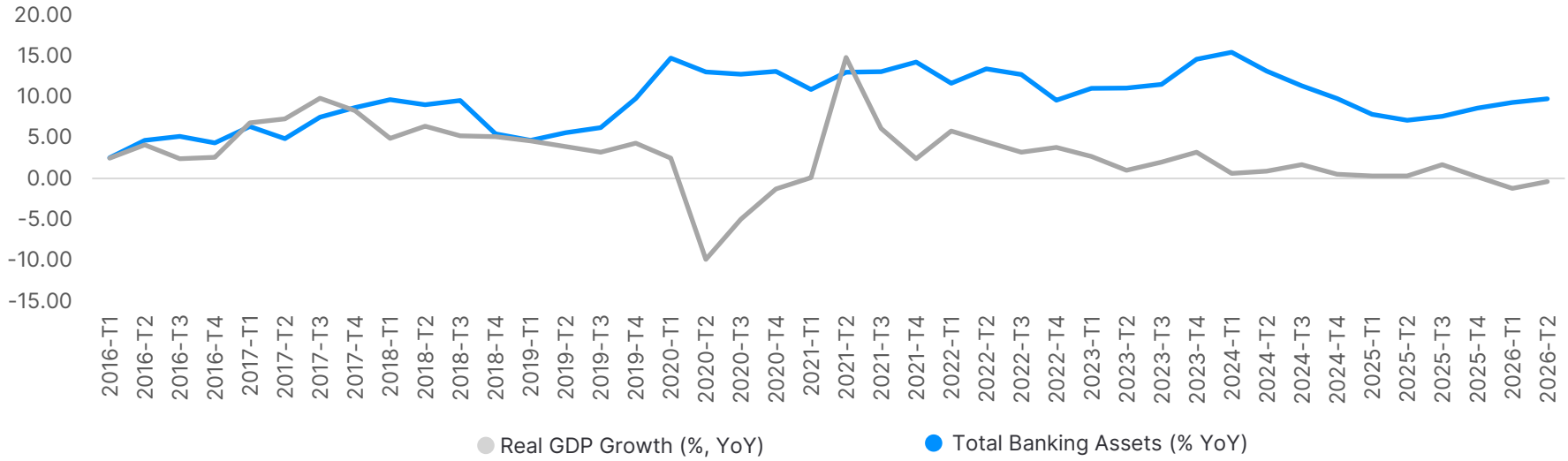
#3 Accelerating the development of the BT Group at an even faster pace than the bank itself, both in our existing markets and through expansion into new ones.

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

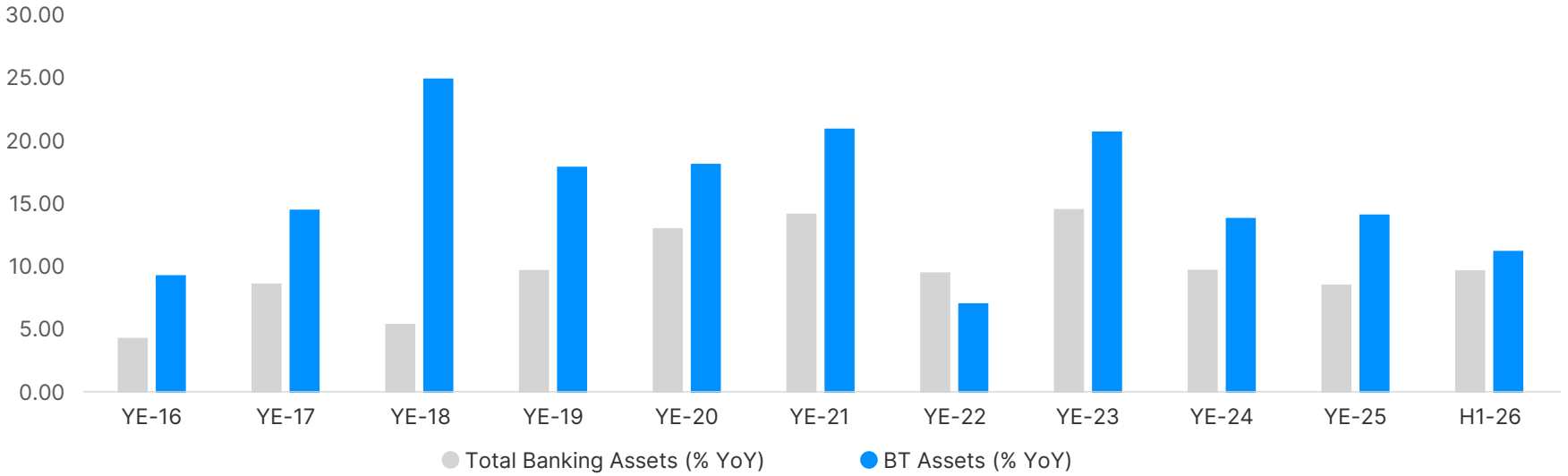
It will further strengthen our network effects, operational efficiencies, and synergies, with sizable benefits for our customers, shareholders, and the entire Romanian economy.

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

BT Pensii
PILLAR 2
No. of participants
~630 K
Total AUM
RON 11.16 BN

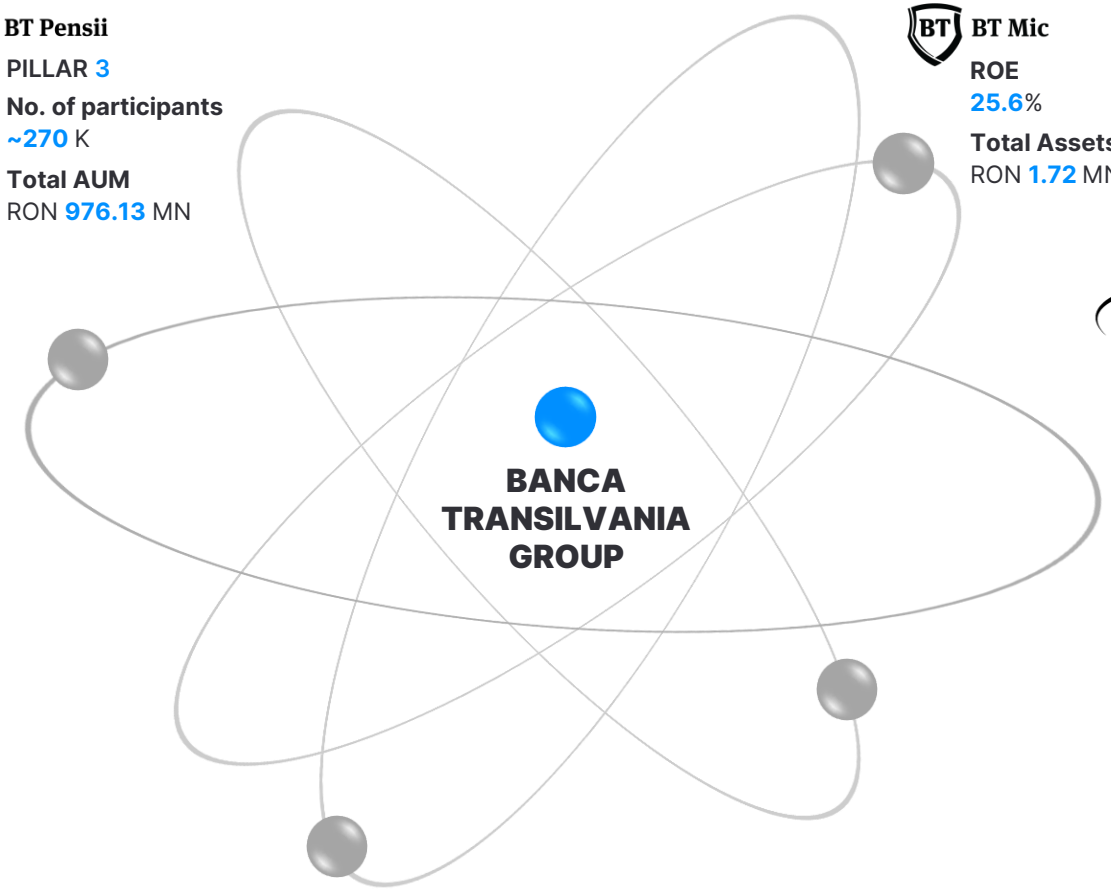
BT Pensii
PILLAR 3
No. of participants
~270 K
Total AUM
RON 976.13 MN

BT Mic
ROE
25.6%
Total Assets
RON 1.72 MN

BT Direct
ROE
20.6%
Total Assets
RON 1.31 BN

BT Asset Management
ROE
27.1 %
Total AUM
RON 12.08 BN

BT Capital Partners
ROE
48.2%
No. of participants
73 K



MICROINVEST
ROE
32.8%
Total Assets
RON 2.51 BN

BT Leasing
ROE
32.6%
Total Assets
RON 6.46 BN

BT Leasing MD
ROE
11%
Total Assets
RON 178.8 MN

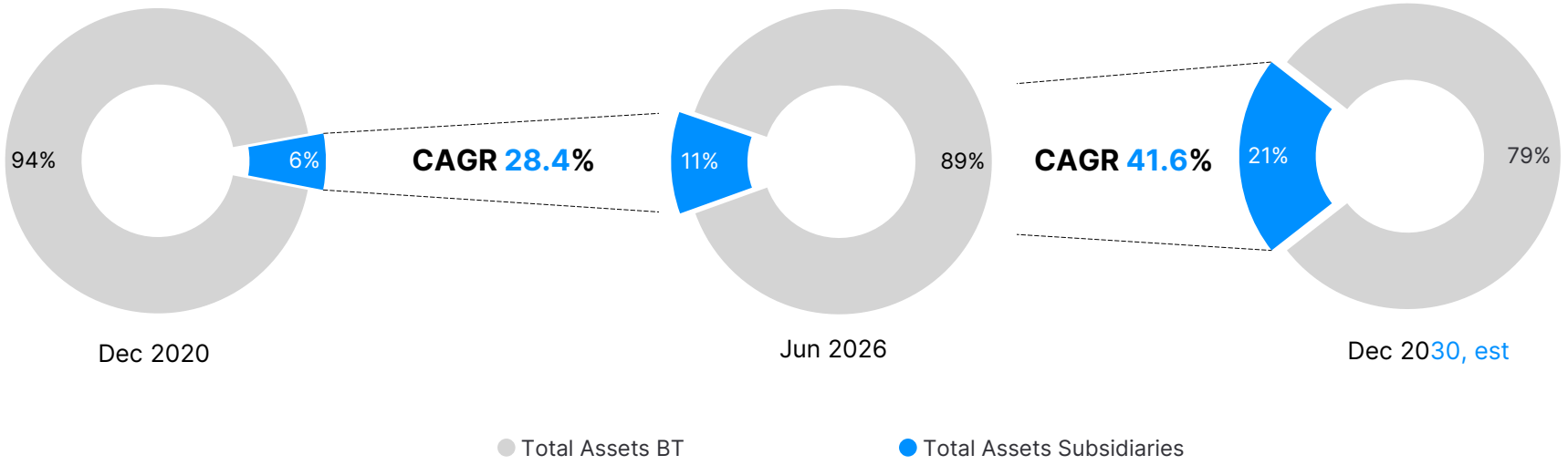
BT Broker
ROE
154%
Gross Premiums
RON 750 MN

