

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

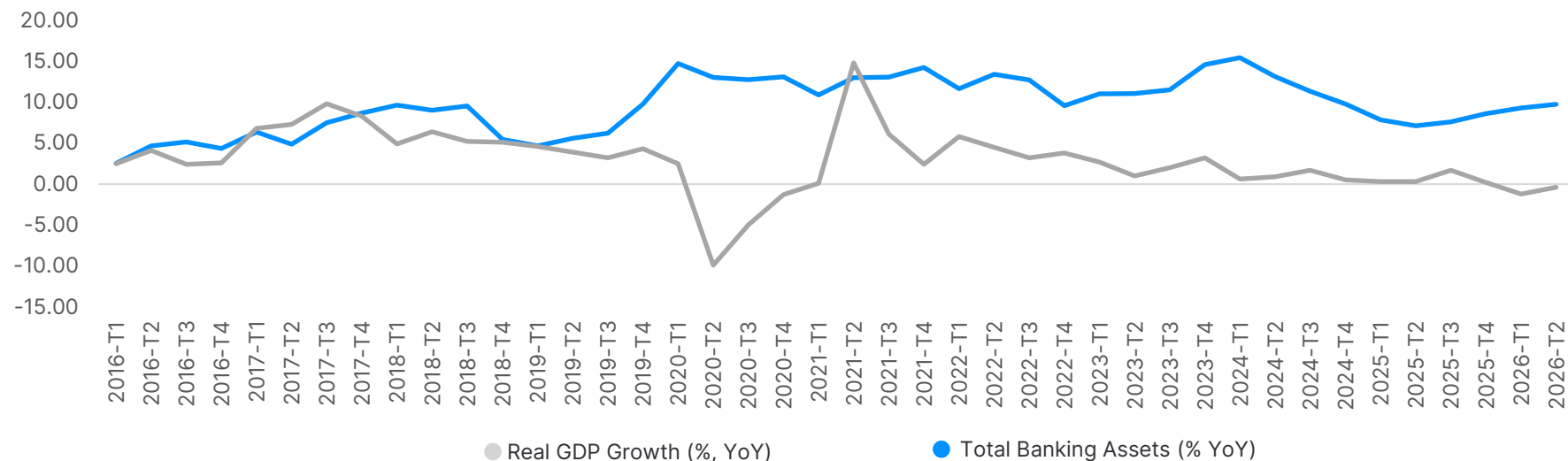
Accelerating the development of the BT Group at an even faster pace than the bank itself, both in our existing markets and through expansion into new ones.

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

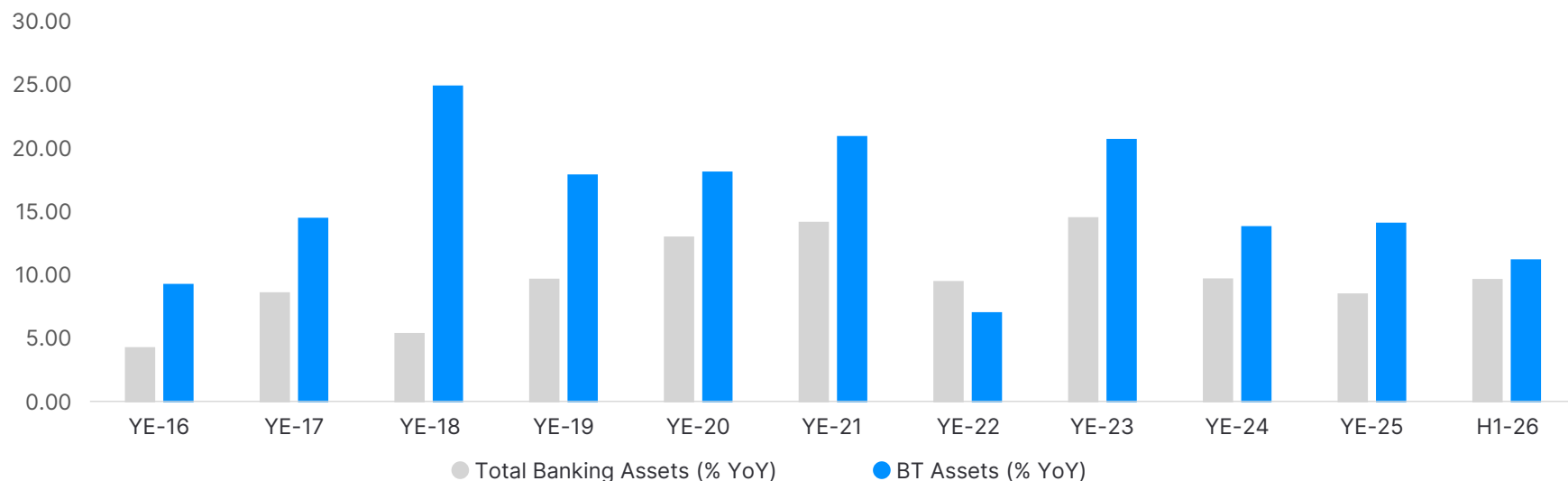
It will further strengthen our network effects, operational efficiencies, and synergies, with sizable benefits for our customers, shareholders, and the entire Romanian economy.

LONG-TERM GROWTH DRIVEN BY FINANCIAL DEEPENING

ROMANIA'S BANKING MARKET CONTINUES TO DEEPEN

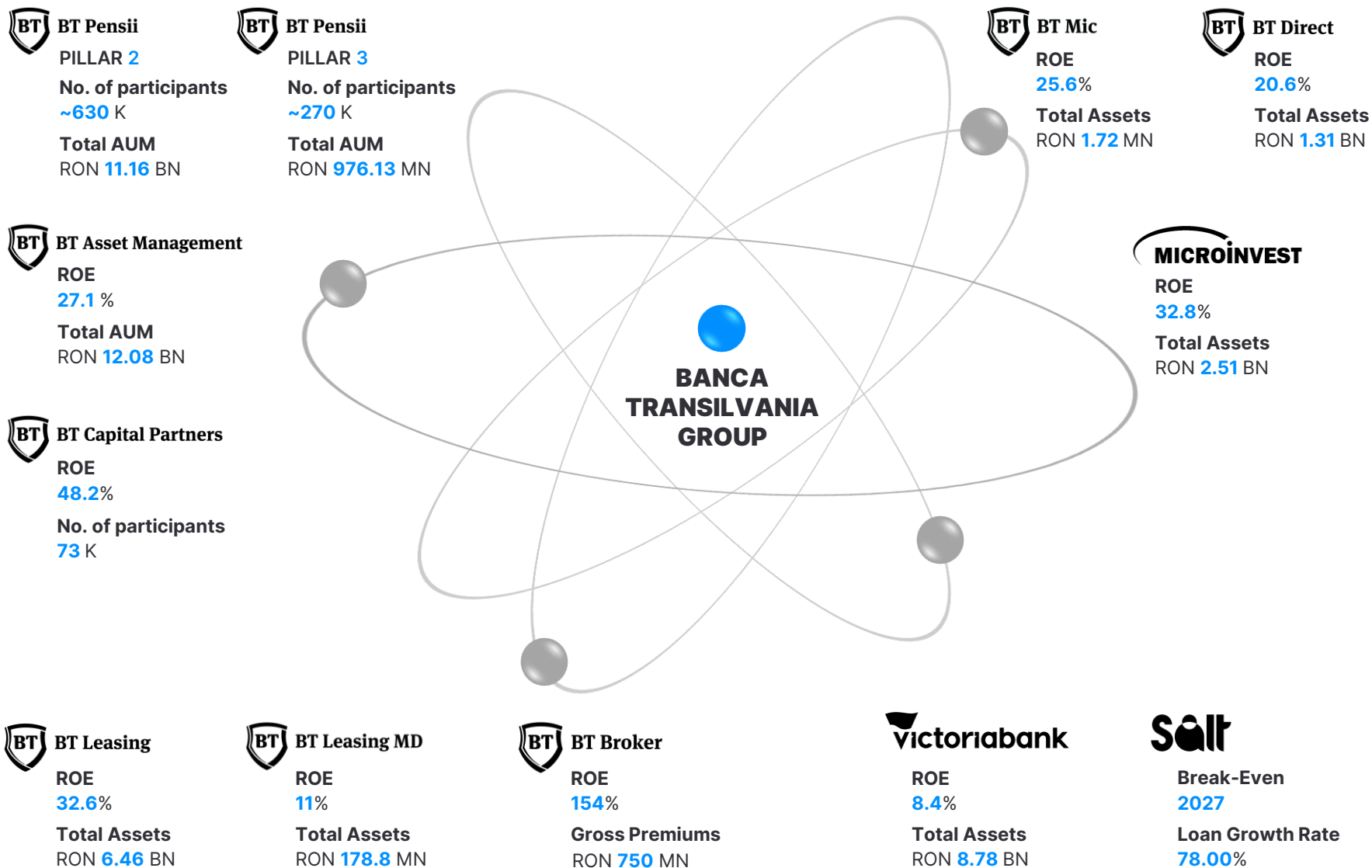


BT HAS CONSISTENTLY OUTPERFORMED THE SYSTEM, BUILDING SCALE AND MARKET LEADERSHIP



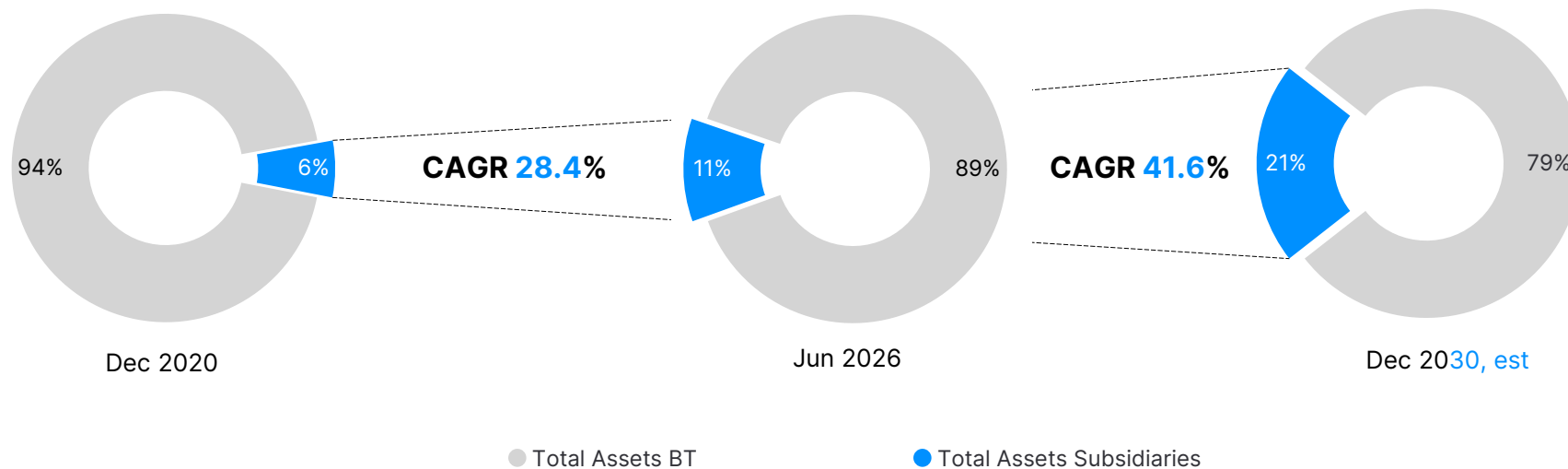
GROWTH PATHS ALIGN ACROSS DISTINCT ORBITS

