

# INVESTOR DAY

SIGNALS THAT SHAPE TOMORROW

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# INTRO AND HIGHLIGHTS

ÖMER TETİK



## ÖMER TETİK

### CEO

Ömer Tetik has been the CEO of Banca Transilvania since 2013. Under his leadership, BT has become the largest bank in Romania and Southeast Europe, through a balanced combination of organic growth and strong [M&A activity](#).

He is strongly committed to the growth of the Romanian capital market. His banking career spans more than two decades, with professional experience in Romania, Russia and Turkey.

# LARGEST BANK

IN **SEE**, BY ASSETS

# 1<sup>ST</sup> BANK

DEDICATED TO THE  
**ROMANIAN ENTREPRENEURS**

# LARGEST BANK

IN **ROMANIA**

# THE ONLY

FULLY INTEGRATED FINANCIAL  
GROUP IN **ROMANIA**

## BT UNTIL NOW

**201.1** BN  
RON

**Total Assets** for Sep'25, more than double since Sep'20

**2,922** MN  
RON

**Net Profit** for 9M'25

**26.05** %

**ROE**, over banking sector while continuing to drive the digitization of processes and customer experience

## BT UNTIL NOW

**20.28%**

**CAR** – allowing a calibrated risk and liquidity policy

**3.49%**

**NIM** improving due to a diversified exposures across segments and industries

**2.56%**

**NPL** Ratio level reflects an efficient and prudent risk strategy

**BANCA TRANSILVANIA FINANCIAL GROUP**

**BUILT ON OVERDELIVERY**

**SUSTAINED BY UNIQUE**

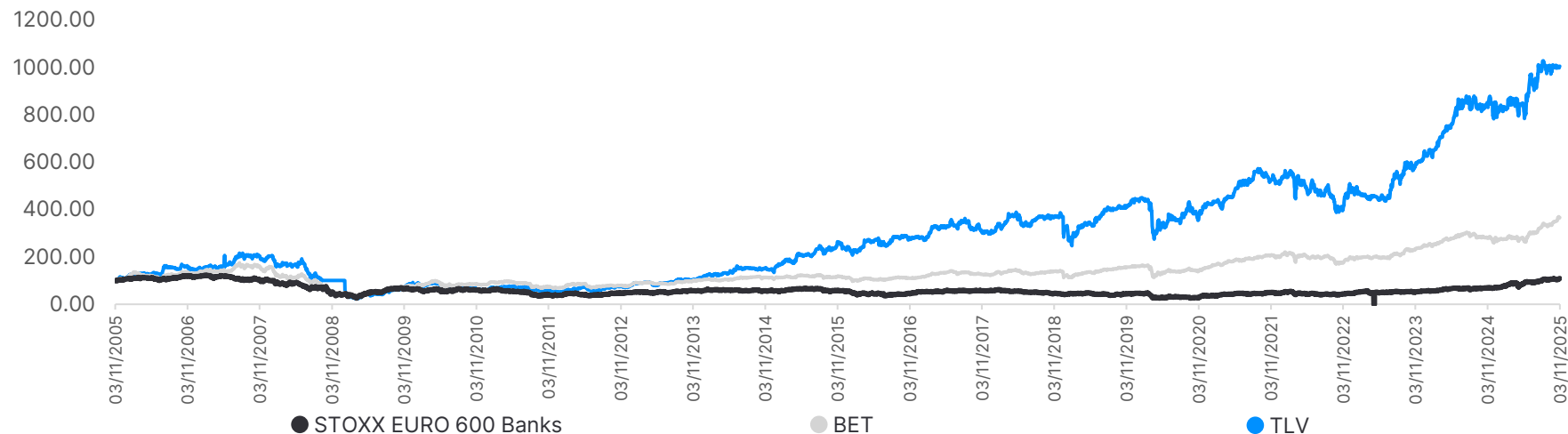
