

# INVESTOR DAY

SIGNALS THAT SHAPE TOMORROW

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# INTRO AND HIGHLIGHTS

ÖMER TETİK

**LARGEST  
BANK**

IN **SEE**, BY ASSETS

**1<sup>ST</sup> BANK**

DEDICATED TO THE  
**ROMANIAN ENTREPRENEURS**

**LARGEST  
BANK**

IN **ROMANIA**

**THE  
ONLY**

FULLY INTEGRATED FINANCIAL  
GROUP IN **ROMANIA**

## BT UNTIL NOW

**201.1** BN  
RON

**Total Assets** for Sep'25, more than double since Sep'20

**2,922** MN  
RON

**Net Profit** for 9M'25

**26.05**%

**ROE**, over banking sector while continuing to drive the digitization of processes and customer experience

## BT UNTIL NOW

▲ **3.49**%

**NIM** improving due to a diversified exposures across segments and industries

**20.28**%

**CAR** – allowing a calibrated risk and liquidity policy

**2.56**%

**NPL** Ratio level reflects an efficient and prudent risk strategy

**BANCA TRANSILVANIA FINANCIAL GROUP**

**BUILT ON OVERDELIVERY**

**SUSTAINED BY UNIQUE**

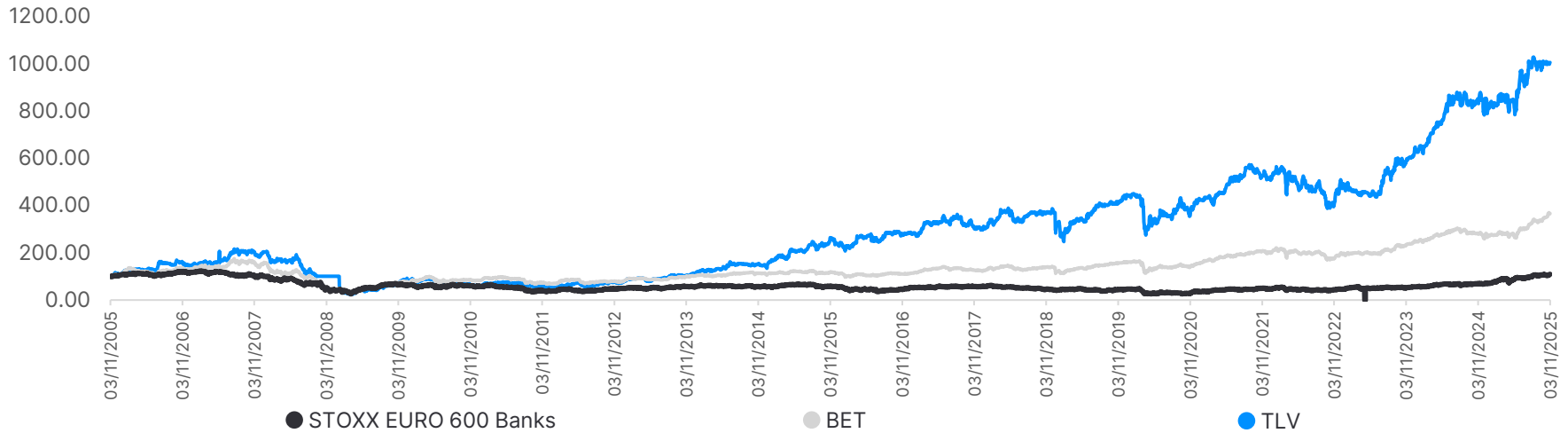
**M&A COMPETENCES**



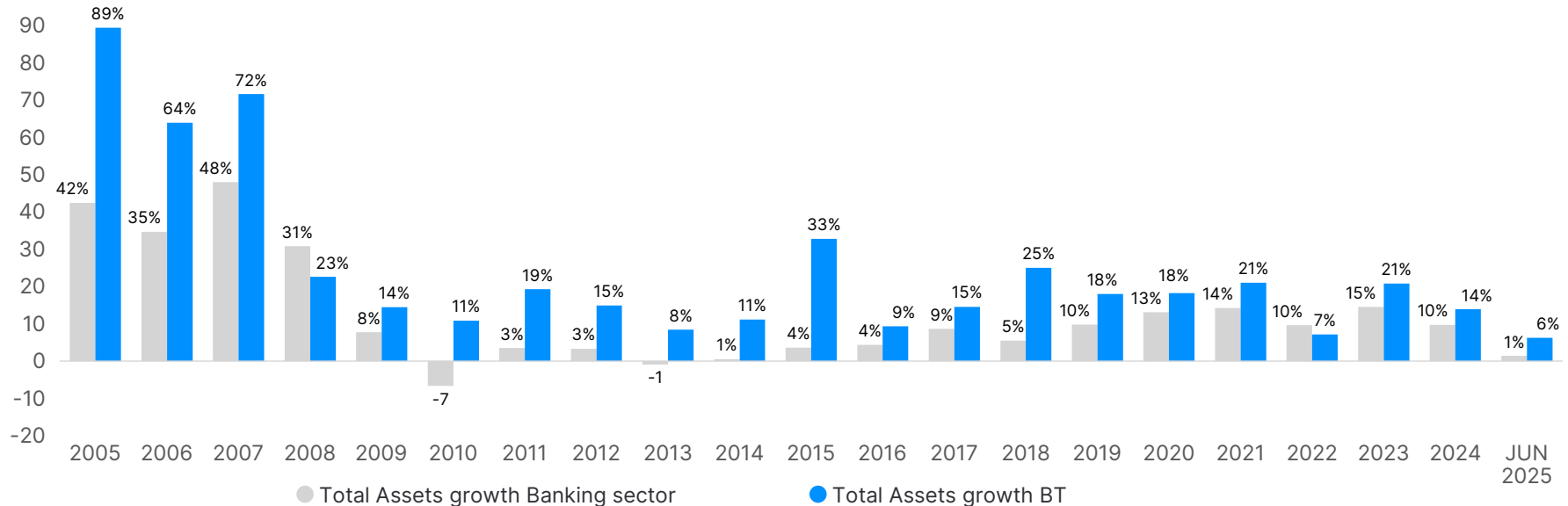