JUN-26

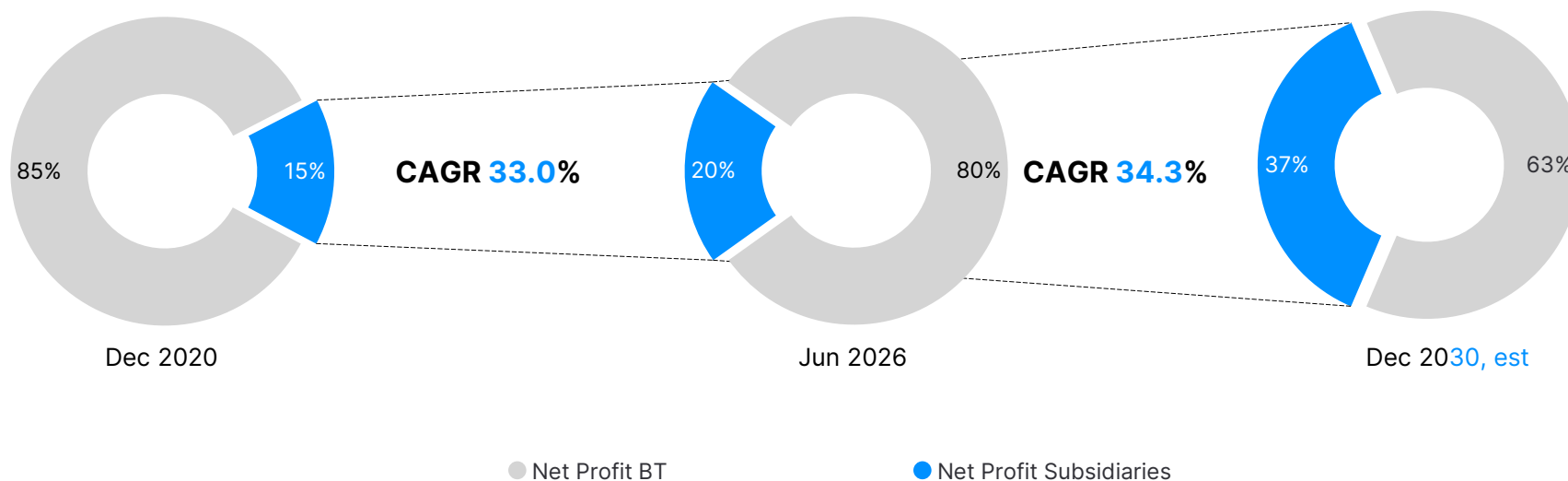


INTEGRATED FINANCIAL GROUP LEVERAGE ON NETWORK EFFECT

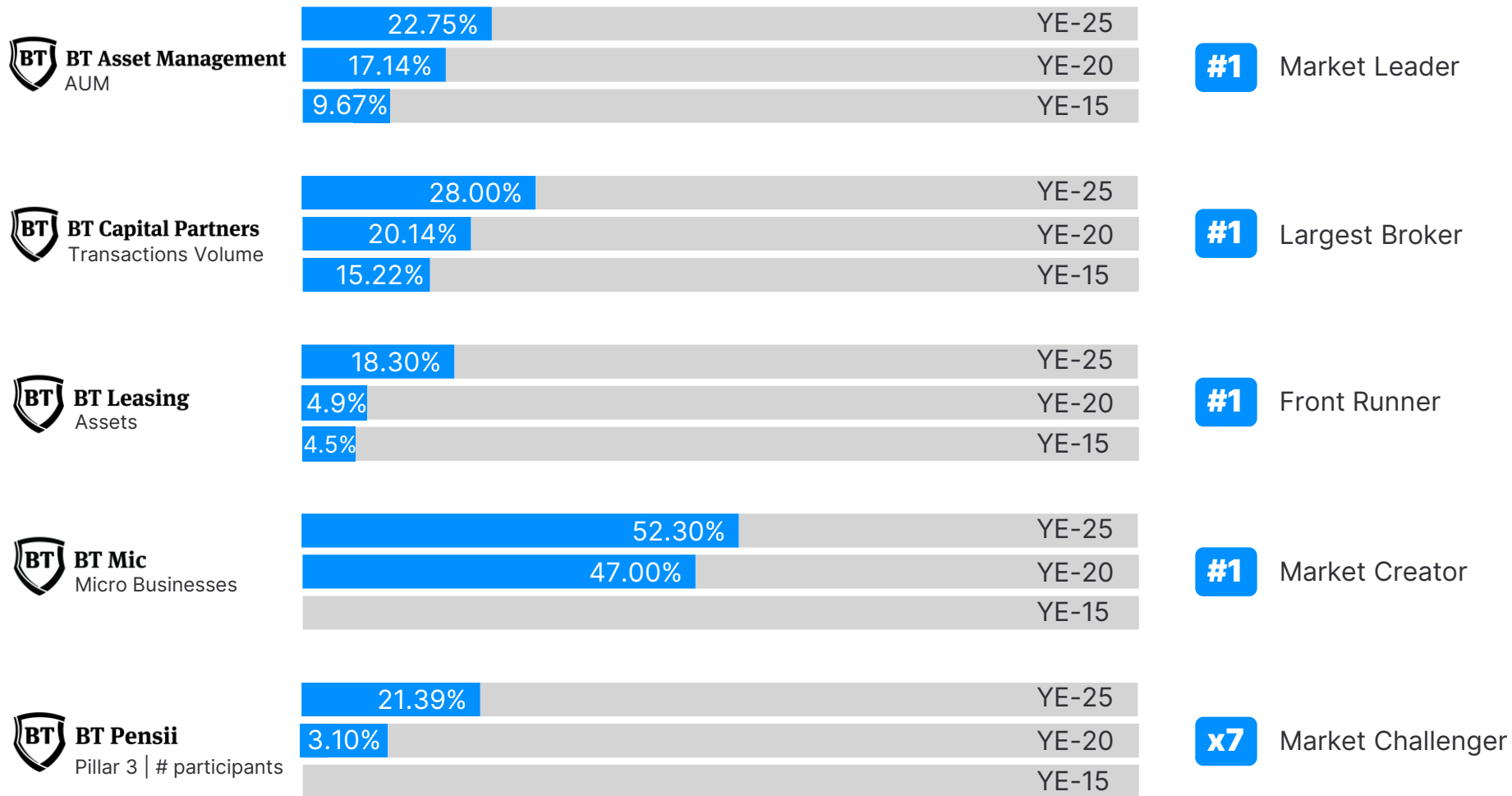
TOTAL ASSETS BT GROUP



TOTAL NET PROFIT BT GROUP

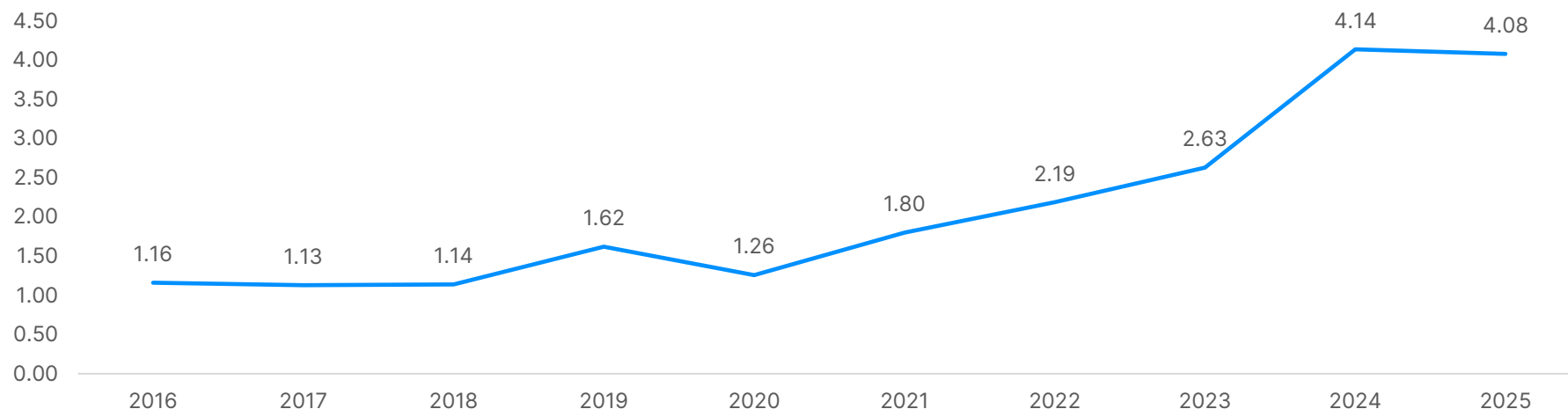


PROVEN TRACK RECORD OF DIVERSIFICATION



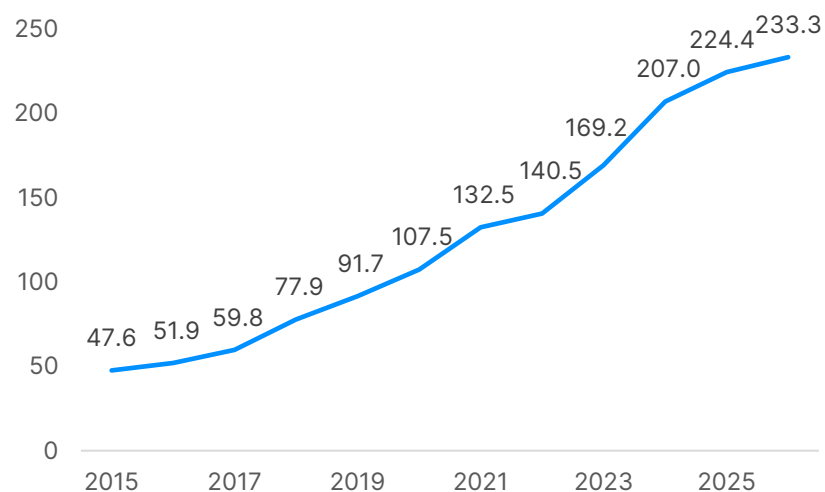
SCALEUP 4.7X ASSETS GROWTH WITH STRONG RETURNS (I)

