

# 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

 Liquidity Management

 Lending



LBO



Syndicated Loans



Structured Finance



DCM



Working Cap. Solutions



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

- Tailored 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

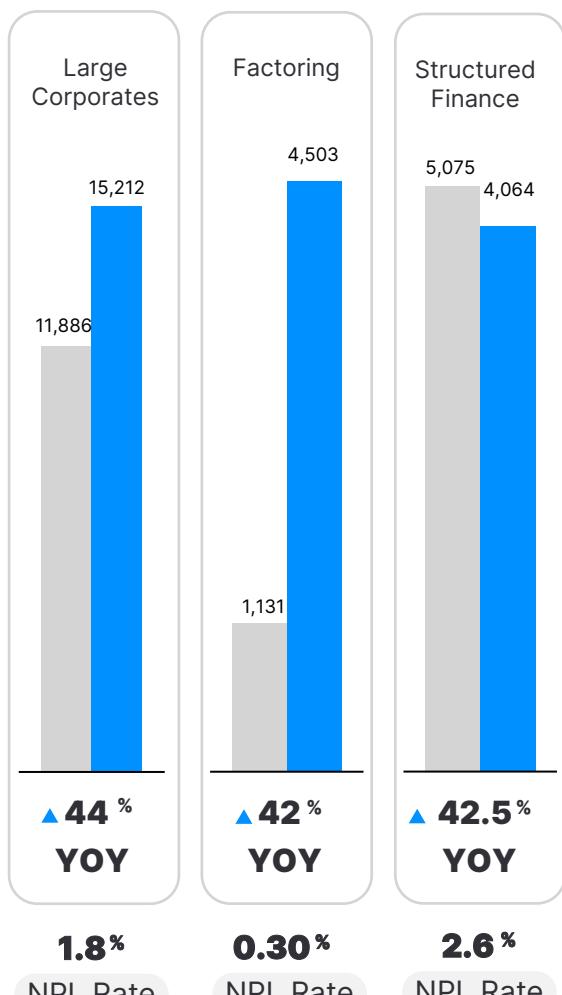
### UNIQUE ECOSYSTEM

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

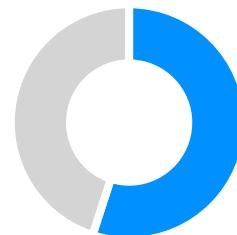
# TRENDS IN PERFORMANCE

As of 9M'25

RON | MN

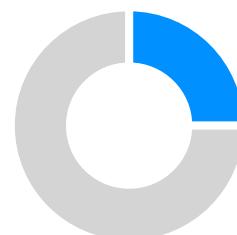


## MARKET POSITION



PENETRATION OF  
POTENTIAL TARGET  
MARKET

**55 %**



SHARE OF THE  
WALLET\*

**25 %**

\*Business captured from  
total potential target

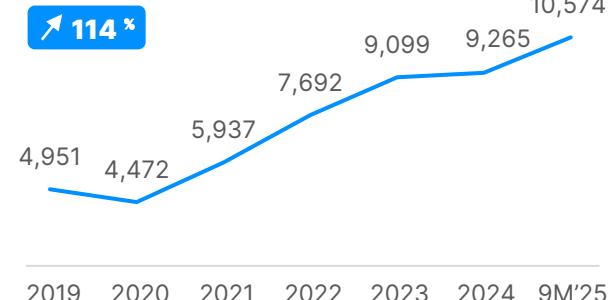


### LOANS BY SECTOR

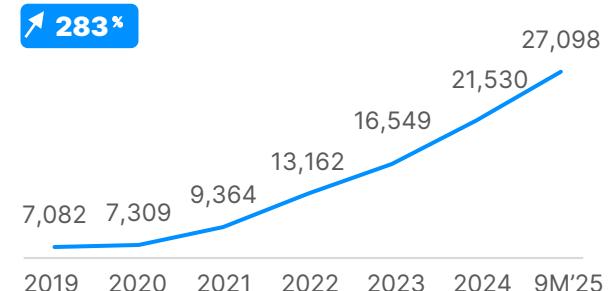
- **20.3 %** Structured Finance
- **10.9 %** Agriculture
- **18.4 %** Energy
- **9.35 %** Industrials
- **14.1 %** Diversified
- **7.9 %** Public
- **11.1 %** Food & Bev.
- **4.35 %** Pharma & Healthcare
- **3.64 %** Construction

## LAST 5 YEARS TRENDS

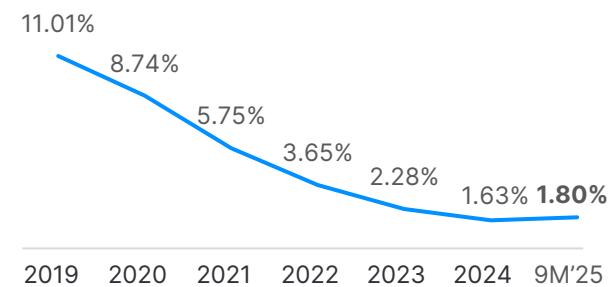
### DEPOSITS



### LOANS



### NPL RATE



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

## SAMPLE OF SUCCESSFUL DEALS BETWEEN 2022 & 2025



## 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**

**MAIN PROVIDER  
TO LBOS AND  
SYNDICATED  
TRANSACTIONS**

**PRIME FINANCIER  
OF NATIONAL  
STRATEGIC  
PROJECTS**

**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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