

INVESTOR DAY

SIGNALS THAT SHAPE TOMORROW

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SCALING UP THE GIANTS

COSMIN CĂLIN



COSMIN CĂLIN

EXECUTIVE DIRECTOR, LARGE CORPORATE

Cosmin Călin was appointed as Senior Executive Director Large Corporate in 2018, handling at the same time the Structured Finance and Factoring business of Banca Transilvania. His career spans over 25 years primarily in Corporate Banking both local in Romania and regional (Greece, Bulgaria, Serbia, Turkey).

His extensive expertise in financing and structuring complex corporate financing solutions reinforces BT's role as a key financial partner for both local and multinational corporations, supporting strategic projects throughout the country.

360° CLIENT CENTRIC FULL SPECTRUM OF CAPABILITIES



Payment Solutions



LBO



DCM



Liquidity Management



Syndicated Loans



Working Cap. Solutions



Lending



Structured Finance



Trade Finance

4 PILLARS OF FOCUS

360° LEAN

- Customer centric model
- One stop shop backed by countrywide branch network distribution channel for mass products
- Centralized dedicated professional expertise & client coverage

ONE BANK SYNERGIES

- Most valuable banking brand
- 6 million debit cards
- 4 million active clients
- 52% of portfolio companies have active salary conventions
- 31% market share in acquiring volumes
- Pillar 2 and Pillar 3 pension funds

FULL FLEDGED OFFERING

- Tailor made products
- Structured & Infrastructure financing
- Financial markets
- IPO & DCM
- M&A with customized LBO | MBO
- Supply chain solutions domestic and cross border
- Full range employee benefits

UNIQUE ECOSYSTEM

- From start-up to large corporate
- From local to regional and/or global
- From private entrepreneur to public company

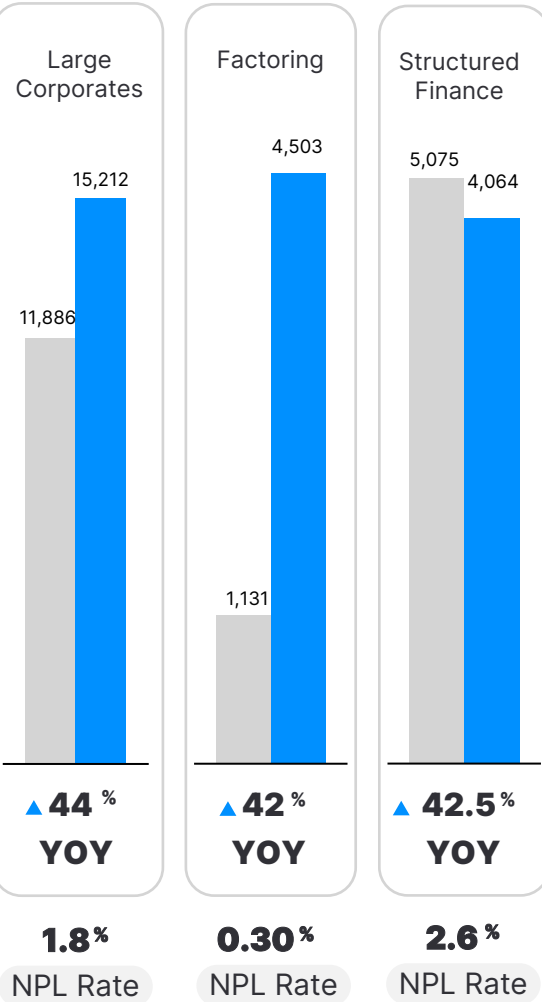
TRENDS IN PERFORMANCE

As of 9M'25

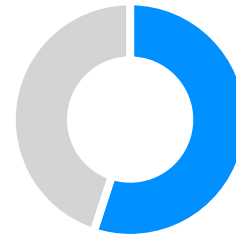
RON | MN

MARKET POSITION

LAST 5 YEARS TRENDS

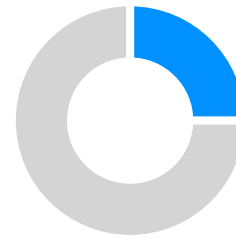


- Short Term Loans
- Long Term Loans
- Factoring
- Reverse Factoring
- Project Finance
- Syndications



