

INVESTOR DAY

SIGNALS THAT SHAPE TOMORROW

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THE COURAGE TO SHAPE THE NARRATIVE

S E R G I U M I R C E A



SERGIU MIRCEA

EXECUTIVE DIRECTOR, MARKETING, COMMUNICATIONS & CUSTOMER EXPERIENCE

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

Strong **NPS** and customer loyalty

Community bank positioning

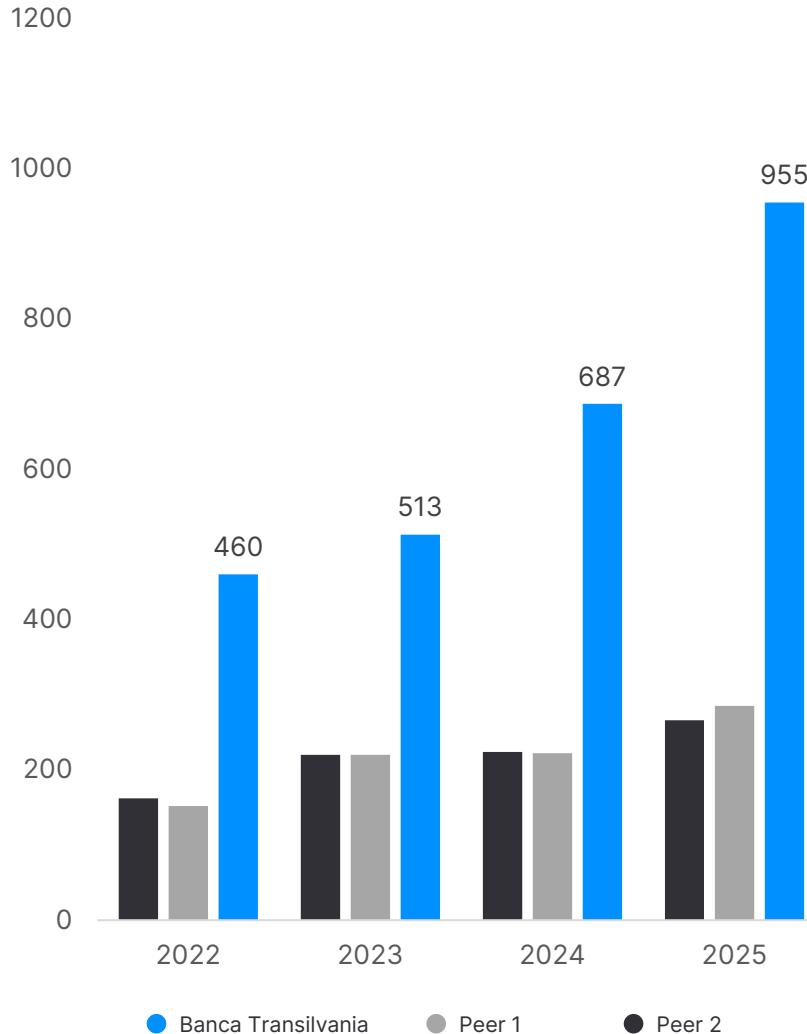
Unique portfolio of **brand partnerships**, to reinforce our positioning and magnetism

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.