**M&A COMPETENCES**



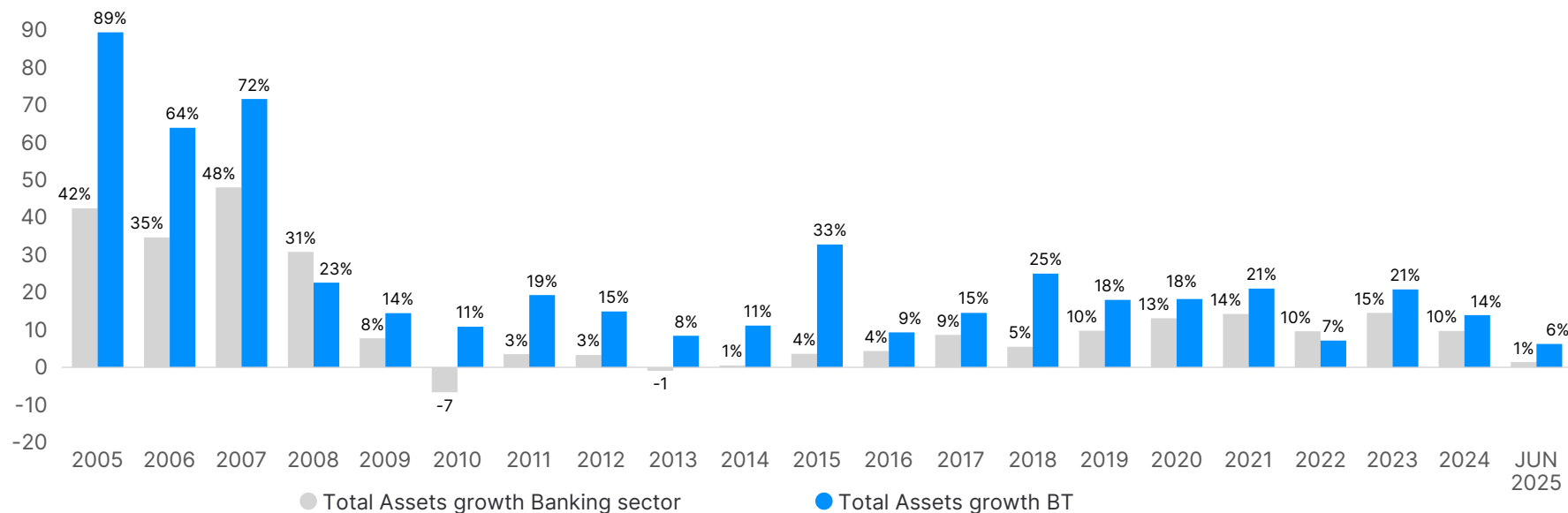
# BANCA TRANSILVANIA, ONE STEP AHEAD OF THE MARKET

## TLV STRONG PERFORMANCE AGAINST BET AND EURO STOXX BANKS 600 INDEX

rescaled, 11/05=100



## BT OUTPERFORMED THE BROADER FINANCIAL SYSTEM, WHILE REMAINING STEADY AMID UNCERTAIN TIMES



# THE GROUP FOOTPRINT REDEFINES THE MARKET HORIZONS

## BT LEASING: FROM PIONEER TO MARKET LEADER

### OVERVIEW

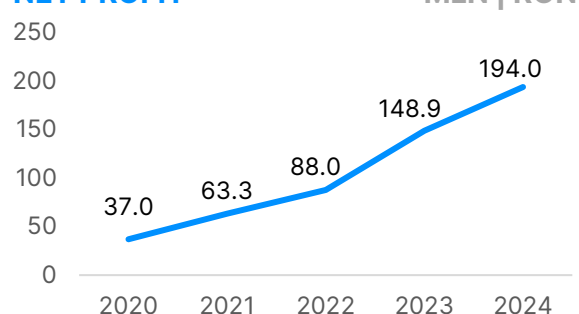


MARKET  
SHARE  
**26%**

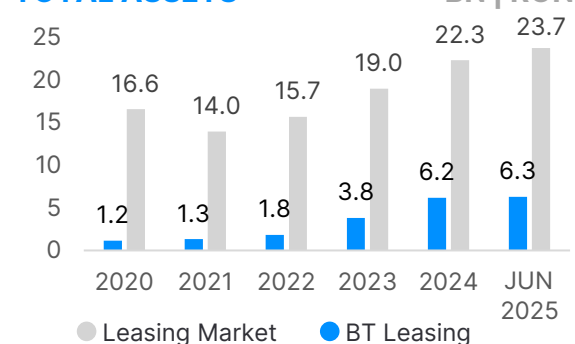
(of leasing portfolio out  
of ALCCR) at Sep-25

✓ **Clients:** 45.800

### NET PROFIT

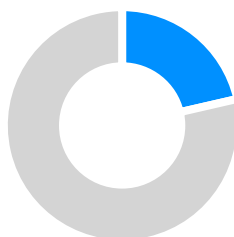


### TOTAL ASSETS



## BT ASSET MANAGEMENT, BUILDING INVESTMENT KNOWLEDGE

### OVERVIEW

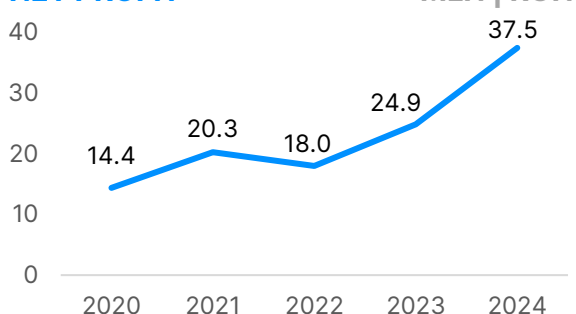


MARKET  
SHARE  
**21.9%**

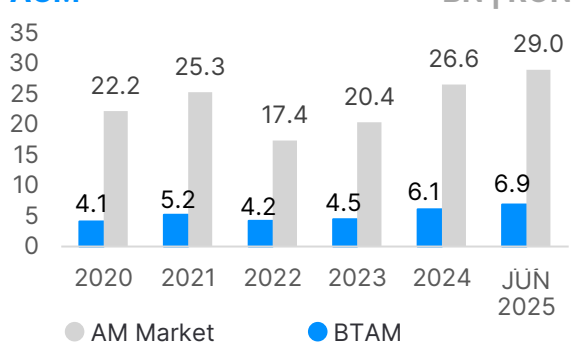
(out of domestic funds,  
OPCVM only) at Sep-25

✓ **Investors:** +300.000

### NET PROFIT



### AUM



## BT MIC: THE BLUE OCEAN STORY

### OVERVIEW

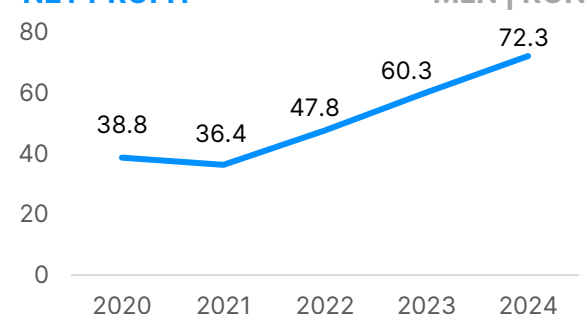


MARKET  
SHARE  
**52.4%**

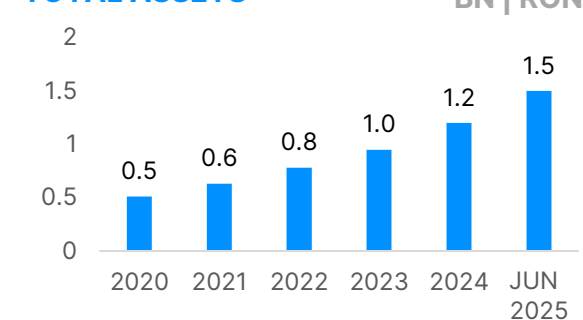
Starting from serving an  
unbanked market at Sep-25

