

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**

56%
OUT OF
ROMANIA'S **GDP**

63%
OUT OF THE ROMANIAN
WORKFORCE IS
EMPLOYED BY SMEs

49%
OUT OF THE NATIONAL
TOTAL **COMPANY REVENUE**

SMEs

1/3

Newly established companies,
leading to a younger client base

370^K

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

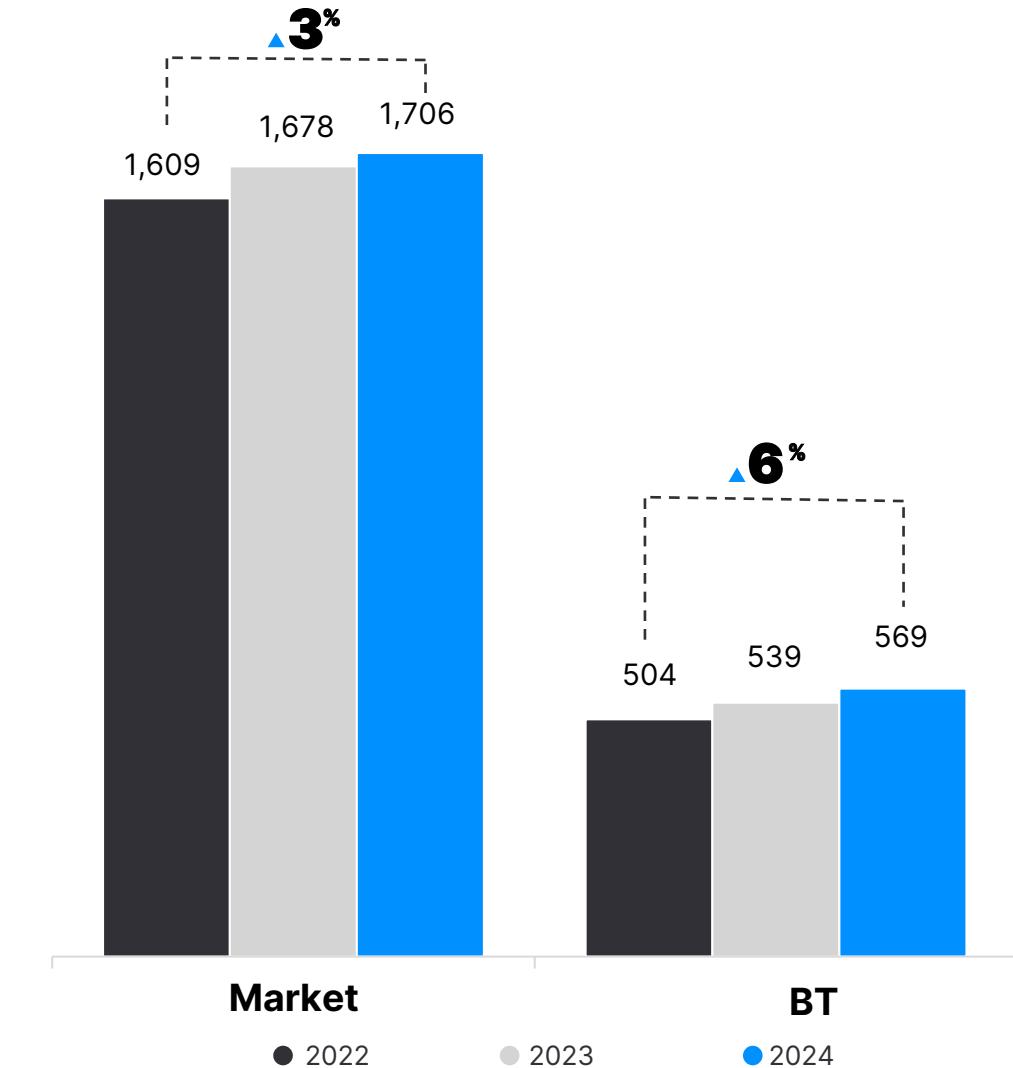
BUSINESS FORMATION & ACCOUNT ONBOARDING

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

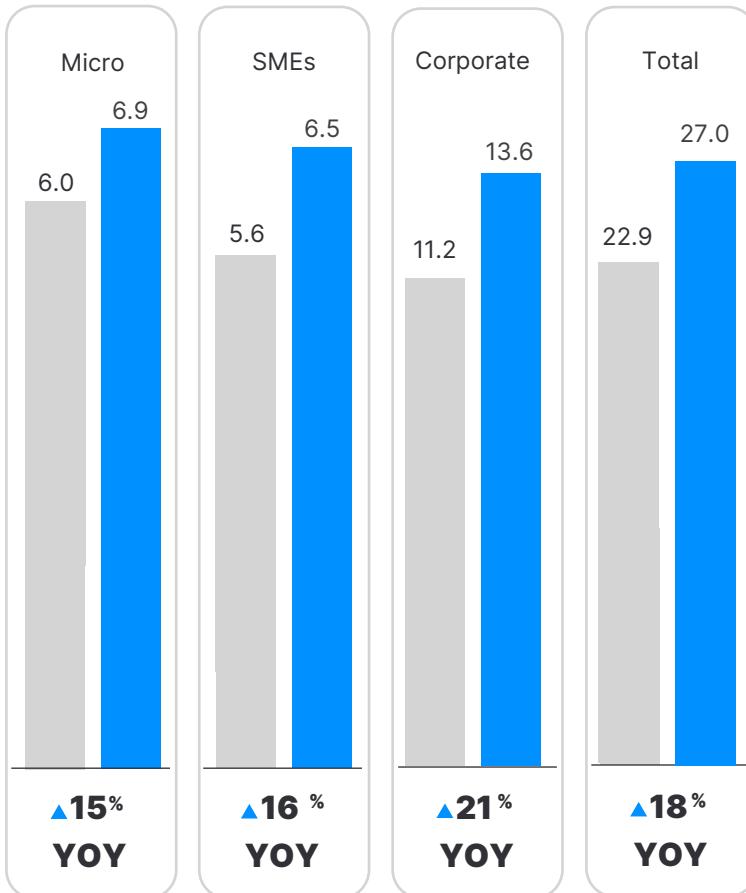
EVOLUTION OF # COMPANIES

THOUSANDS

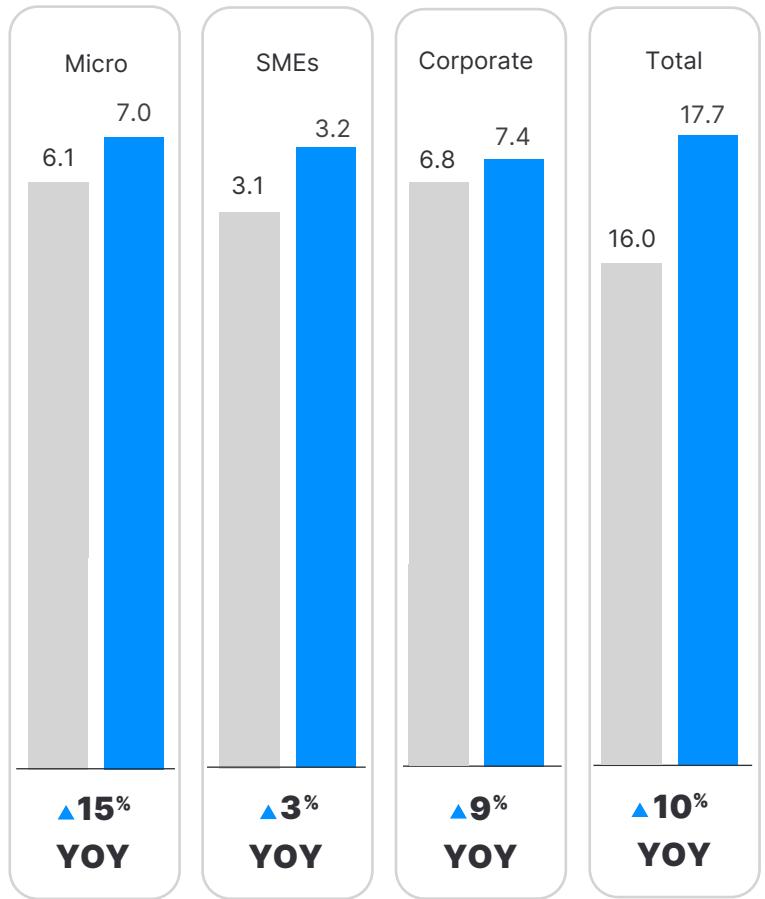


LAST 12 MONTHS

LOANS



TERM DEPOSITS



● 9M'25

● 9M'24 w/o OTP

● 9M'25

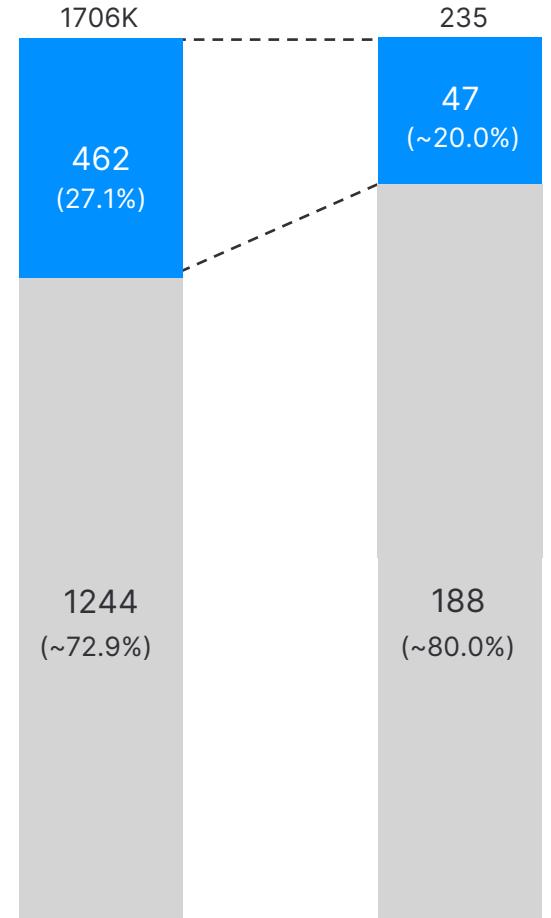
● 9M'24 w/o OTP

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

LENDING MARKET SHARE

DECEMBER 2024

#COMPANIES



Accounts

BT

Loans

Non BT

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 K

O/W 76% TRANSACTIONALLY
ACTIVE

VOLUME OF TRANSACTIONS
AS OF 30 SEP-25

185 BN

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

CARDS ISSUED / MONTH
DURING SEP-25

500

O/W 91% VIA MOBILE APP

NO. OF TRANSACTIONS
AS OF 30 SEP-25

19.6 M

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

DEPOSITS OPEN
AS OF 30 SEP-25

59 K

THROUGH BT GO O/W
80% VIA MOBILE APP

BANK STATEMENTS
DURING SEP-25

800 K

DOWNLOADED
FROM BT GO

HOW TO RUN A BUSINESS: YOU ARE HERE STUP



37.5^K

Members in the STUP
community

21.5^K

One-on-one business
discussion

800

Businesses born in
STUP

6.1^K

Loans granted
in STUP

4.1^K

Digital solutions
customers

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