EPS *

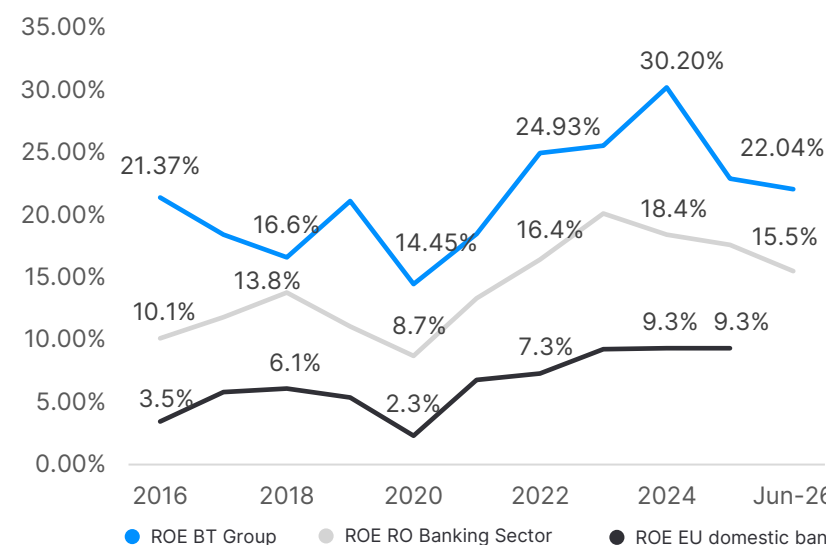


*EPS base = unadjusted number of shares as of YE25

BT GROUP ASSETS

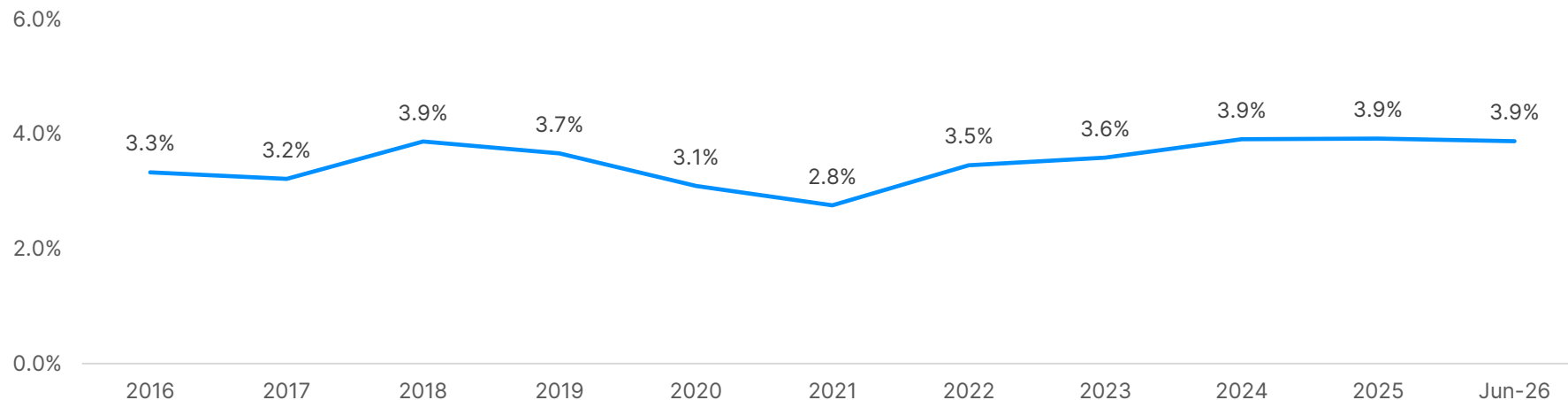


ROE

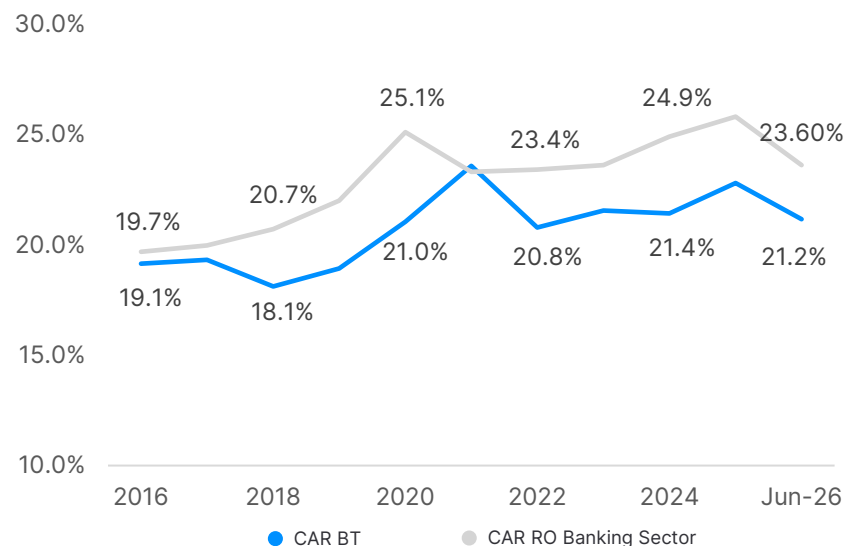


SCALEUP 4.7X ASSETS GROWTH WITH STRONG RETURNS (II)