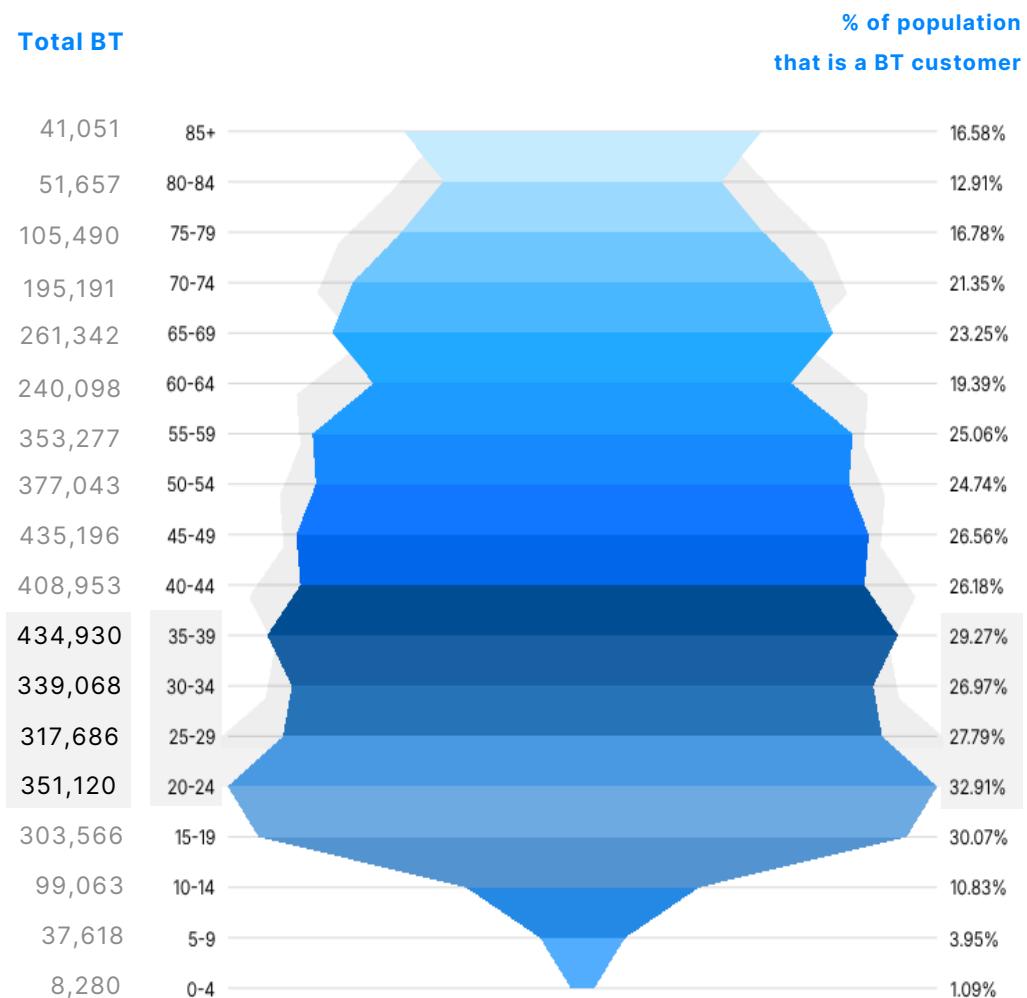
Brand Strength is calculated within brands' addressable markets. Some brands focus on their local markets whereas some are international. When averaging brand strength, international brands' strength will often become lower than single market brands because maintaining a leadership position can be difficult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

ADVANTAGEOUS DISPERSION ACROSS THE AGE PYRAMID

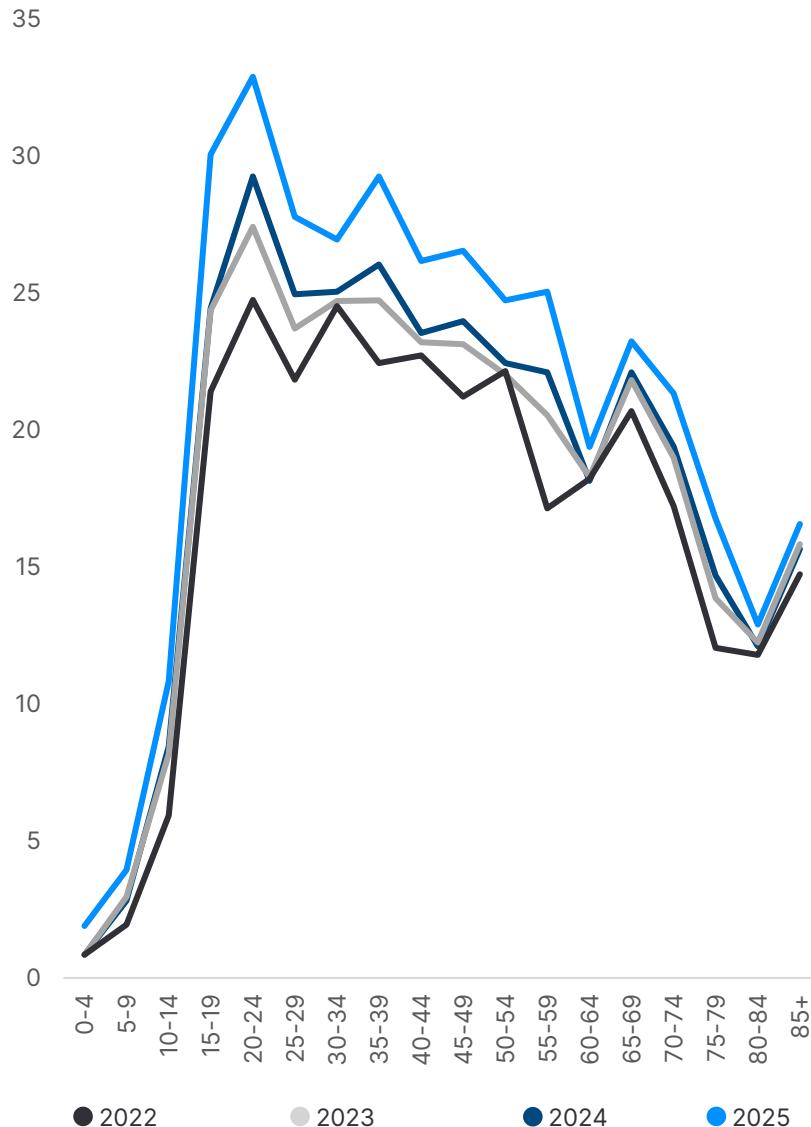
BT CUSTOMERS AGE PYRAMID

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.



