

# INVESTOR DAY

SIGNALS THAT SHAPE TOMORROW

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# **THE COURAGE TO SHAPE THE NARRATIVE**

**SERGIU MIRCEA**



## **SERGIU MIRCEA**

### **EXECUTIVE DIRECTOR, MARKETING, COMMUNICATIONS & CUSTOMER EXPERIENCE**

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Sergiu Mircea in his role of Executive Director has shaped the bank's brand and communication strategy for over two decades. His approach blends business acumen with marketing insight, positioning BT as a purpose-driven, modern brand with strong digital presence and deep community roots.

Sergiu has developed a content-focused strategy that emphasizes relevance and local impact through direct communication. His philosophy centers on staying close to customers and continuously adapting to a fast-evolving digital landscape.

## VALUE CREATION THROUGH BROAD MARKET LEADERSHIP AND STRONG APPEAL TO CUSTOMERS

Unique **magnetism** across all market segments, with some fortress verticals – such as young retail, entrepreneurs and some selected geographies

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Strong **NPS** and customer loyalty

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**Community** bank positioning

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Unique portfolio of **brand partnerships**, to reinforce our positioning and magnetism

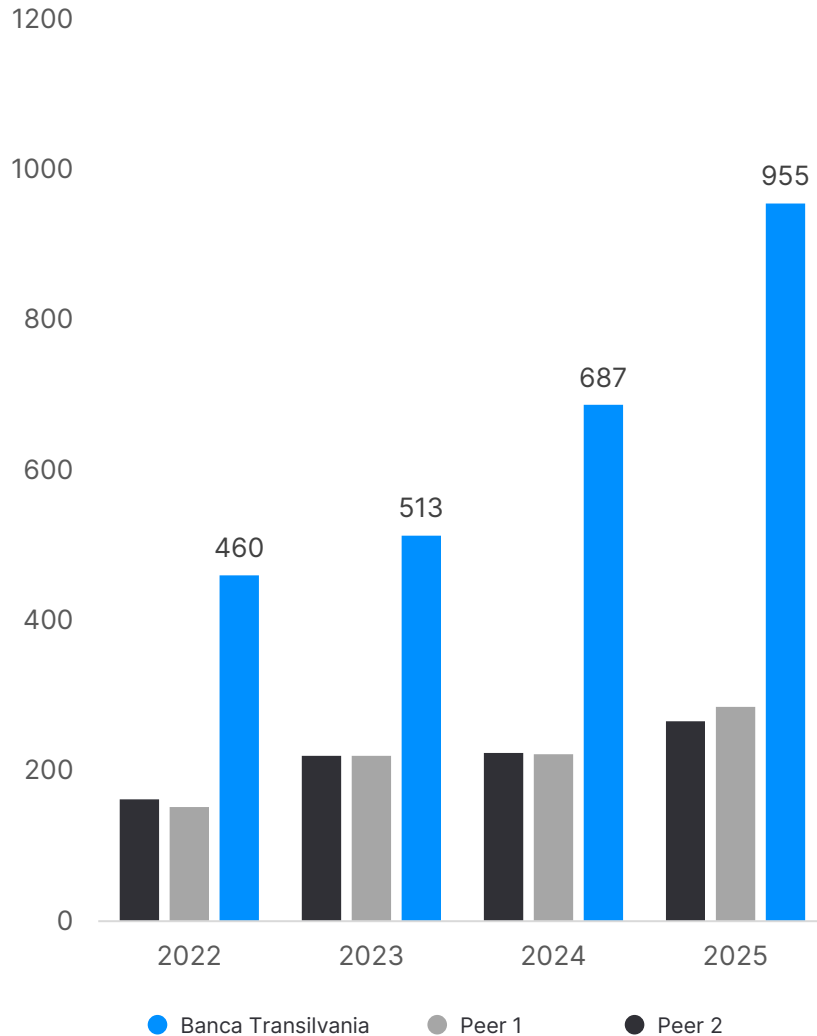
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New media proficiency, driving **brand strength** and customer acquisition

## CHALLENGING THE BENCHMARK

BRAND VALUE

MN | USD



BANCA  
TRANSILVANIA'S  
BRAND VALUE HAS  
**DOUBLED**  
REACHING

**955** MN  
USD

IN 2025, ACCORDING  
TO BRAND FINANCE  
BANKING 500.

