

# INVESTOR DAY

SIGNALS THAT SHAPE TOMORROW

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# ACCELERATING THE **MOMENTUM**

OANA ILAŞ



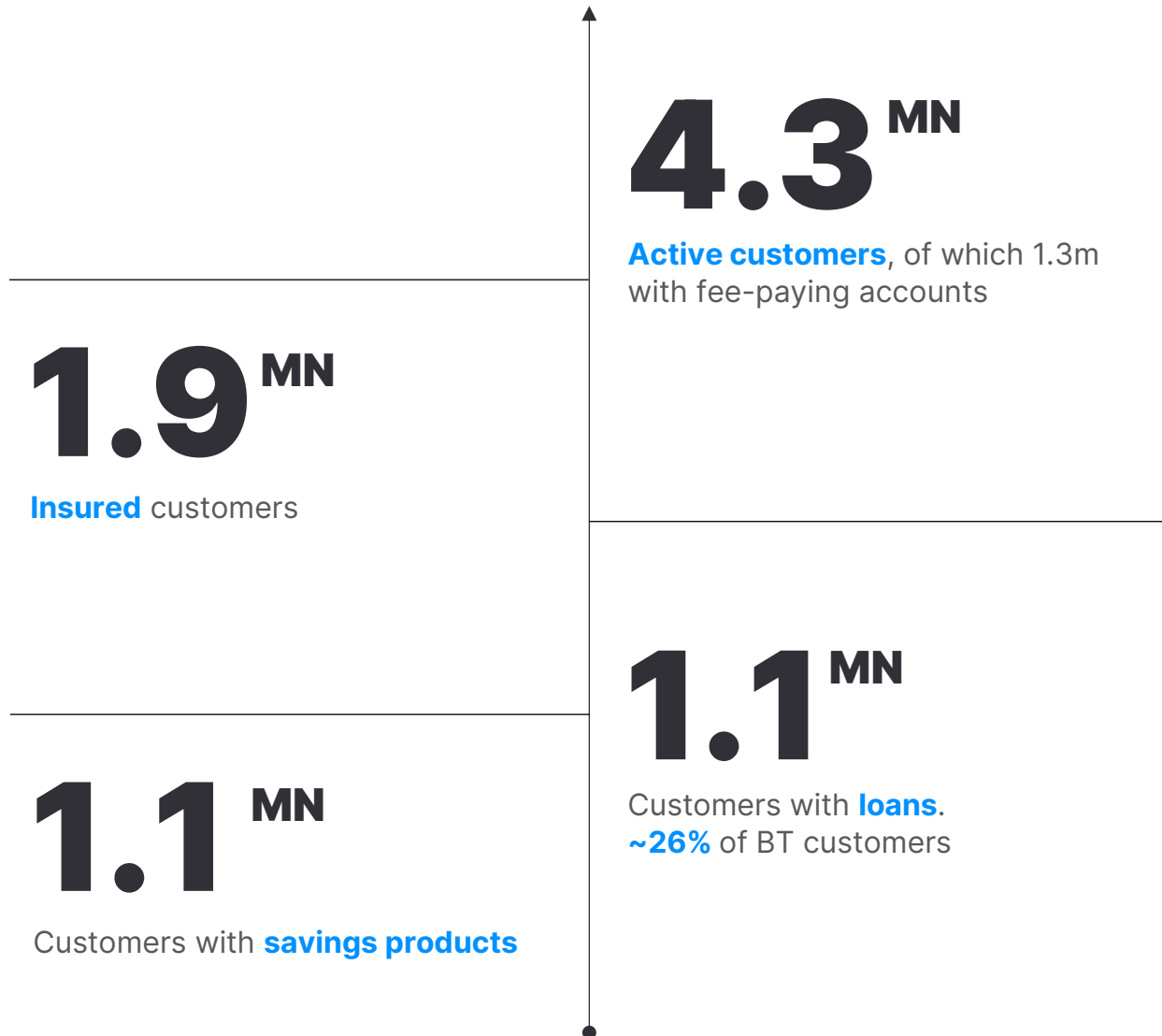
## **OANA ILAȘ**

### **DEPUTY CEO, RETAIL BANKING**

Oana Ilaș 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

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### 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)

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### NEW MARKETS

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

**Italy** – tailored local experience, with local IBANs

## 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

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### 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%

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### PREMIUM APPROACH

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

# PAYMENT **ECOSYSTEM** – NETWORK EFFECT

**LEADER IN ISSUING**

**7.9**<sup>MN</sup>

**CARDS**

**LEADER IN ACQUIRING**

**219**<sup>K</sup>

**ACQUIRING SOLUTIONS**

**SEAMLESS  
SECURE ONLINE  
PAYMENTS**

**30**<sup>K</sup>

**PAY WITH  
BT PAY **SITES****

**LARGEST CREDIT  
CARD LOYALTY  
PROGRAM**

**38**<sup>K</sup>

**STAR LOCATIONS  
ALL AROUND  
ROMANIA**

**LEADING  
ECOSYSTEM  
DRIVER**

**80**<sup>%</sup>

**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

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**WALLET & MOBILE APP:** Customer touchpoint & differentiation

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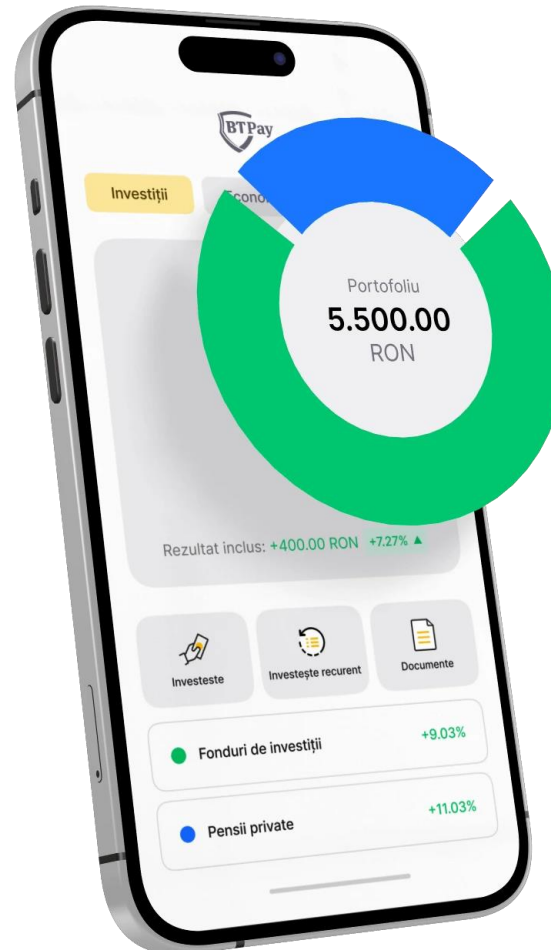
**COMMUNITY BANKING:** Bringing multiple “tribes” under one roof

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

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**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

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

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**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

**DIVERSITY**  
MULTI-CHANNEL  
ONE GROUP

**INCOME**  
GROWTH

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

**ECOSYSTEM**  
MULTIPLE  
TOUCHPOINTS

**STRATEGY**  
RAZOR FOCUS

**BT PAY**  
CENTRAL

**COST**  
EFFICIENCY

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

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