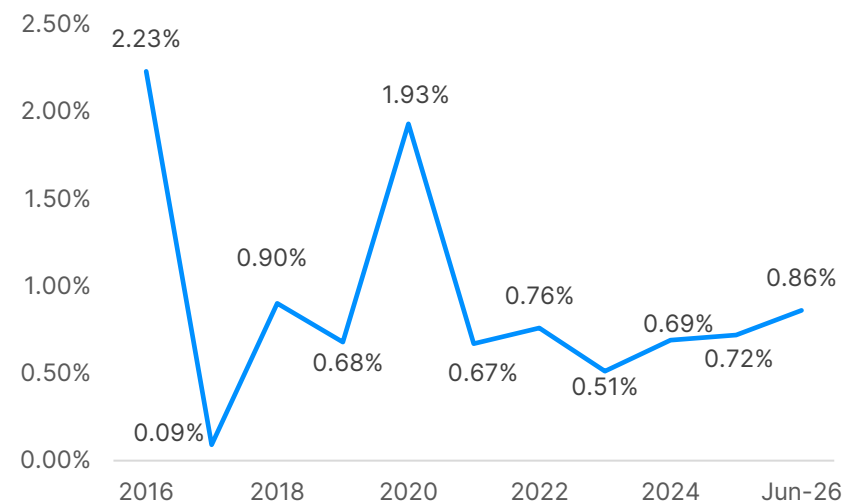
BT GROUP NIM



BT GROUP CAR

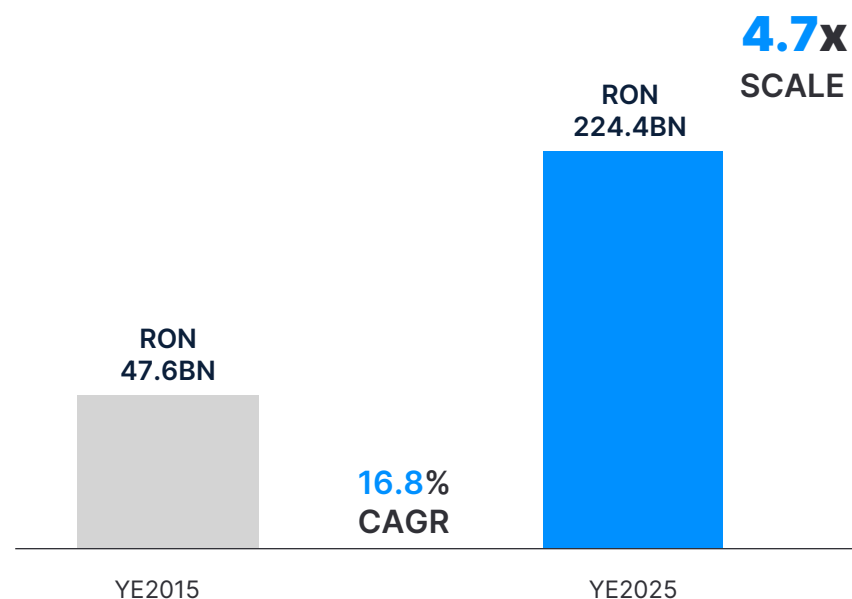


BT GROUP CoR

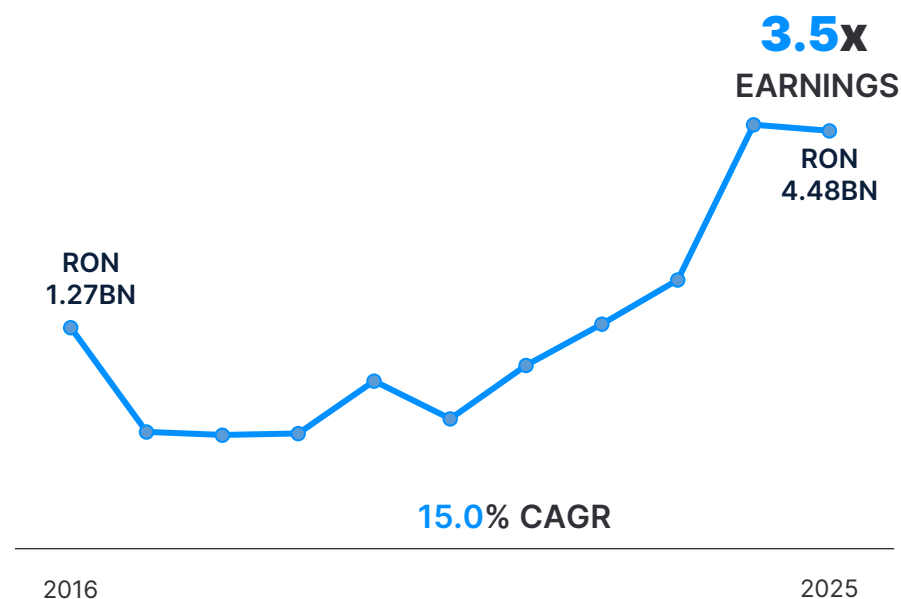


A DECADE OF PROFITABLE GROWTH AND RESILIENCE

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

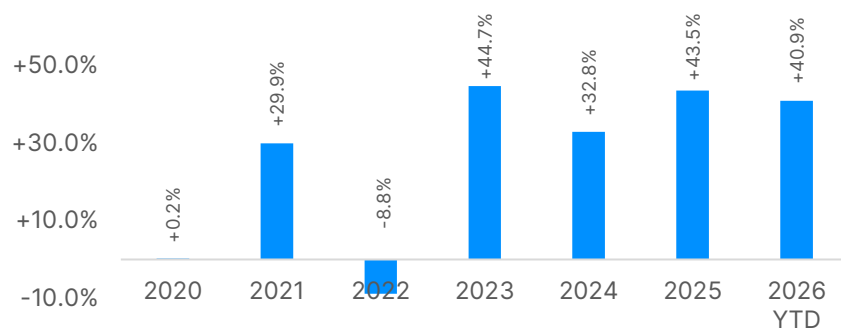
4 RON

TTM EPS shows confident
high returns

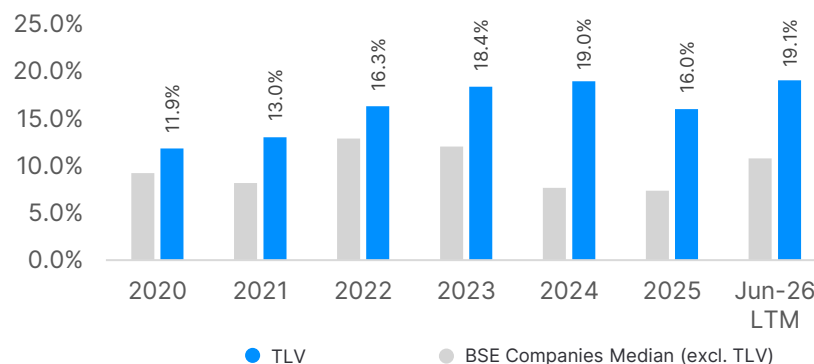
4.5 EUR BN

Attracted from the capital
markets since 2023

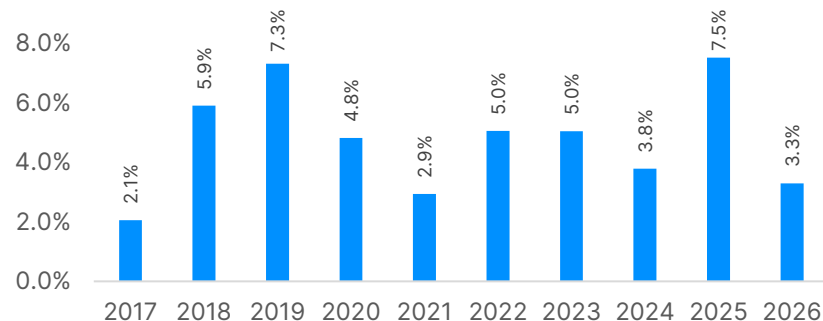
TOTAL SHAREHOLDER RETURN



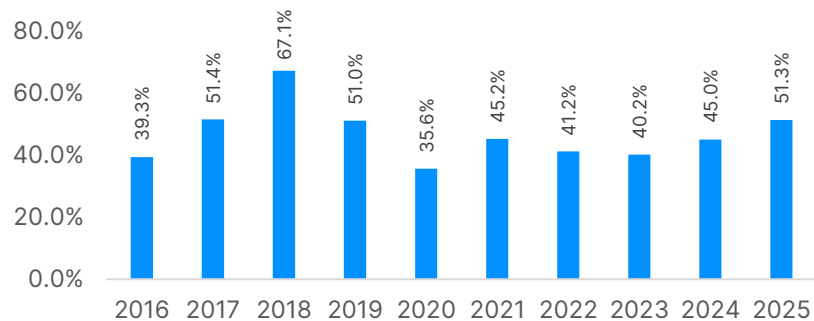
EARNINGS YIELDS = 1/PER



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

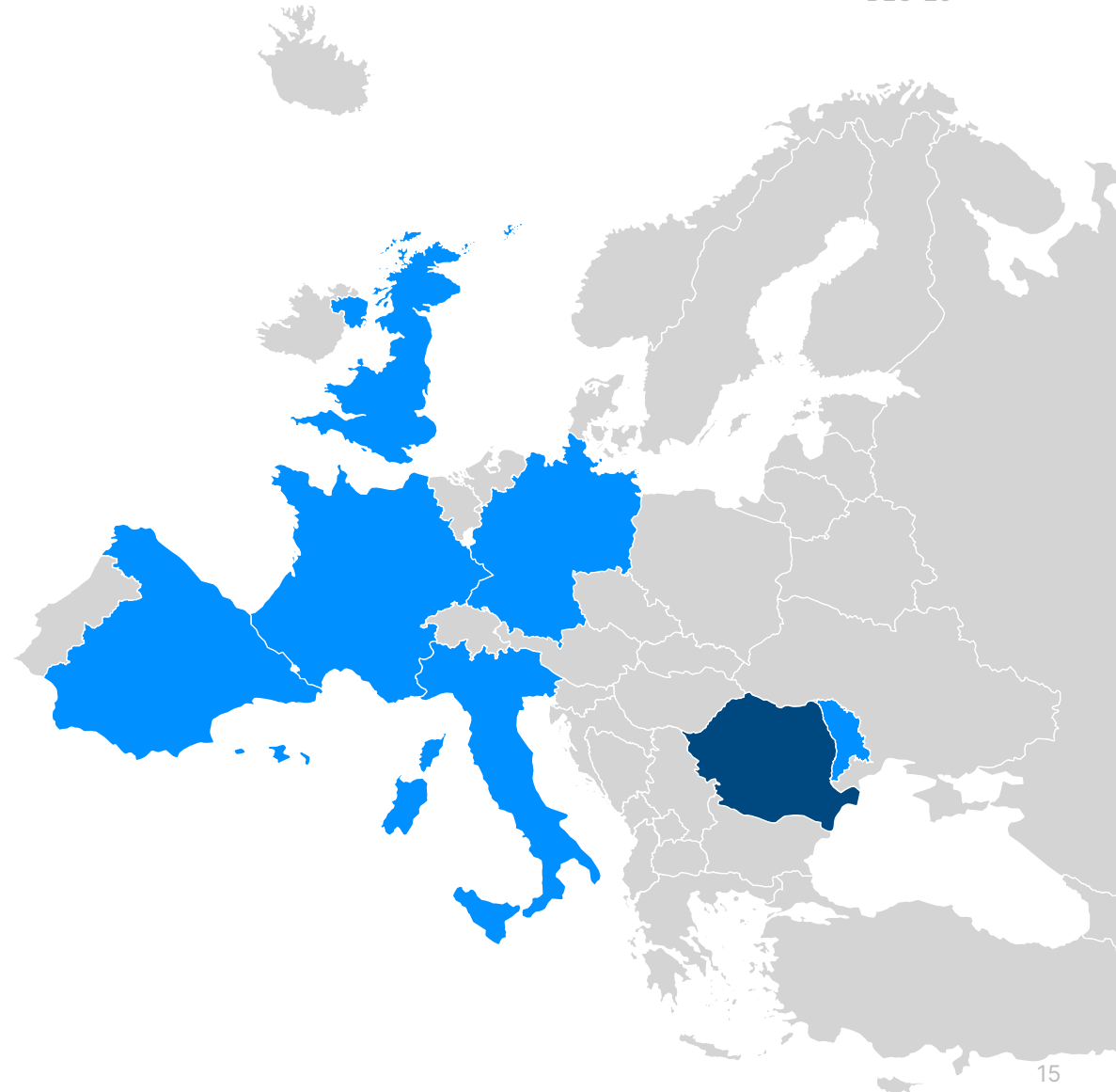
7^{EUR BN}

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}

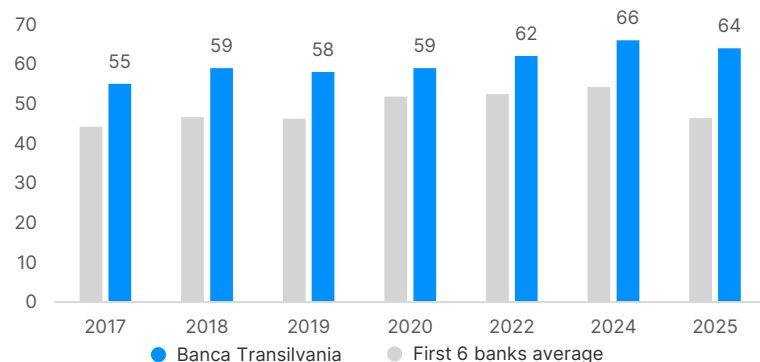
BT Pay, execution quality across channels