PENETRATION OF POTENTIAL TARGET MARKET

55%



SHARE OF THE WALLET*

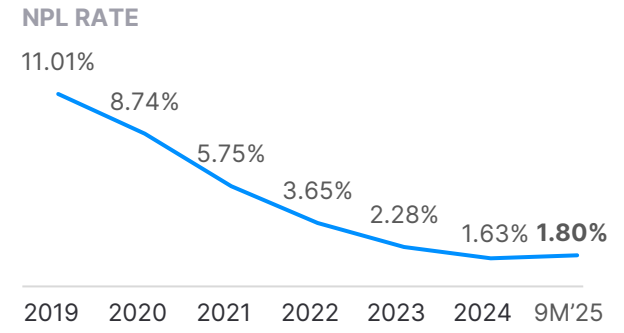
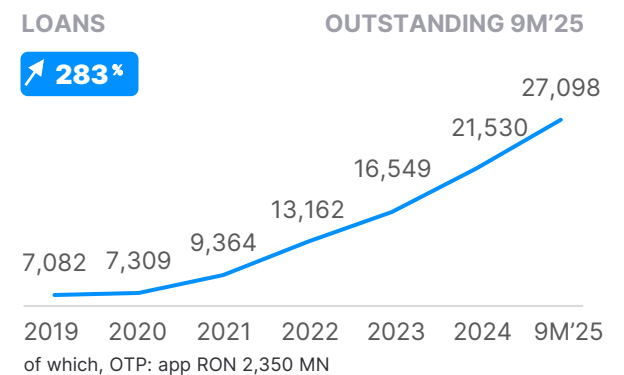
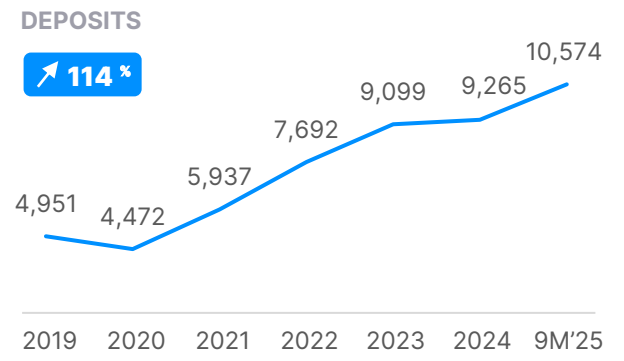
25%

*Business captured from total potential target



LOANS BY SECTOR

- **20.3%** Structured Finance
- **18.4%** Energy
- **14.1%** Diversified
- **11.1%** Food & Bev. Retail
- **10.9%** Agriculture
- **9.35%** Industrials
- **7.9%** Public
- **4.35%** Pharma & Healthcare
- **3.64%** Construction



SAMPLE OF SUCCESSFUL DEALS BETWEEN 2022 & 2025



NOTE: Grey boxes stand for Bilateral Financing while the blue boxes highlight the MLA & Financing Bank

CLEAR TARGETS TO SUSTAIN GROWTH

RON 25.8 BN

Target loan book
YE'25

RON 10.5 BN

Target deposits
YE'25

1.8%

Target NPL
rate YE'25

RON 7.5 BN

Target factoring
volumes YE'25

SHORT-RUN

MID-RUN

~16%

Total Assets –
target for YE'27

~12%

Total Deposits –
target for YE'27

1.5%

Target NPL
rate YE'27

~45%

Factoring volumes
– target for YE'27

SUSTAINED FUTURE GROWTH: MAIN PILLARS

**PREFERRED
BANKING
PARTNER
FOR CLIENTS**

**PRIME FINANCIER
OF NATIONAL
STRATEGIC
PROJECTS**

**MAIN PROVIDER
TO LBOS AND
SYNDICATED
TRANSACTIONS**

**TOP LENDER
OF WORKING
CAPITAL
SOLUTIONS**

SCALING BUSINESSES: CROSS-BORDER FINANCING



INCREASED REGIONAL/ EUROPEAN INTEREST

Increased interest from local companies in expanding regionally (mainly CEE) through acquisitions or organic growth

Increased M&A interest for Romanian market from regional players – either strategic or private equity funds



EMPOWERING SIGNALS SUPPORT

Support local entrepreneurs tapping new markets and growing regionally | Organic or M&A | financing directly (cross-border) or indirectly (Acquisition or CAPEX loans based of local balance sheet strength)

Acquisitions of local players by foreign strategic players of PEs with funding being raised at Holding/Mother Company level (in a foreign jurisdictions)



GROWING SHARE OF MULTINATIONALS IN BT

Share of BT business with multinational companies that are present in Romania, has increased significantly over the past 3 years with BT positioned as home bank



SUPPLY CHAIN STRENGTH

Based on the excellent relationships developed with local subsidiaries of multinational players there is a growing number of invitations for BT to participate into syndicated financings raised at HQ level

Focus is mainly on/from European companies with good financial standing and strong credit rating

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