

# INVESTOR DAY

SIGNALS THAT SHAPE TOMORROW

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# INTRO AND HIGHLIGHTS

ÖMER TETIK



## ÖMER TETIK

**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

**LARGEST  
BANK**  
IN ROMANIA

**1ST BANK**  
DEDICATED TO THE  
ROMANIAN ENTREPRENEURS

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

## BT UNTIL NOW

**2,922** MN RON

Net Profit for 9M'25

**201.1** BN RON

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

**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%**

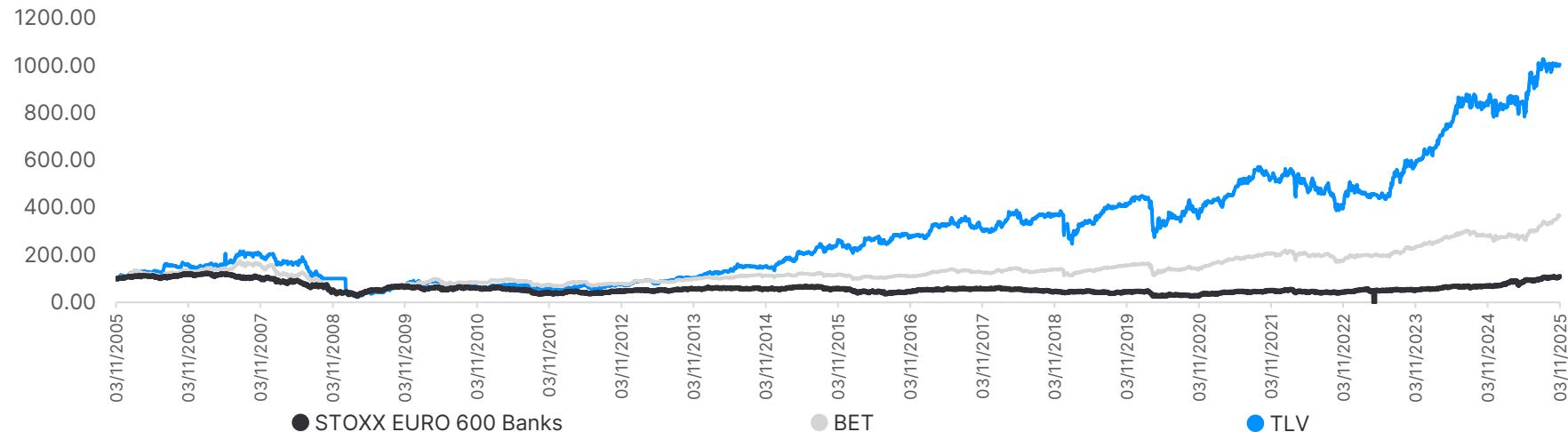
**NPL** Ratio level reflects an efficient and prudent risk strategy