✓ **Clients:** 41.000 micro businesses

### NET PROFIT



### TOTAL ASSETS



# BLUE CHIP COMPANY FOR OUR SHAREHOLDERS

## 1<sup>ST</sup>

**Most traded share** on the BSE in the past decade

## 2.9<sup>RON</sup>

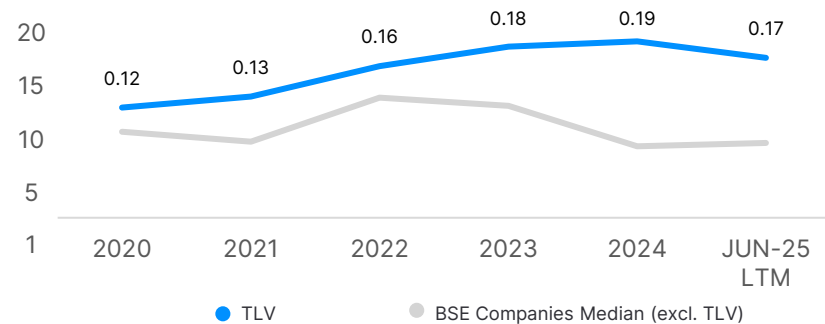
**EPS** shows confident high returns

## 2.5<sup>EUR BN</sup>

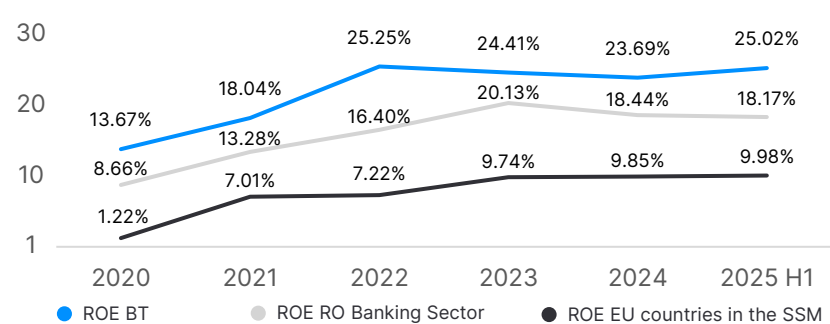
**Attracted** from the capital markets since 2023

### TOP POSITION BUILD ON TRUST

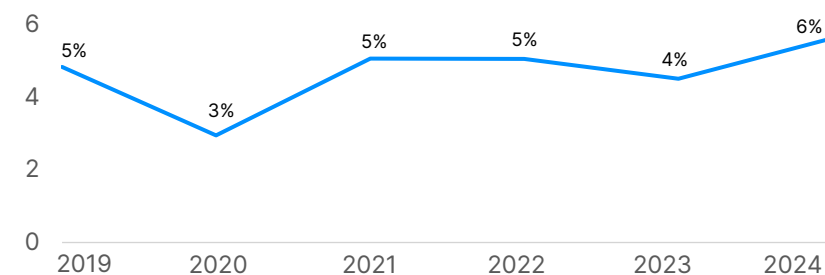
#### EARNINGS YIELDS = 1/PER



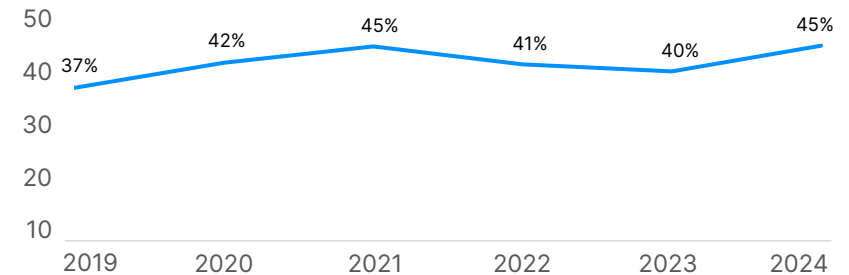
#### ROE



#### DIVIDEND YIELD



#### DIVIDEND PAYOUT

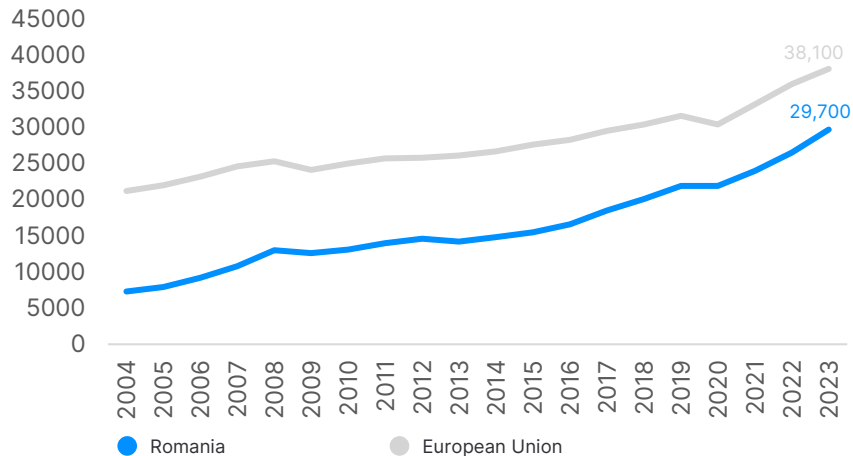


# FROM EMERGING TO THRIVING: ROMANIA IS CLOSING THE GAP

STEADY GROWTH, SIGNALING STRONG CONVERGENCE WITHIN THE REGION

## ROMANIA CLOSER TO THE UE

PIB PER CAPITA (PPS)



ROMANIA RISING: STRATEGIC LEVERS FOR GROWTH IN A CHANGING EUROPE

ROMANIA AHEAD THE REGION

**7.7%**

GROWTH IN PPS TERMS OVER 2004-2023

Focusing on closing the gaps, Romania surpassed LT & LV (6%), EE & PL (5%) and the CZ, HU & SK (4%).