Victoriabank
ROE
8.4%
Total Assets
RON 8.78 BN

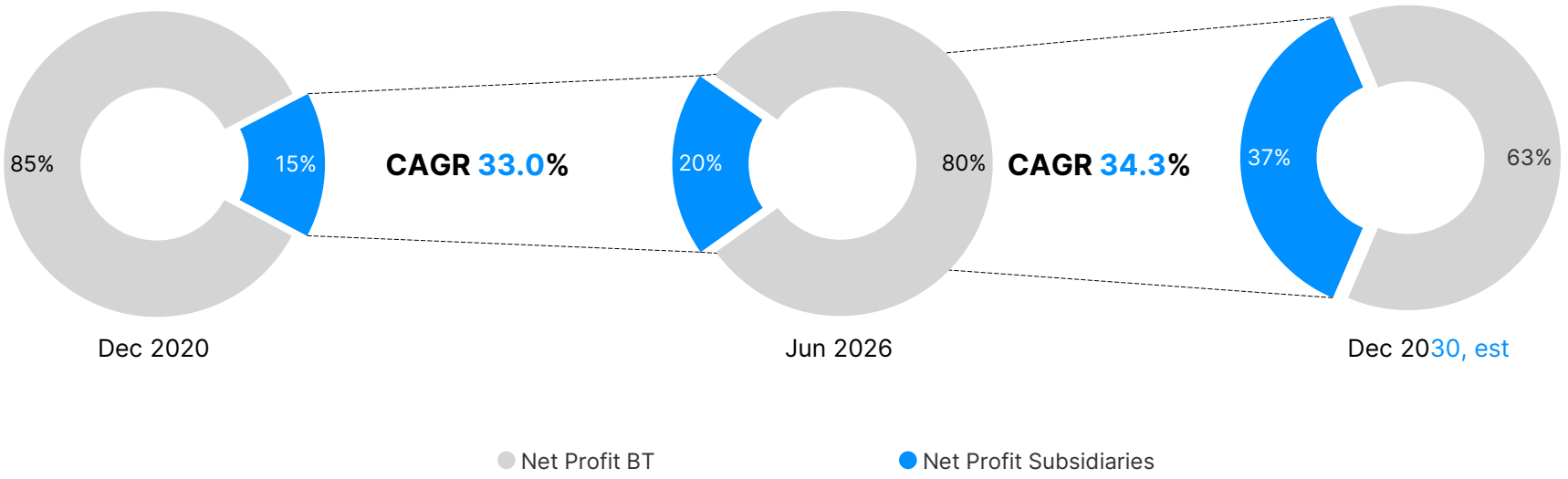
Salt
Break-Even
2027
Loan Growth Rate
78.00%

INTEGRATED FINANCIAL GROUP LEVERAGE ON NETWORK EFFECT

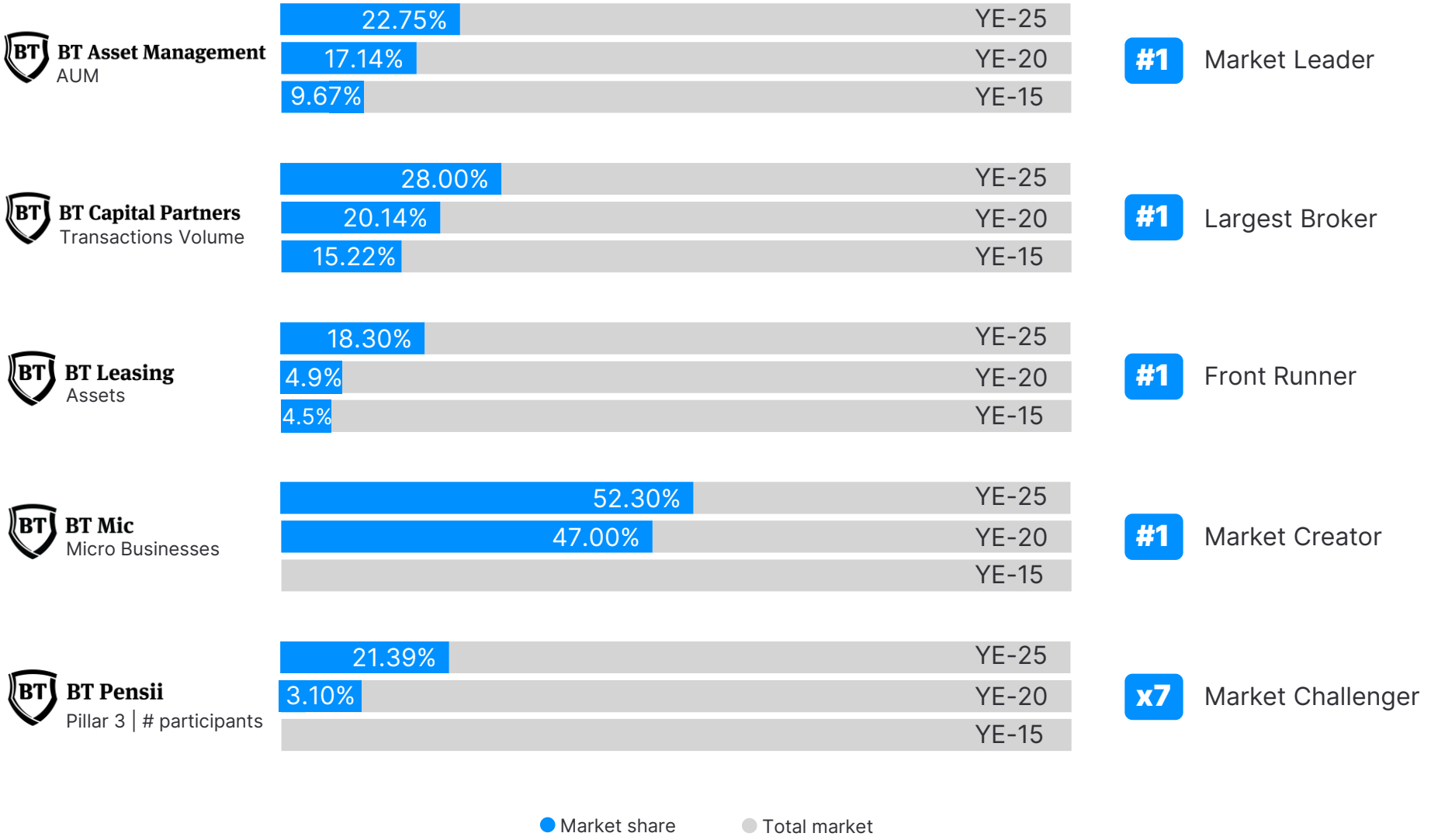
TOTAL ASSETS BT GROUP



TOTAL NET PROFIT BT GROUP

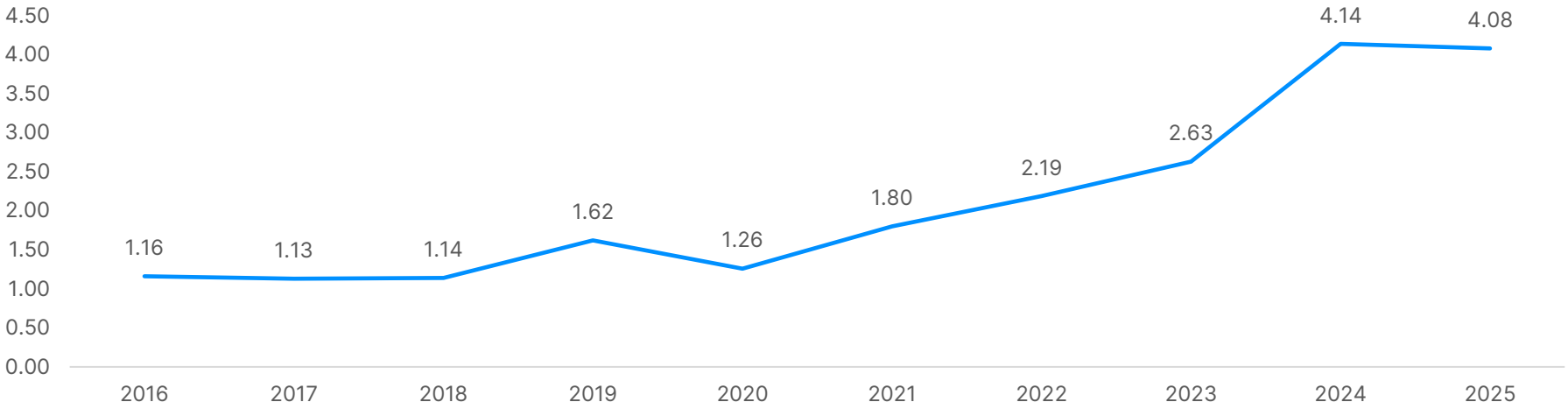


PROVEN TRACK RECORD OF DIVERSIFICATION



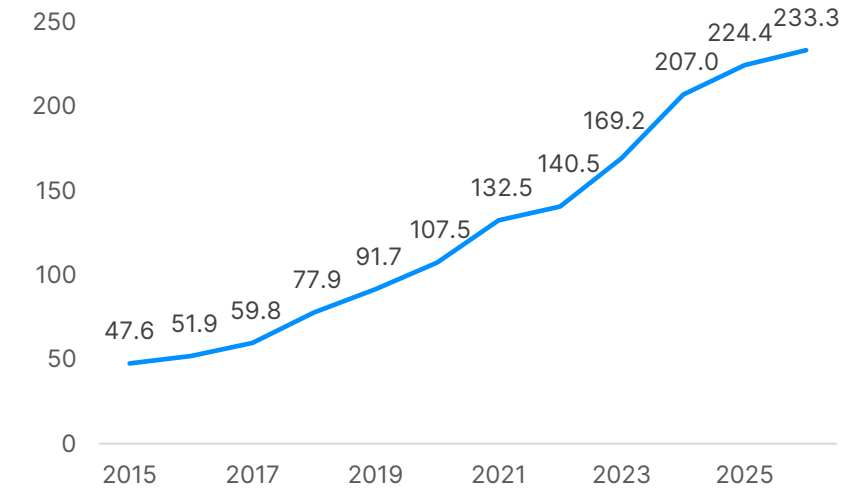
SCALEUP 4.7X ASSETS GROWTH WITH STRONG RETURNS (I)