**BANCA TRANSILVANIA FINANCIAL GROUP**  
**BUILT ON OVERDELIVERY**  
**SUSTAINED BY UNIQUE**  
**M&A COMPETENCES**

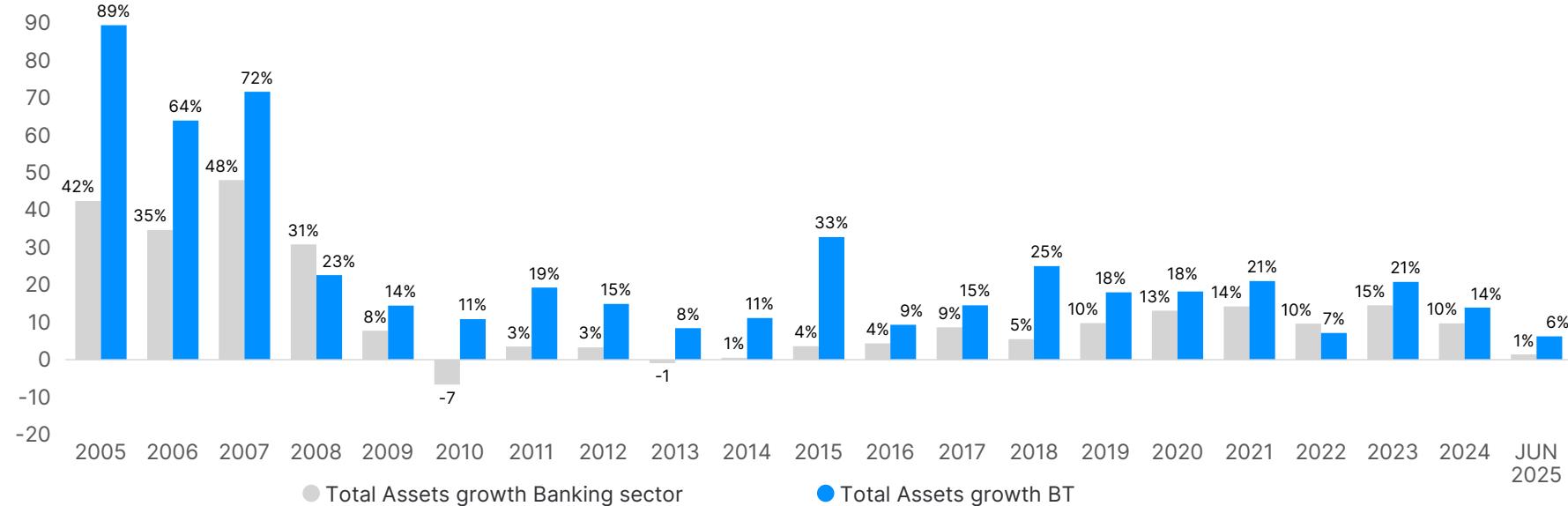
# BANCA TRANSILVANIA, ONE STEP AHEAD OF THE MARKET

## 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

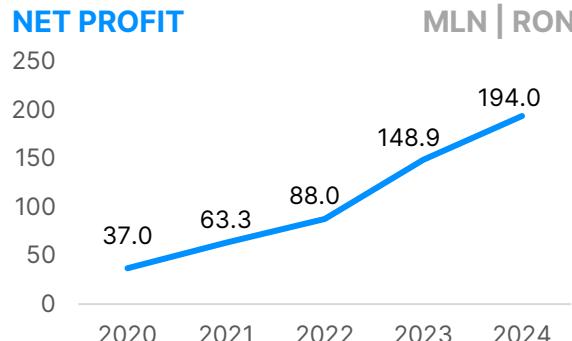


**MARKET SHARE**  
**26%**

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

✓ **Clients:** 45.800

### NET PROFIT

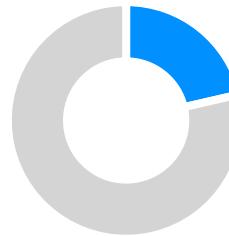


### TOTAL ASSETS



## BT ASSET MANAGEMENT, BUILDING INVESTMENT KNOWLEDGE

### OVERVIEW

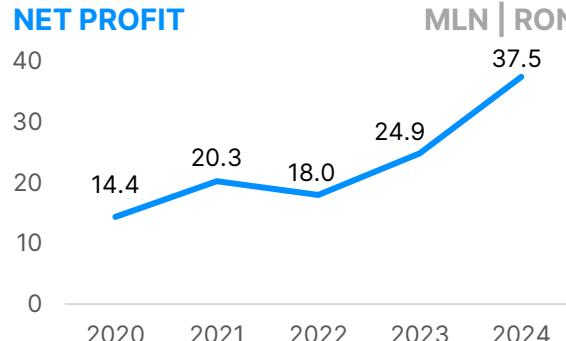


**MARKET SHARE**  
**21.9 %**

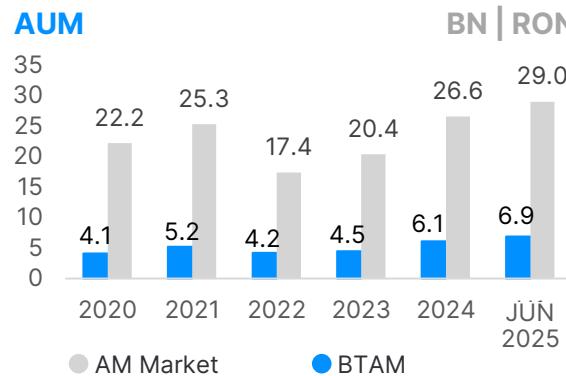
(out of domestic funds, OPCVM only) at Sep-25

✓ **Investors:** +300.000

### NET PROFIT

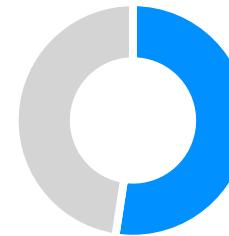


### AUM



## BT MIC: THE BLUE OCEAN STORY

### OVERVIEW



**MARKET SHARE**  
**52.4 %**

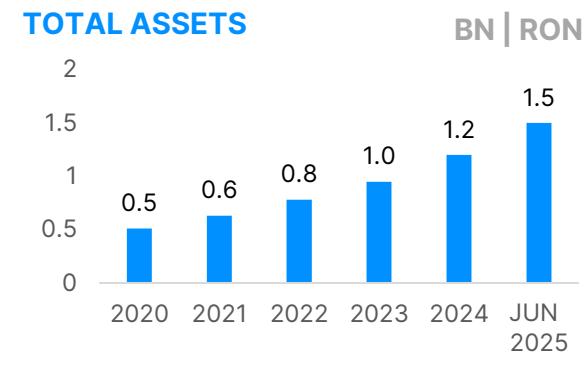
Starting from serving an unbanked market at Sep-25

