

INVESTOR DAY

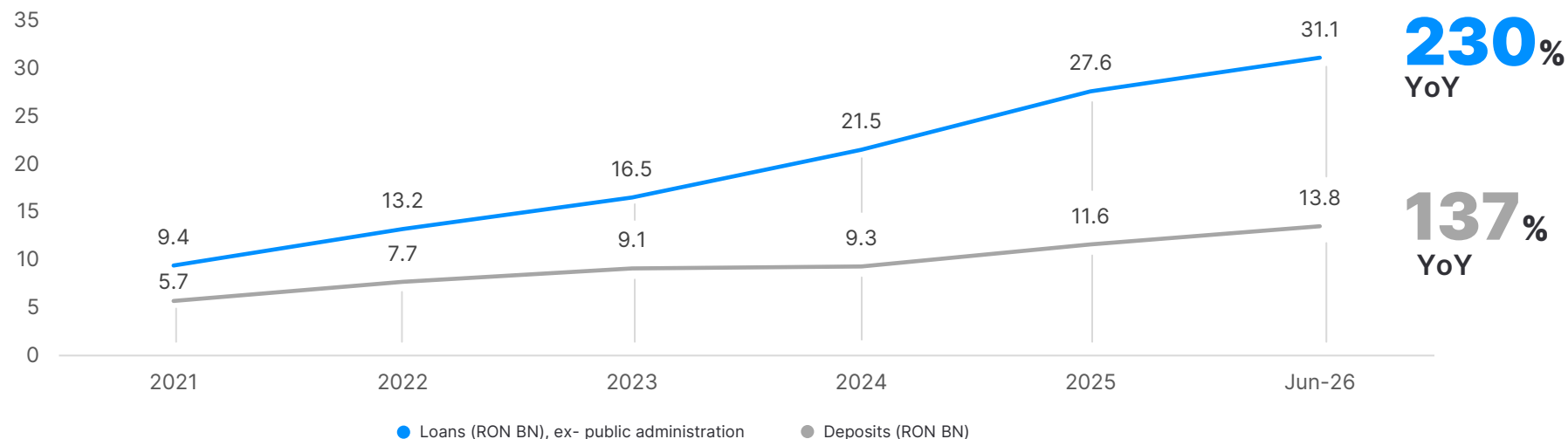
SETTING THE NEXT STAGE OF GROWTH

SHAPING THE MARKETS

COSMIN CĂLIN

LARGE CORPORATE'S TRENDS IN PERFORMANCE

LAST 5 YEARS TRENDS



LARGE CORPORATE

BN RON | H1-26

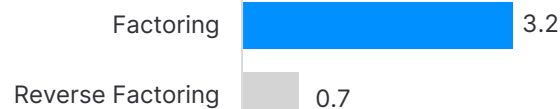
22% YOY



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

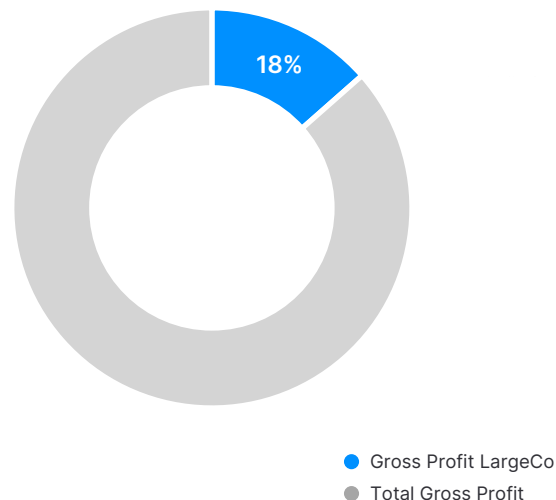
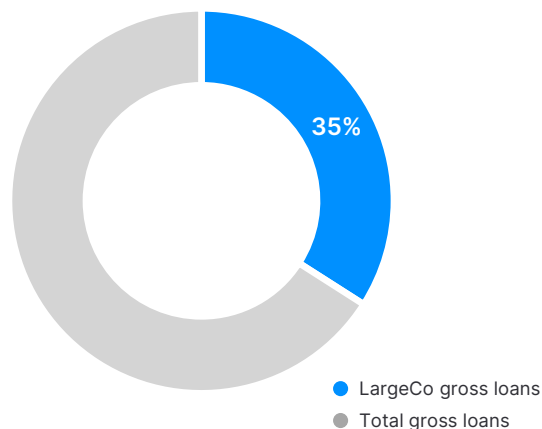
Double digit growth over the past 5 years