EPS *

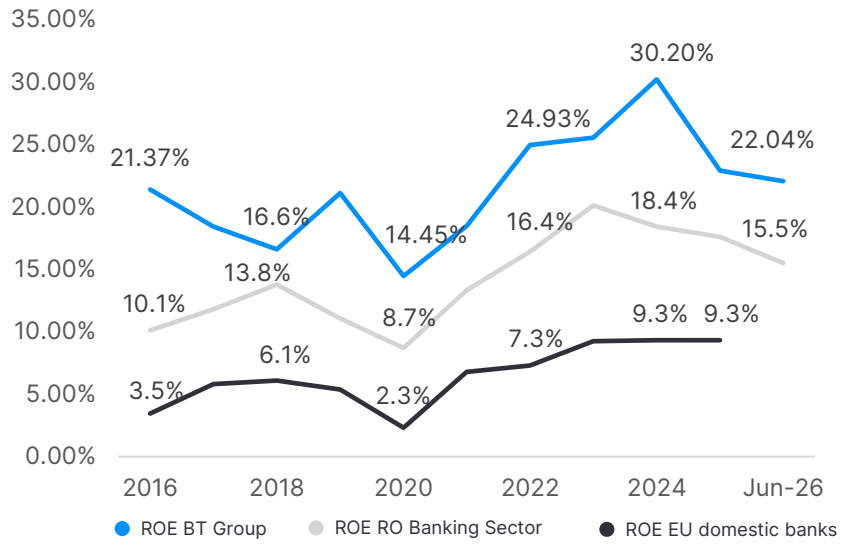


*EPS base = unadjusted number of shares as of YE25

BT GROUP ASSETS

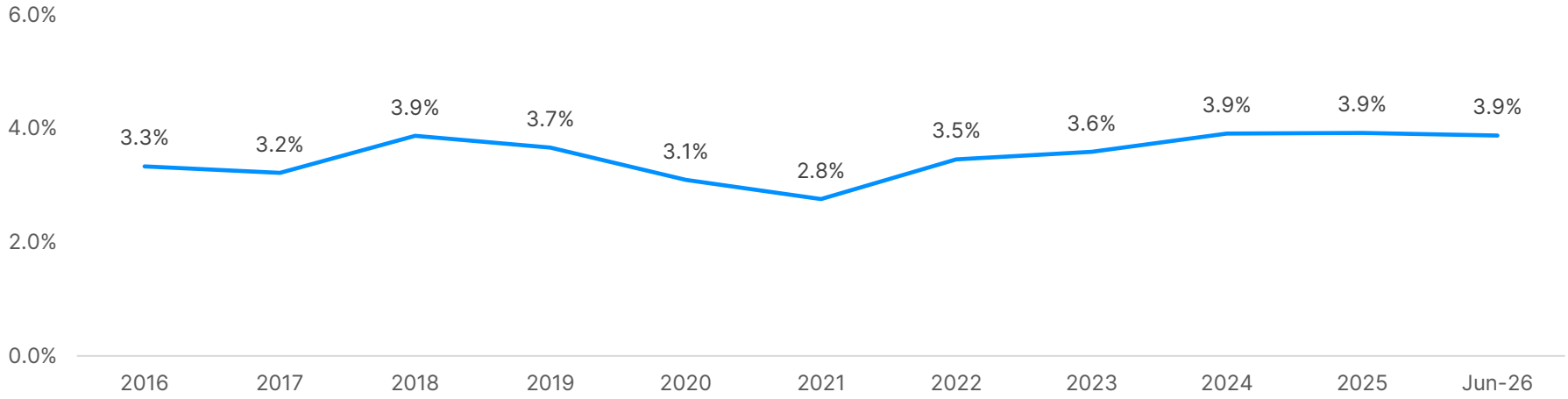


ROE

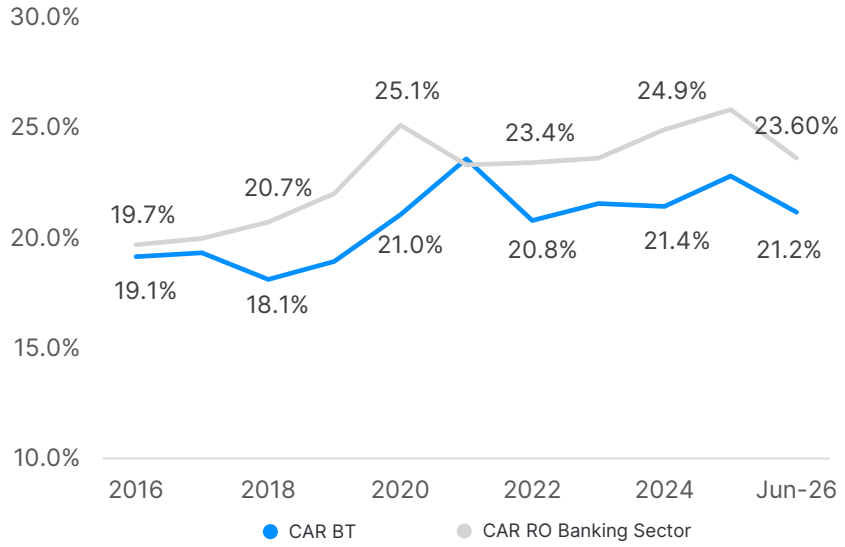


SCALEUP 4.7X ASSETS GROWTH WITH STRONG RETURNS (II)

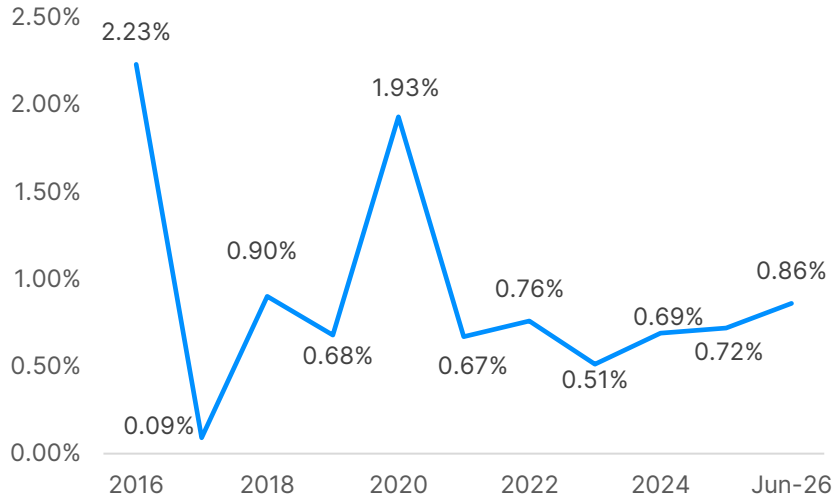
BT GROUP NIM



BT GROUP CAR

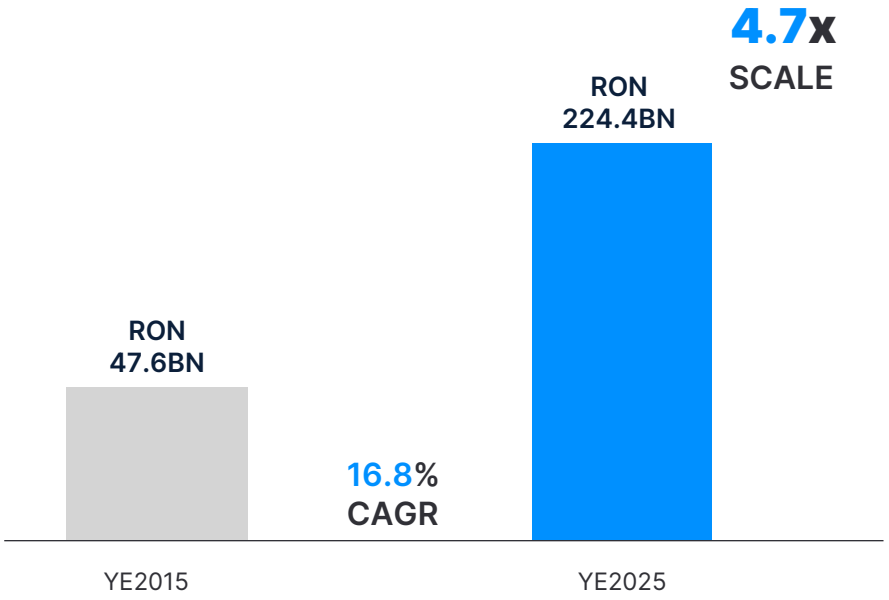


BT GROUP CoR

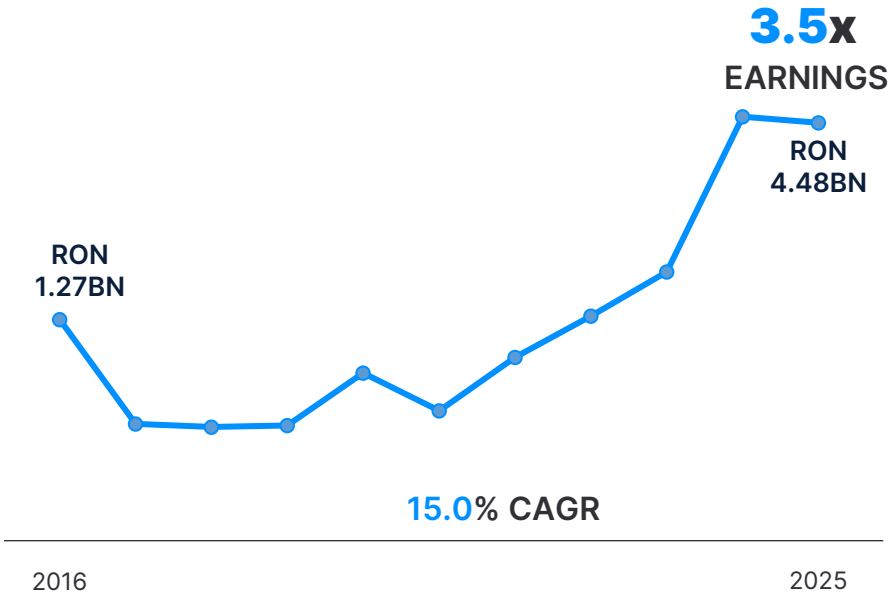


A DECADE OF PROFITABLE GROWTH AND RESILIENCE

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*

4 RON

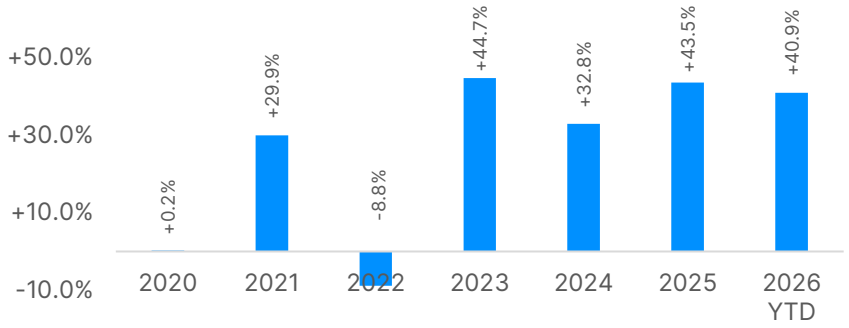
TTM EPS shows confident high returns

4.5 EUR BN

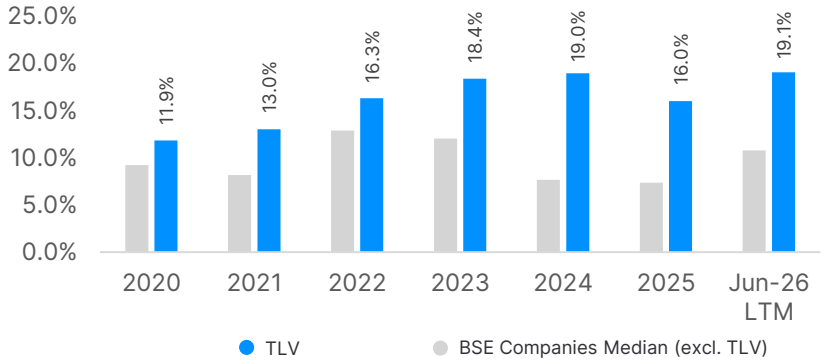
Attracted from the capital markets since 2023