# BANCA TRANSILVANIA, ONE STEP AHEAD OF THE MARKET

## TLV STRONG PERFORMANCE AGAINST BET AND EURO STOXX BANKS 600 INDEX

rescaled, 11/05=100



## BT OUTPERFORMED THE BROADER FINANCIAL SYSTEM, WHILE REMAINING STEADY AMID UNCERTAIN TIMES



# THE GROUP FOOTPRINT REDEFINES THE MARKET HORIZONS

## BT LEASING: FROM PIONEER TO MARKET LEADER

### OVERVIEW

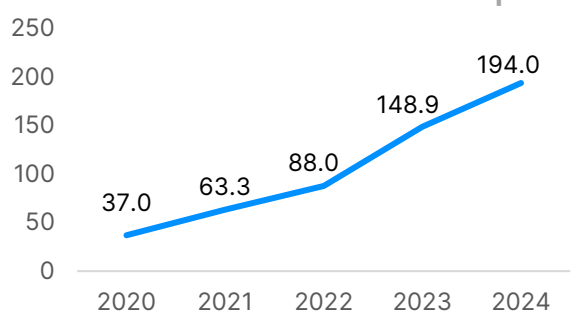


MARKET SHARE  
**26%**

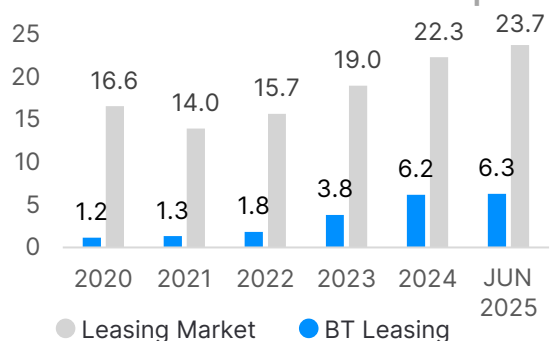
(of leasing portfolio out of ALCCR) at Sep-25

✓ **Clients:** 45.800

### NET PROFIT

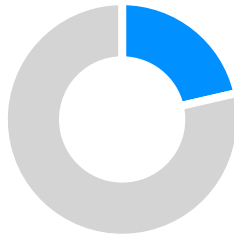


### TOTAL ASSETS



## BT ASSET MANAGEMENT, BUILDING INVESTMENT KNOWLEDGE

### OVERVIEW

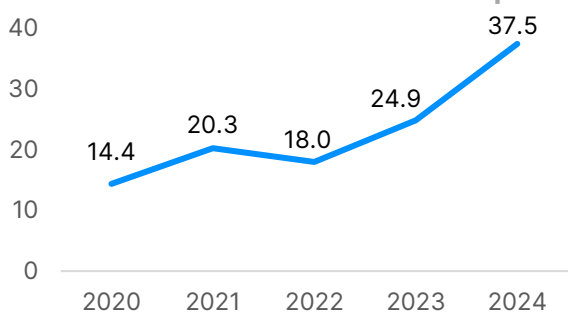


MARKET SHARE  
**21.9%**

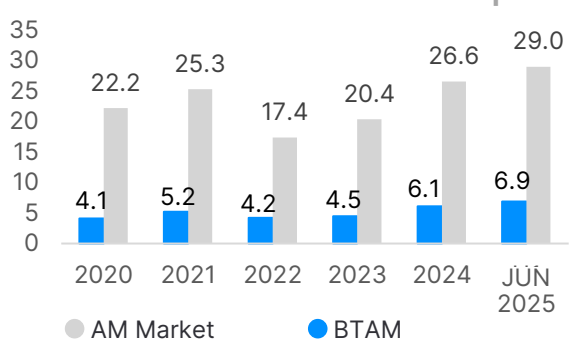
(out of domestic funds, OPCVM only) at Sep-25

✓ **Investors:** +300.000

### NET PROFIT

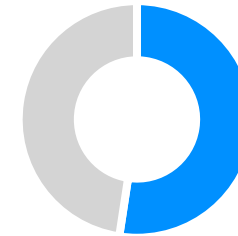


### AUM



## BT MIC: THE BLUE OCEAN STORY

### OVERVIEW

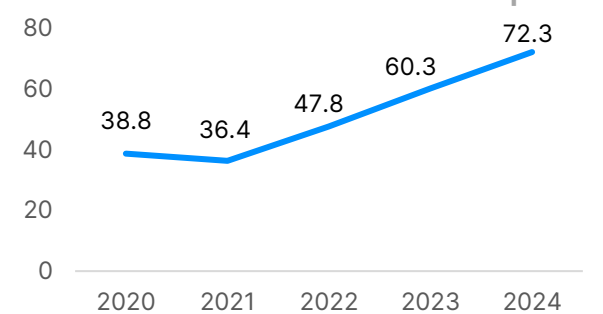


MARKET SHARE  
**52.4%**

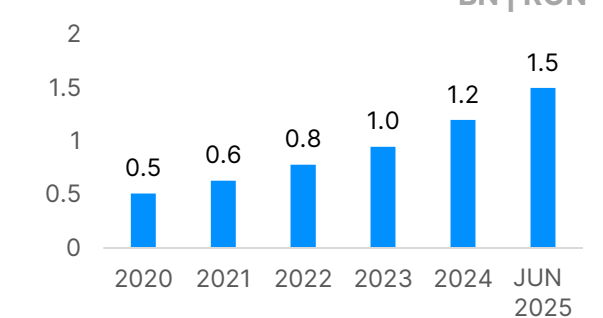
Starting from serving an unbanked market at Sep-25