✓ **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 RON**

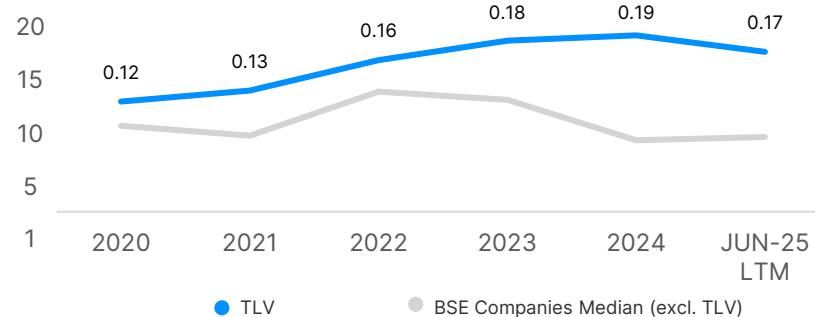
**EPS** shows confident high returns

**2.5 EUR BN**

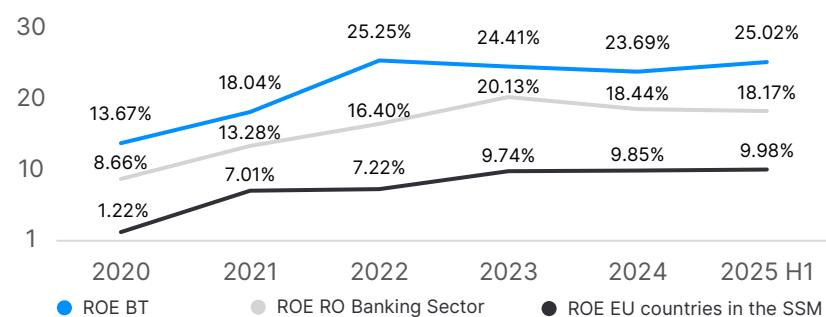
**Attracted** from the capital markets since 2023