*Market data cut-off date: 7 September 2026

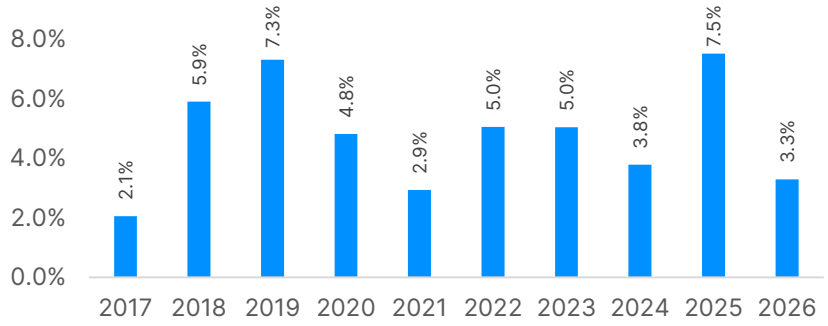
TOTAL SHAREHOLDER RETURN



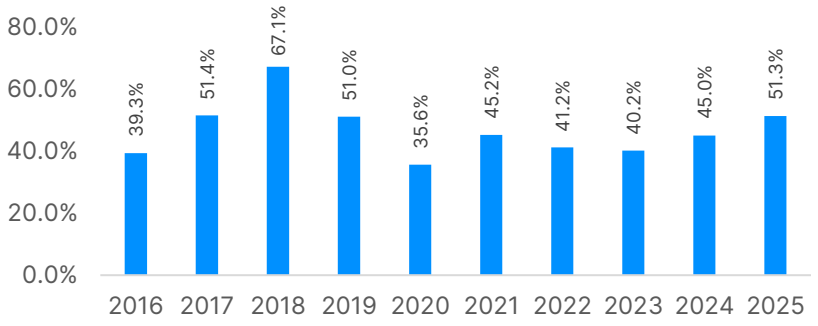
EARNINGS YIELDS = 1/PER



DIVIDEND YIELD



DIVIDEND PAYOUT*



6,150,000

BT FINANCIAL GROUP SERVING MILLIONS OF CLIENTS ACROSS THE ROMANIAN ECOSYSTEM

ROMANIAN DIASPORA GROWTH BEYOND BORDERS

POTENTIAL

5.5 MN

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

RELEVANCE

7 EUR BN

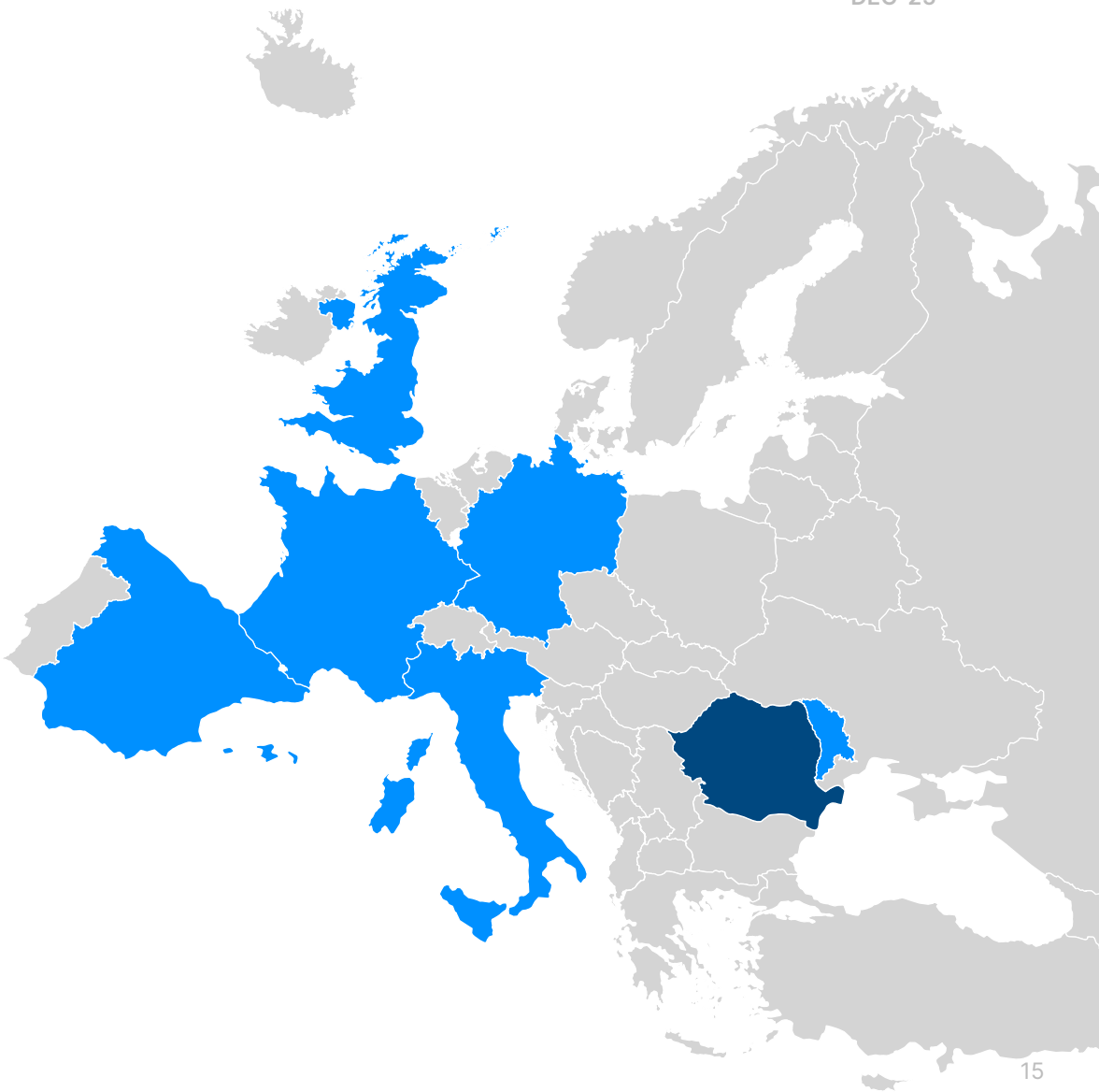
Remittances had double-digits growth with inflows nearing 2% of Romanian GDP

BRAND AFFINITY

71

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

DEC-25



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

CUSTOMER CENTRICITY

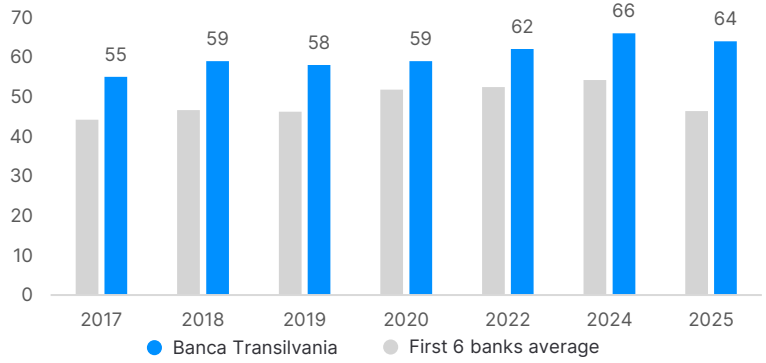
82.1 NPS

BT Pay, execution quality across channels

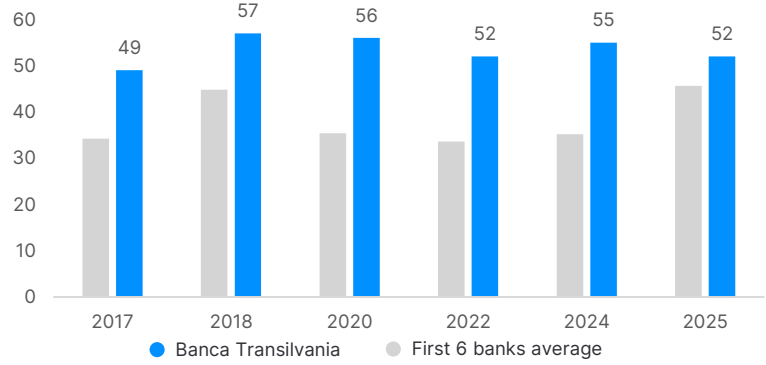
82.6 NPS

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

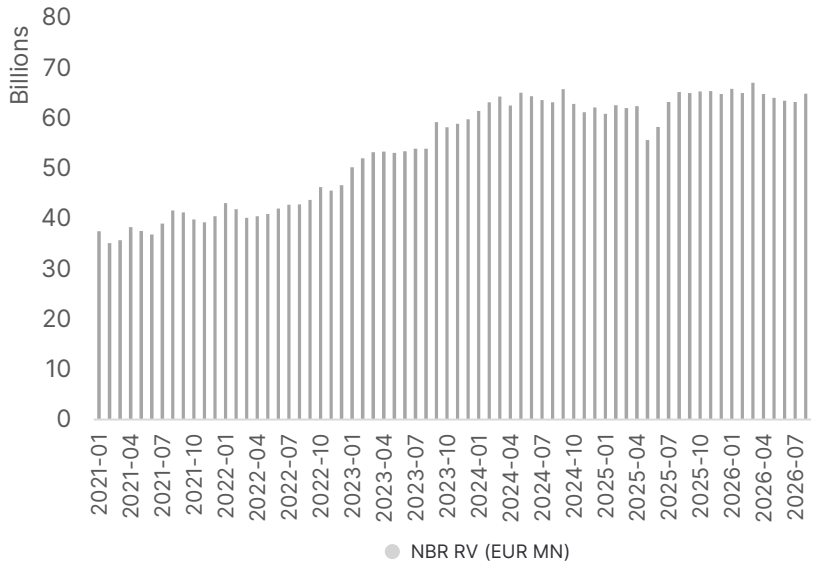
THE 2030 VALUE-CREATION ENGINE

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
Negociations

2007 — 2013 — 2014 — 2020 — 2021 — 2027 — 2028 — 2034

21.4 BN EUR
RRF 2021-2026

16.7 BN EUR
SAFE

INVESTOR DAY

SETTING THE NEXT STAGE OF GROWTH

ADJUSTMENT NOW
CONVERGENCE AHEAD

IOAN NISTOR

FAST CONVERGENCE. GROWTH RECALIBRATION

2015 GDP BN EUR **160**

56 %
Convergence with EU
GDP/CAPITA IN PPS

2025 GDP BN EUR **380**

#2 LARGEST ECONOMY IN CEE

#1 Poland 922 BN EUR
#2 Romania 380 BN EUR
#3 Czechia 346 BN EUR

78 %
Convergence with EU
GDP/CAPITA IN PPS

The growth model has changed from **consumption** and **deficits** toward **investment** and **productivity**

A CHALLENGING PATH: BUT NOT THE END OF CONVERGENCE

-0.2% GDP Real Growth 2026	**61.8%** Debt to GDP 2026	**6.0%** Budget Deficit 2026	**5.28** EUR/RON Year-end