Most of

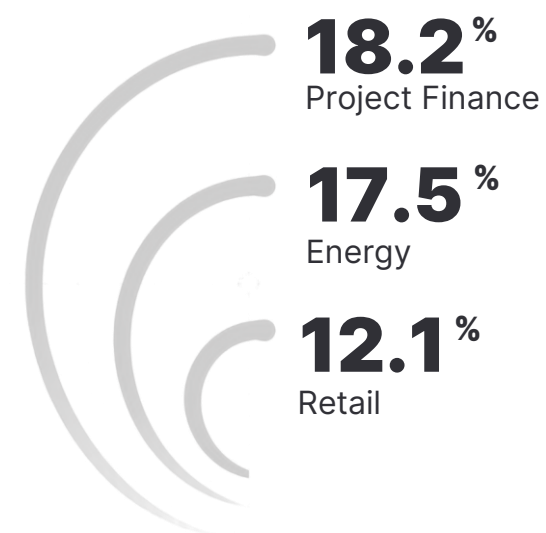
100

Blue-chip companies of Romania are banking with BT

MAIN DRIVER



TOP SKILLED IN STRATEGIC SECTORS



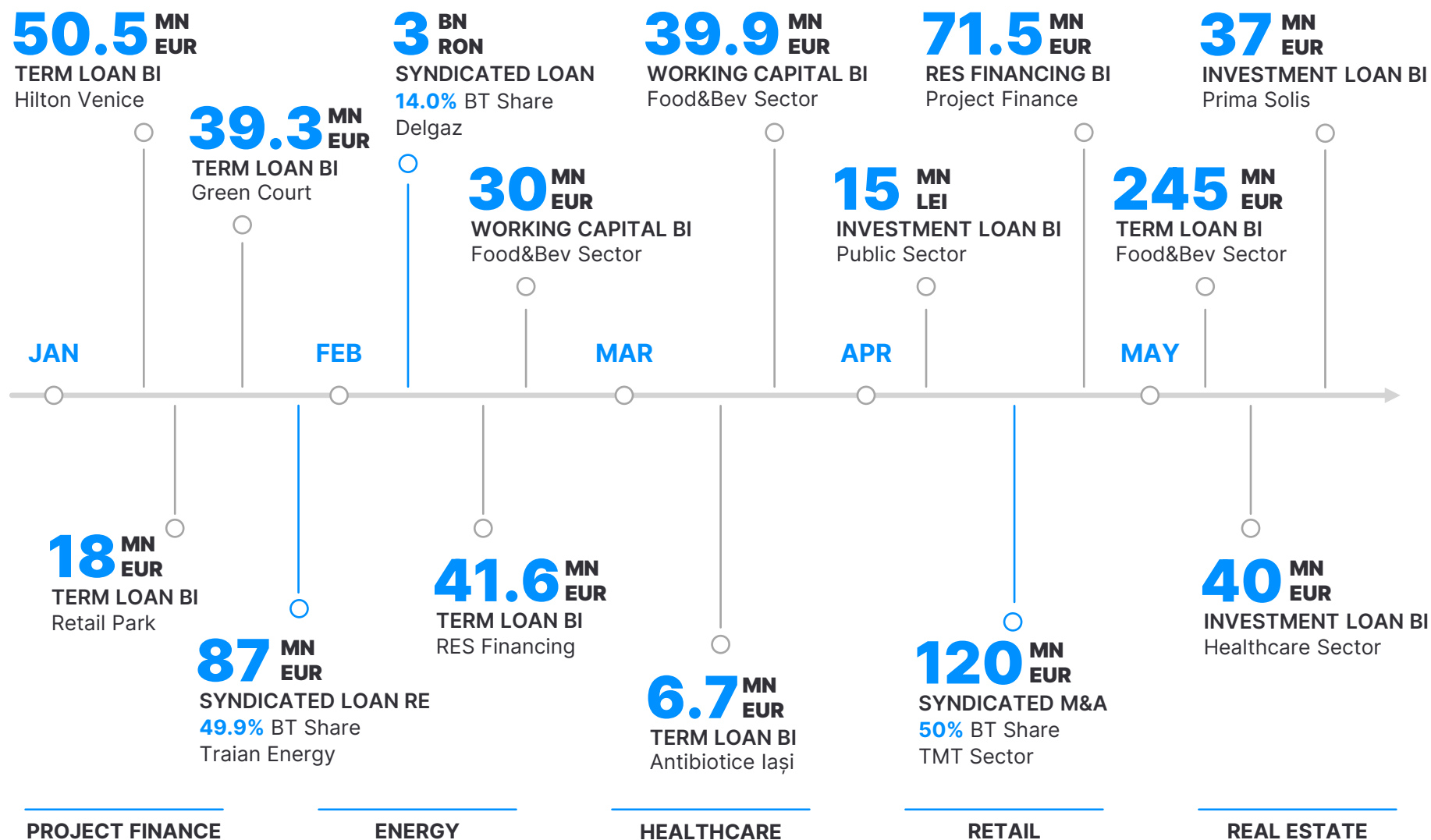
TAPPING INTO FURTHER POTENTIAL

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

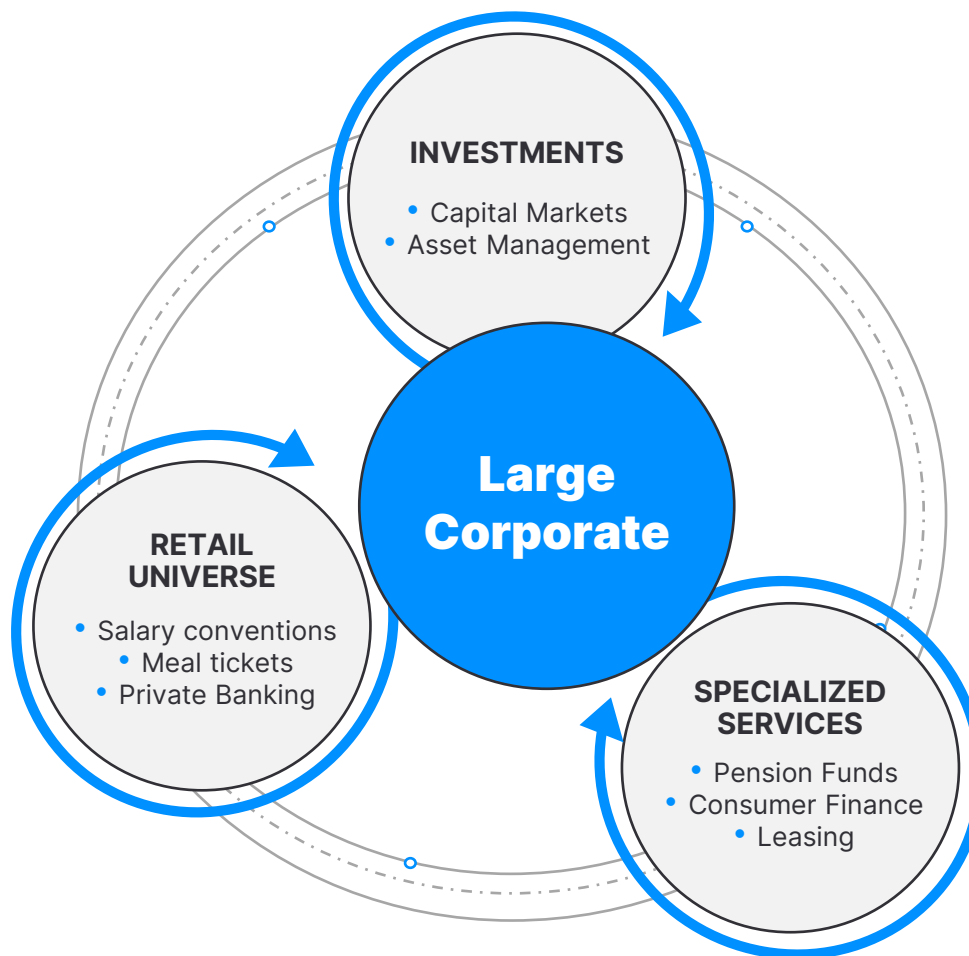
INCREASE CAPITAL EFFICIENCY

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