✓ **Clients:** 41.000 micro businesses

### NET PROFIT



### TOTAL ASSETS



# BLUE CHIP COMPANY FOR OUR **SHAREHOLDERS**

# 1<sup>ST</sup>

**Most traded share** on the BSE in the past decade

# 2.9<sup>RON</sup>

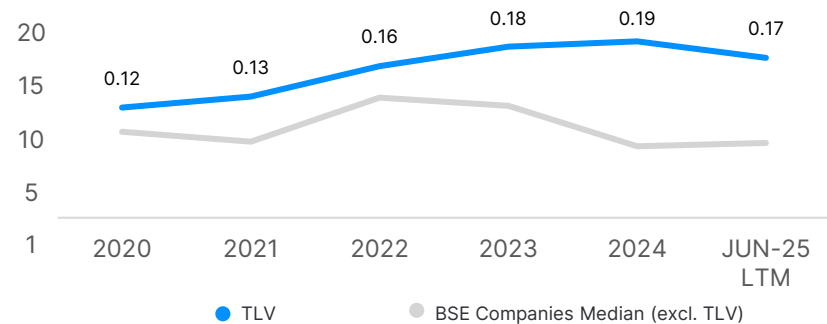
**EPS** shows confident high returns

# 2.5<sup>EUR BN</sup>

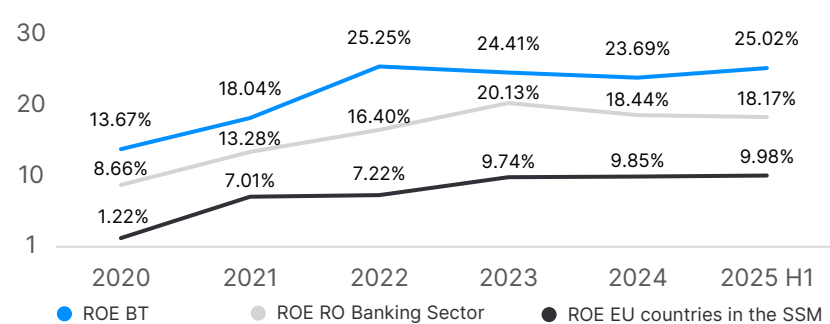
**Attracted** from the capital markets since 2023

## TOP POSITION BUILD ON TRUST

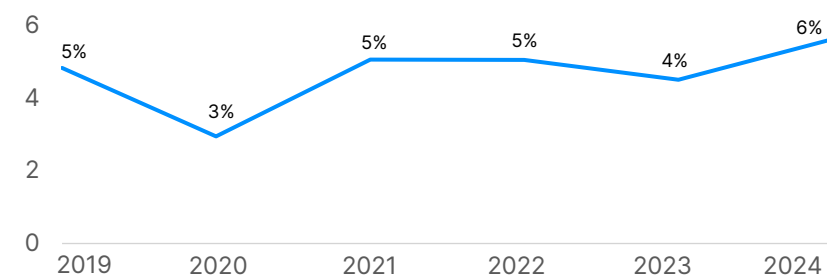
### EARNINGS YIELDS = 1/PER



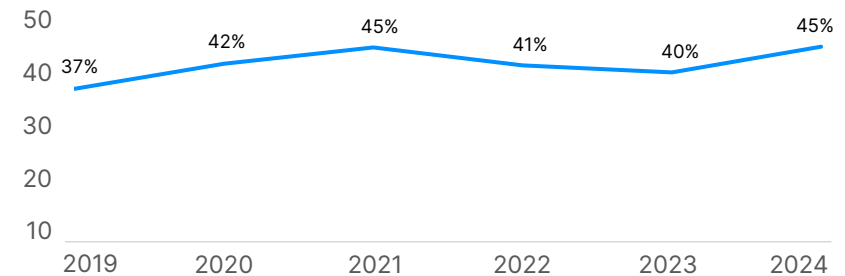
### ROE



### DIVIDEND YIELD



### DIVIDEND PAYOUT

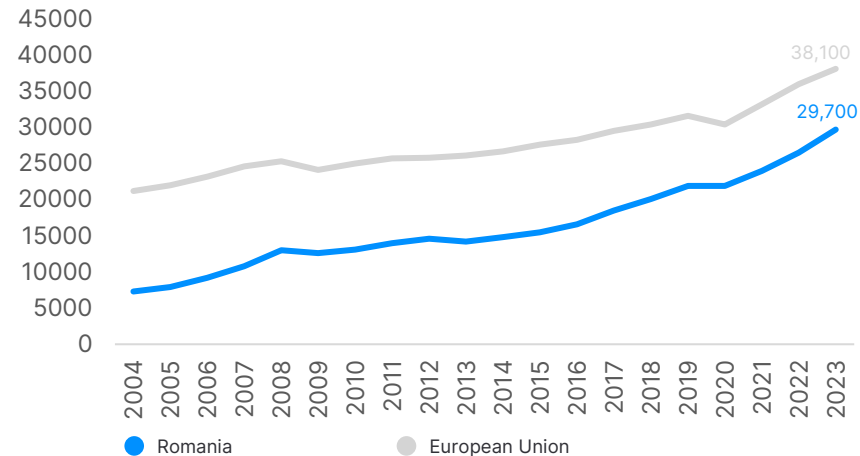


# FROM EMERGING TO THRIVING: ROMANIA IS CLOSING THE GAP

STEADY GROWTH, SIGNALING STRONG CONVERGENCE WITHIN THE REGION

## ROMANIA CLOSER TO THE UE

PIB PER CAPITA (PPS)



ROMANIA RISING: STRATEGIC LEVERS FOR GROWTH IN A CHANGING EUROPE

ROMANIA AHEAD THE REGION

**7.7%**

GROWTH IN PPS TERMS OVER 2004-2023

Focusing on closing the gaps, Romania surpassed LT & LV (6%), EE & PL (5%) and the CZ, HU & SK (4%).

STRATEGIC EXPANSION IN KEY SECTORS

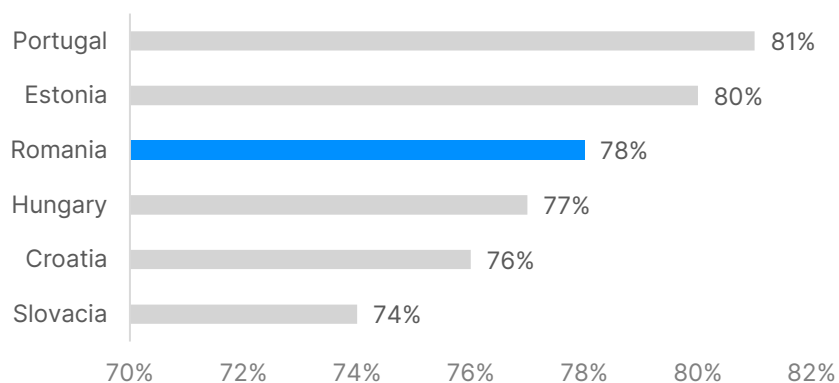
**8%**

IT&C CONTRIBUTION TO THE ROMANIAN GDP

Leveraging strong investments in IT sector we became a **regional tech hub** over the last 15 years.

## NARROWING THE PROSPERITY GAP

PPS



NATIONAL COMPETITIVE ADVANTAGE

**3<sup>TOP</sup>**

ENERGY-INDEPENDENT EU COUNTRIES

Romania stands out in CEE for its diverse energy mix and resource endowment with ongoing investments.