## TOP POSITION BUILD ON TRUST

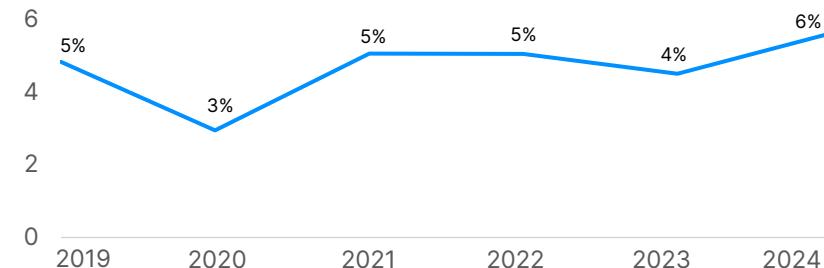
### EARNINGS YIELDS = 1/PER



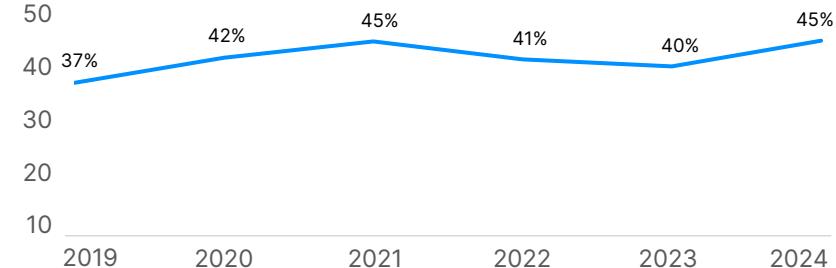
### ROE



### DIVIDEND YIELD



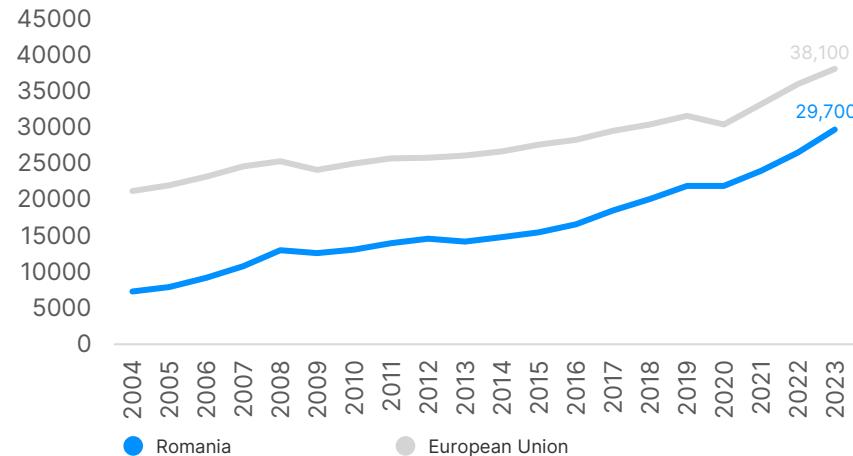
### DIVIDEND PAYOUT



# 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

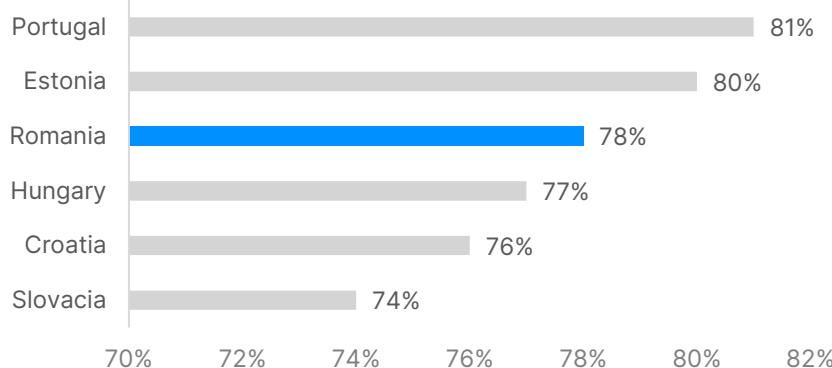
8 %

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 TOP

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

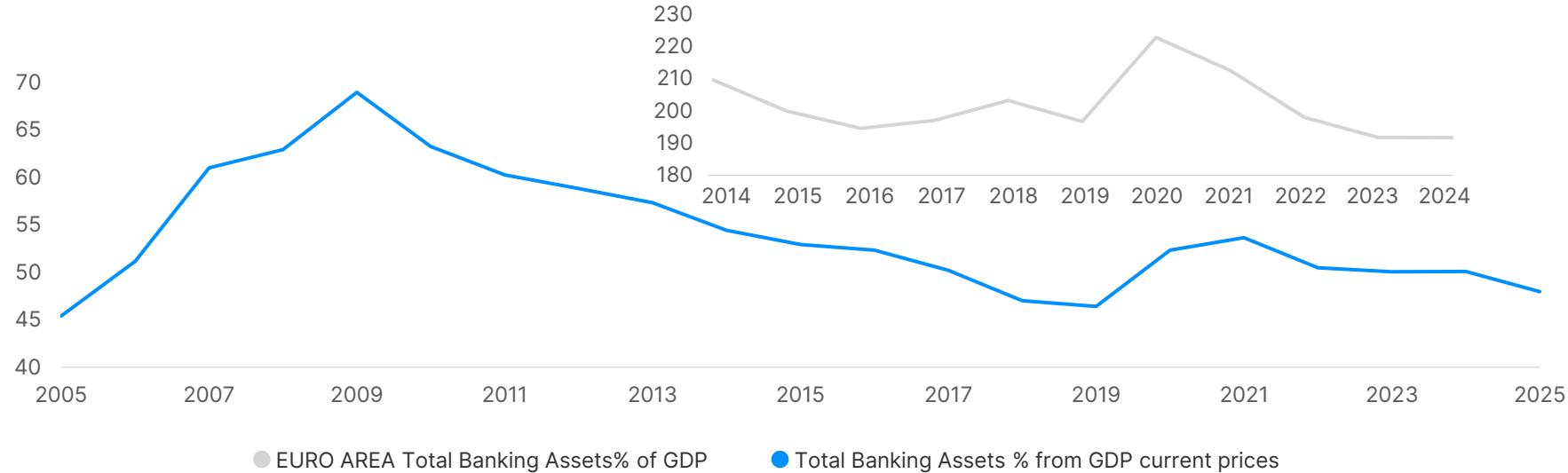
10 %

OF EU GRAIN OUTPUT & #1  
SUNFLOWER PRODUCER

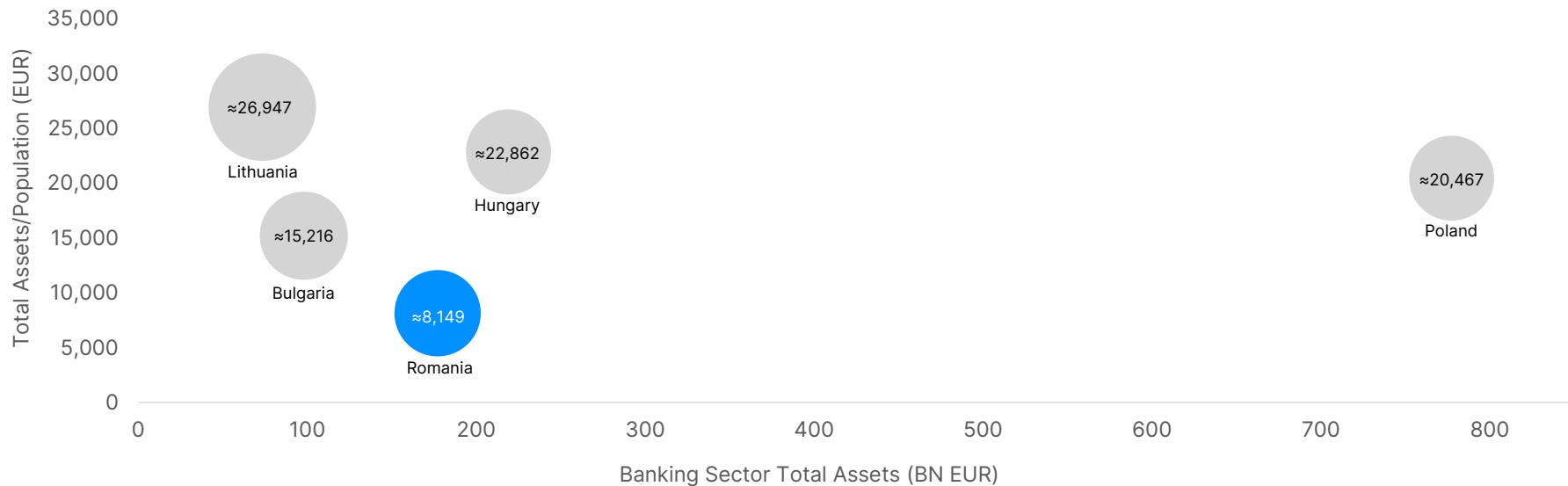