STRATEGIC EXPANSION IN KEY SECTORS

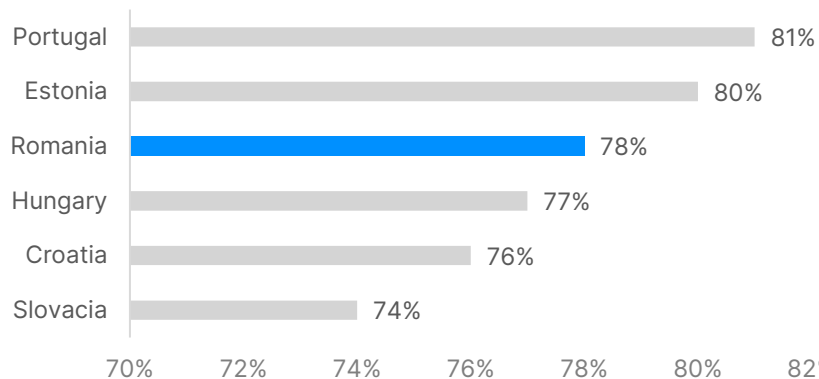
**8%**

IT&C CONTRIBUTION TO THE ROMANIAN GDP

Leveraging strong investments in IT sector we become a **regional tech hub** over the last 15 years.

## NARROWING THE PROSPERITY GAP

PPS



NATIONAL COMPETITIVE ADVANTAGE

**3<sup>TOP</sup>**

ENERGY-INDEPENDENT EU COUNTRIES

Romania stands out in CEE for its diverse energy mix and resource endowment with ongoing investments.