KEY ROLE IN FOOD SECURITY

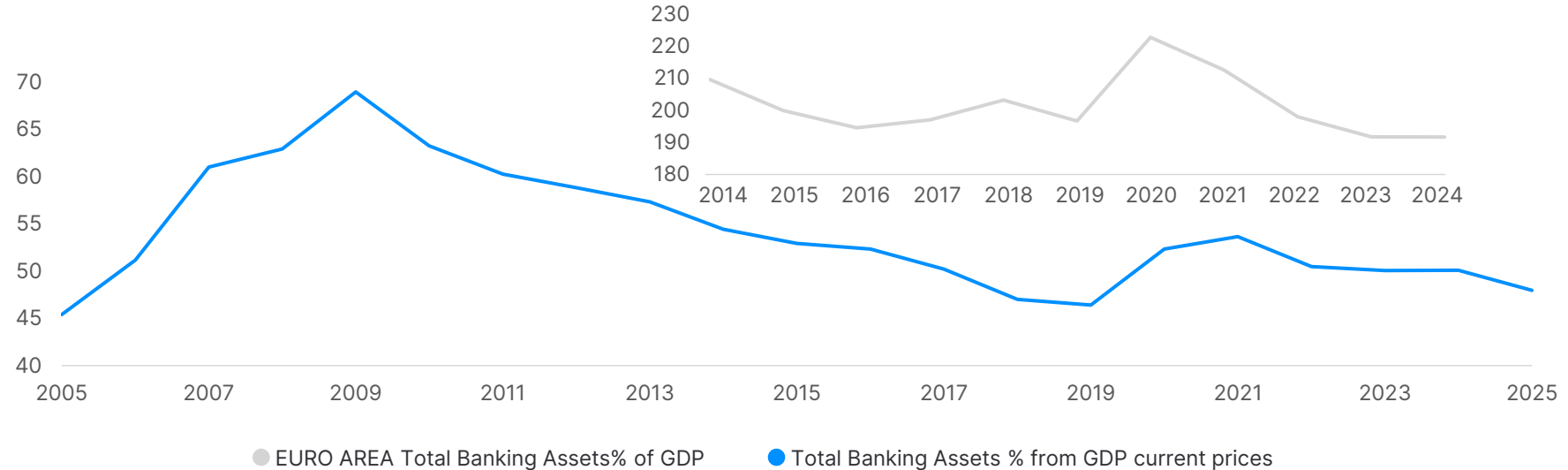
**10%**

OF EU GRAIN OUTPUT & #1 SUNFLOWER PRODUCER

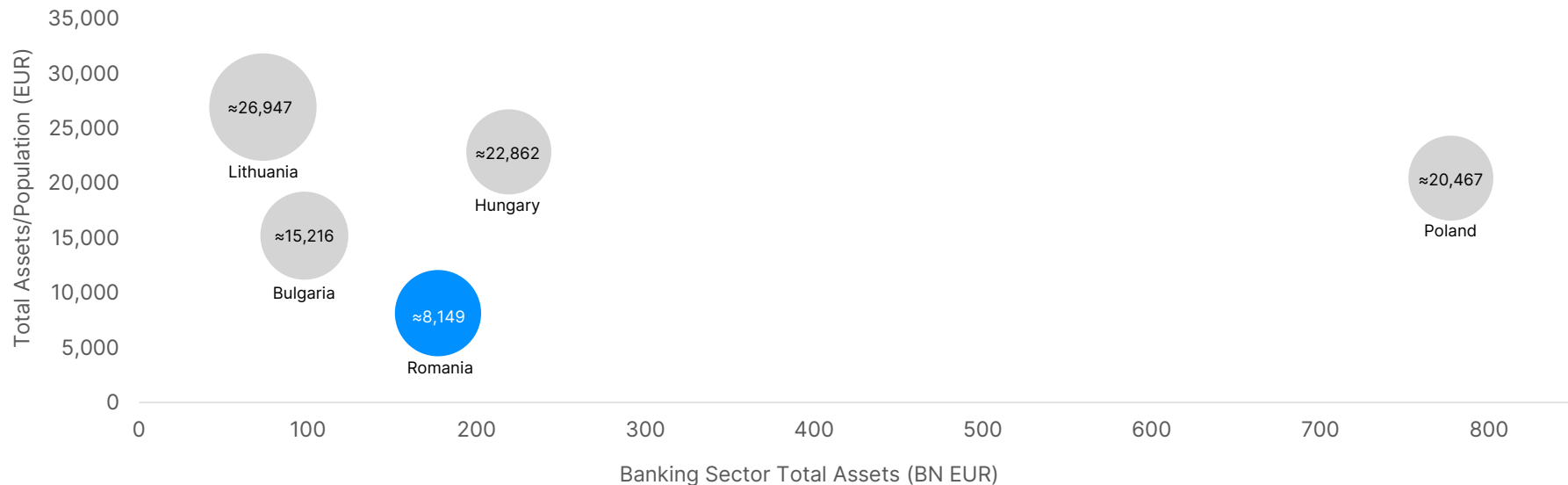
With one-third of all EU farm holdings, Romania has the potential to transform into an agri-business hub.

# UNLOCKING POTENTIAL: A BANKING INDUSTRY ON THE RISE

## BANKING ASSETS IN GDP COMPARED VS EU AREA



## ROOM TO GROW AS BOTH TOTAL ASSETS AND ASSETS PER CAPITA ARE LOWEST IN REGION (2024)

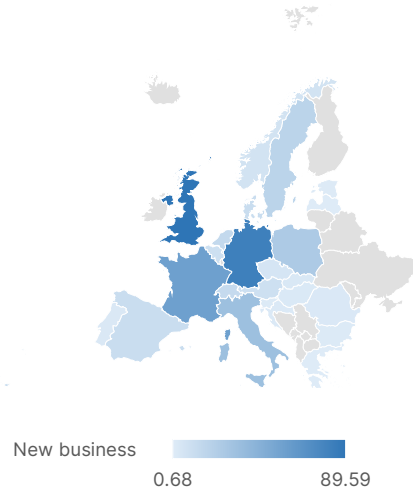


# SCALING THE POTENTIAL: THE GROUP STRATEGIC ADVANTAGE

## ROMANIA'S LEASING SECTOR READY TO ACCELERATE

### NEW BUSINESS

BN | EUR

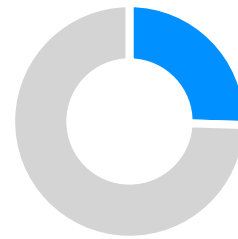
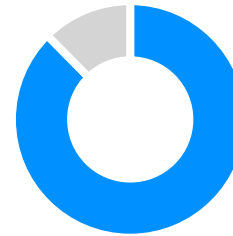