With one-third of all EU  
farm holdings, Romania has  
the potential to transform  
in an agri-business hub.

# 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)

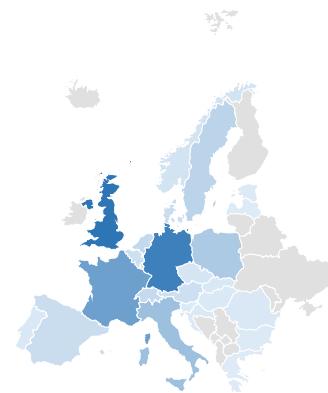


# SCALING THE POTENTIAL: THE GROUP STRATEGIC ADVANTAGE

## ROMANIA'S LEASING SECTOR READY TO ACCELERATE

### NEW BUSINESS

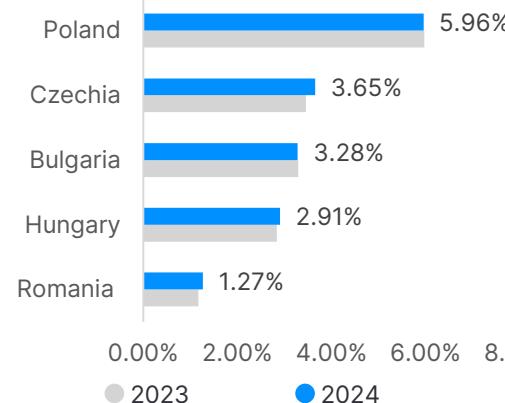
BN | EUR



New business  
0.68 89.59

### LEASING MARKET

% | GDP



## 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

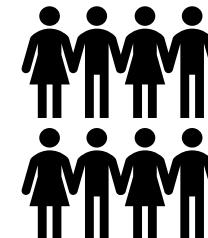
**25.5 %**

with leaders like the Netherlands exceeding 200% of GDP.