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.

Strength

Experience

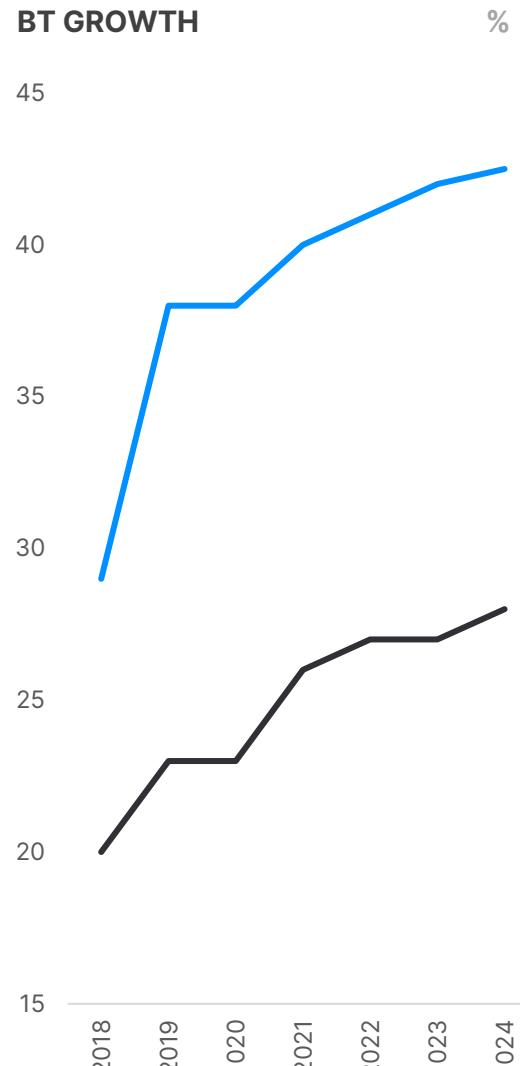
Latent

Magnetism

Community

STRONG DYNAMIC

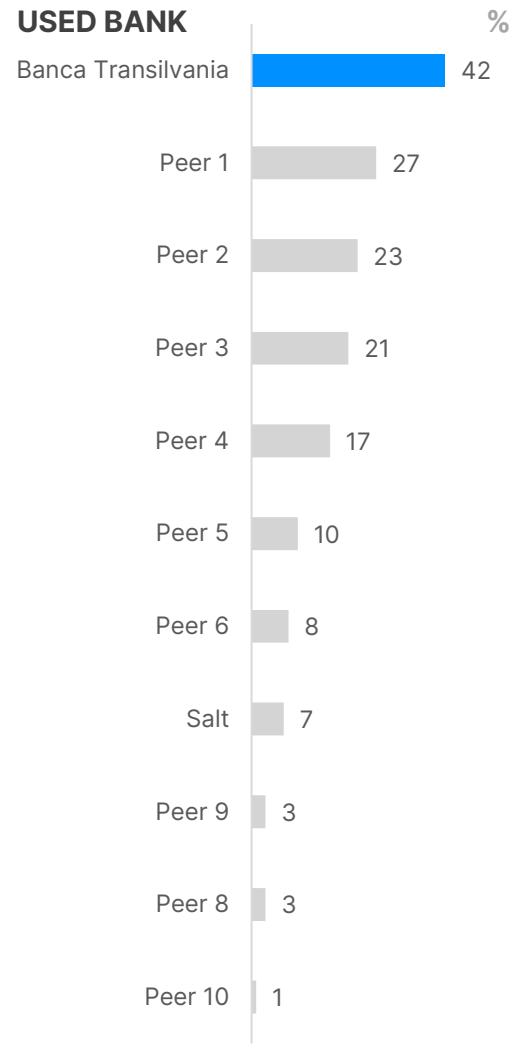
BT GROWTH



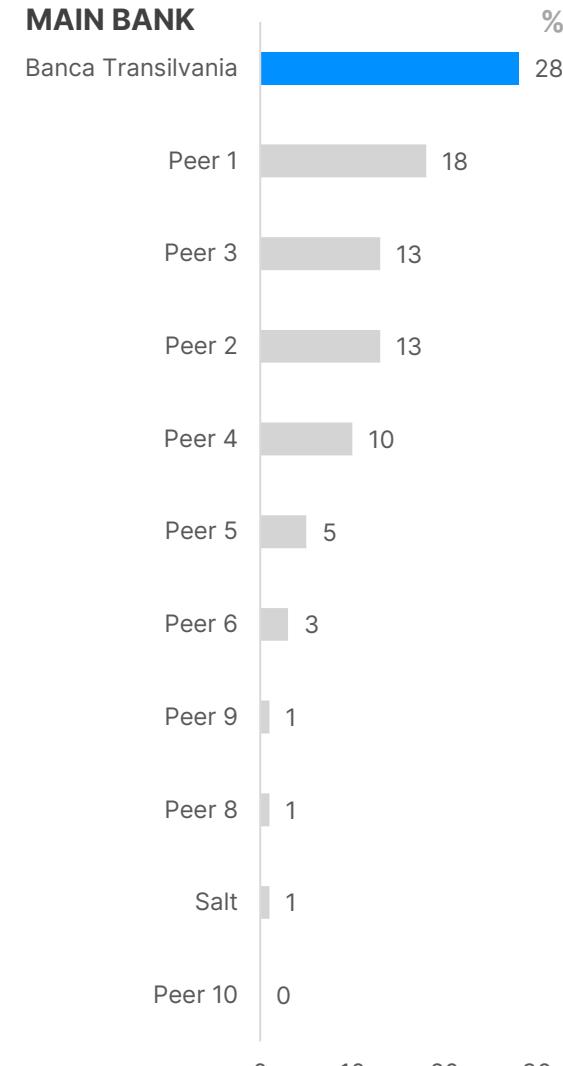
Main Bank

Used Bank

USED BANK



MAIN BANK



BT'S MOAT: HARD TO REPLICATE ADVANTAGES

INDIVIDUALS

66 NPS

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.

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

COMPANIES

52 NPS

Market leader

6pp higher than the market average

CSAT – measures customer satisfaction with a specific interaction, product, or service.
Focus: Immediate, transactional feedback

NPS, OUR METRIC FOR ORGANIC GROWTH

CHANNEL	PERSONALIZATION	SEGMENT	PRODUCT
DIGITAL ONBOARDING	DIASPORA	COMPANIES	SATISFACTION
> 84	> 88	> 90 %	> 82
+3.33 pp Record High	Account Opening	conversion rate , from used to main bank. Best conversion in Romania.	Star Card Above market average segment.