## PENSIONS: EARLY GROWTH WITH STRONG UPWARD MOMENTUM

### PENSIONS FUND PLACEMENTS

**87.6%**

of the assets of privately managed pension funds were placed in Romania



### EU AVERAGE FOR PENSION FUND ASSETS

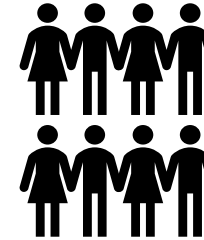
**25.5%**

with leaders like the Netherlands exceeding 200% of GDP.

## THE NEXT BIG OPPORTUNITY: ROMANIA'S FUND MARKET

### ACTIVE POPULATION

%



**40%**

invest in funds, on average, in the EU

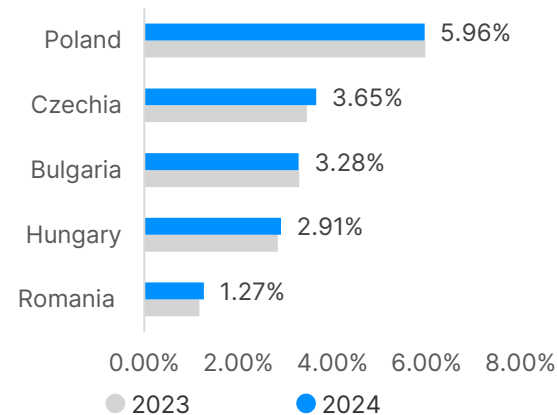


**10%**

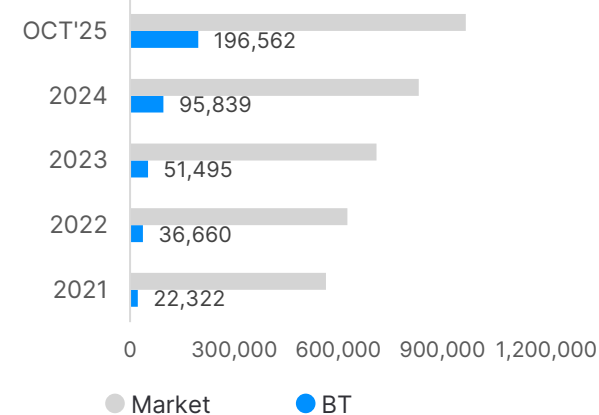
invest in funds, on average, in Romania