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

### ACTIVE POPULATION

%



**40 %**

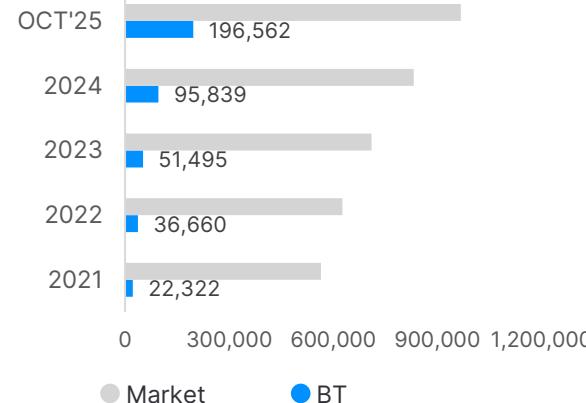
invest in funds, on average, in the EU



**10 %**

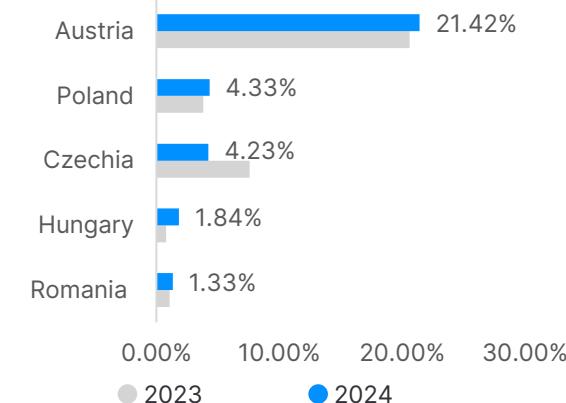
invest in funds, on average, in Romania

### PENSIONS NO. OF USERS



### NET ASSETS

% | GDP



## MARKET SHARE EFFECT

**1/3**

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

HOUSEHOLDS

**27 %**

**Largest deposits** collection franchise

CORPORATE