SHORT-TERM PRESSURE

- High inflation
- Weak external demand
- Fiscal consolidation

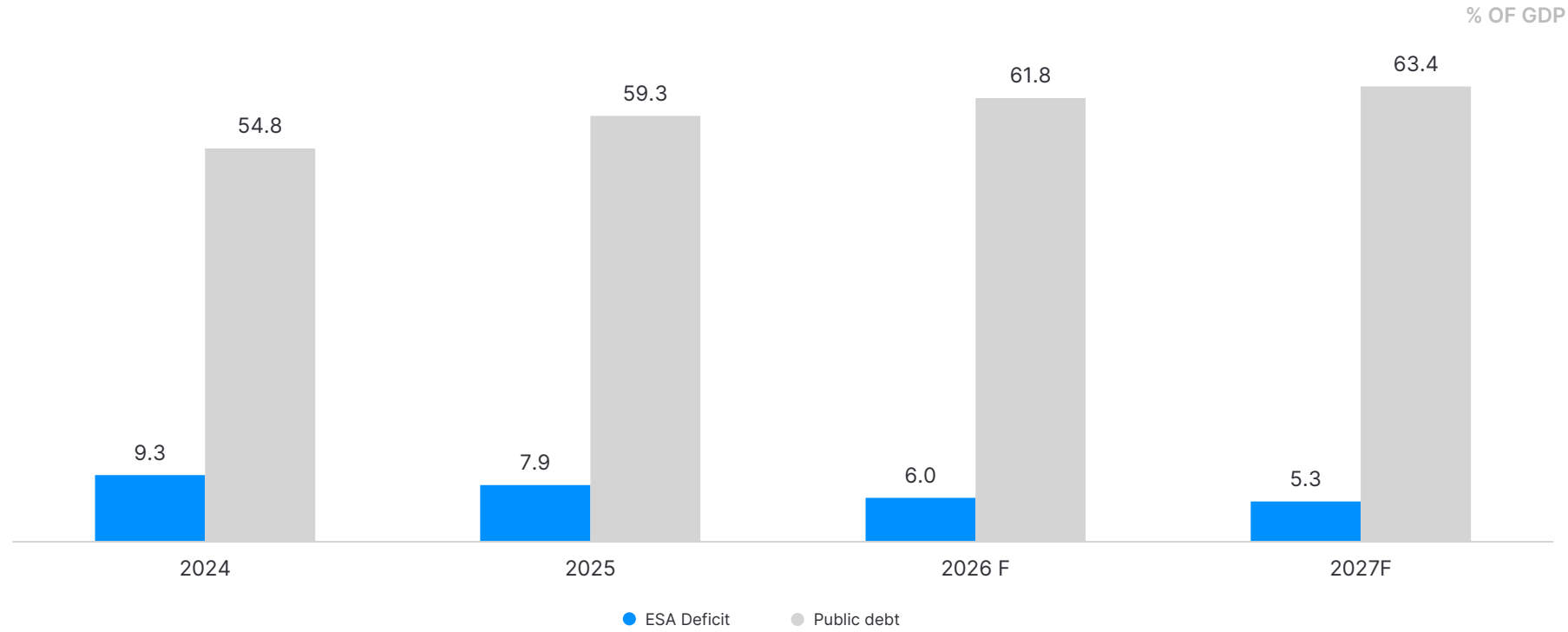
MEDIUM-TERM ANCHORS

- EU-funded investment
- Infrastructure pipeline
- Income convergence

BT Research Estimates

Baseline scenario: reduced domestic demand, resilient investment, gradual disinflation

FISCAL CREDIBILITY WILL SET ROMANIA'S RISK PREMIUM



Eurostat / Ministry of Finance, BT Research Estimates

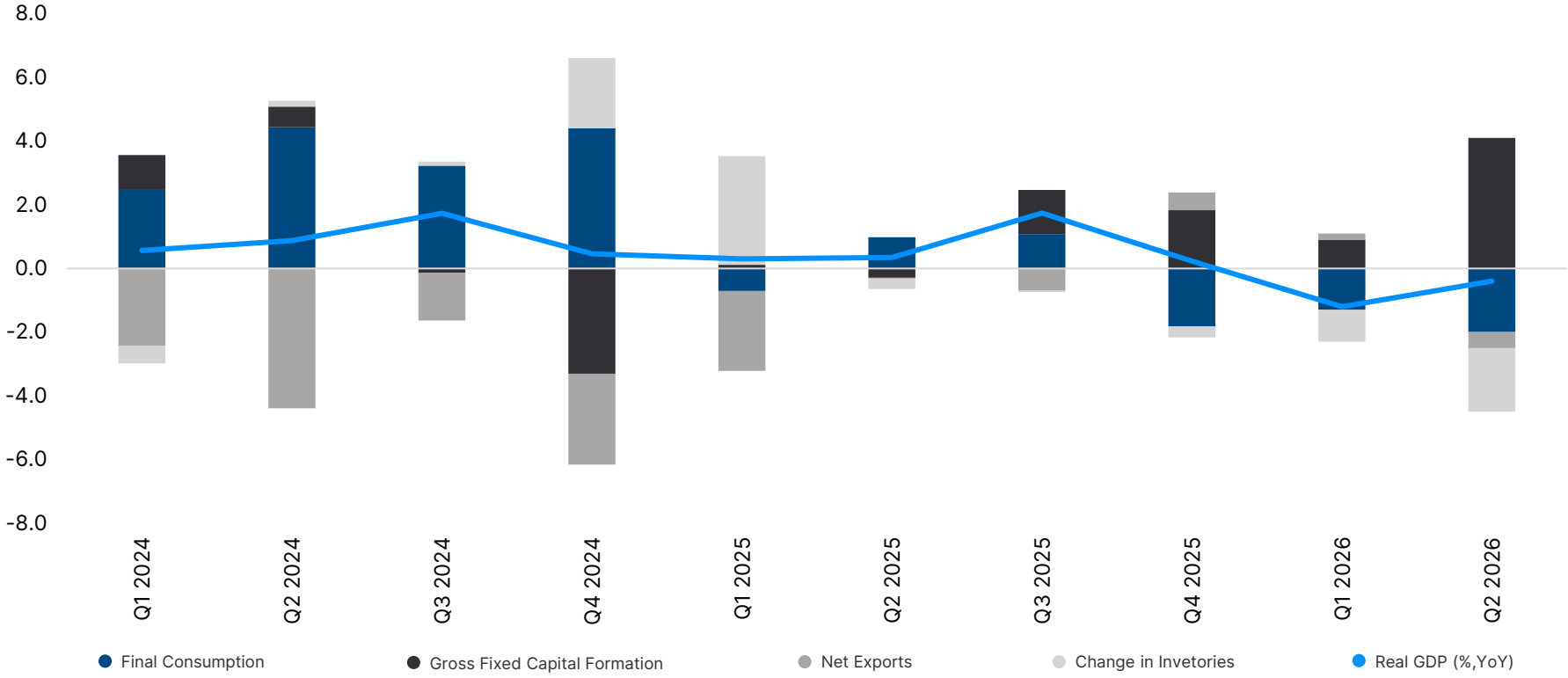
THE KEY QUESTION: CAN CONSOLIDATION PROTECT INVESTMENT?

+65 BN EUR — **FX reserves**
Liquidity buffer

+90 BN EUR — **Investment anchor**
2021–27 EU envelope

BBB- — **Sovereign rating**
Credibility treshold

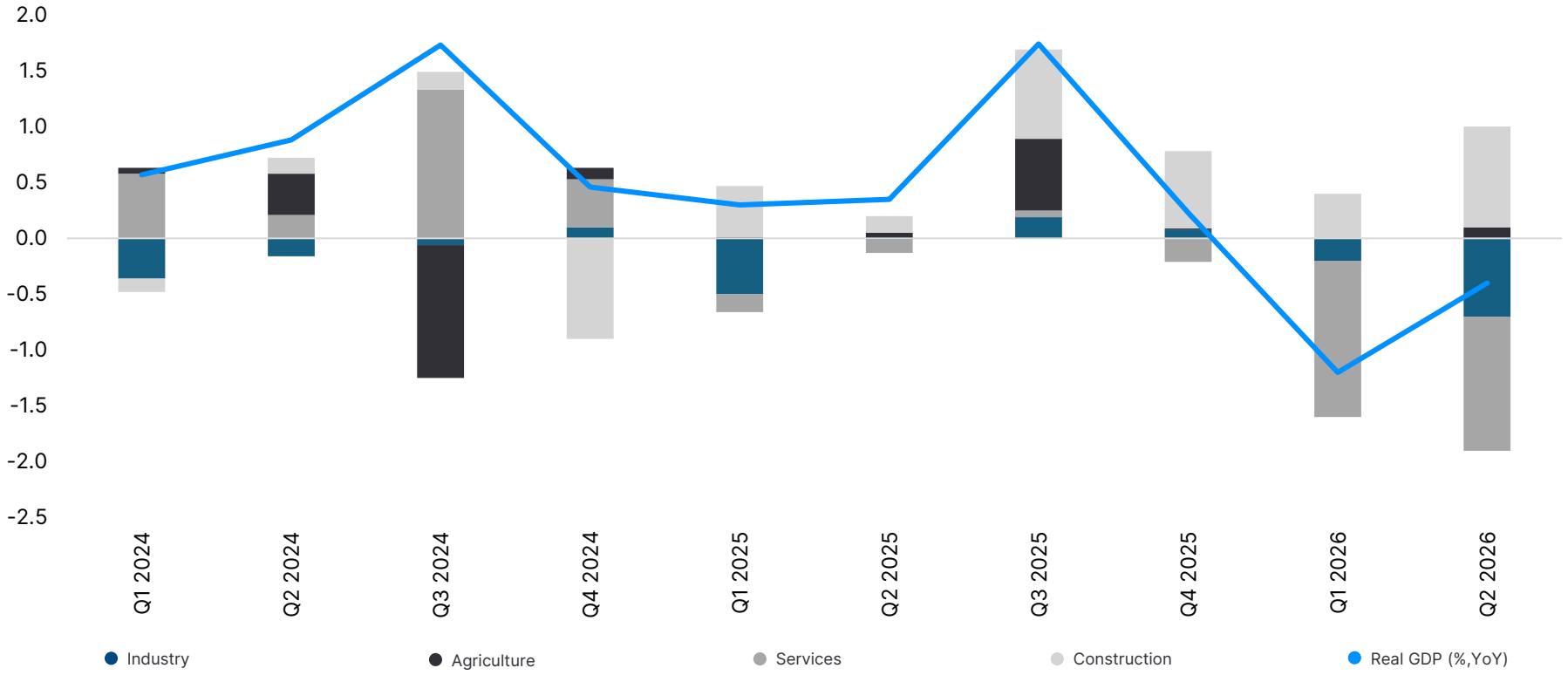
GDP CONTRIBUTORS: DEMAND



GDP H1 2026: -0.7%

Final Consumption -0.8%	Net Exports -0.1%	Consumption Decrease
Investments +2.4%	Change in Inventories -2.2%	Investments Increase

GDP CONTRIBUTORS: SUPPLY



GDP H1 2026: -0.7%

Agriculture **+0.1%** | Increase

Services **-1.2%** | Rebound Q4

Industry **-0.5%** | Potential Rebound

Constructions **+0.7%** | Increase

ROMANIA, ONE OF THE EU'S LOWEST INVESTMENT COST BASES

Eurostat, comparative price levels for investment, 2025 (EU=100)