### LEASING MARKET

% | GDP

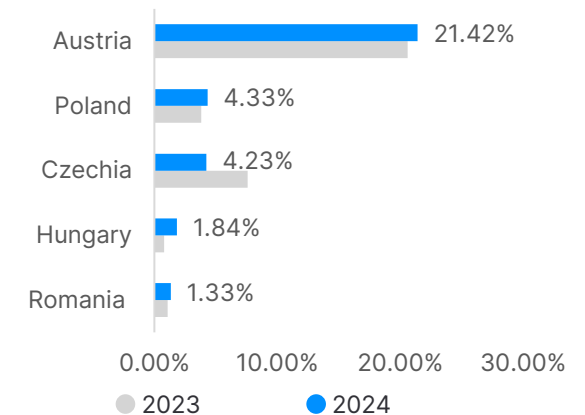


### PENSIONS NO. OF USERS



### NET ASSETS

% | GDP



## MARKET SHARE EFFECT

**1/3**

of **payments** in Romania are processed by Banca Transilvania

HOUSEHOLDS

CORPORATE

**27%** **22%**

**Largest deposit** collection franchise

**~25%**

of Romania's total population are **BT's clients**

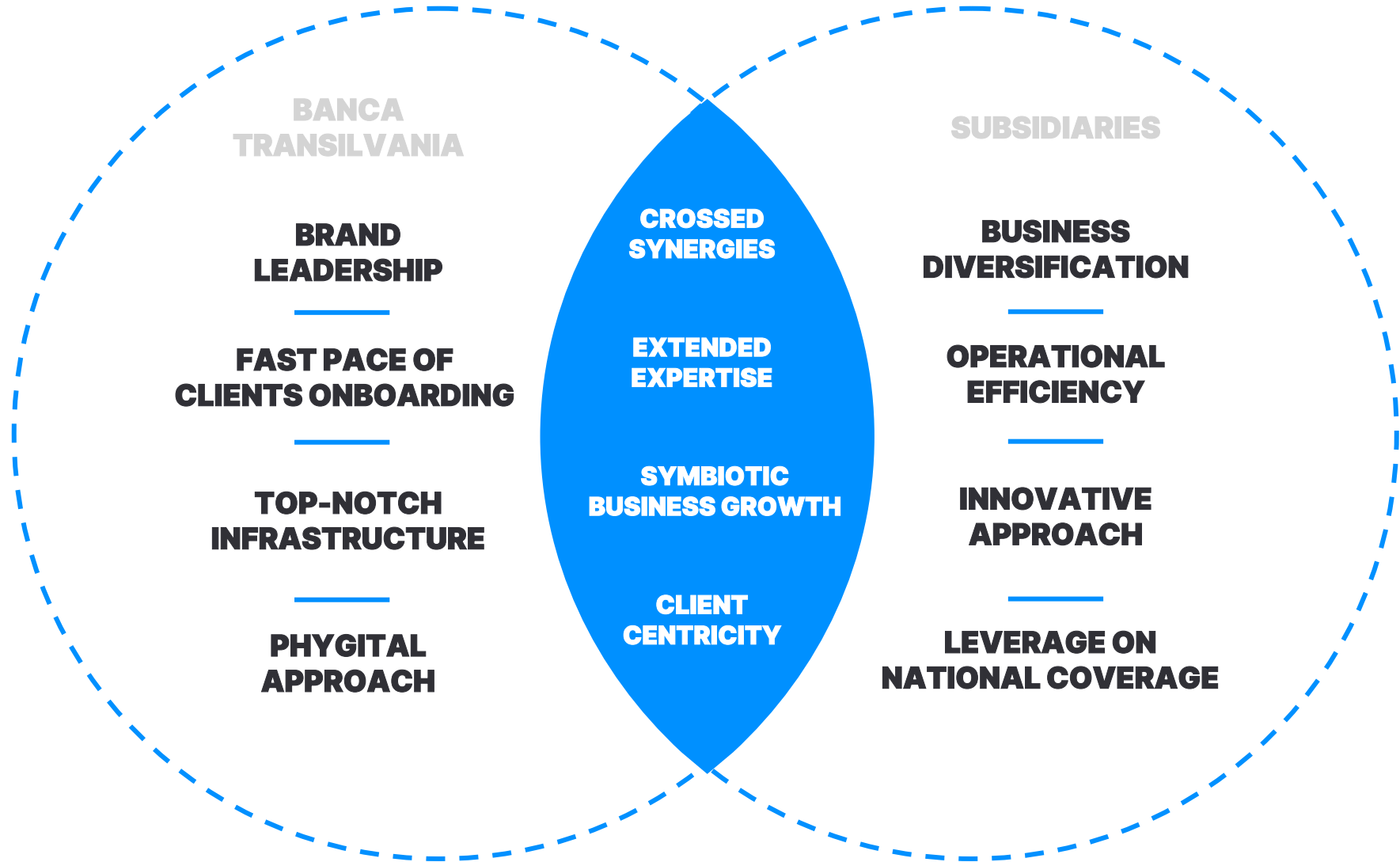
**20%**

of **ATMs** in the national network

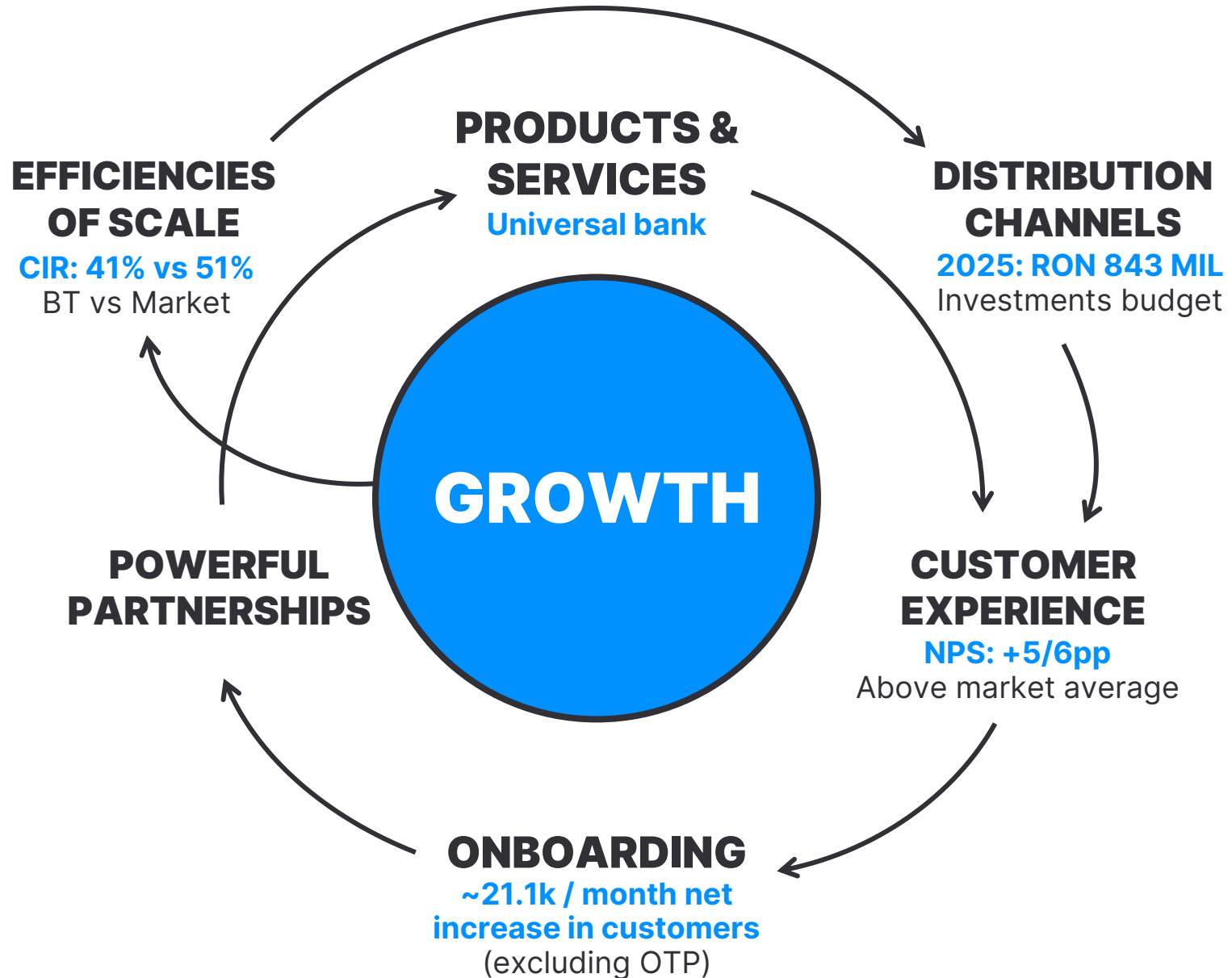
**33%**

of **POS** systems in the national network