## BRAND STRENGTH BUILT ON THE HOME MARKET ADVANTAGE

Brand Finance®

# Banca Transilvania remains world's third-strongest bank brand in new global ranking

20 March 2025



” Banca Transilvania (brand value up **39% to USD 955 MN**) remains the most valuable Romanian banking brand and the third strongest in the world (and particularly the strongest European banking brand), noting a 3-point increase in its brand strength index (BSI) score to 95.3/100. Consequently, Banca Transilvania brand has climbed 27 ranks to 225th position in this year's Banking 500 ranking. This growth is driven by strategic investments, enhanced customer engagement, and a strong focus on digital transformation.

” This year, the Brand Strength Index has evolved to include metrics based on familiarity and perceptions of both functional credibility and emotional appeal versus competitors. This updated model is designed to be **predictive of growth**, capturing the drivers of value such as increased demand, higher willingness to pay, and stronger customer advocacy. The insights gathered from 175,000 respondents across 31 countries.

**Brand Strength** is calculated within brands' addressable markets. Some brands focus on their local markets whereas some are international. When averaging brand strength, international brands' strength will often become lower than single market brands because maintaining a leadership position can be difficult across multiple markets.

# ADVANTAGEOUS DISPERSION ACROSS THE AGE PYRAMID

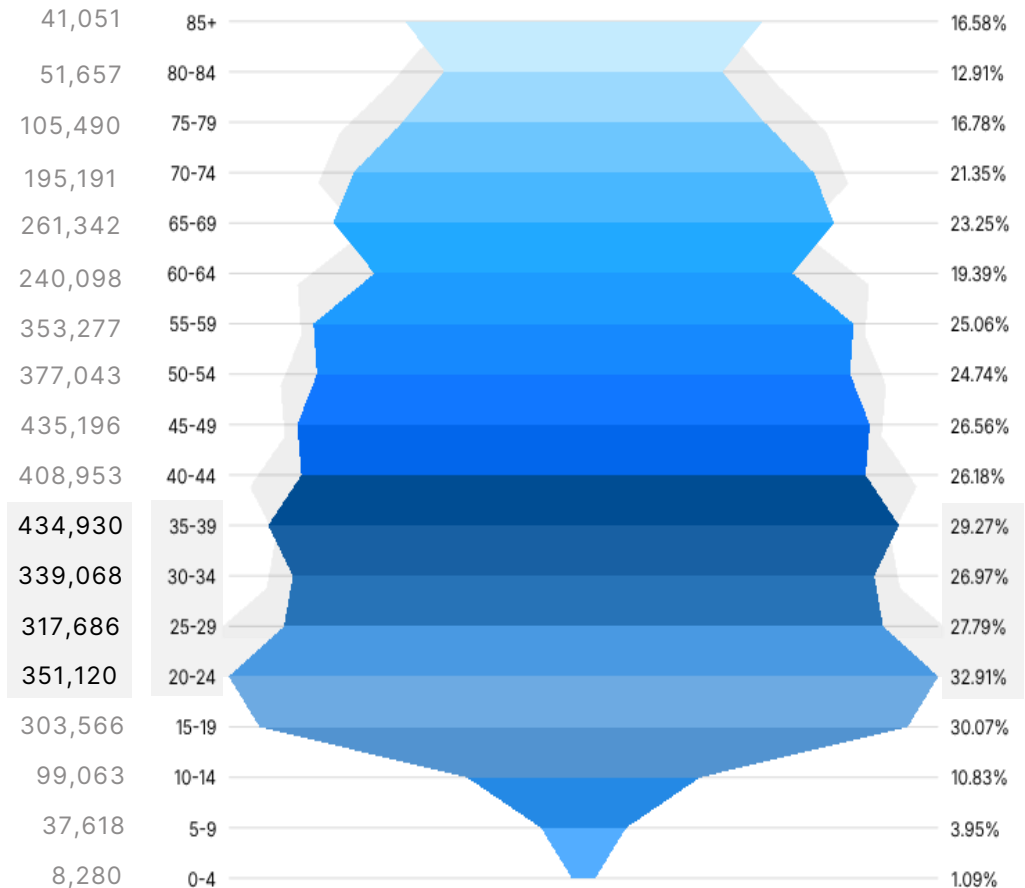
## BT CUSTOMERS AGE PYRAMID

BT enjoys an **unparalleled magnetism** and penetration in the youth market.

We estimate this stickiness will persist as these customer segments grow older, helping us expand the balance sheet as they enter the workforce and start taking loans, credit cards, and mortgages.