CUSTOMER
CENTRICITY

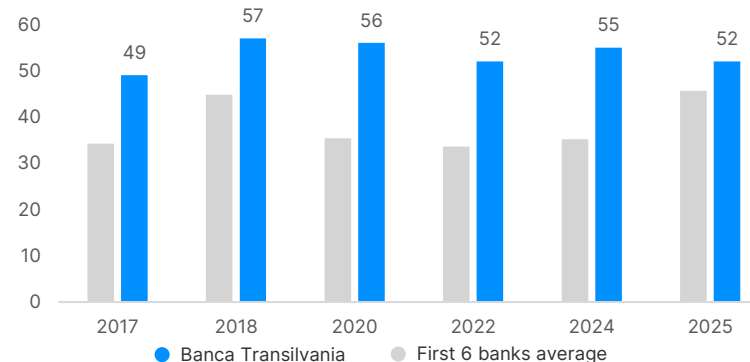
82.6^{NPS}

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



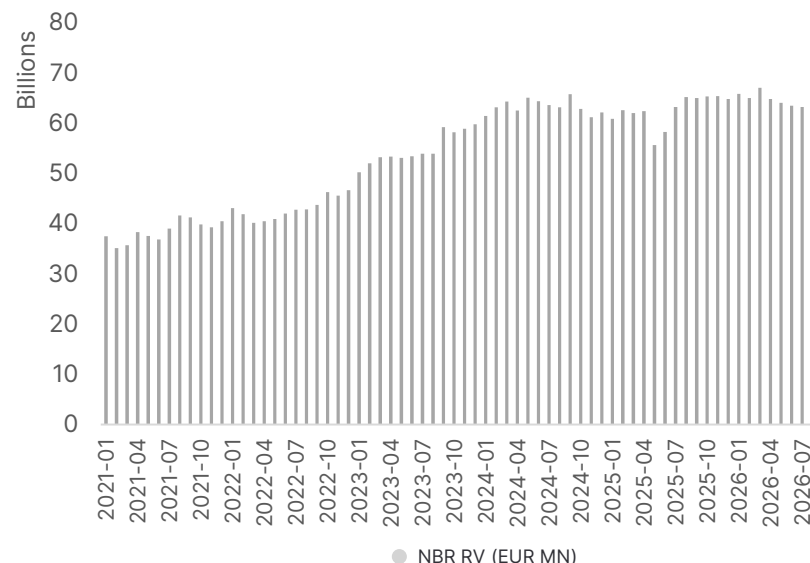
Customer satisfaction #1

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

ENERGY

4%

GDP, strategic pillar for economic growth

INFRASTRUCTURE

x2

doubled highway network by 2030

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

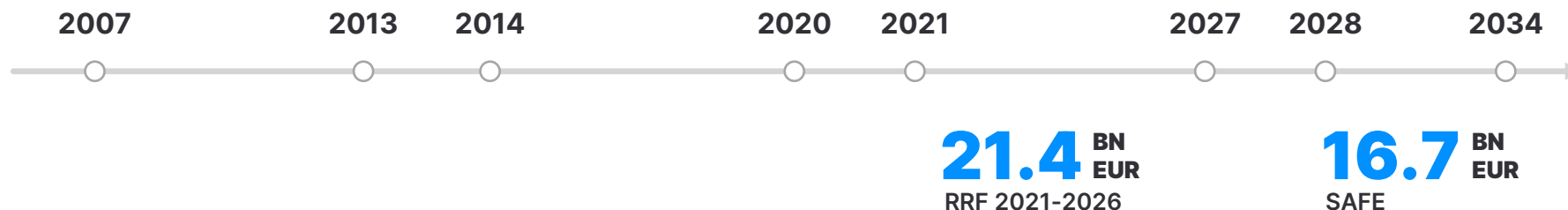
MFF 2021-2027

35.6% Absorbtion
vs **27%** UE Absorbtion

? BN EUR

MFF 2028-2034

Negotiations



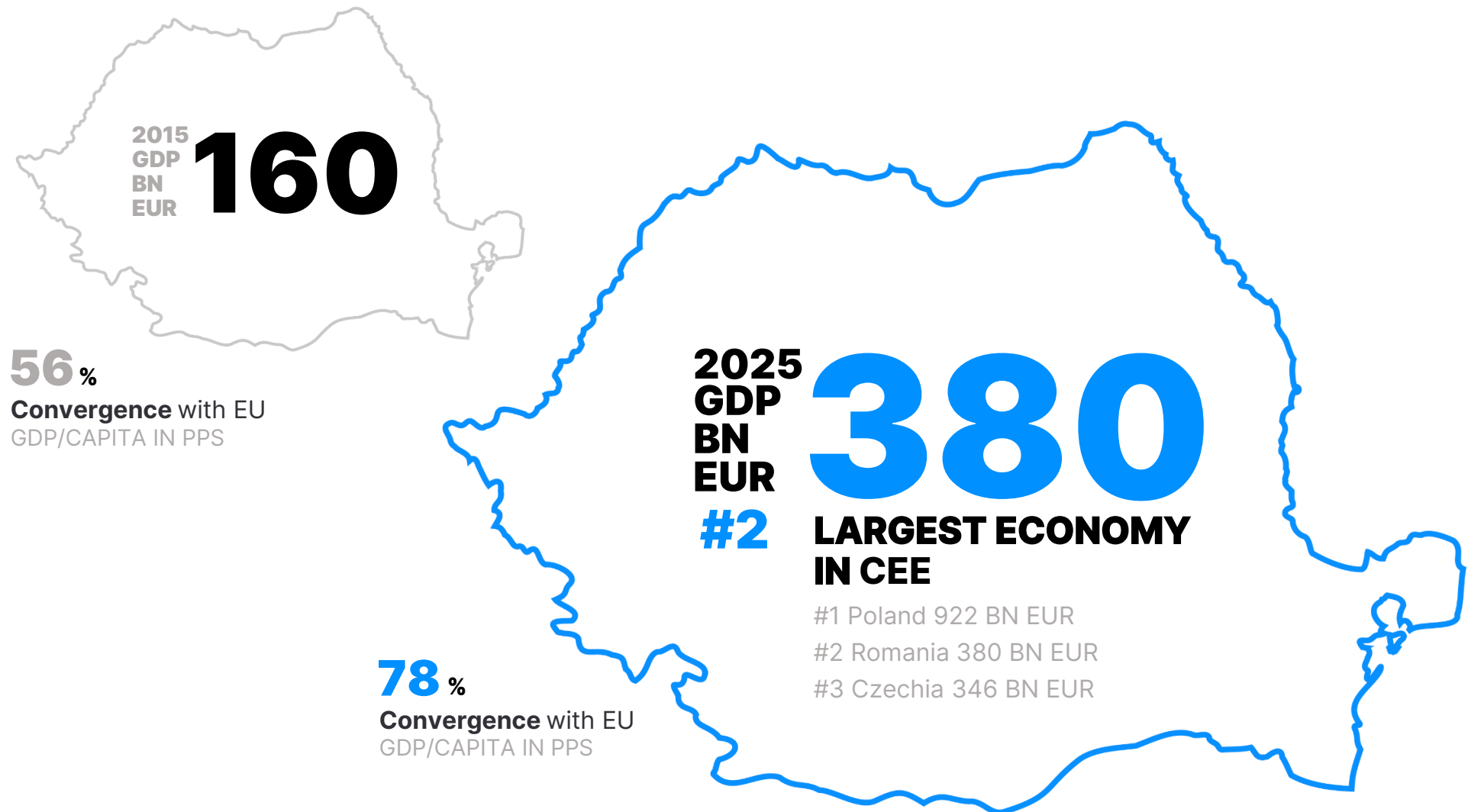
INVESTOR DAY

SETTING THE NEXT STAGE OF GROWTH

ADJUSTMENT NOW **CONVERGENCE AHEAD**

IOAN NISTOR

FAST CONVERGENCE. GROWTH **RECALIBRATION**



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



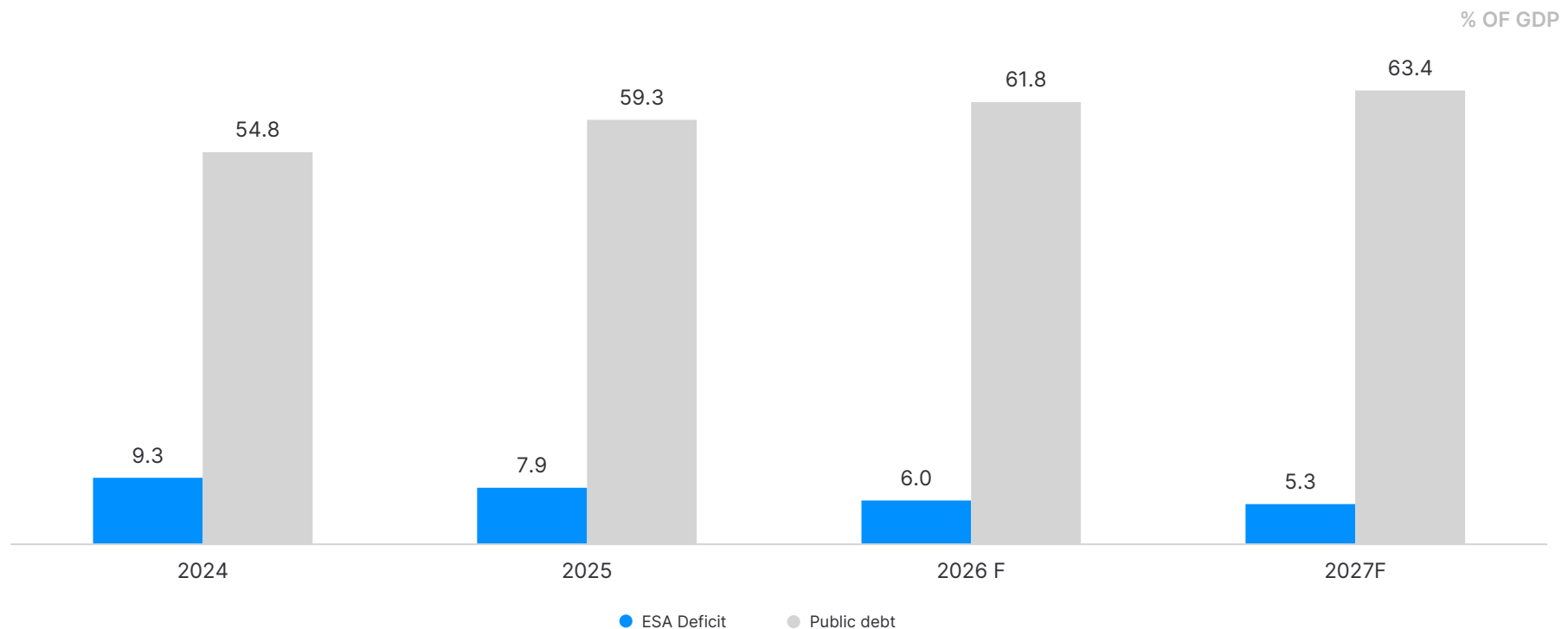
Infrastructure pipeline



Income convergence



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

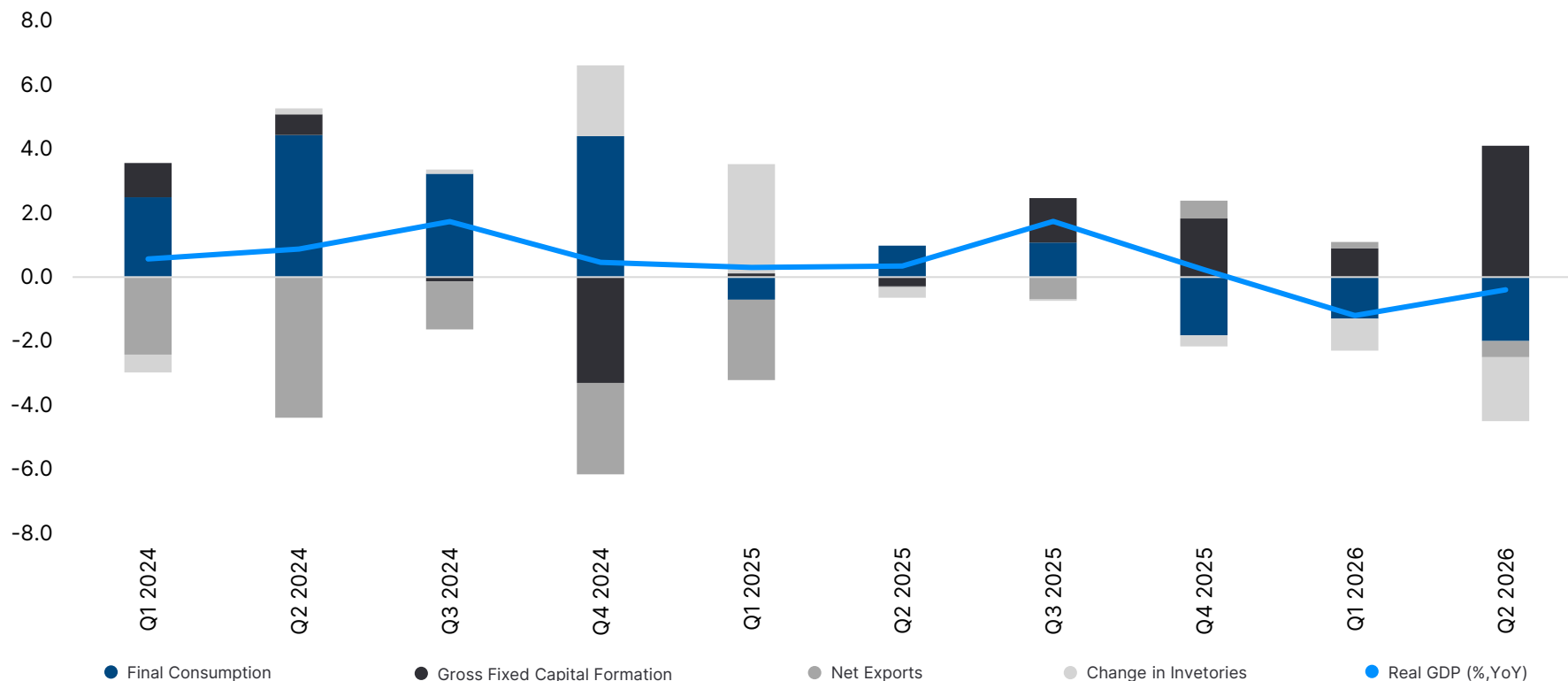
+90 BN
EUR

Investment anchor
2021–27 EU envelope

BBB-

Sovereign rating
Credibility threshold

GDP CONTRIBUTORS: DEMAND