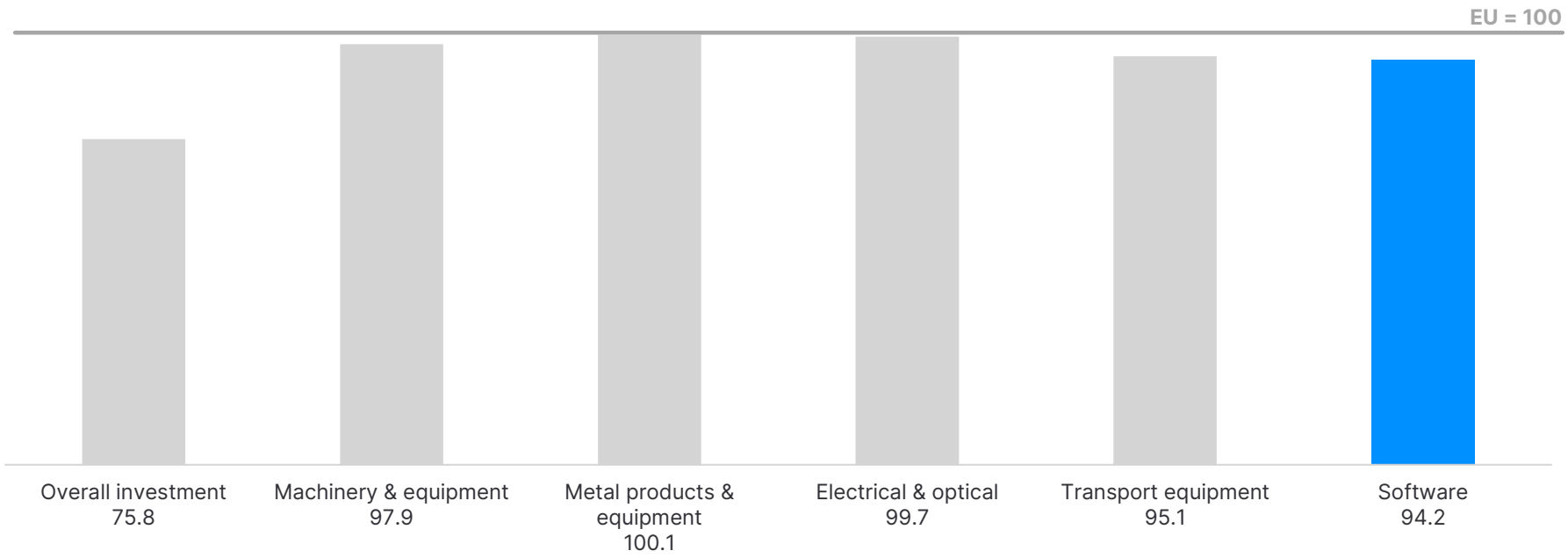
75.8 **Price level**
Romania's investment

24.2% **Below**
EU's price level

#2 **Second-lowest**
In the EU

SOFTWARE, THE INVESTMENT COST ADVANTAGE

2025, EU=100



Eurostat, comparative price levels for investment, 2025 (EU=100)

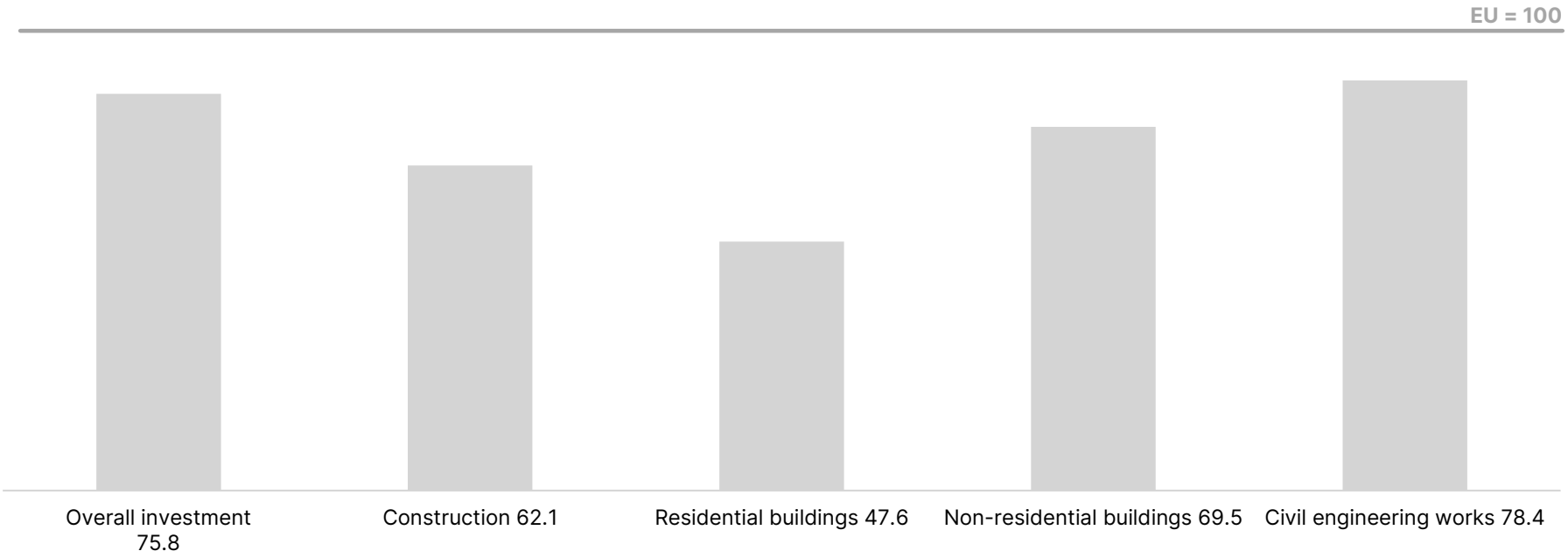
COST ADVANTAGE + EU ACCESS + INVESTMENT PIPELINE = SCALABLE CAPACITY

94.2 **Software price level**
Lowest in the EU

PROFILE
The aggregate advantage comes from the **broader investment ecosystem**.

CONSTRUCTION, CLEAREST INVESTMENT COST ADVANTAGE

2025, EU=100



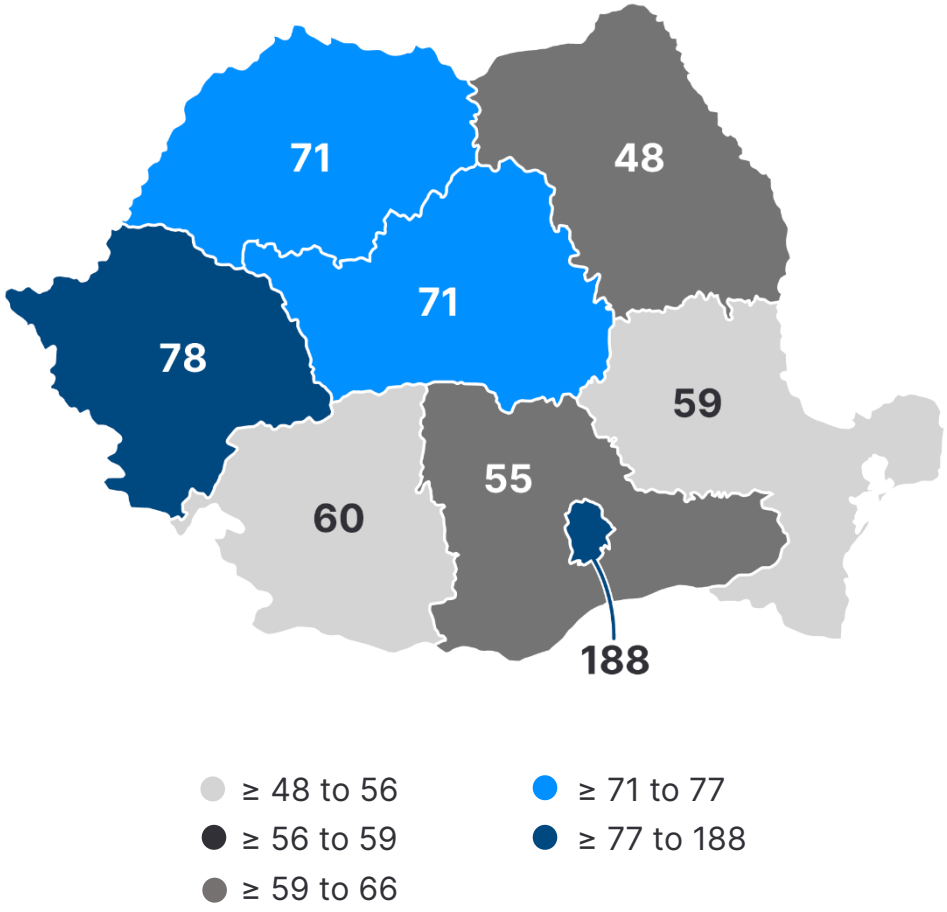
Eurostat, comparative price levels for investment, 2025 (EU=100)

COST ADVANTAGE + EU ACCESS + INVESTMENT PIPELINE = SCALABLE CAPACITY

62.1 **Construction price level**
Second lowest in the EU

47.6 Residential building construction

UNTAPPED POTENTIAL: INTERNAL CONVERGENCE



EU CONVERGENCE	INTERNAL CONVERGENCE
OECD	24/25 stages
RRF	~EUR 7.3 BN
SAFE	~EUR 16 BN
EU COHESION MECHANISM	~EUR 32 BN

FIVE SIGNALS WILL DETERMINE THE NEXT MOVE

SIGNAL	CURRENT READ
Budget execution	Credible
EU-fund absorption	Strong
Inflation & Wages	Stabilising
Current-account financing	Stabilising
Ratings & sovereign yields	Improving perception

THE BASELINE IS HIGHLY POLICY-DEPENDENT

FORECAST 2027 – BASELINE

GDP	2.3%
Unemployment	6.2%
Budget Deficit	5.3% of GDP
Public Debt	63.4%
EUR/RON	5.36
Key Policy Rate	5.75%

FOR MORE INSIGHTS

BT RESEARCH

INVESTOR DAY

SETTING THE NEXT STAGE OF GROWTH

DEEPENING CLIENT RELATIONSHIPS

OANA ILAȘ

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	EVOLUTION	WHERE WE HEAD
STRONG, DIVERSIFIED & ENGAGED CLIENT BASE 0.8 MN youth • ~175k Premium & Private • ~210k Diaspora (of which 73% active)	SCALE	**DEEPER RELATIONSHIPS, HIGHER VALUE** Dedicated propositions underway for youth, family, wealth, diaspora
BROAD OFFERING FOR ALL FINANCIAL NEEDS BT Financial Group offering embedded in our distribution – investments, pensions, wealth, microfinance | Bancassurance 2.0 partnerships	TOGETHERNESS	**BT AS A LIFESTYLE ECOSYSTEM** Integrated experiences beyond financial services for key life moments (e.g., home buying, travel)
PAYMENTS ECOSYSTEM AS DIFFERENTIATOR 8.6 MN cards • 317k terminals • 50k STAR locations • 33k online stores Pay with BT Pay	ECOSYSTEM	**AGENTIC PAYMENTS PIONEER** Romania-first transaction with the same bank as issuer and acquirer
PHYGITAL MODEL BT Pay as single app | Broad physical presence in our communities | AI-augmented human Contact Center	PHYGITAL	**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