KEY ROLE IN FOOD SECURITY

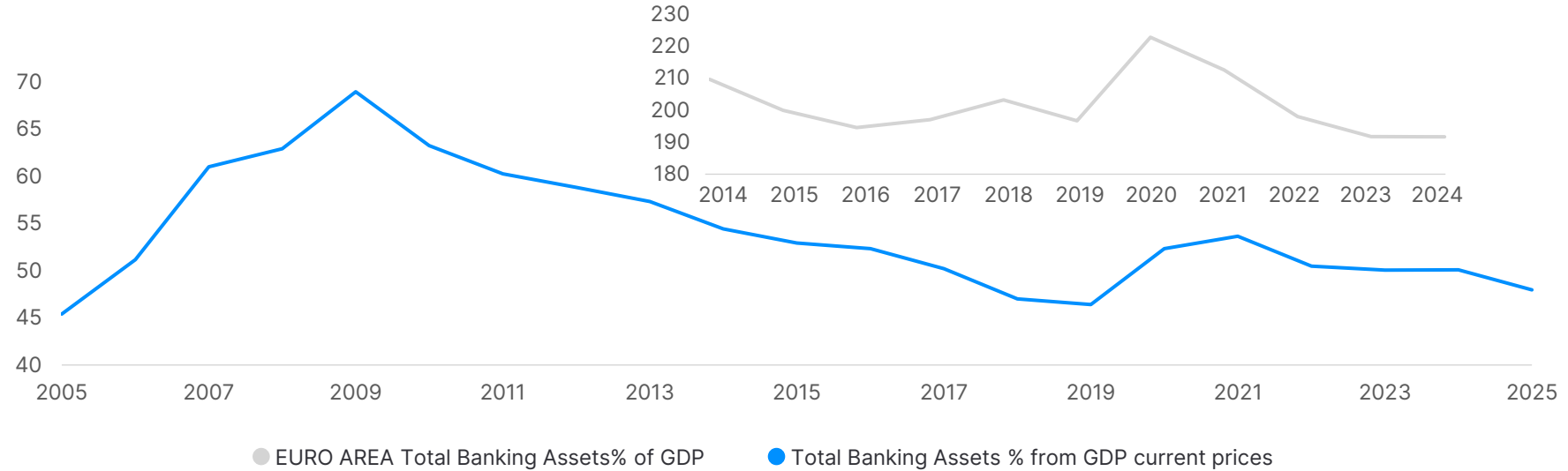
**10%**

OF EU GRAIN OUTPUT & #1 SUNFLOWER PRODUCER

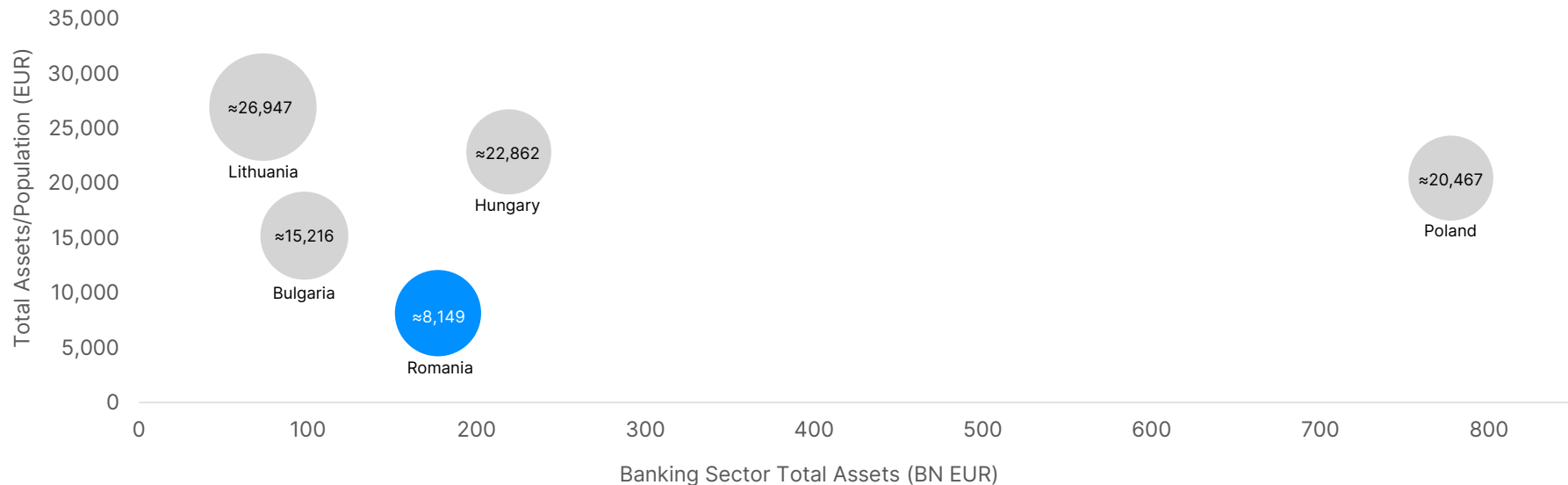
With one-third of all EU farm holdings, Romania has the potential to transform in an agri-business hub.

# UNLOCKING POTENTIAL: A BANKING INDUSTRY ON THE RISE

## BANKING ASSETS IN GDP COMPARED VS EU AREA



## ROOM TO GROW AS BOTH TOTAL ASSETS AND ASSETS PER CAPITA ARE LOWEST IN REGION (2024)

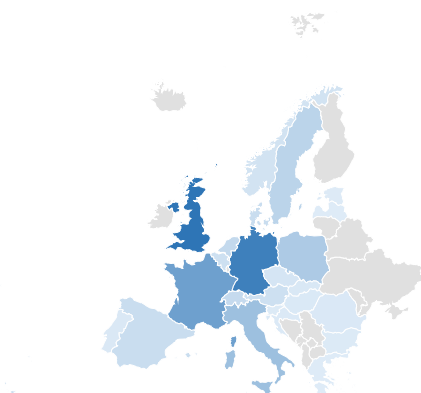


# SCALING THE POTENTIAL: THE GROUP STRATEGIC ADVANTAGE

## ROMANIA'S LEASING SECTOR READY TO ACCELERATE

### NEW BUSINESS

BN | EUR



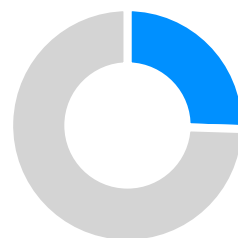
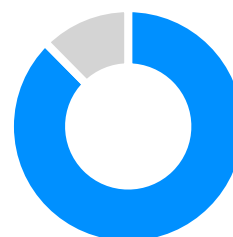
New business  
0.68 89.59

## PENSIONS: EARLY GROWTH WITH STRONG UPWARD MOMENTUM

### PENSIONS FUND PLACEMENTS

**87.6%**

of the assets of privately managed pension funds were placed in Romania



### EU AVERAGE FOR PENSION FUND ASSETS

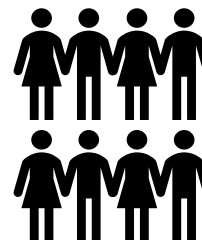
**25.5%**

with leaders like the Netherlands exceeding 200% of GDP.