GDP H1 2026: **-0.7%**

Final Consumption **-0.8%**

Net Exports **-0.1%**

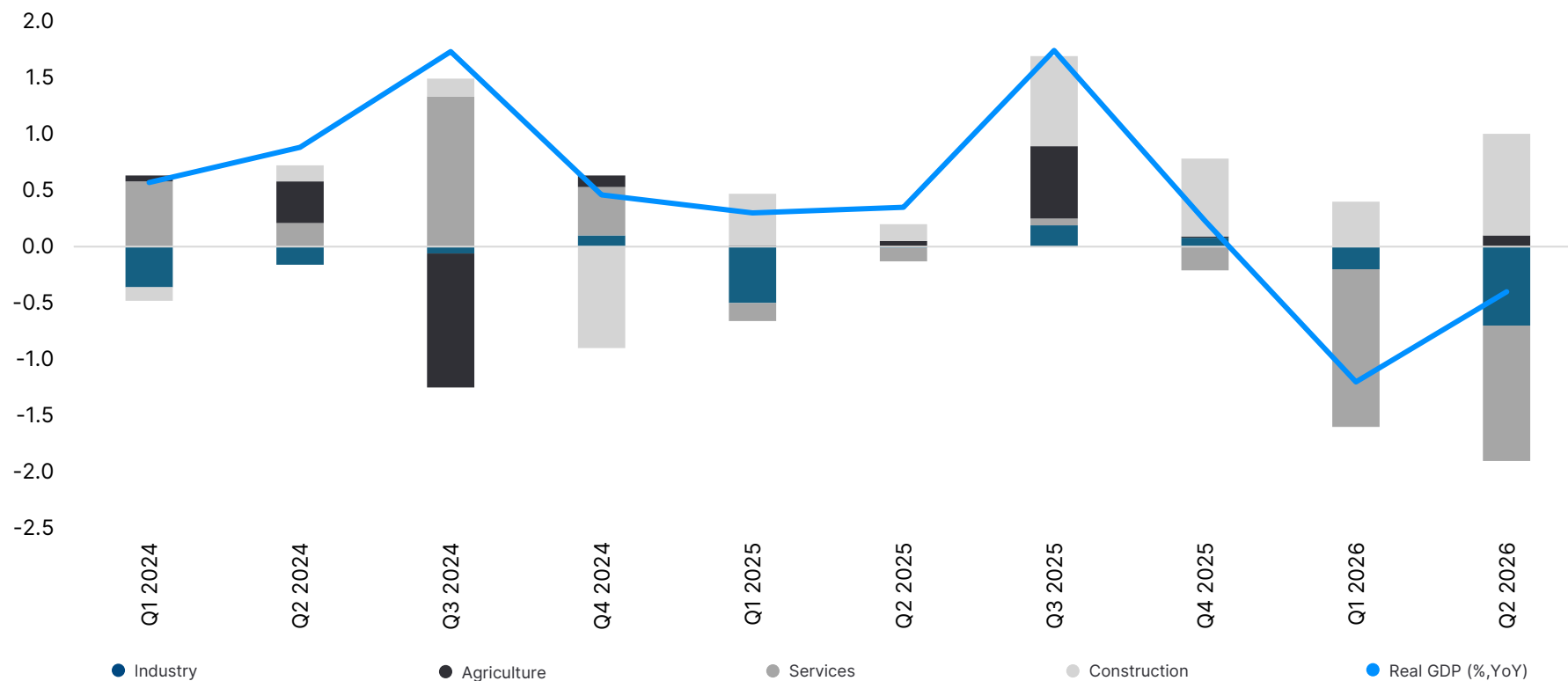
Consumption **Decrease**

Investments **+2.4%**

Change in Inventories **-2.2%**

Investments **Increase**

GDP CONTRIBUTORS: SUPPLY



GDP H1 2026: **-0.7%**

Agriculture **+0.1%** | Increase

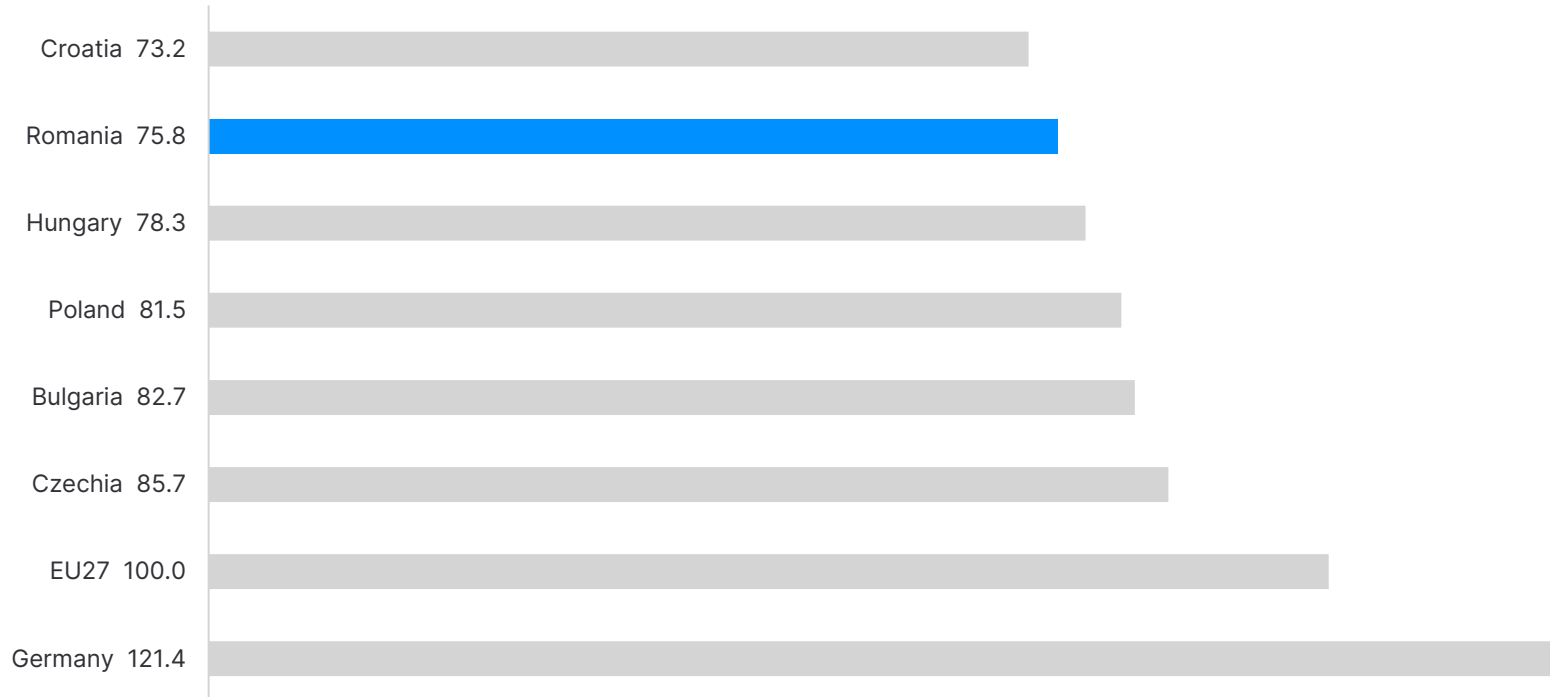
Industry **-0.5%** | Potential Rebound

Services **-1.2%** | Rebound Q4

Constructions **+0.7%** | Increase

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

2025, EU=100



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

75.8

Price level
Romania's investment

24.2%

Below
EU's price level

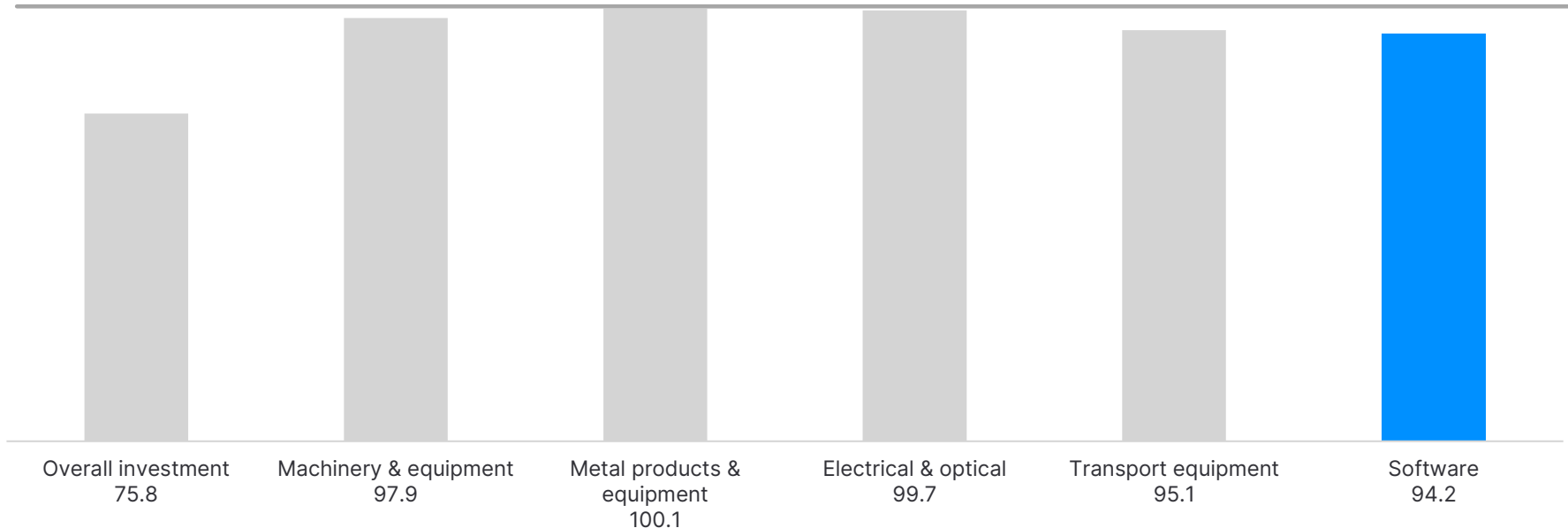
#2

Second-lowest
In the EU

SOFTWARE, THE INVESTMENT COST ADVANTAGE

2025, EU=100

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

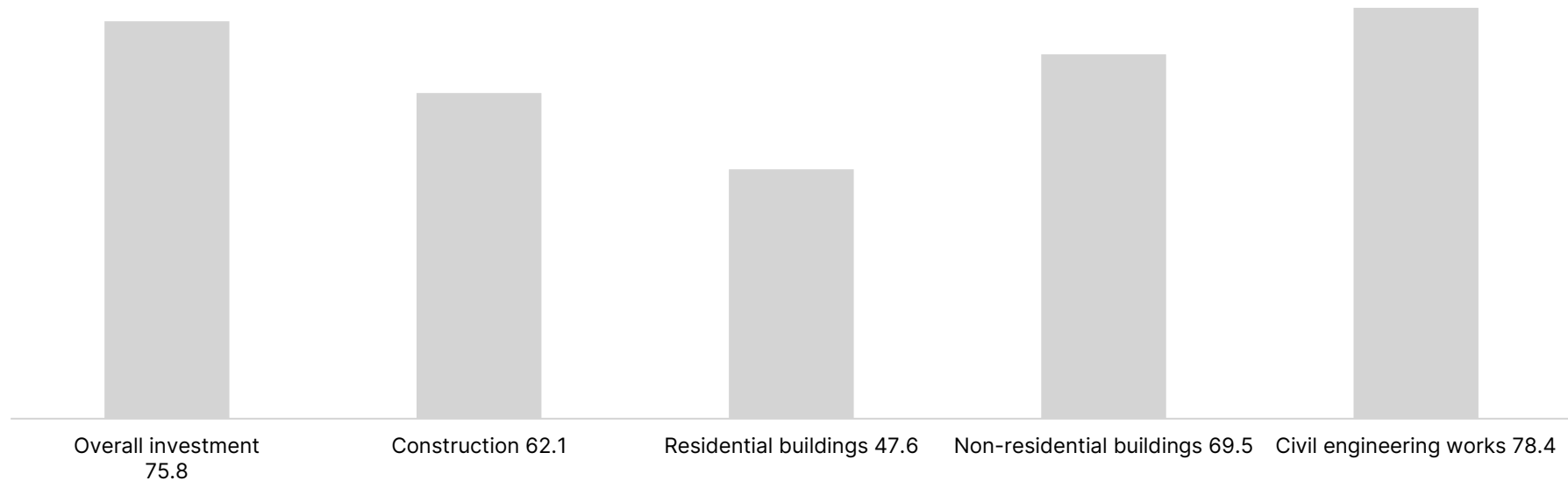
PROFILE

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

CONSTRUCTION, CLEAREST INVESTMENT COST ADVANTAGE

2025, EU=100

EU = 100

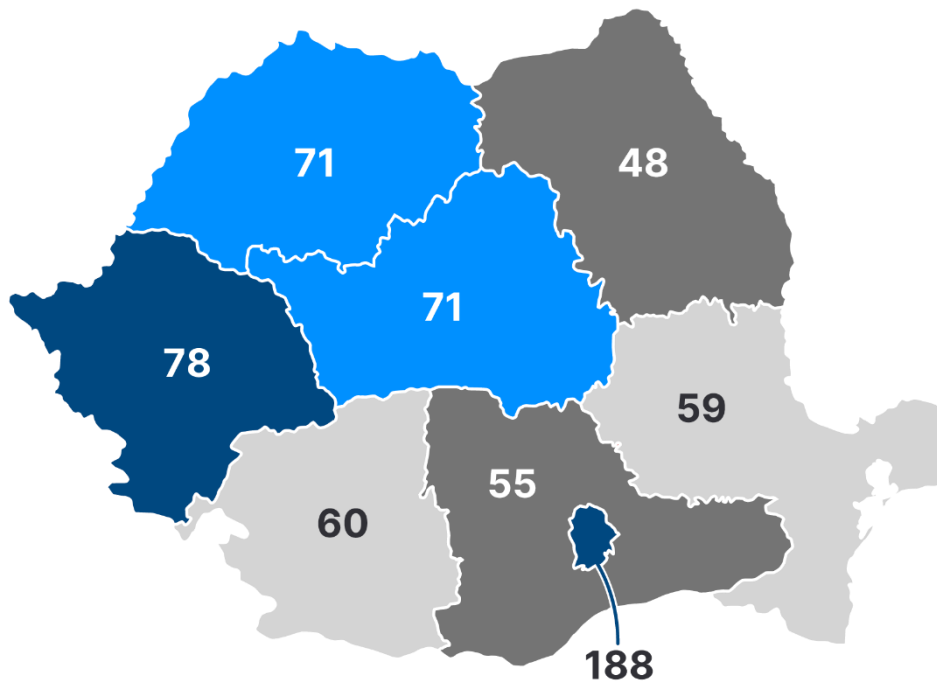


Eurostat, comparative price levels for investment, 2025 (EU=100)