# THE ONLY **FULLY INTEGRATED** FINANCIAL GROUP IN ROMANIA



# VALUE FLYWHEEL



# ORGANIC GROWTH FOCUS **COUPLED WITH M&As**

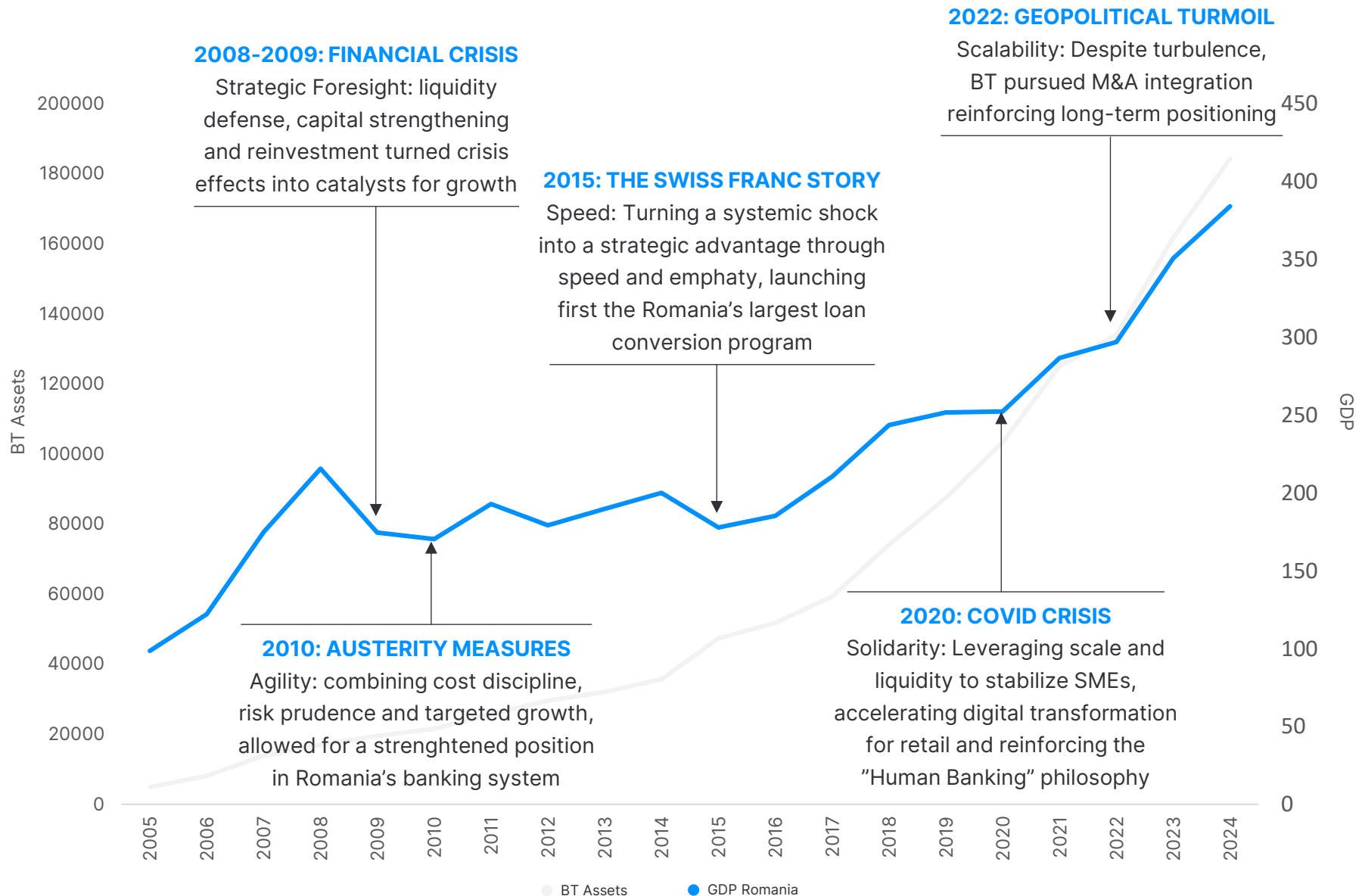
**17** **DEALS**  
**IN 10 YEARS**

**7** **MONTHS**  
**RECORD INTEGRATION**

**6** **BANKS**  
**IN 10 YEARS**

**38** **PEOPLE**  
**SEASONED CORE TEAM**

# HOW TO ACHIEVE GROWTH IN A SLOWING ECONOMY?



# ROMANIA **POSITIVE PERSPECTIVE**

## **EU** **INTEGRATION**

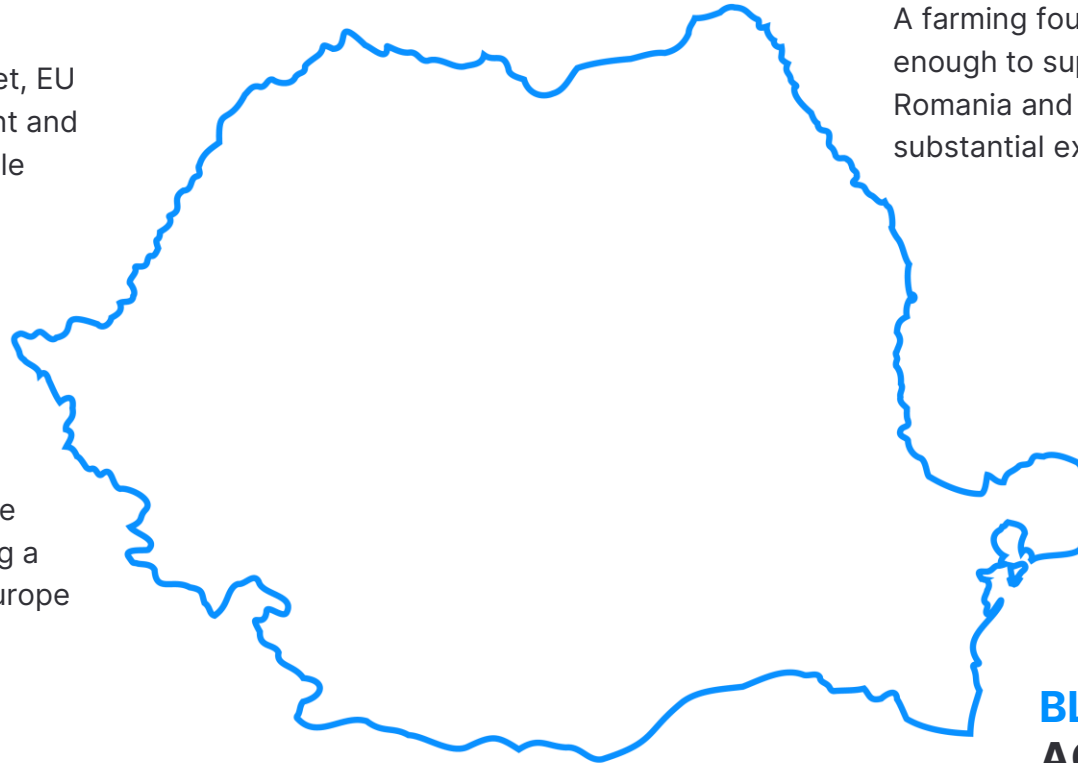
Access to the single market, EU funding, foreign investment and reforms support sustainable economic growth