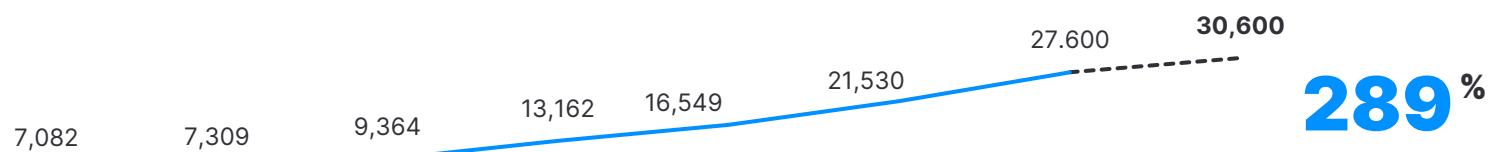
MIL RON



LOANS

MIL RON

*Budget 2026: RON +3 MLD



REVENUES

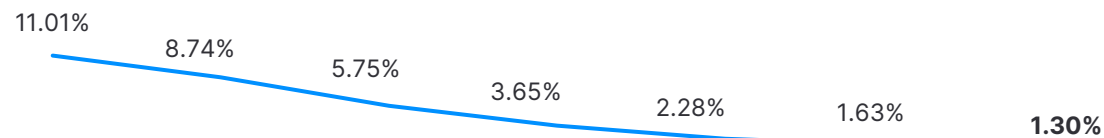
MIL RON

*Budget 2026: RON +150 MIL



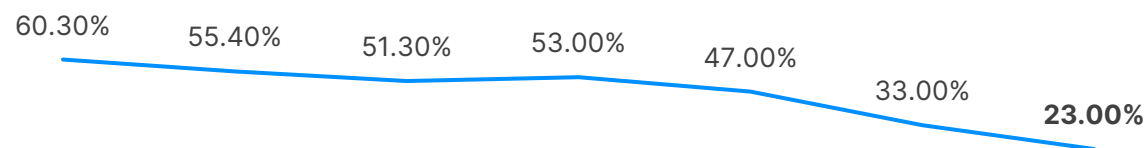
NPL RATE

%



C/I RATIO

%



2019

2020

2021

2022

2023

2024

2025

2026F

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