INVESTOR DAY

WHERE EVERY INSIGHT COMPOUNDS

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RETAIL

KEY GROWTH DRIVERS

OANA ILAȘ

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DEPUTY CEO, RETAIL BANKING

Oana Ilaș coordinates the Individual and Private Banking division, the development and management of retail products: loans, cards, bancassurance, deposits, digital retail projects, retail data analytics, contact center & customer care, credit processing and BT's overseas offices. She is also a Board Member of BT Direct and BT Asset Management.

She is contributing to the development of a strong cards team, where the integrated issuing and acceptance solutions secure the bank's top market position. This achievement is reinforced by a dynamic digital transformation journey that has introduced numerous innovations over the years.

Oana Ilaș holds a Marketing degree from Babeș-Bolyai University Cluj-Napoca, an Executive MBA from the University of Sheffield, UK and has completed various specialized courses.

SCALE, NETWORK EFFECTS & BLENDING HUMAN WITH DIGITAL

ADVANTAGES OF SCALE

LARGE & DIVERSE COMMUNITY

4 MN individuals – Universal bank serving customers across the entire socio-demographic spectrum

30% of 15-29 age cohort are BT customers - Magnetism to younger generations

95% digitized clients – High appetite for digital

+2 MN customers with recurrent income for which BT is the primary bank

NETWORK EFFECTS

PAYMENT ECOSYSTEM

Leader: 6.6 MN Cards

Acquirer: +164K POS & Soft POS, 6.8K eCommerce

Facilitator: 80% of money transfers are BT - BT

BT Pay: Largest Romanian digital bank

Pay with BT Pay: Seamless, secure and user friendly

STAR: Largest credit card program; +29K merchant locations

PHYGITAL

CUSTOMER FOCUSED

500+ branches – we believe in "human touch"

100% digital – we believe in a simple financial life via BT Pay

1-to-1 – Contact Centre blends interactions with self-help automation (57% use integrated platforms)

+1 MN since launch – BT Pay – authentication as a service live in Contact Center; rolling out into branches

MOST VALUABLE LOCAL BANKING BRAND

THE FINANCIAL SUPER APP

2024 NEW FEATURES

Fully digital onboarding

Allowing BT Pay to leverage new markets & segments

Investments fund

Fully digital origination, driving long-term financial wealth creation

Pay with BT Pay

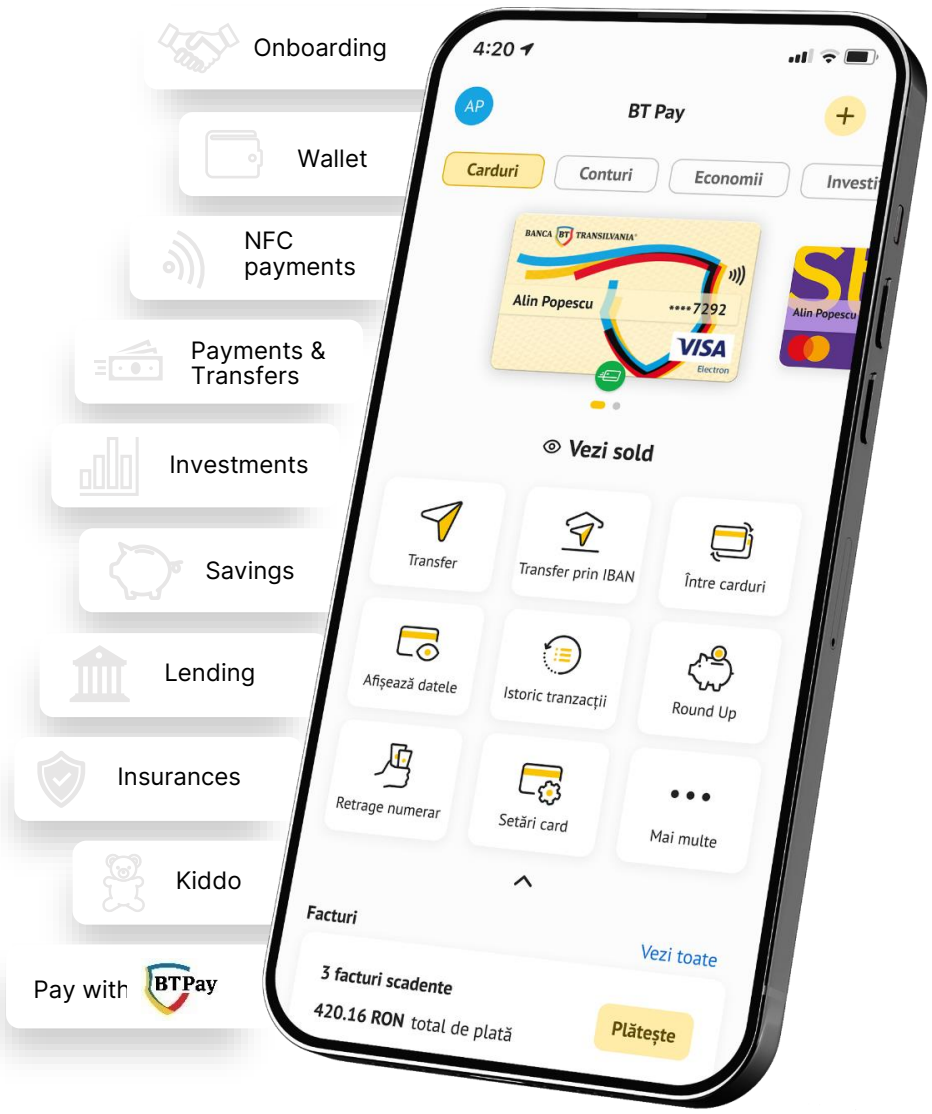
Seamless & secure online payment experience. 6.000 BT websites have embedded Pay with BT Pay feature