## THE NEXT BIG OPPORTUNITY: ROMANIA'S FUND MARKET

### ACTIVE POPULATION

%



**40%**

invest in funds, on average, in the EU

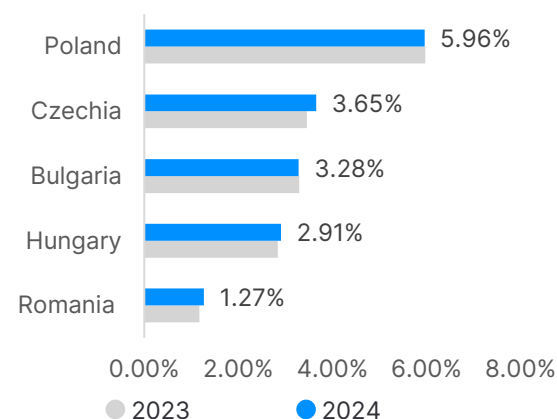


**10%**

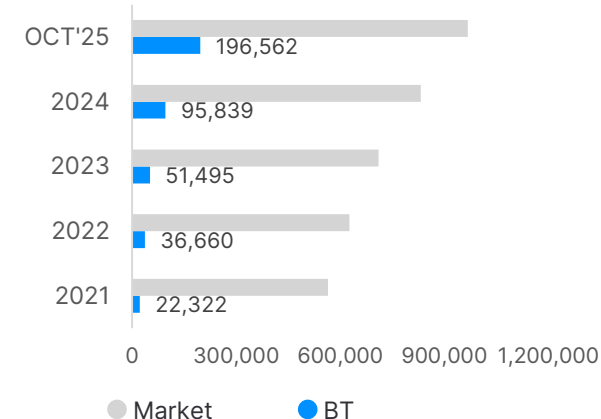
invest in funds, on average, in Romania

### LEASING MARKET

% | GDP

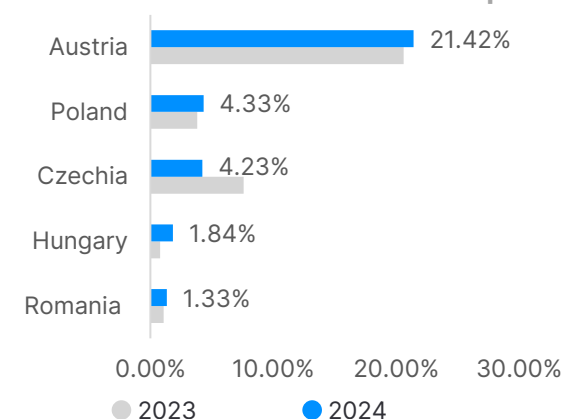


### PENSIONS NO. OF USERS



### NET ASSETS

% | GDP



## MARKET SHARE EFFECT

**1/3**

**Payments** in Romania, processed by Banca Transilvania.

HOUSEHOLDS CORPORATE  
**27% 22%**

**Largest deposits** collection franchise

**~25%**

Out of Romania's total population are **BT's clients**.