Total BT

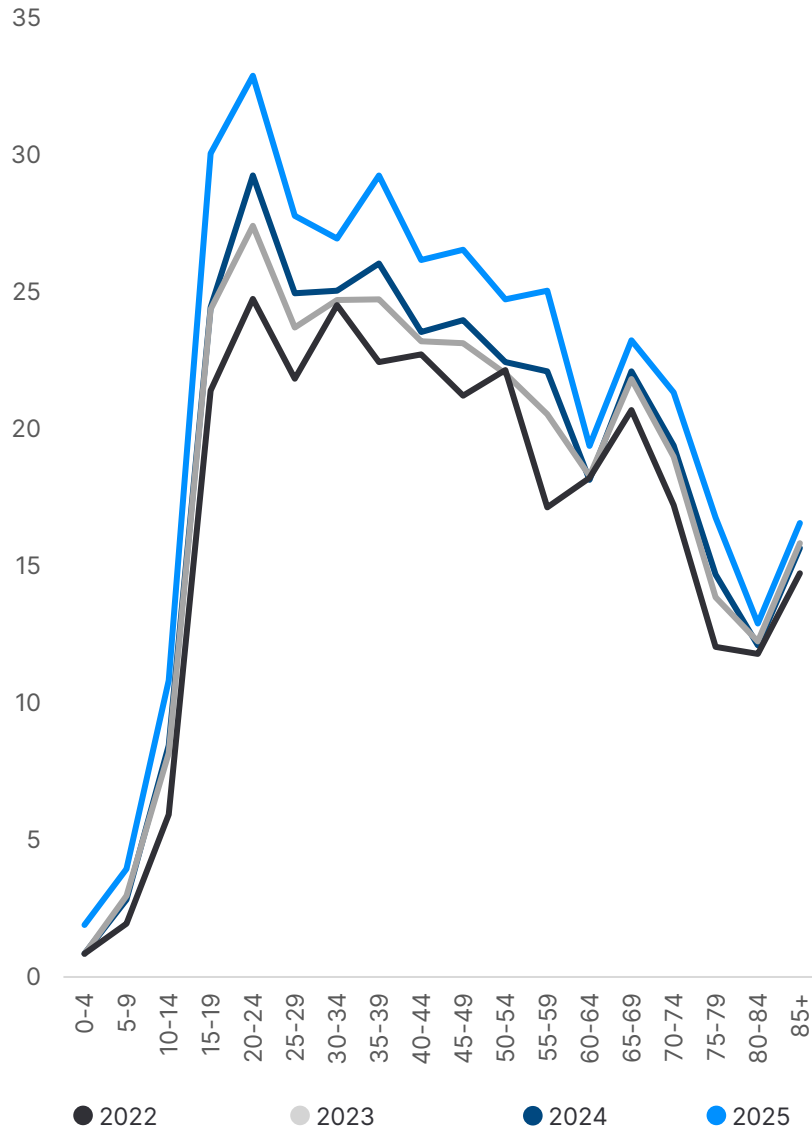
% of population  
that is a BT customer



4,360,629



## BT CUSTOMERS STAY WITH US



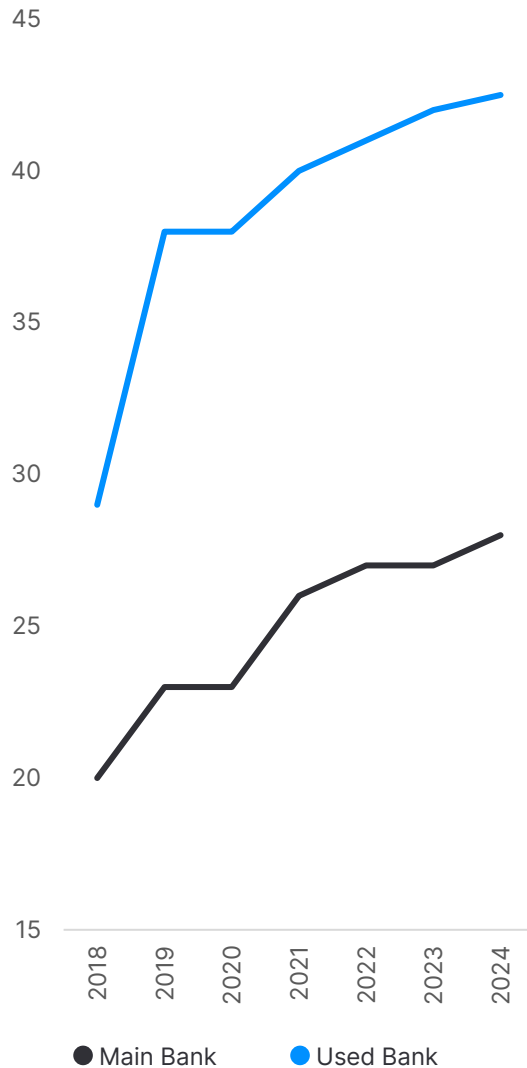
Our total client base grew by +24% from 2022 to 2025, with **youth segments growing even faster**. BT already serves 32% of 20–24 year olds (total population).

