

INVESTOR DAY

SIGNALS THAT SHAPE TOMORROW

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ACCELERATING THE MOMENTUM

OANA ILAŞ



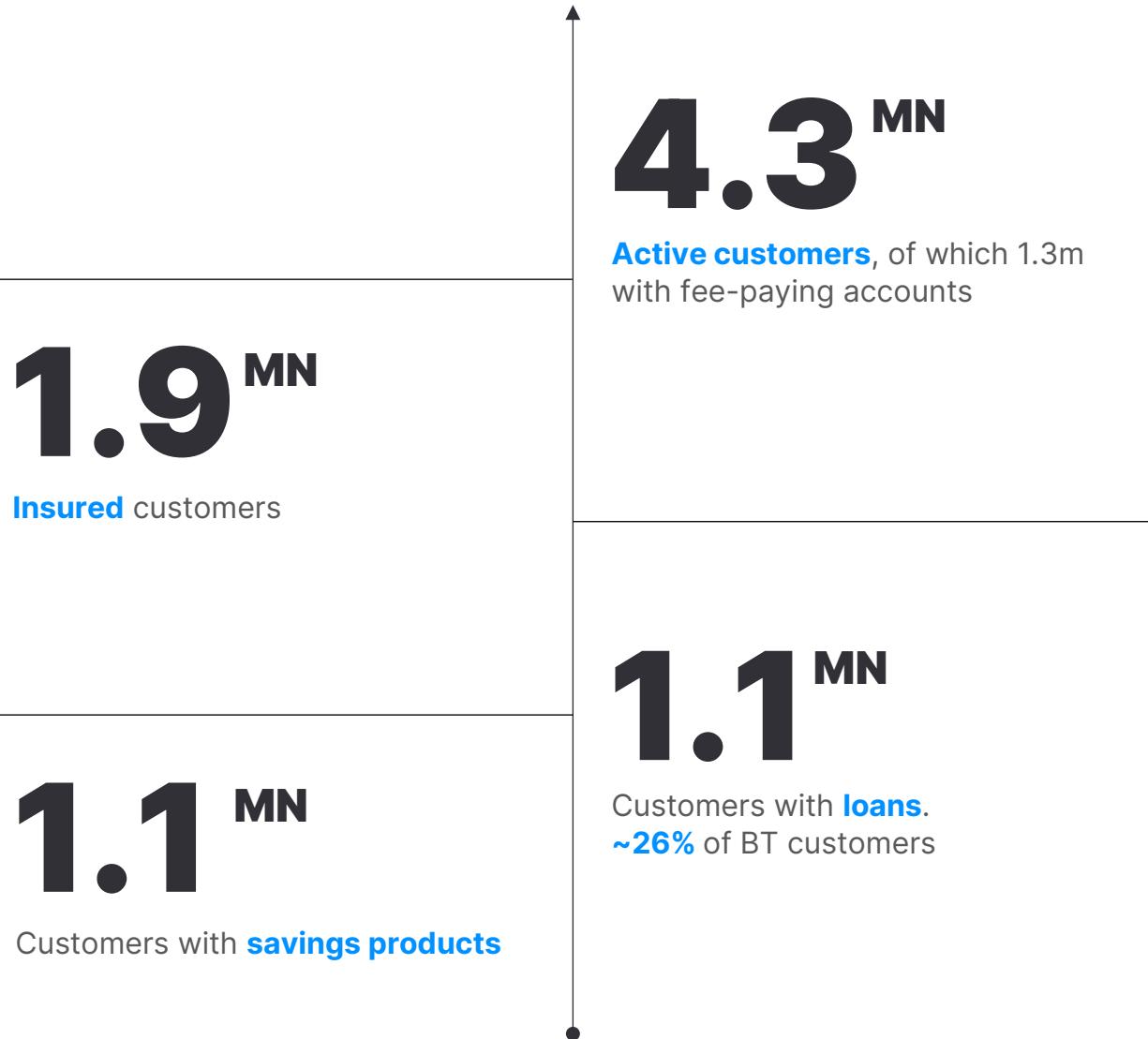
OANA ILAŞ

DEPUTY CEO, RETAIL BANKING

Oana Ilaş coordinates the Individual and Private Banking division, the development and management of retail products including loans, cards, bancassurance, deposits, digital retail projects, customer care and BT's overseas offices.

With over two decades at BT, Oana has played a key role in advancing the bank's digital transformation and strengthening its leadership in card services.