IN BRANCH ONBOARDING	ADVISED RELATIONSHIPS	MAIN BANK FOR RETAIL	NEW FEATURES
> 82	97 %	> 66 %	> 90
+2.75 pp Record High	positive feedback , on all mentions from customers, with a major differentiator 'the interactions with staff'	conversion rate , from used to main bank. Best conversion in Romania.	CSAT increase since 2024

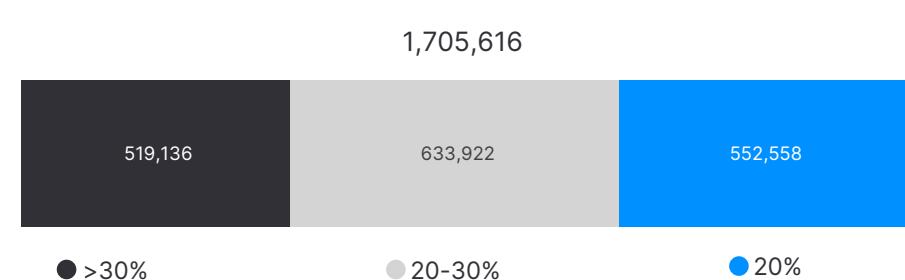
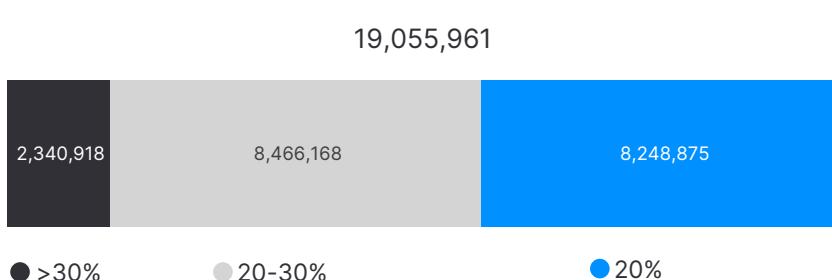
POTENTIAL TO GROW IN SELECTED GEOGRAPHIES

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
 - Electric Castle
 - Beach, Please!
 - 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
- Romanian Basketball Federation
- Romanian Olympic Committee
- Transylvania Open
- Sports Festival
- McLaren Formula 1
- U Cluj & U-BT

& 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.**



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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