**22 %**

**~25 %**

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

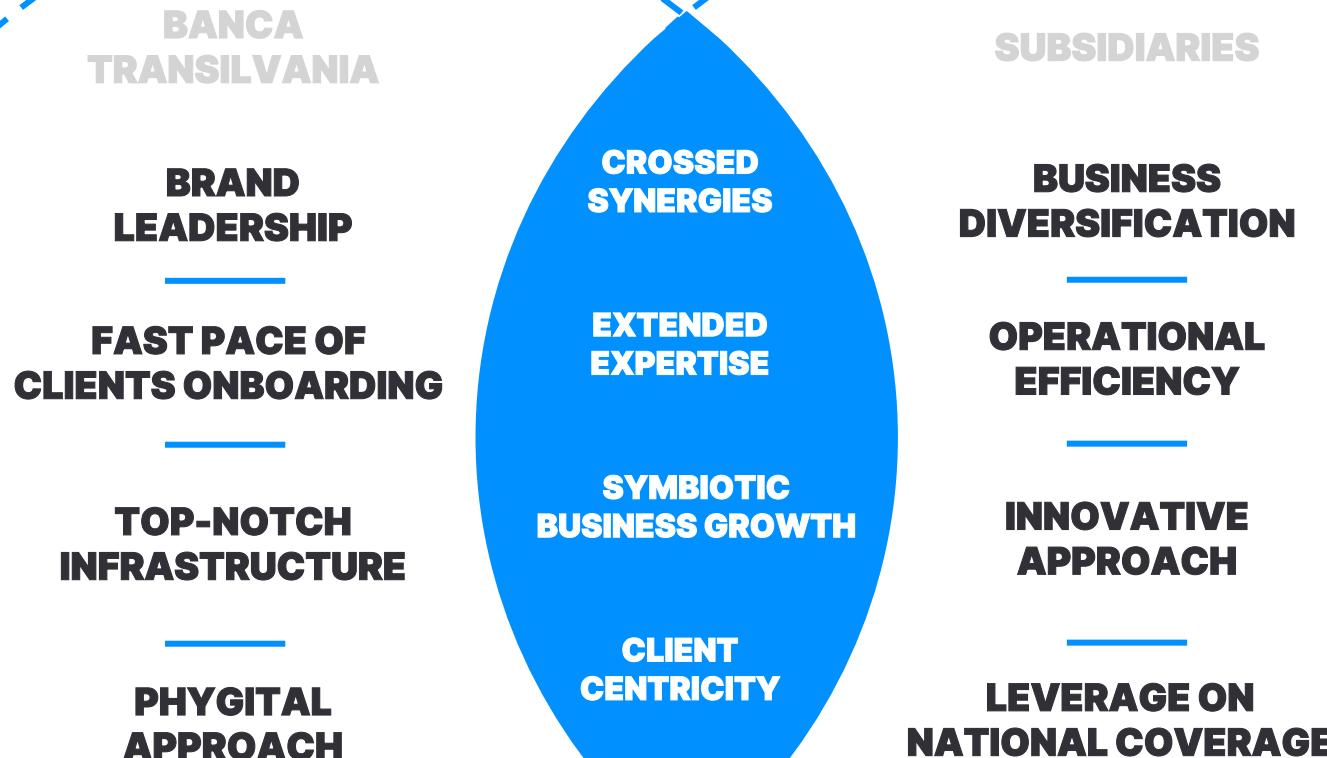
**20 %**

**ATMs** – out of national network

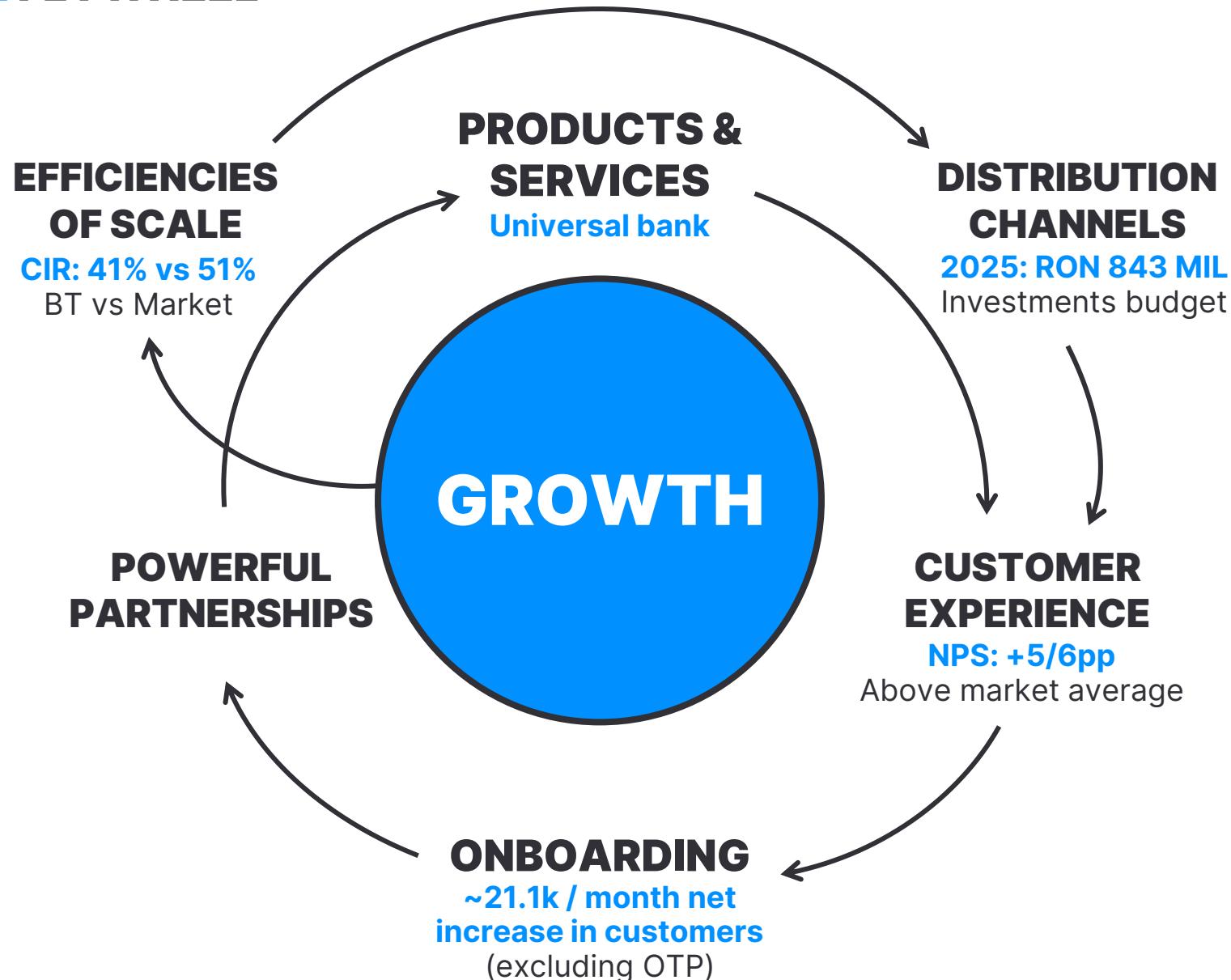
**33 %**

**POS** – out of national network.

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



## VALUE FLYWHEEL



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

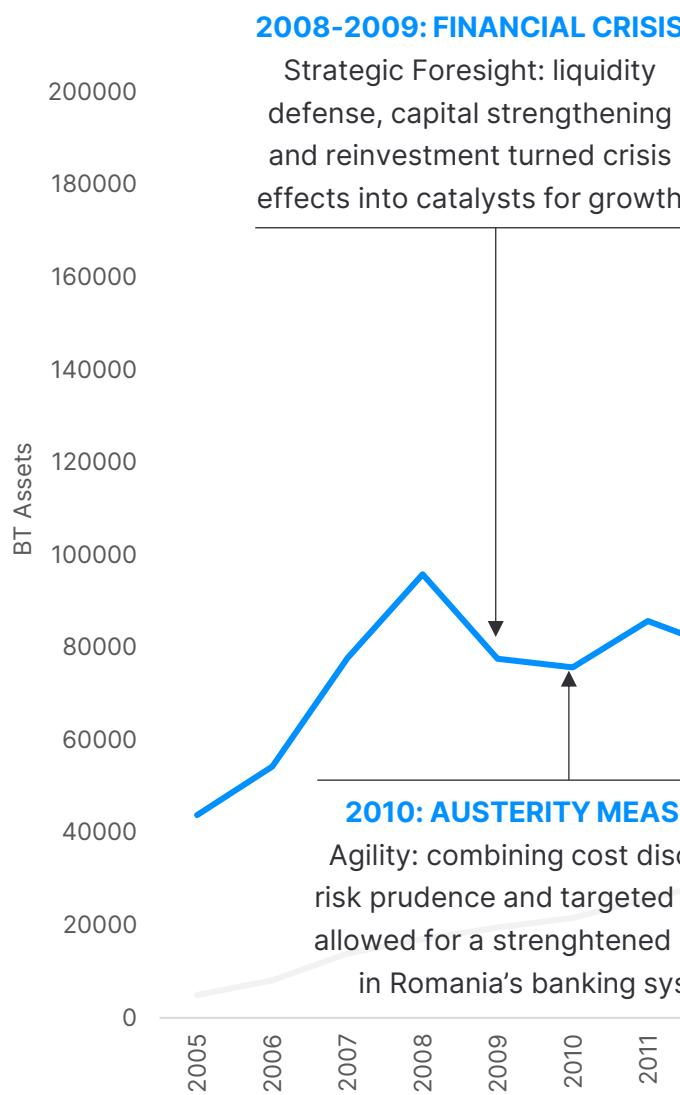
**17** DEALS  
IN 10 YEARS

**7** MONTHS  
RECORD  