EXCEED **5 MN** USERS

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

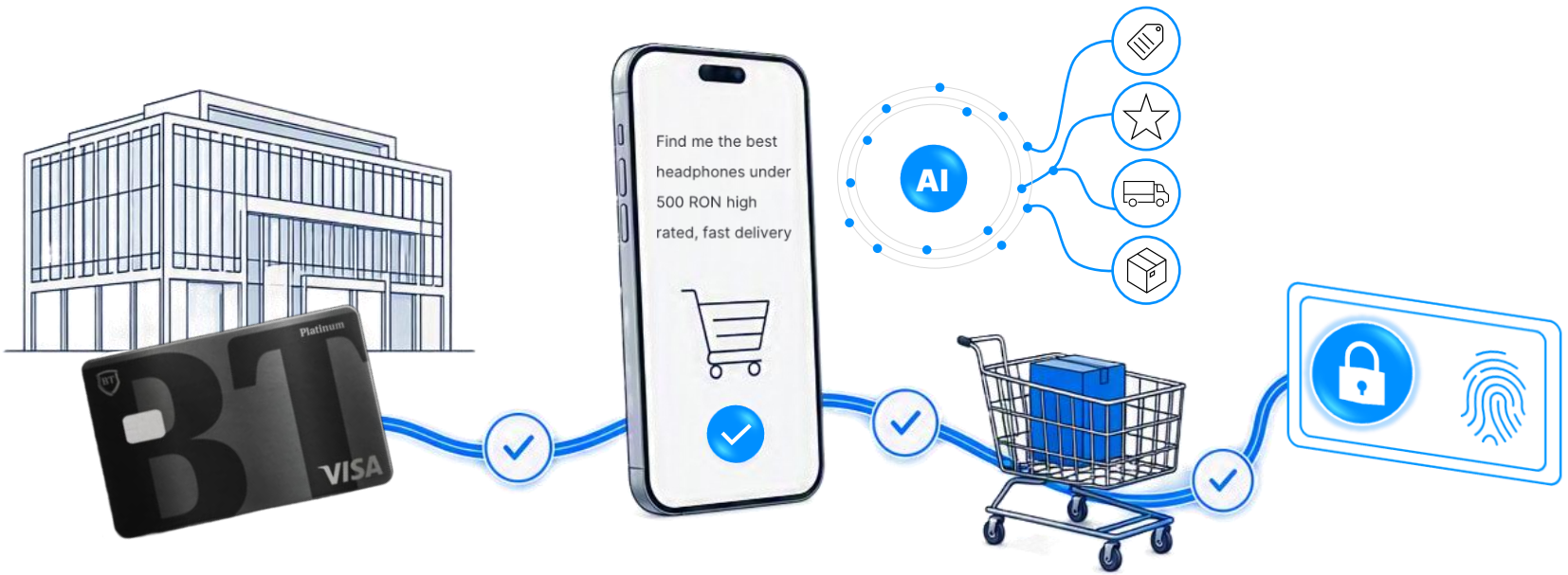
BT PAY REDESIGN FOR FUTURE-READINESS

- 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

SOURCE: Study made by AtlasIntel for Edge Institute, 2026

BT RISE PROGRAM TO EVOLVE RETAIL COMMERCIAL MODEL

RISE
TRANSFORMATION PROGRAM

#1
SEGMENTS
Four segments differentiated in terms of client needs and business objectives

#2
6 WINNING PROPOSITIONS
To differentiate and increase share of wallet as One BT Financial Group

#3
SEAMLESS JOURNEYS
From onboarding, activation to group product acquisition and servicing

#4
ORCHESTRATED CHANNEL MIX
- BT Pay as orchestrator
- Advisory-focused network
- Predictive AI-augmented human Contact Center

#5
CUSTOMER VALUE MANAGEMENT
Data & AI enabled CVM engine to target customers with the right offer, at the right time, through the right channel

#6
PARTNERSHIPS BEYOND BANKING
To deliver BT as lifestyle ecosystem ambition

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 LOAN BOOK

+10 PP SHARE OF NON-RISK INCOME

+50 % REVENUE PER CLIENT

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

MORE DIVERSE CLIENT NEEDS

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

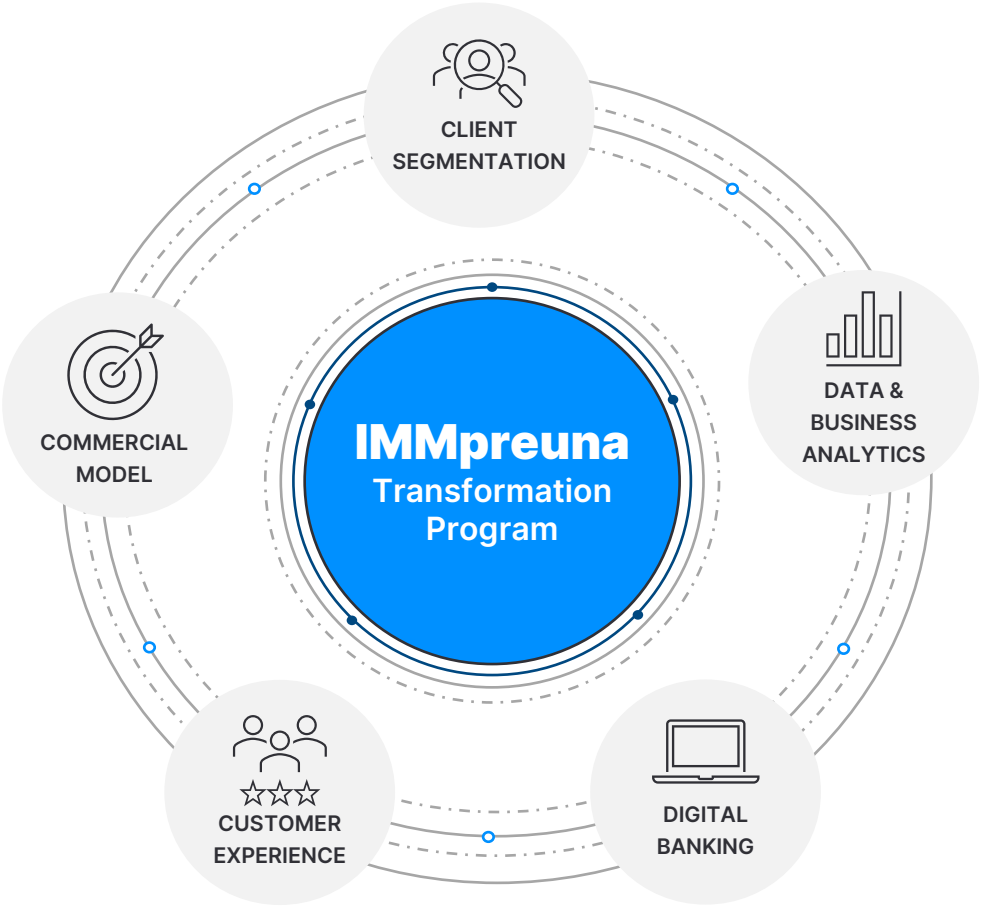
HIGHER EXPECTATIONS ACROSS THE JOURNEY

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.

... SO WE'RE REDESIGNING EVERYTHING



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

600K

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

61.1MN

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

11MN

Bank statements
downloaded from BT Go during H1-26

BEFORE

DIGITALIZING BANKING INTERACTIONS

Digital channel simplifying everyday banking with anytime, anywhere account access

NOW

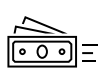
DIGITALIZING THE BANKING RELATIONSHIP

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 Acquisition

Daily Banking

Start a Company

Manage Operations

Ecosystem Services

Complete 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.

INVESTOR DAY

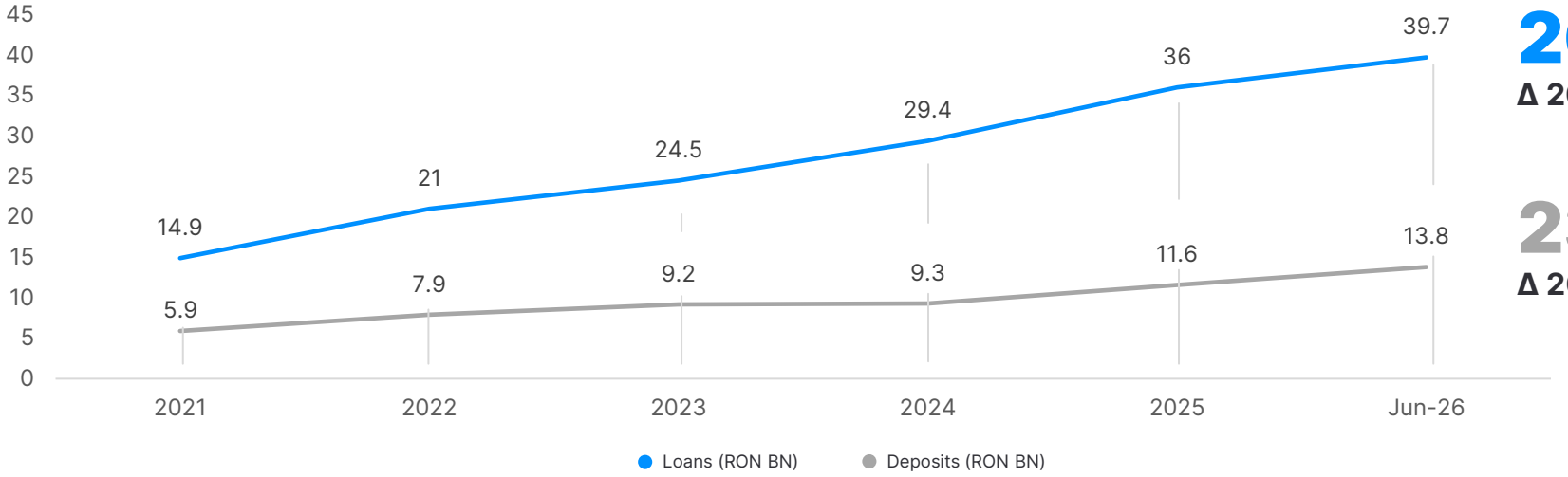
SETTING THE NEXT STAGE OF GROWTH

SHAPING THE MARKETS

COSMIN CĂLIN

LARGE CORPORATE'S TRENDS IN PERFORMANCE

LAST 5 YEARS TRENDS



266%
Δ 2021-1H26

234%
Δ 2021-1H26

LARGE CORPORATE

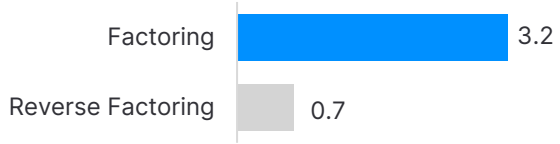
BN RON | H1-26

19 % YOY

FACTORING VOLUMES

BN RON | H1-26

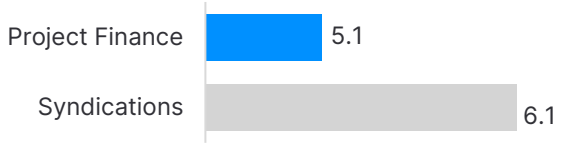
7 % YOY



STRUCTURED FINANCE

BN RON | H1-26

24 % YOY



LEADING LOCAL PLAYER

CONTINOUS GROWTH

1ST

Financier of national strategic projects of Romania

2

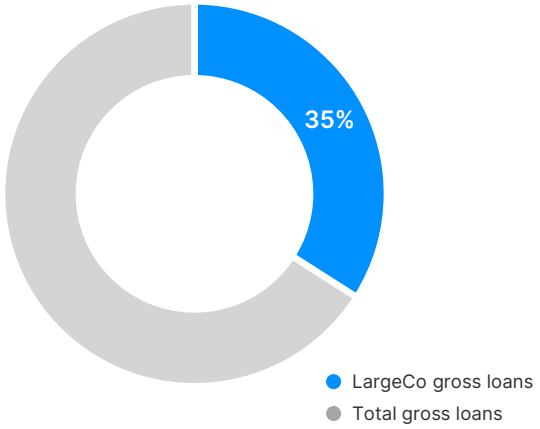
Double digit growth over the past 5 years