Loan origination

100% digital personal loans sales

Community-oriented

Co-branded card launched in just 1 week. +120K BT VISA Untold cards launched to date



SPEED TO MARKET, CONTINUOUS INNOVATION, TRENDSETTER

SYNERGIES CREATE A VIRTUOUS STRATEGIC CYCLE

TODAY IN BT PAY

BT ASSET MANAGEMENT

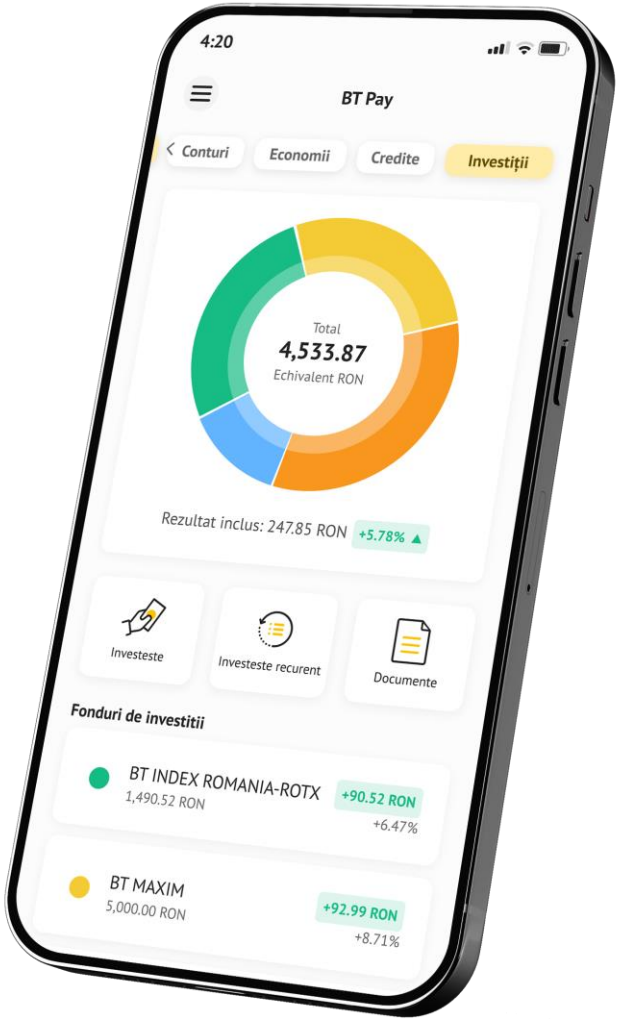
167K Customers

- Launched end Q3 – c. 41% of new customers now onboarded digitally – a “new market”
- Turbocharge growth via BT Pay
- Cross-sell via Premium segment
- Accelerate Direct Invest- recurring investments

BT DIRECT

50K Cards in app

- Continue organic growth



NEXT IN BT PAY

BT PENSII

78K Customers

- Continue organic growth
- Accelerate growth through “packaged” investment bundles

BT CAPITAL PARTNERS

30K Investors

- Continue organic growth
- Raise visibility and accessibility via BT Pay

BT LEASING

- Cross-sell via Premium segment

FOUR KEY GROWTH ENGINES ACROSS RETAIL

Premium Club

- 100K customers, a strong starting position
- Differentiated service, exclusive products, investments
- Live in Bucharest + Cluj with dedicated RMs and flagship branches

GOALS

Market leader in Romanian Premium Banking, with national roll-out, dedicated products and 250K customers

Bucharest

- Market share below other major markets
- Major focus for growth across all product lines
- Premium Club to serve as a driver for onboarding new-to-bank customers

Close the gap in market share vs. other markets

Diaspora

- One of the highest % of population living abroad in the EU, but with strong links to Romania – c.3% of GDP remittances p.a.
- Readiness is here: BT Pay The ideal engine for acquisition, seamless payments & family banking, driving FX revenue

Banca Transilvania as the financial link between Romanians across the Globe

Non-risk revenues

- Growing revenue via BT Pay driven digital sales
- Higher value products distributed via trusted advisors in-branch

Diversify revenues via organic growth and new P&I products (e.g. payment protection)

LEVERAGING AI AND DATA TO AUGMENT STRONG FOUNDATIONS

STRONG STARTING POSITION & STRATEGY

Core strengths: scale, network and unique blend of digital and human

BT Pay: the financial “Super App”, with more features to come

Group: uniquely positioned to help drive material growth across BT

Strategy: focus on growth areas and revenue diversification

ENABLING SPACE FOR INNOVATION

FUTURE CALL CENTRE: BLENDING HUMAN CONNECTION WITH DIGITAL TOOLS

- **Fusion of AI technology with customer-centric approach**: virtual assistant in BT Pay dealing with simple needs, freeing up capacity for complex, personalized customer needs
- **Rules engine**: predictive technology to empower agents to anticipate customer needs, moving from “fighting fires” to “preventing them”

AUTOMATED CAMPAIGNS: INTEGRATE DATA, PRODUCTS & CUSTOMER BEHAVIOUR FOR PERSONALIZED UP-SELLING

- **From bulk to personalized:** use a centralized platform across all channels to deliver personalized sales messages, tailored to customer’s unique preferences and needs
- **Right** product, **right** place, **right** channel, **right** time

LEADING TO SUSTAINABLE, LONG-TERM VALUE CREATION FOR BT GROUP

WE KEEP GROWING TOGETHER

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