

# INVESTOR DAY

SIGNALS THAT SHAPE TOMORROW

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# **FUELING** **ENTREPRENEURIAL** **ROMANIA** **GROWTH**

TIBERIU MOISĂ



## **TIBERIU MOISĂ**

### **DEPUTY CEO, MIDCORPORATE AND SMEs**

Tiberiu Moisă dedicated over 20 years of experience supporting corporate clients of all sizes – small, medium, and large enterprises. His leadership has been instrumental in shaping BT's position as the bank for entrepreneurial people, serving over 500,000 corporate customers.

Beyond traditional banking, Tiberiu has initiated and supported impactful communities such as [BT Mic](#), [Stup](#), [Transilvania Executive Education](#) and [BT Club](#). These initiatives reflect BT's #morethanbanking philosophy and contribute to building the largest ecosystem for Romanian entrepreneurs.

## IT'S A **STORY** ABOUT ROMANIA...

**99%**

OUT OF ROMANIAN  
COMPANIES ARE **SMEs**

**63%**

OUT OF THE ROMANIAN  
**WORKFORCE** IS  
EMPLOYED BY **SMEs**

**56%**

OUT OF  
ROMANIA'S **GDP**

**49%**

OUT OF THE NATIONAL  
TOTAL **COMPANY REVENUE**

# SMEs

1/3

**Newly established companies,**  
leading to a younger client base

370<sup>K</sup>

**Warm market** potential to grow

27%

**Market share accounts,** solid know-how in strong shares on Medical & Agriculture

60%

**of SMEs with external financing**  
are holding a loan from BT or one of its subsidiaries

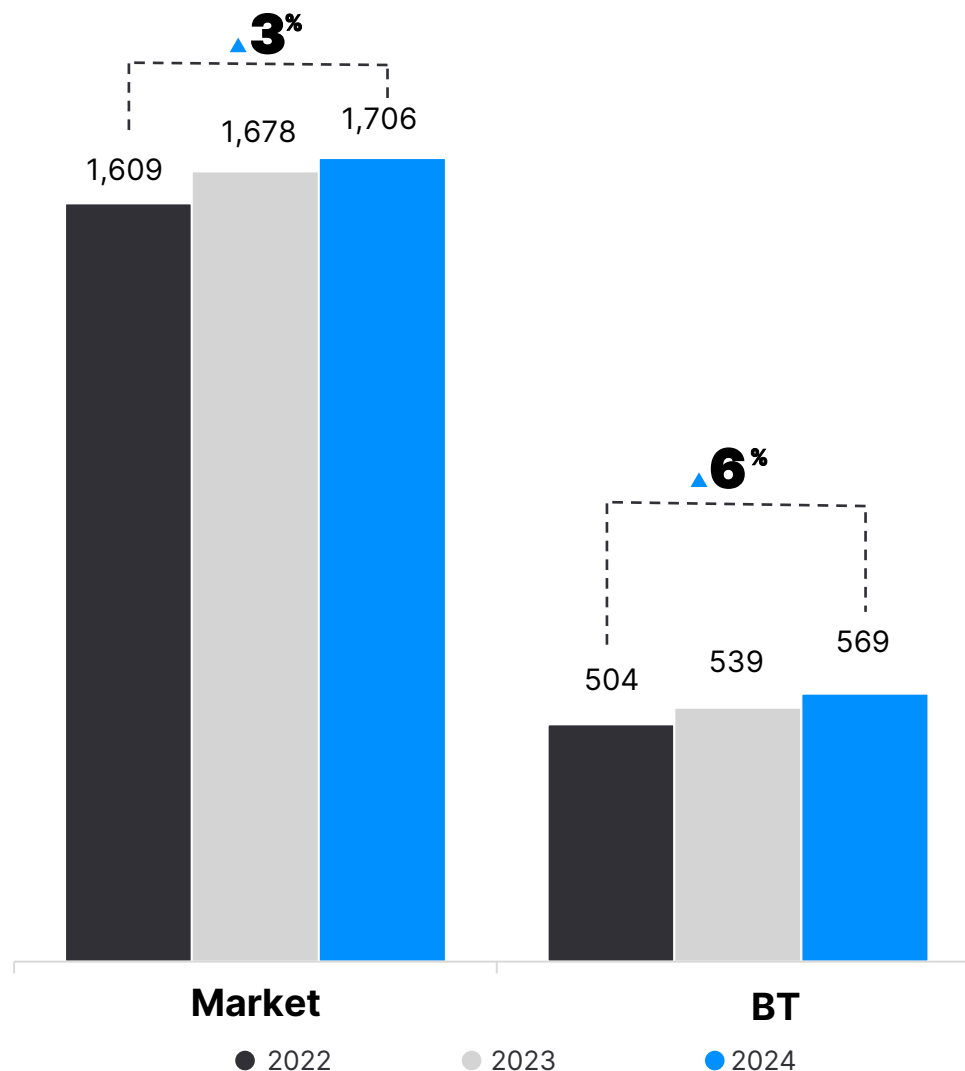
# BUSINESS FORMATION & ACCOUNT ONBOARDING