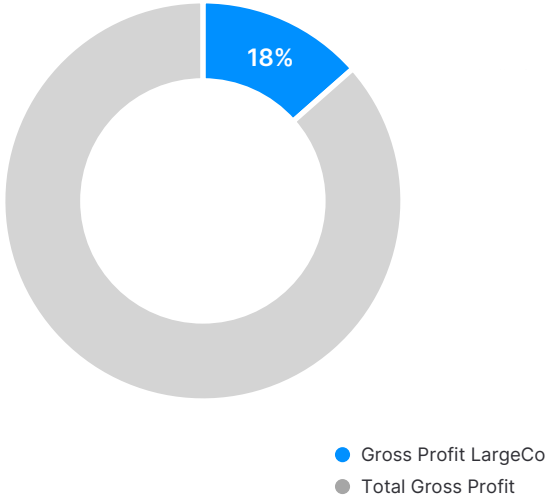
Most of

100

Blue-chip companies of Romania are banking with BT

MAIN DRIVER





TOP SKILLED IN STRATEGIC SECTORS

18.2%
Project Finance

17.5%
Energy

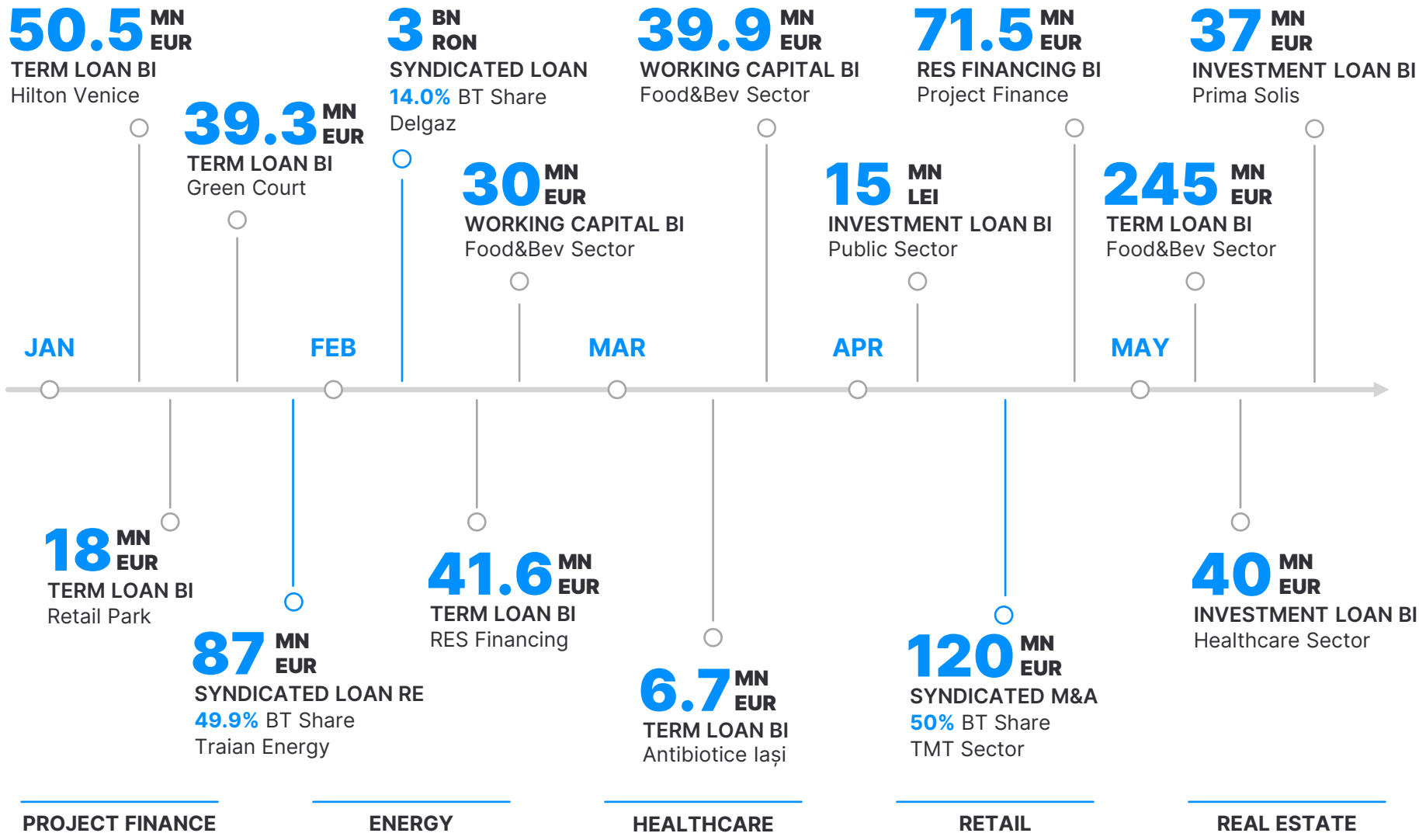
12.1%
Retail

TAPPING INTO FURTHER POTENTIAL

60-90 EUR BN
Estimated investments in the economy 2026-2030

~40%
Increased demand for bank financing

KEY DEALS EXECUTED IN H1



NOTE: Grey lines stand for Bilateral Financing while the blue lines highlight the MLA & Financing Bank

CLEAR GROWTH TARGETS

>10%
Target Loan Growth
YE-27

15%
Target Deposits Growth
YE-27

1.5%
Target NPL Rate
YE-27

12 BN RON
Factoring Volumes
YE-27

PREFFERED BANKING PARTNER FOR CLIENTS

Prime financier of national strategic projects

Client centric model

Retail/ Corporate synergies

PROJECT FINANCE SPECIALISTS

Large pipeline for renewable energy projects

+80%
vs 2025

+1 MLD EUR
financing pipeline

TOP POSITION IN LBOS AND SYNDICATED TRANSACTIONS

Main financier of local M&A transactions in 2026

>6 MLD EUR
MLA deals

Consolidate position as MLA top market player, with active roles in major transactions

FOCUSED ON LIQUIDITY SOLUTIONS

Streamlining of processes / end user flows

Release of new factoring platforms

Balanced growth distribution between corporate business lines

FURTHER OPPORTUNITIES TO EXTRACT VALUE

INCREASE FEE-DRIVEN BUSINESS

Further increase advisory and fees in structured finance

Increase the share of flow businesses & cross-sell

Maximize synergies from holistic approach to corporate & individual universe of Group relationships

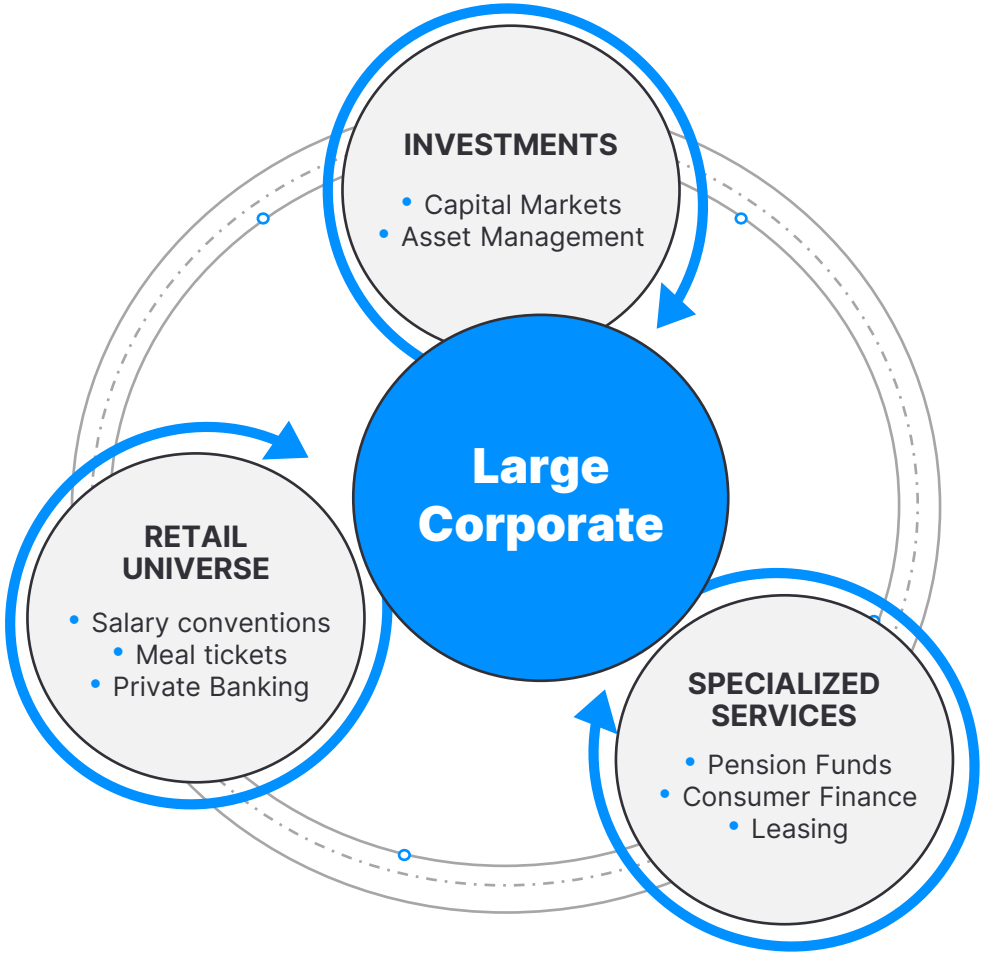
INCREASE CAPITAL EFFICIENCY

Improve income / RWA through diversification of non-lending income

Optimize RWA through balance-sheet instruments

Increase capital light products (factoring, SCF)

AT CENTER OF GROUP'S SYNERGIES



SCALING BUSINESSES: DEEPEN VALUE PROPOSITION

Accelerate on high potential sectors

Cross-border financing: target UE based clients directly from Romanian books (+ EUR 2.0BN)

Support local entrepreneurs tapping new markets and growing regionally | organic or M&A

Embed an end-to-end ESG value chain approach across sectors

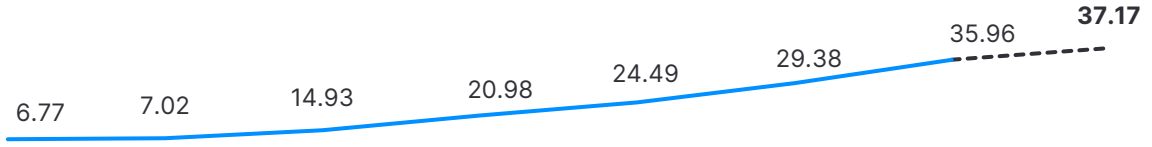
PERFORMANCE TREND 7 YEARS

Δ 2019-2025

DEPOSITS
BN RON

134%

LOANS
BN RON
*Budget 2026: RON +3 MLD

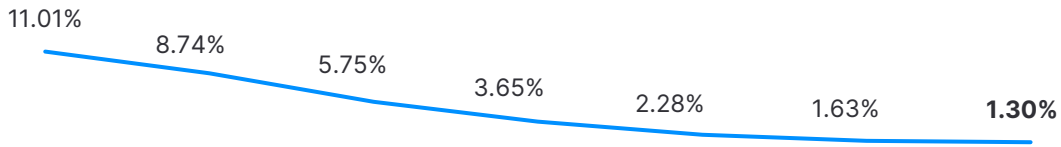


430%

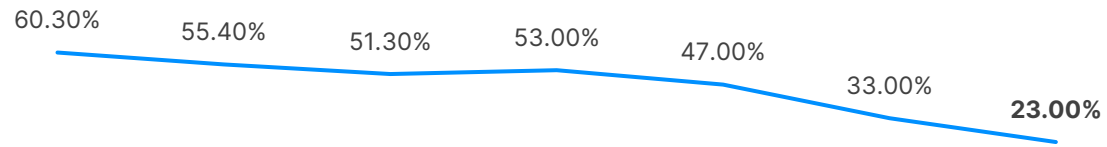
REVENUES
MIL RON
*Budget 2026: RON +150 MIL

884%

NPL RATE
%



C/I RATIO
%



2019 2020 2021 2022 2023 2024 2025 2026F

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INVESTOR DAY

SETTING THE NEXT STAGE OF GROWTH