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



- ≥ 48 to 56
- ≥ 56 to 59
- ≥ 59 to 66
- ≥ 71 to 77
- ≥ 77 to 188

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

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



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

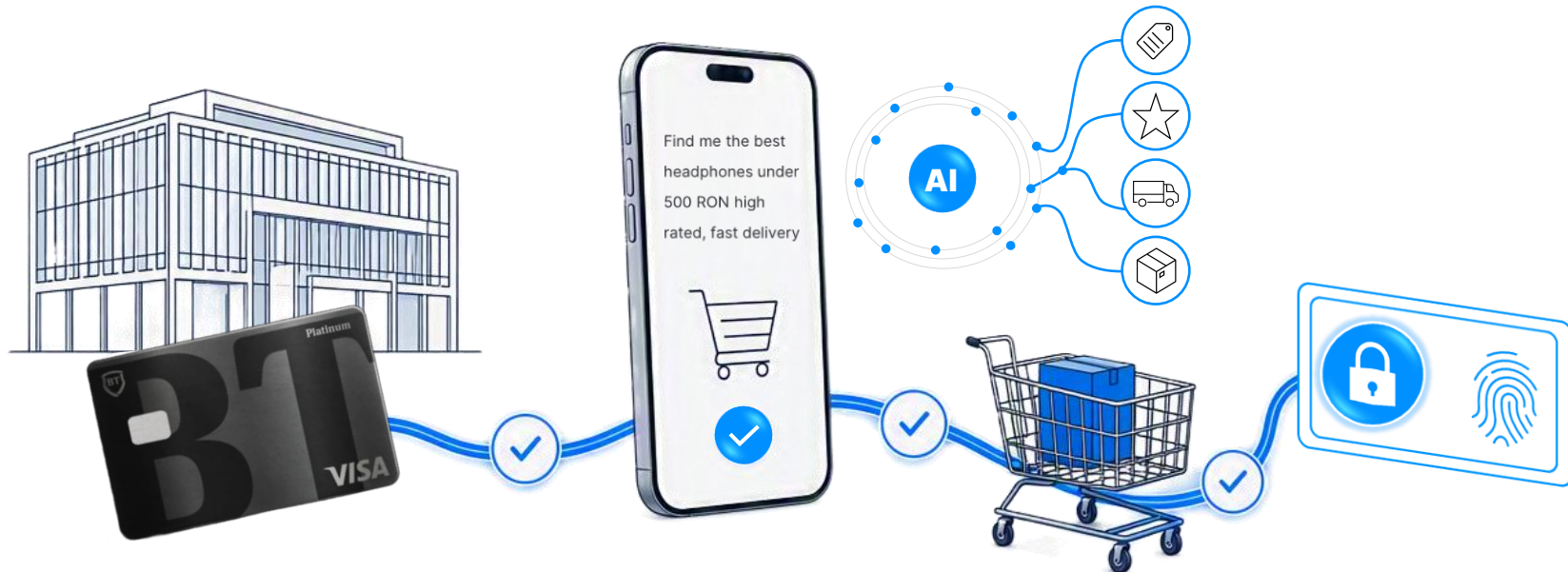
READY FOR RESPONSIBLE AGENTIC SHOPPING

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*

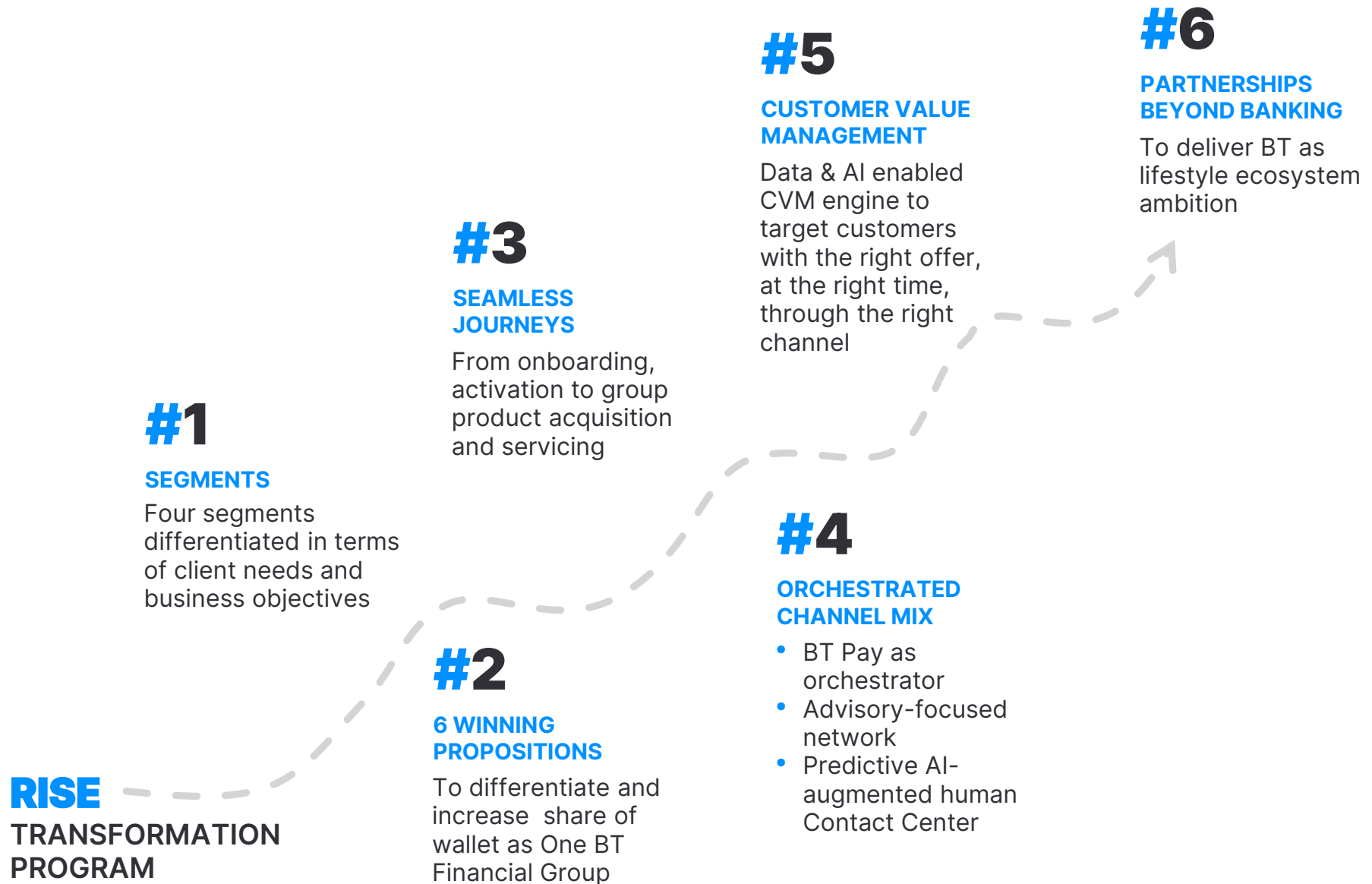


BT PAY
ISSUING

AGENTIC SHOPPING
MARKETPLACE

AGENTIC PAYMENTS
ACQUIRING

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**

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

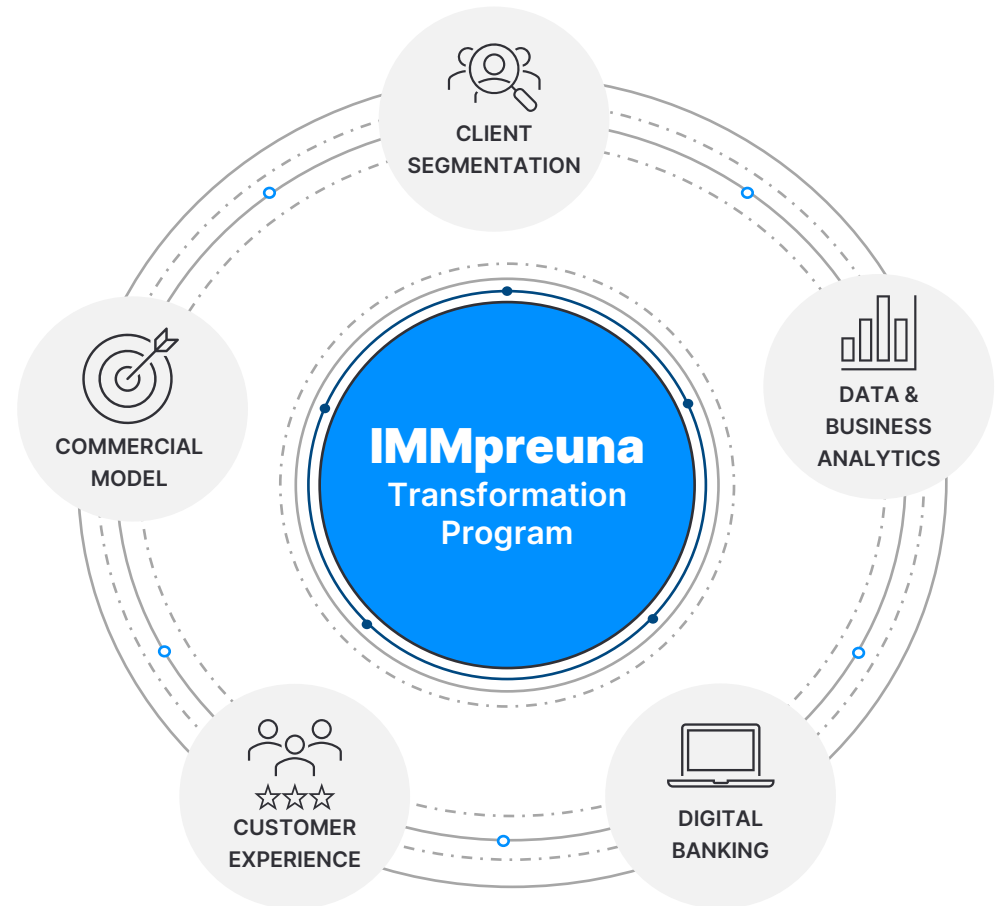
Micro, SME and Corporate clients require increasingly differentiated service models, capabilities and expertise.

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

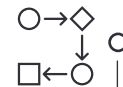


66% newborns

(<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

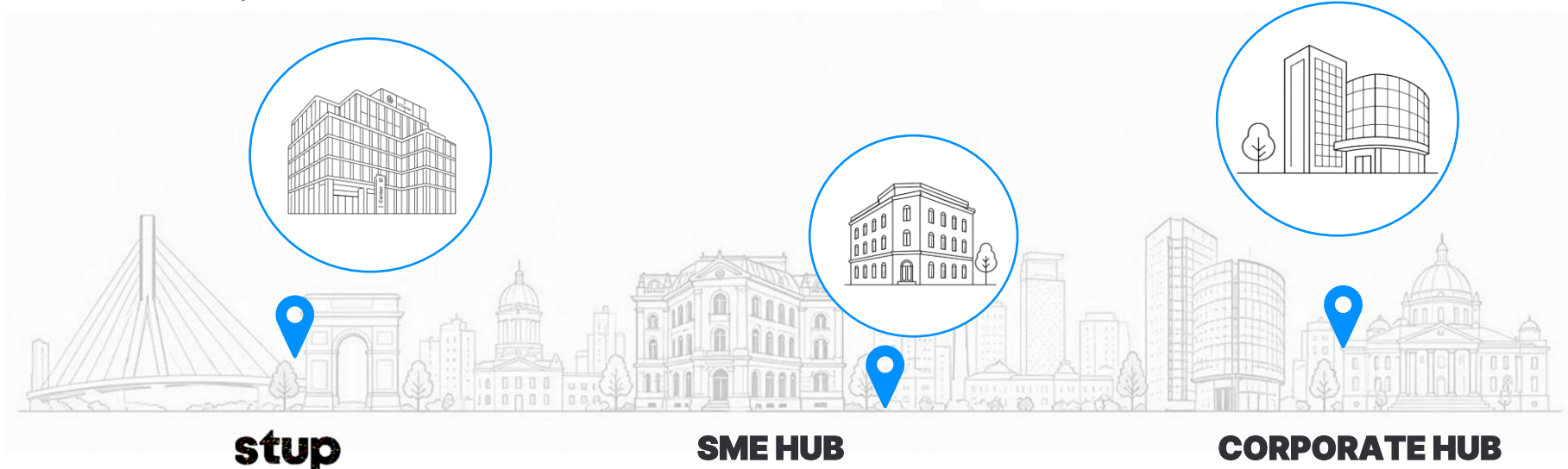
- Financing
- Digital tools
- Business platform capabilities

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.