This reflects a **strong retention trend**: once customers join BT, they tend to stay – transitioning naturally from youth into adult segments and activating higher-value products over time.

# STRONG DYNAMIC

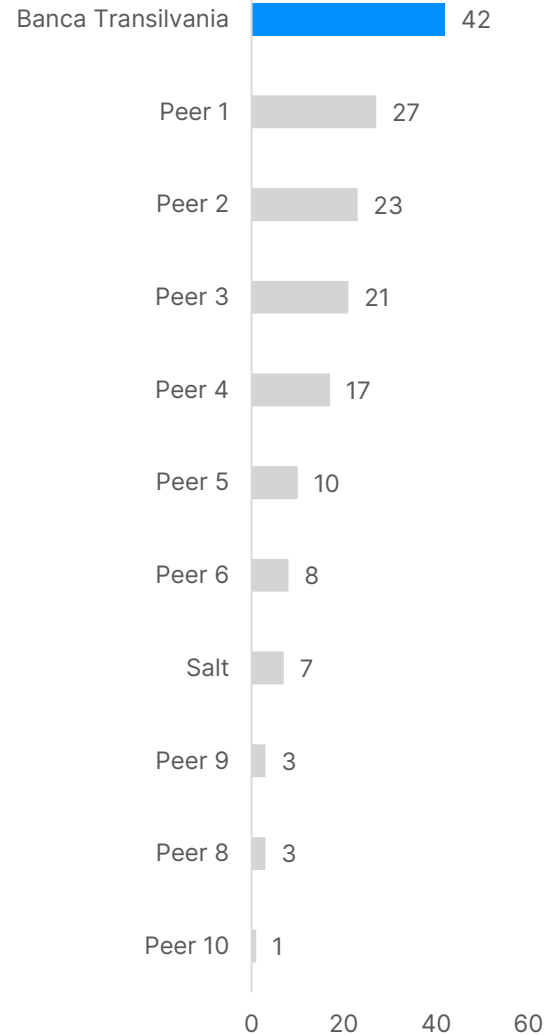
## BT GROWTH

%



## USED BANK

%



## MAIN BANK

%



## BT'S MOAT: **HARD TO REPLICATE** ADVANTAGES

### INDIVIDUALS

**66** <sup>NPS</sup>

Outperforming the market average by 5pp

BT is the runner up, shoulder to shoulder with a smaller, niched bank

**BT** – on track to lead the market in customer experience, leveraging digital and human touch.

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**NPS** – measures customer loyalty and likelihood to recommend the company/product. Considered the best predictor for viral growth.  
Focus: Long-term relationship and advocacy.

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### COMPANIES

**52** <sup>NPS</sup>

Market leader

6pp higher than the market average

**CSAT** – measures customer satisfaction with a specific interaction, product, or service.

Focus: Immediate, transactional feedback

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# NPS, OUR METRIC FOR ORGANIC GROWTH

## CHANNEL

### DIGITAL ONBOARDING

> **84**

+3.33 pp  
Record High

## PERSONALIZATION

### DIASPORA

> **88**

Account  
Opening

## SEGMENT

### COMPANIES

> **90** %

**conversion rate**,  
from used to main  
bank. **Best conversion**  
in Romania.

## PRODUCT

### SATISFACTION

> **82**

Star Card  
Above market  
average segment.