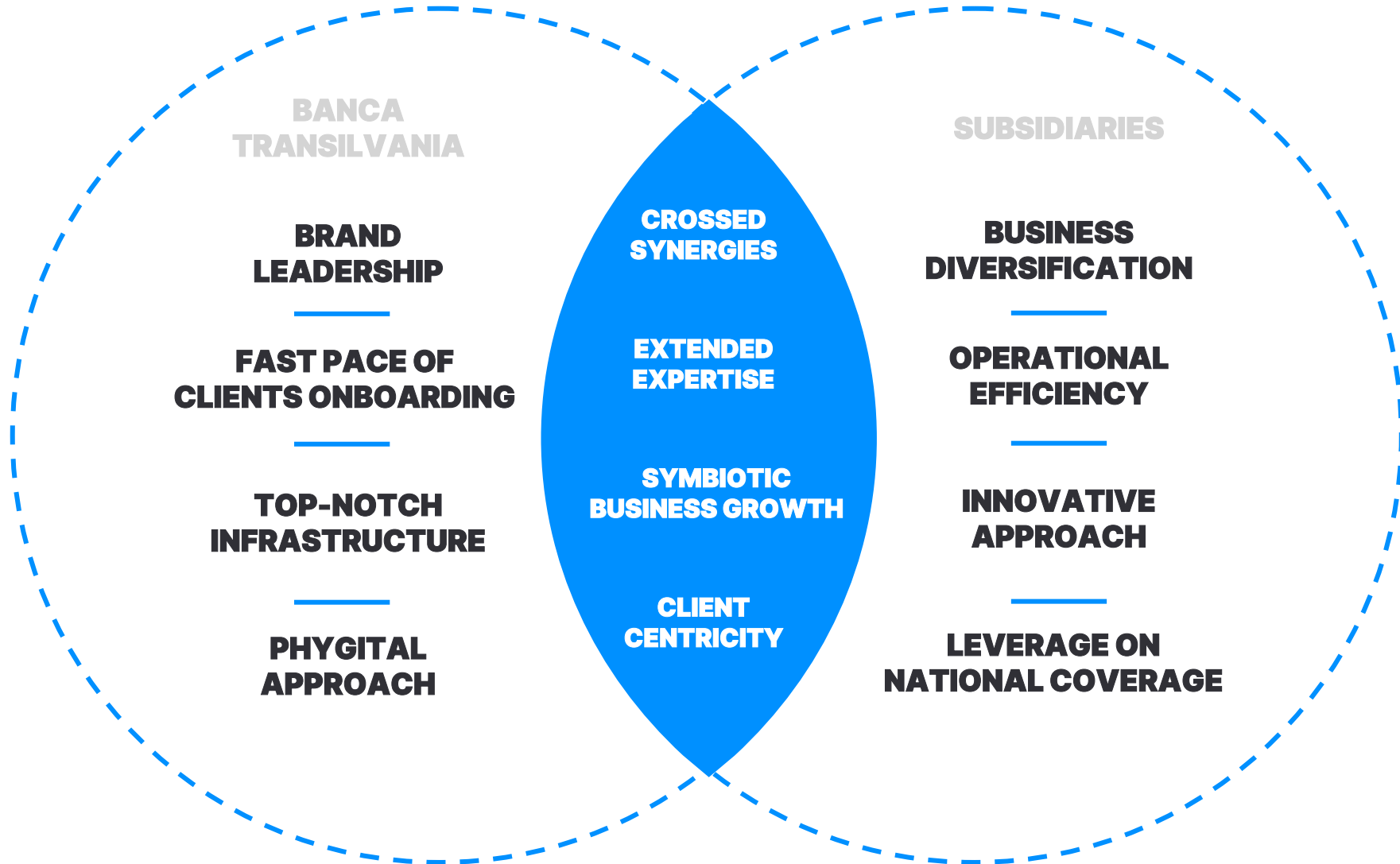
**20%**

**ATMs** – out of national network

**33%**

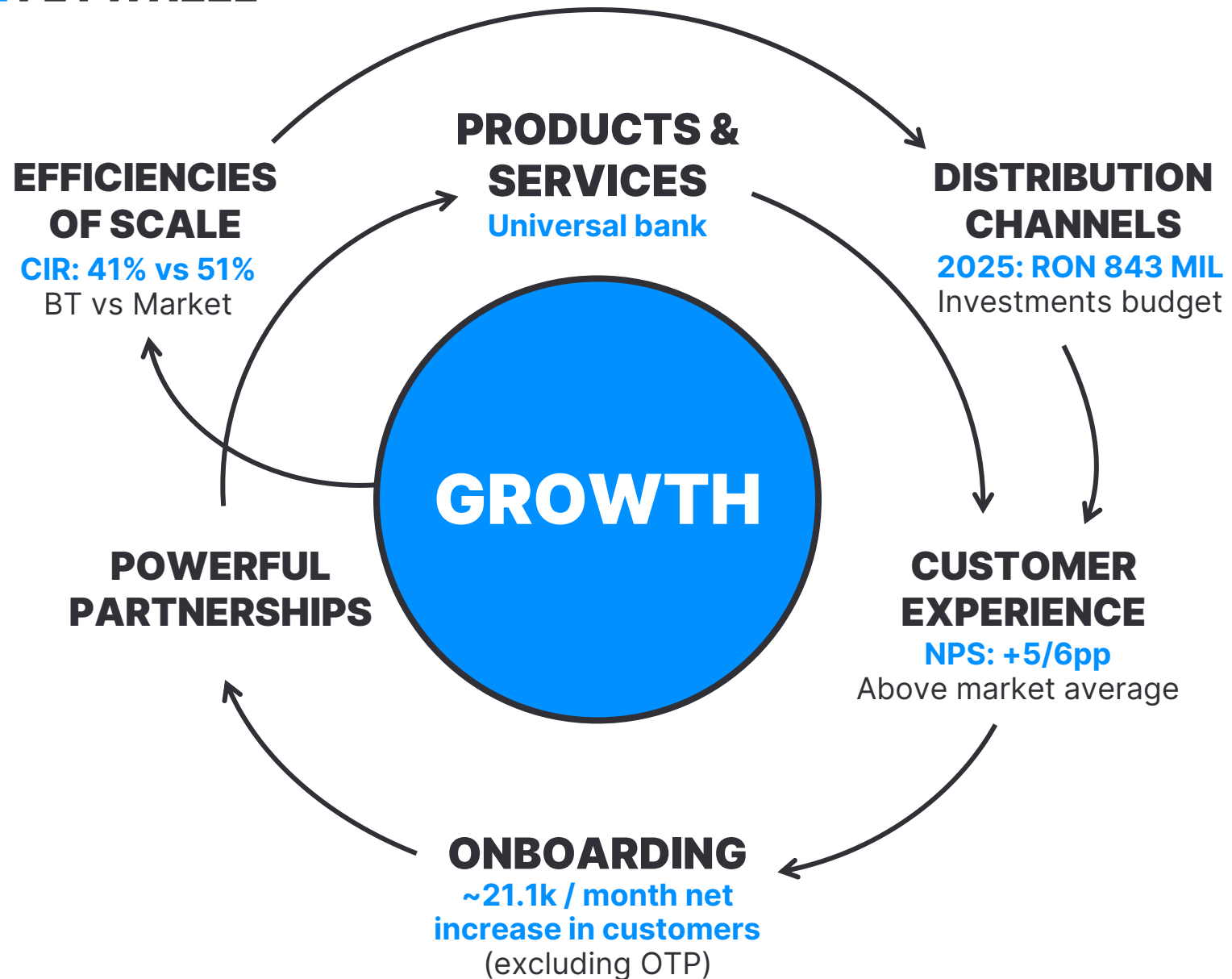
**POS** – out of national network.