INTEGRATION

**6** BANKS  
IN 10 YEARS

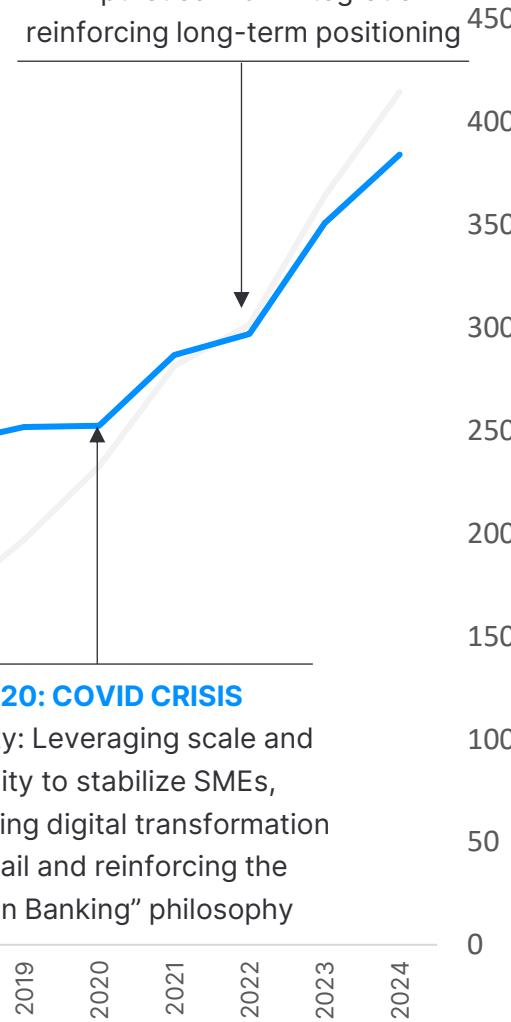
**38** PEOPLE  
SEASONED  
CORE TEAM

# HOW TO ACHIEVE GROWTH IN A SLOWING ECONOMY?



## 2022: GEOPOLITICAL TURMOIL

Scalability: Despite turbulence, BT pursued M&A integration reinforcing long-term positioning



# 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 gateway

## 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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