RETAIL SYNOPSIS



FOUNDATION FOR GROWTH & OPPORTUNITIES TO ATTAIN

STRONG FOUNDATION

LARGE DATABASE

4.3M active customers

2.1M customers with recurrent income for which Banca Transilvania is the primary bank

GROWTH POTENTIAL

FINANCIAL INTERACTIONS

Family value proposition, with +500K children and supplementary cards' holders

Universal bank synergies, with meal ticket cards and strong corporate relationships

ATTRACTIVE KEY SEGMENTS

~150K Private + Premium customers aiming to maximize growth via differentiated service & value

~1.1M Gen Z customers – stickiness for young generation from lifestyle products (McLaren F1 Team Mastercard & Visa Untold)

BT – BRIDGE TO HOME

Sizeable diaspora, with ~3M living in EU

Remittances remain elevated at **2.5% of GDP**

Migrant workers are a new market in Romania. **21% BT** market share – ambition for 35%

NEW MARKETS

Diaspora – digital onboarding via BT Pay, with card delivery and top-up for SEE countries

Italy – tailored local experience, with local IBANs

PREMIUM APPROACH

Ambition to grow customer franchise with **250k premium customers**

PAYMENT ECOSYSTEM – NETWORK EFFECT

LEADER IN ISSUING
7.9 MN
CARDS

LEADER IN ACQUIRING
219 K
ACQUIRING SOLUTIONS



**SEAMLESS
SECURE ONLINE
PAYMENTS**

30 K

**PAY WITH
BT PAY SITES**

**LARGEST CREDIT
CARD LOYALTY
PROGRAM**

38 K

**STAR LOCATIONS
ALL AROUND
ROMANIA**

**LEADING
ECOSYSTEM
DRIVER**

80 %

**TRANSFERS US
ON US (BT TO BT)**

GROWTH DRIVERS

PHYGITAL HUMAN | DIGITAL | AI

- BT Pay: 4.5M users
- Contact Center: Chat BT (1.1M sessions with 54% AI & Tele-sales & BT Visual Help)
- Network: +500 branches

GROUP TOGETHERNESS

- BTAM (290k customers of which 1/3 via BT Pay)
- BT Pensii (186K customers – live in BT Pay Q3'25)
- BT Direct – already in BT Pay
- BT Capital Partners – linking with BT Pay

Intra-group synergies – Retail & Companies

INNOVATION NET VALUE PROPOSITION

- **Wealth, Insurance & Home** focused on digital origination, powered by AI-enabled accelerators

ACCELERATORS EMBEDDING AI

- Digital Communication Hub – enabling smart real-time targeting, with 3.4M customers actioned
- Chat BT – from service to sales

BT PAY AS THE HEART OF THE RETAIL UNIVERSE

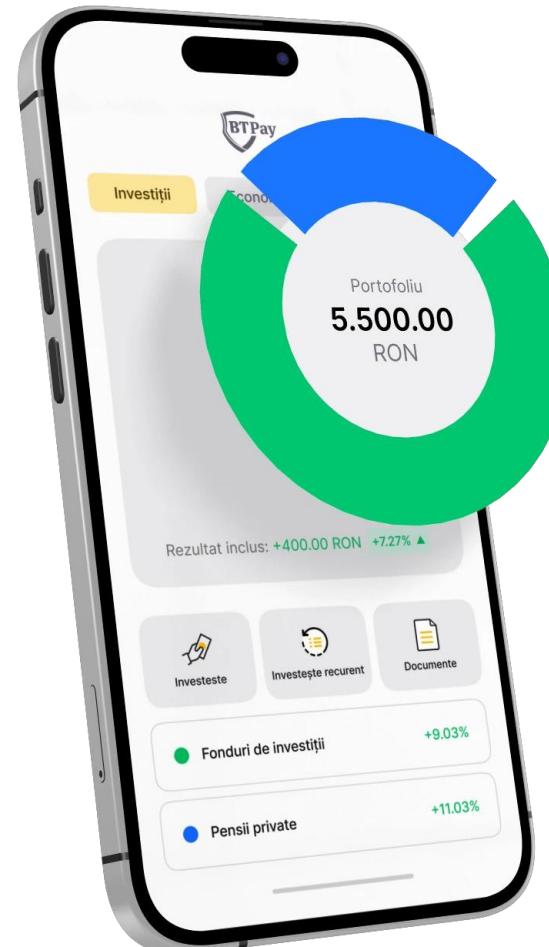
ONE APP: Unified customer experience in a single platform

WALLET & MOBILE APP: Customer touchpoint & differentiation

COMMUNITY BANKING: Bringing multiple “tribes” under one roof

POWERHOUSE TECH: 2-in-a-box business & in-house technology, with monthly releases

AUTH-AS-A-SERVICE: Contact Center (1.4M sessions in 9M'25) & Branches (150K): alternative identification method



HOLISTIC APPROACH: Trusted HUB for family financial, Personal Financial Wealth, Lifestyle & everyday life needs

COMPLETE INTEGRATION: Fully connected within the ecosystem, linking branches, the Contact Center and the entire Financial Group.

DELIVER MORE, BETTER, FASTER: AI-assisted – enabling faster, cost-effective delivery and greater synergies with our customers' needs and wants.

THE VISION ABOUT TOMORROW

A STORY ABOUT TODAY

EXPANDING REVENUE SOURCES

SCALE
LARGEST BANK
IN ROMANIA

ECOSYSTEM
MULTIPLE
TOUCHPOINTS

STRATEGY
RAZOR FOCUS

DIVERSITY
MULTI-CHANNEL
ONE GROUP

BT PAY
CENTRAL

INCOME
GROWTH

Ambitious growth plans in
fee income via new
propositions in Wealth,
Insurance & Pensions

COST
EFFICIENCY

Lower costs from
implementing AI, paperless
and automation in day-to-
day activities and customer
interactions

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