INVESTOR DAY

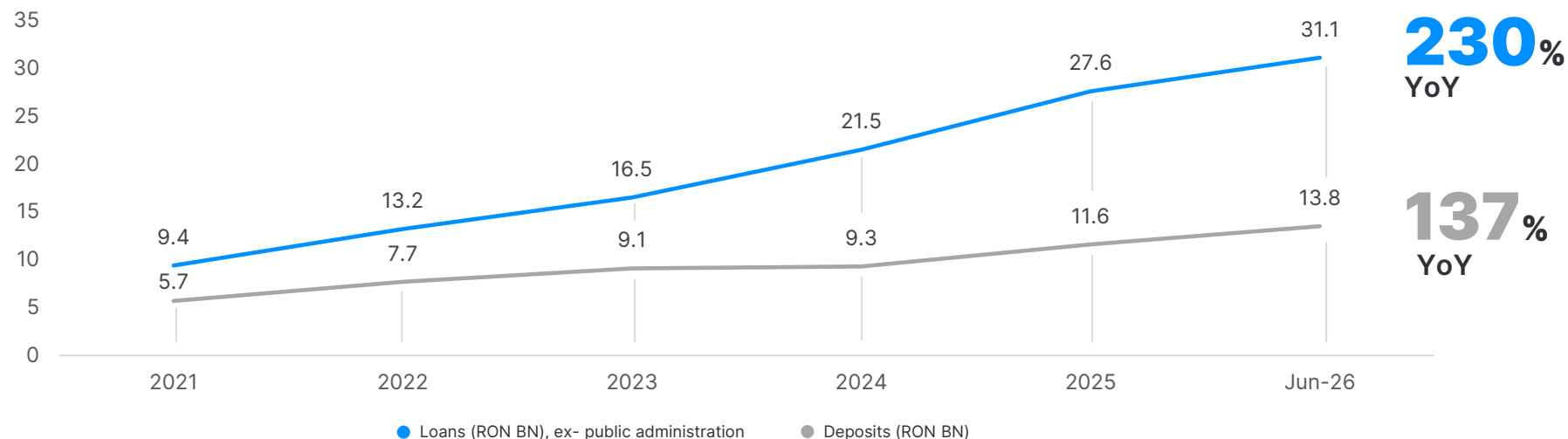
SETTING THE NEXT STAGE OF GROWTH

SHAPING THE MARKETS

COSMIN CĂLIN

LARGE CORPORATE'S TRENDS IN PERFORMANCE

LAST 5 YEARS TRENDS



LARGE CORPORATE

BN RON | H1-26

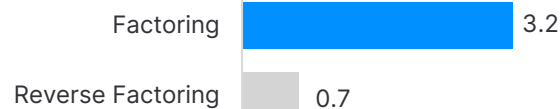
22%
YoY



FACTORING VOLUMES

BN RON | H1-26

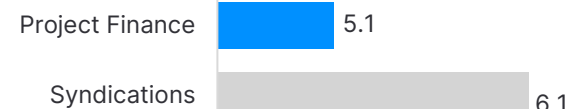
7%
YoY



STRUCTURED FINANCE

BN RON | H1-26

24%
YoY



LEADING LOCAL PLAYER

CONTINUOUS GROWTH

1ST

Financier of national strategic projects of Romania

2

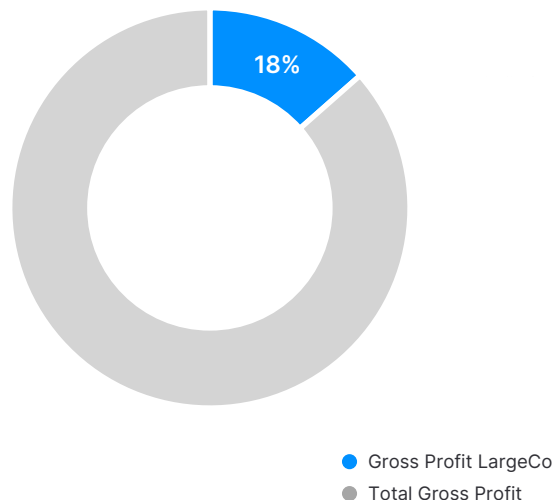
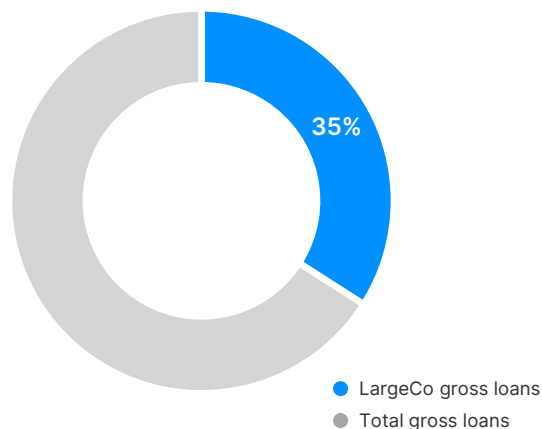
Double digit growth over the past 5 years

Most of

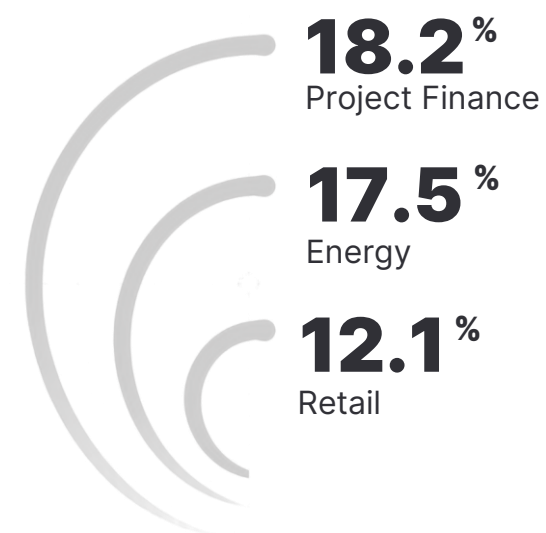
100

Blue-chip companies of Romania are banking with BT

MAIN DRIVER



TOP SKILLED IN STRATEGIC SECTORS



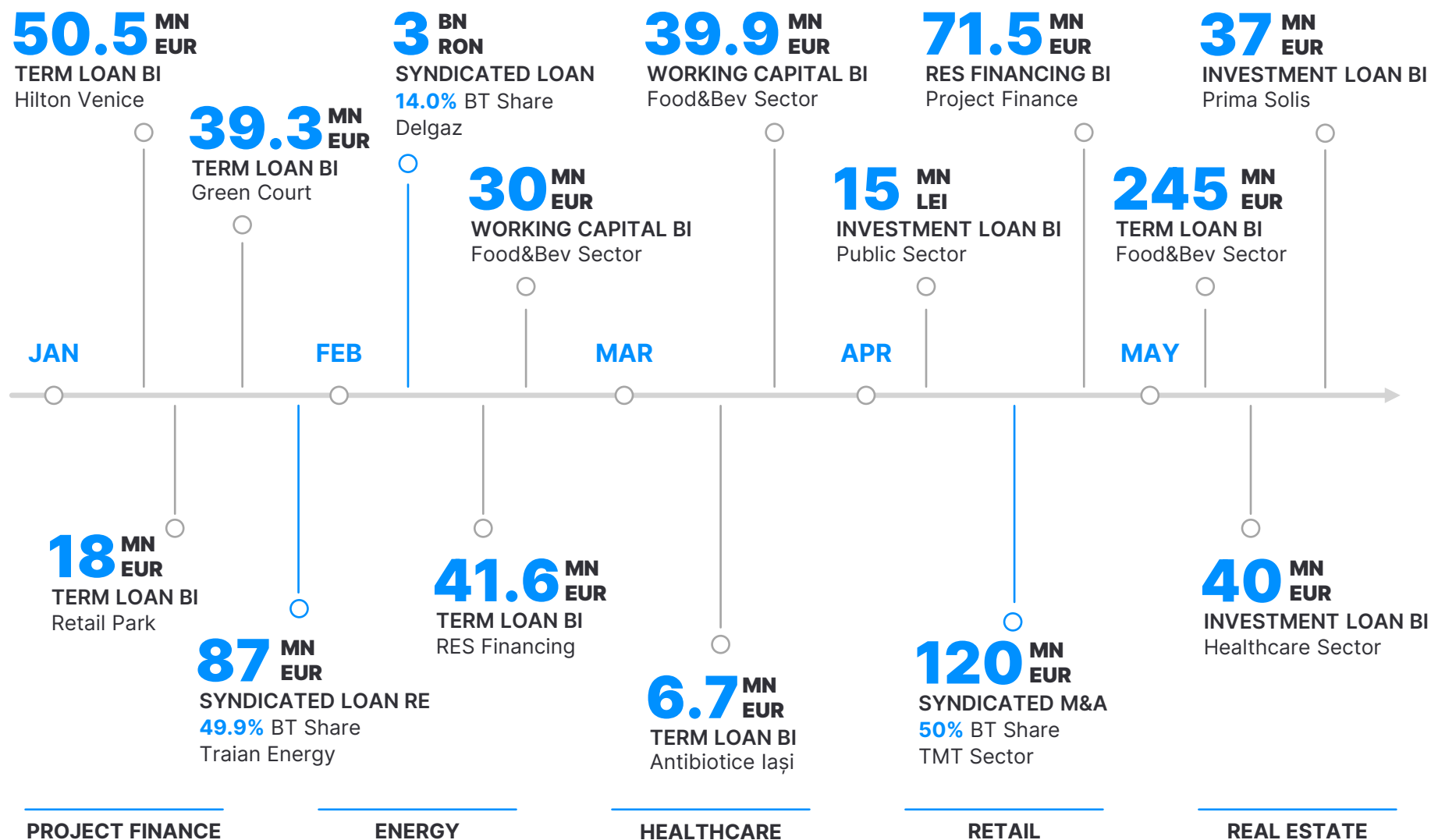
TAPPING INTO FURTHER POTENTIAL

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

PREFERRED 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

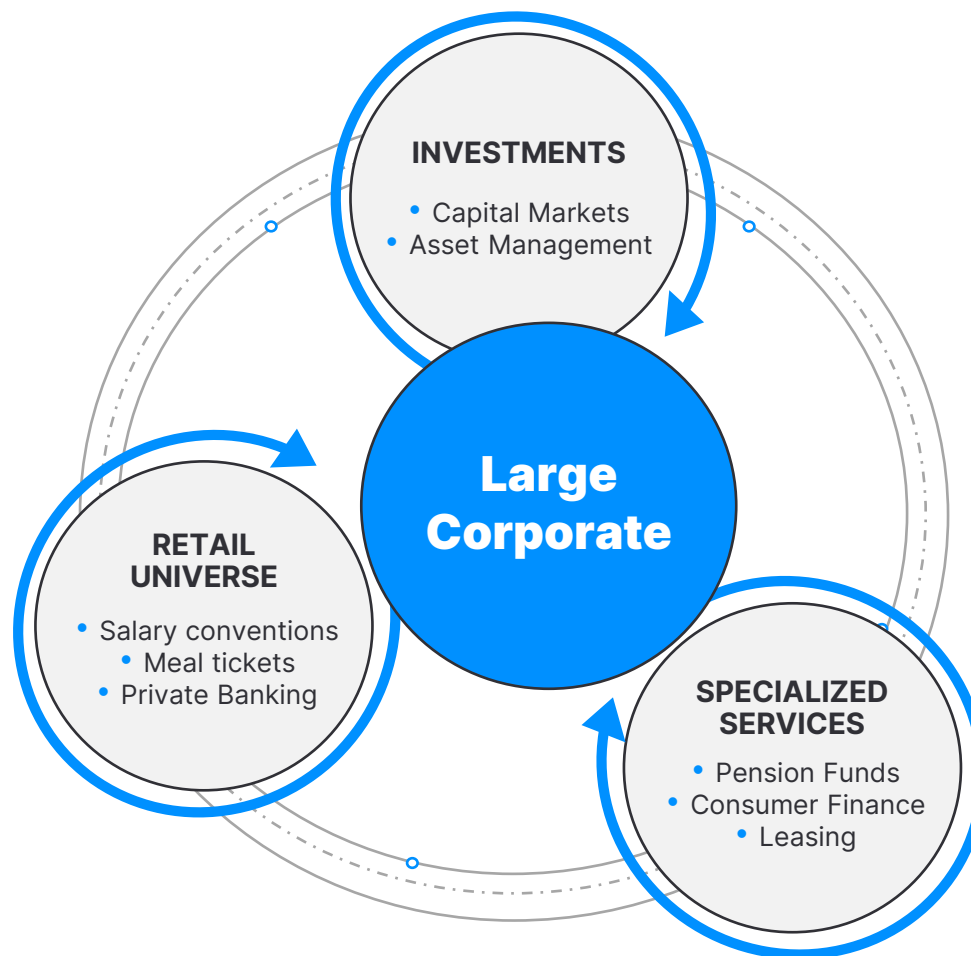
INCREASE CAPITAL EFFICIENCY

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

DEPOSITS

MIL RON



LOANS

MIL RON

*Budget 2026: RON +3 MLD



REVENUES

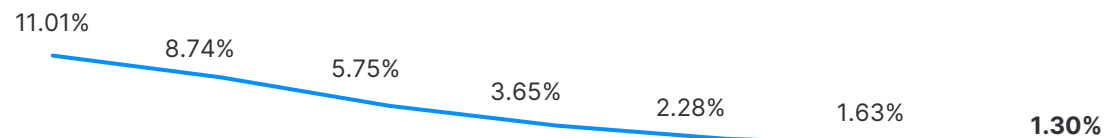
MIL RON

*Budget 2026: RON +150 MIL



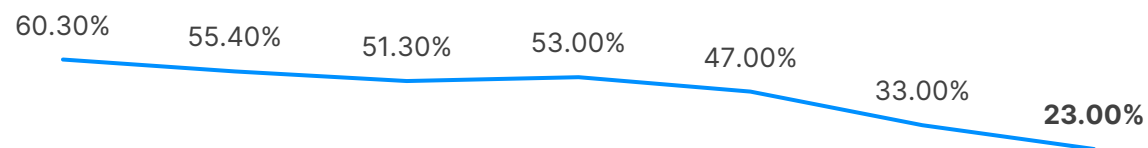
NPL RATE

%



C/I RATIO

%



2019

2020

2021

2022

2023

2024

2025

2026F

DISCLAIMER

The information contained in the present document has not been independently verified and no representation or warranty expressed or implied is made as to, and no reliance should be placed on the fairness, accuracy, completeness or correctness of this information or opinions contained herein.

Banca Transilvania cautions readers that no forward-looking statement that may be contained in the present document is a guarantee of future performance and that actual results could differ materially from those contained in the forward-looking statements. Forward-looking statements speak only as of the date they are made, and Banca Transilvania

undertakes no obligation to update publicly any of them in light of new information or future events. None of Banca Transilvania or any of its affiliates, advisors or representatives shall have any liability for any loss howsoever arising from any use of this document or its content or otherwise arising in connection with this document.

The present document does not constitute a public offer under any applicable legislation or an offer to sell or solicitation of any offer to buy any securities or financial instruments or any advice or recommendation with respect to such securities or other financial instruments.

INVESTOR DAY

SETTING THE NEXT STAGE OF GROWTH