EVOLUTION OF # COMPANIES

THOUSANDS

Romanian companies market registered a healthy growth of 3% annually over the past 3 years

Compared with the market, BT had a double % growth on the number of companies attracted



The Market

Until now

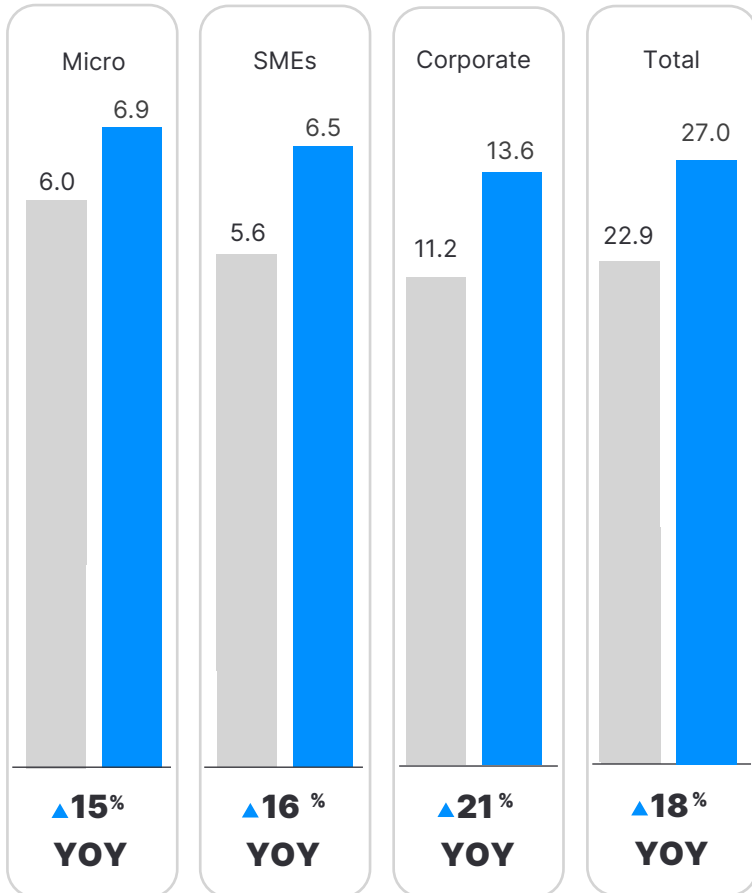
Business

BT Go

Stup

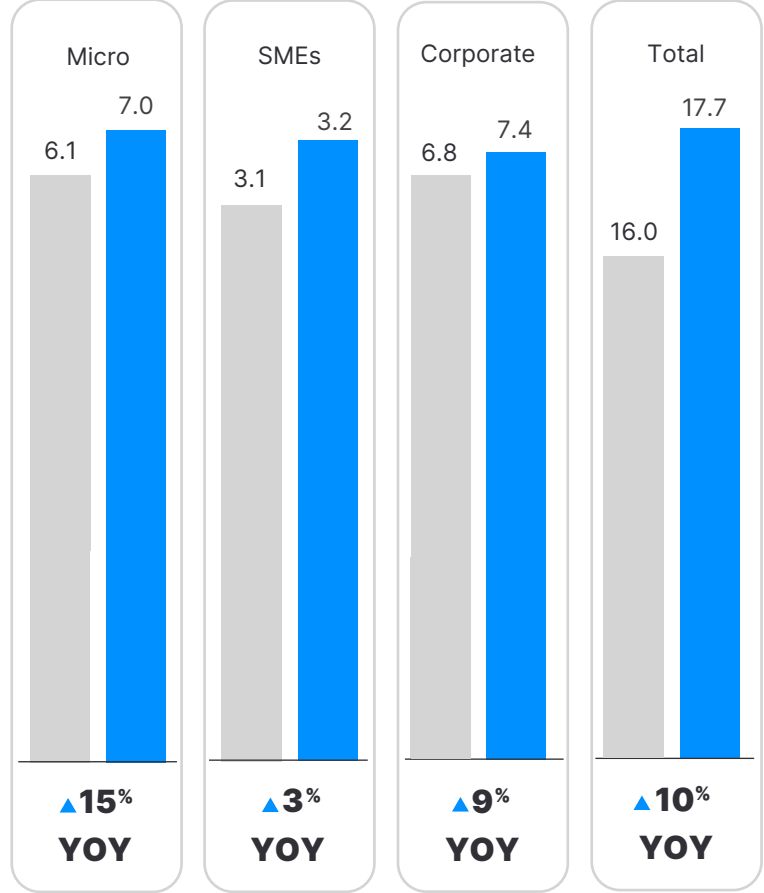
# LAST 12 MONTHS

## LOANS



## RON | BN

## TERM DEPOSITS



## RON | BN

● 9M'25 ● 9M'24 w/o OTP

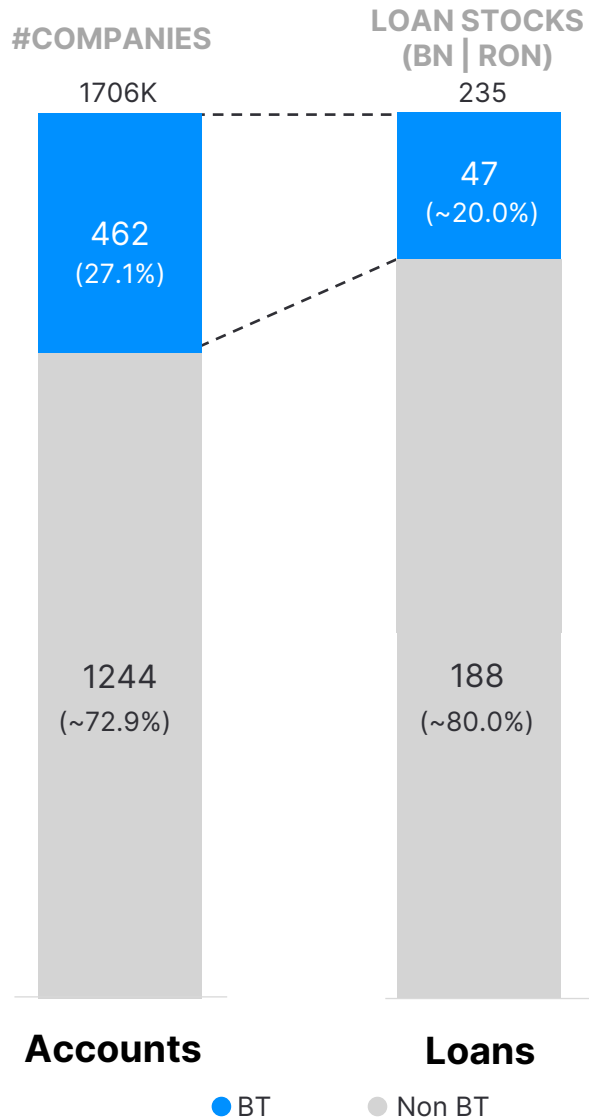
● 9M'25 ● 9M'24 w/o OTP

**NONTIPICAL YEAR WE ARE MANAGING THE  
LOANS AND DEPOSITS GROWTH**



# LENDING MARKET SHARE

DECEMBER 2024



BT holds a leading ~20% market share in loans, ranking #1 in Romania — a strong position that highlights trust and scale in the lending market

With a higher ~27% share in company accounts, there is clear potential to deepen relationships and grow lending volumes, supporting sustained profit growth in the coming years

# BT GO, THE BUSINESS APP



ENROLLED COMPANIES  
AS OF 30 SEP-25

**452<sup>K</sup>**

O/W 76% TRANSACTIONALLY  
ACTIVE

NO. OF TRANSACTIONS  
AS OF 30 SEP-25

**19.6<sup>M</sup>**

ROUTED THROUGH BT GO  
O/W 79% VIA MOBILE APP

VOLUME OF TRANSACTIONS  
AS OF 30 SEP-25

**185<sup>BN</sup>**

ROUTED THROUGH BT GO  
O/W 76% VIA MOBILE APP

DEPOSITS OPEN  
AS OF 30 SEP-25

**59<sup>K</sup>**

THROUGH BT GO O/W  
80% VIA MOBILE APP

CARDS ISSUED / MONTH  
DURING SEP-25

**500**

O/W 91% VIA MOBILE APP

BANK STATEMENTS  
DURING SEP-25

**800<sup>K</sup>**

DOWNLOADED  
FROM BT GO

# HOW TO RUN A BUSINESS: YOU ARE HERE

## STUP



**37.5<sup>K</sup>** Members in the STUP  
**community**

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**21.5<sup>K</sup>** **One-on-one** business  
discussion

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**800** **Businesses** born in  
STUP

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**6.1<sup>K</sup>** **Loans** granted  
in STUP

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**4.1<sup>K</sup>** **Digital** solutions  
customers

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