# THE ONLY **FULLY INTEGRATED** FINANCIAL GROUP IN ROMANIA





# VALUE FLYWHEEL



## ORGANIC GROWTH FOCUS **COUPLED WITH M&As**

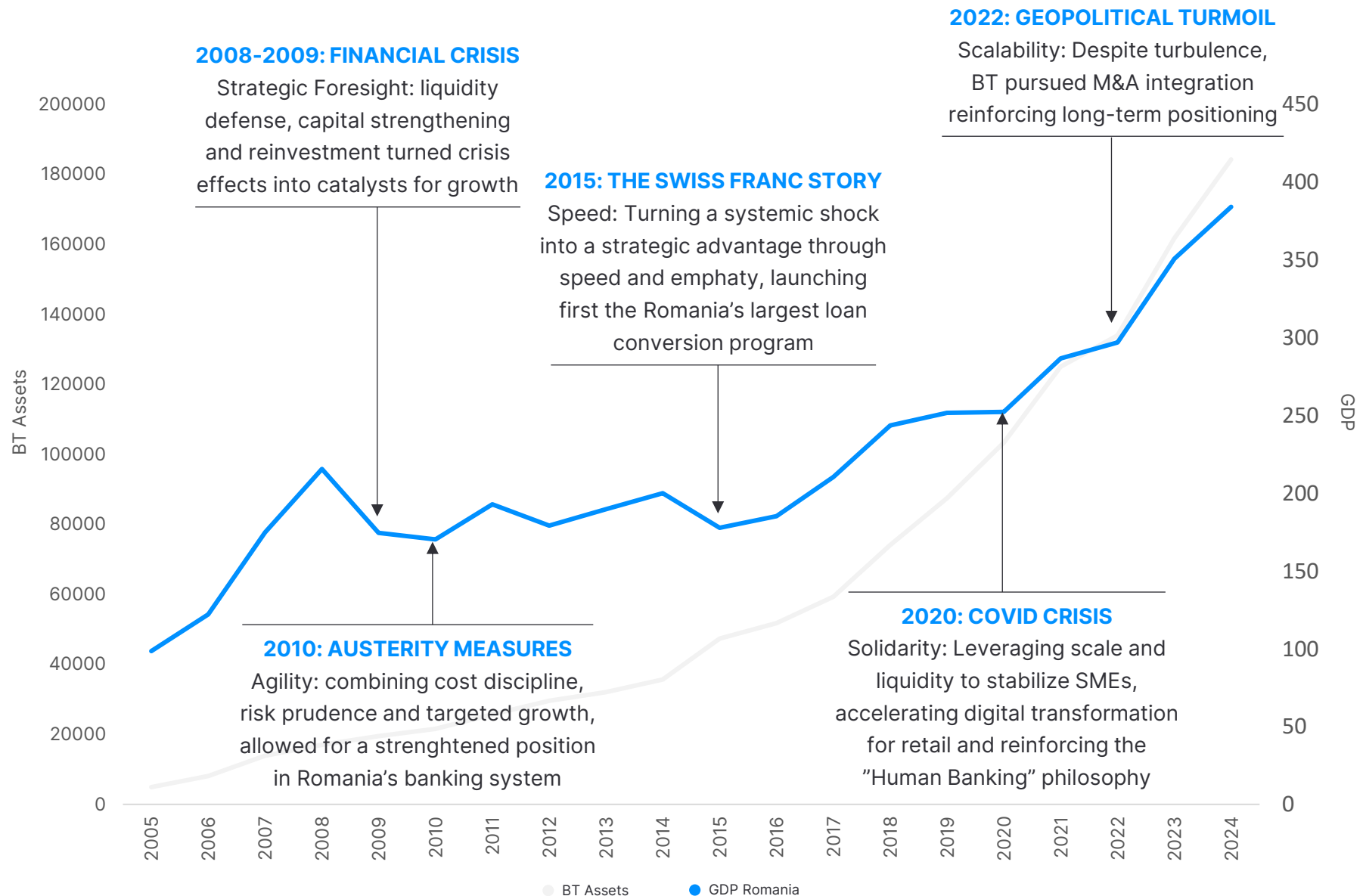
**17** **DEALS**  
**IN 10 YEARS**

**7** **MONTHS**  
**RECORD  
INTEGRATION**

**6** **BANKS**  
**IN 10 YEARS**

**38** **PEOPLE**  
**SEASONED  
CORE TEAM**

# HOW TO **ACHIEVE GROWTH** IN A SLOWING ECONOMY?



# ROMANIA **POSITIVE PERSPECTIVE**

## **EU INTEGRATION**

Access to the single market, EU funding, foreign investment and reforms support sustainable economic growth

## **ENERGY INDEPENDENCE**

Balanced energy mix, ambitious projects set the right course for becoming a net energy exporter in Europe

## **SCHENGEN MEMBERSHIP**

The trade and logistic boost, tourism, labor mobility, and regional hub perspective collectively contribute to regional economic development

## **NATO AFFILIATION**

Plays a crucial role in enhancing maritime security, safeguarding critical infrastructure and transforming Romania in a key economic gateways

## **AGRICULTURE POTENTIAL**

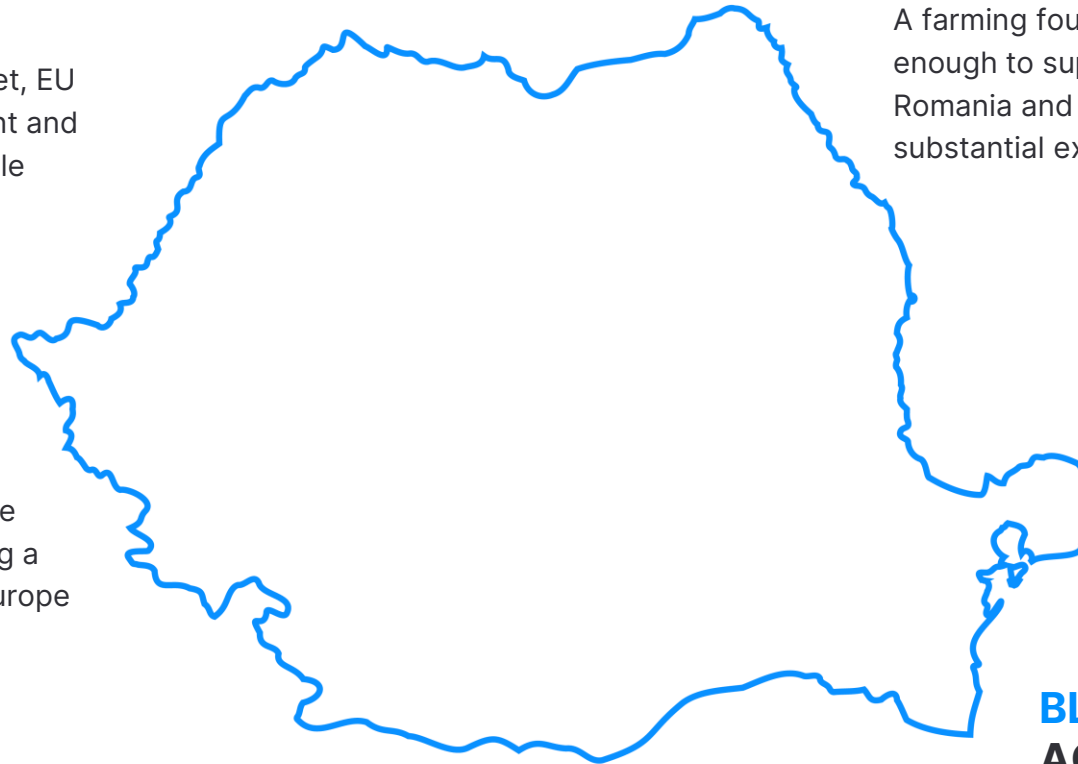
A farming foundation strong enough to supply food for Romania and also export substantial excess produce

## **OECD ACCESSION**

Strong signals indicate Romania's progression into a mature, developed economy

## **BLACK-SEA ACCESS**

Place Romania as a leader with significant geostrategic influence, with the potential to become a primary gateway for EU-Asia trade



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