### IN BRANCH ONBOARDING

> **82**

+2.75 pp  
Record High

### ADVISED RELATIONSHIPS

**97** %

**positive feedback**, on all  
mentions from customers,  
with a major differentiator  
**'the interactions with staff'**

### MAIN BANK FOR RETAIL

> **66** %

**conversion rate**,  
from used to main bank.  
**Best conversion in**  
Romania.

### NEW FEATURES

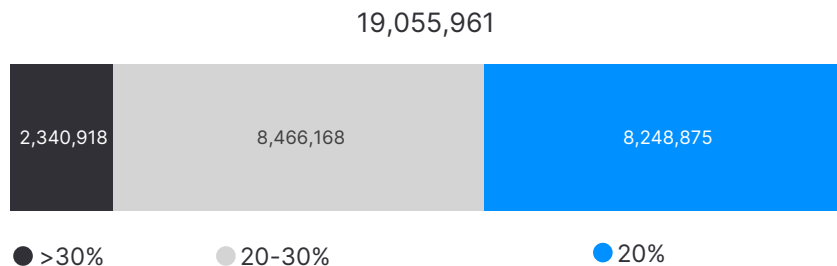
> **90**

CSAT increase  
since 2024

# POTENTIAL TO GROW IN **SELECTED GEOGRAPHIES**

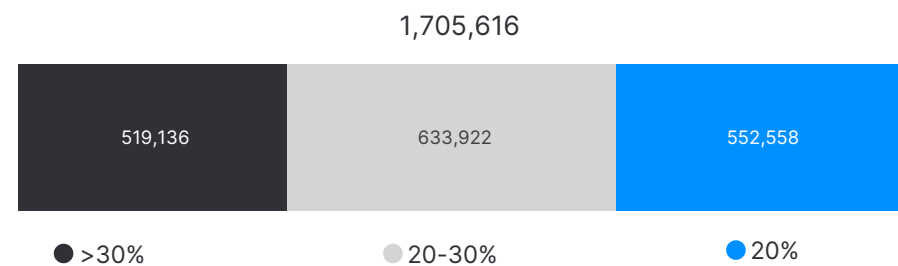
## **RETAIL**

- **5 geographies (counties)** with >30% market share (with a significant one >50%)
- 17 geographies (including Bucharest) at 20–30% share (8.46M people)
- 20 counties below 20% share (8.25M people)



## **COMPANIES**

- **14 geographies (counties)** with >30% market share (3 above >40% and one at approx. 50%) (520k companies)
- 17 counties at 20–30% share (633K companies)
- 11 counties below 20% share (552k companies)



## WHAT MAKES US DIFFERENT

### SKIN IN THE GAME

Authentic communication,  
skin in the game, local  
insights and real human  
tone

### MEDIA UNLOCKED

Strong capabilities and  
understanding of emerging  
media and formats: from  
TikTok and Twitch to  
podcasts, influencers,  
communities and  
interactive experiences

### PARTNERSHIP ECOSYSTEM

Strategic partnership  
ecosystem driving  
differentiation and  
customer loyalty

### LEAD GENERATION

Strong online lead  
generation and conversion

### ENTREPRENEURIAL MINDSET

Decentralized and  
entrepreneurial mindset:  
empowered teams act in  
real time, adapting  
instantly to local context  
and opportunities

# A BANK WITH A MEANING

## CORPORATE CITIZENSHIP

- Reducing infant mortality with Save the Children & Mastercard.
- Guiding meaningful careers through Vocational DNA.
- Supporting high-achieving youth via DAR Scholarships (Hope & Homes).
- Improving living conditions with SOS Children's Villages.

## ENTERTAINMENT

- From large national festivals to local community events, including:
    - UNTOLD
    - Beach, Please!
    - Electric Castle
    - Nostalgia
- ...and **100+ local community-led** events across the country.

## NATIONAL PRIDE

- **Via Transilvanica**, Romania's first long-distance cultural trail, connecting communities, heritage and landscapes across 1,400 km.
- Winner of multiple cultural and sustainability awards in Europe. Recognized as one of the most inspiring transformative tourism projects in the region.

## SPORT

- We back ambition, talent and national passion
    - Romanian Football Federation
    - McLaren Formula 1
    - Romanian Basketball Federation
    - U Cluj & U-BT
    - Romanian Olympic Committee
    - Transylvania Open
    - Sports Festival
- & many more**

WE PROTECT, SUPPORT AND PROMOTE  
WHAT MAKES ROMANIA **UNIQUE**.

# A BANK WITH A **MEANING/** THE COMMUNITY BANK FOR ROMANIA



BT is firmly rooted in the communities we support, embodying the qualities of a community bank.

Our strength comes from trust, local relevance and proximity – **a deep understanding of the regional context.**



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BT involvement in society is complex and systemic, across multiple pillars.

From education to financial literacy, to culture, sports, and local development – thus BT is a powerful brand, driving pricing power with the customers, but also **best loyalty in the market.**

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