## **ENERGY** **INDEPENDENCE**

Balanced energy mix, ambitious projects set the right course for becoming a net energy exporter in Europe

## **SCHENGEN** **MEMBERSHIP**

The trade and logistic boost, tourism, labor mobility, and regional hub perspective collectively contribute to regional economic development



## **AGRICULTURE** **POTENTIAL**

A farming foundation strong enough to supply food for Romania and also export substantial excess produce

## **OECD** **ACCESSION**

Strong signals indicate Romania's progression into a mature, developed economy

## **BLACK-SEA** **ACCESS**

Place Romania as a leader with significant geostrategic influence, with the potential to become a primary gateway for EU-Asia trade

## **NATO** **AFFILIATION**

Plays a crucial role in enhancing maritime security, safeguarding critical infrastructure and transforming Romania into a key economic gateway

**BANCA TRANSILVANIA FINANCIAL GROUP**

**IS HERE...**

**TO STAY**

**TO GROW**

**TO OVERDELIVER**

# POSITIONING FOR WHAT'S NEXT

IOAN NISTOR

# STATUS CHECK

## GDP/CAPITA

- 29.700 PPS
- 78% of EU average
- CAGR 7.7%
- Bucharest Region: 72.600 PPS, 191% EU avg.
- North-East: 17.700 PPS, 46% EU avg.

## DEBT/GDP

- 57.3% of GDP - Q2 2025
- 88.2% of GDP - EU avg.
- 35% of GDP in 2019
- Remains below the EU average, ranking 16<sup>th</sup> among EU states

## FDI

- EUR 5.6 BN in 2024
- Financial intermediation: EUR 1.6 BN
- Industry: EUR 1.4 BN
- Trade: EUR 1.2 BN
- Outflow: EUR 861 MN, 2x 2023

## UNEMPLOYMENT

- 5.9% September 2025 – stable
- 482,500 persons
- Youth Unemployment: 23.5%
- Adult Unemployment: 4.8%
- Long-term unemployment: 2.1%

## KEY POLICY RATE

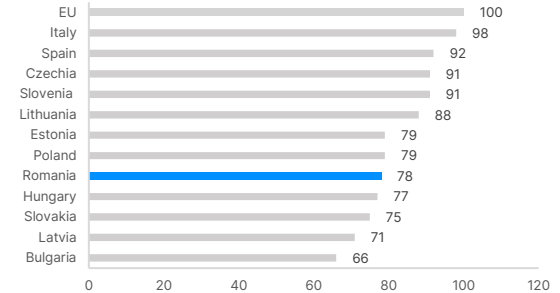
- 6.50% since August 2024
- The NBR maintains a hawkish stance, prioritizing price stability overgrowth due to fiscal uncertainty and external risks.

## EU FUNDS

- 2021-2027: EUR 80 BN
- Common Agricultural Policy: EUR 20 BN
- EUR 12.1 BN grants + EUR 14.9 BN loans via RRF
- Absorption rate: 16.3% vs. EU avg. 11.4%

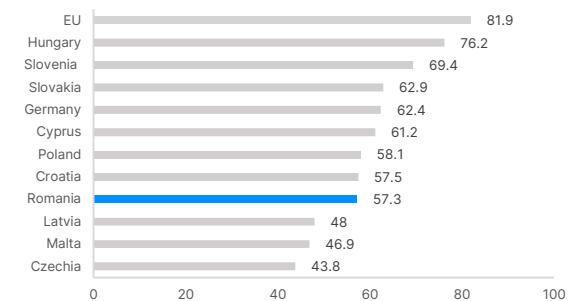
## RELATIVELY HIGH WEALTH IN THE CEE

GDP per capita 2024 (PPS, EU27\_2020 = 100)



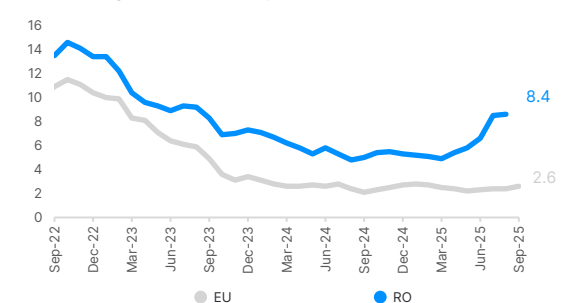
## RELATIVELY LOWER DEBT TO GDP RATIOS

General Government Debt Q2 2025, % GDP



## INFLATION

Consumer prices (HICP) (% YOY)



# ROMANIA'S COMPETITIVE EDGE



## SERVICES

# 60.7%

of the GDP. The composition includes 8% from the IT&C sector and 10.5% from business services.

- The sector is set for transformation through OECD accession
- Romania aims to achieve full digital public services by 2030



## CONSTRUCTION

# 8%

Strong role to GDP contribution  
Post-Pandemic Boom: 58% higher than in 2019, driven by infrastructure and private projects. EU Funds as a catalyst

- Infrastructure Mega-Projects: double highway network by 2030
- Employment Potential: 460K people today, projected to exceed 650K by 2030
- Rapid urbanization



## INDUSTRY

# 27%

Dominant role in GDP, this sector is a major employer (24% of the workforce) and is responsible for 2/3 of the total national exports.

## AUTO 6<sup>TH</sup>

Larger car producer in the EU. Strong Automotive Hub: 1/3 exports

- Nearshoring advantage
- Green transition commitments



## AGRICULTURE

# 3.9%

of the GDP. Romania ranks first in the EU in terms of the absolute number of young farm managers under 40.

In 2024, the total value of agricultural production was RON 100.5 BN, with a more balanced structure:

- crop production – 55%
- livestock production – 41%
- agricultural services – 4%

## LAND 13.5<sup>MN</sup> HA

Agricultural land, ranking among the largest in the EU.

- know-how heritage
- ranked first in terms of cultivated area for corn and sunflower
- top-three producer of corn & sunflower, top-four of wheat

# ROMANIA'S COMPETITIVE EDGE



## INFRASTRUCTURE

# 7.7%

of total employment works in transport

- EU Funding Backbone
- Strategic GDP Role
- Highway Expansion: plans to double its highway network to 2,000 km by 2030
- Port of Constanța: largest Black Sea port
- Schengen Integration
- Air Transport Growth



## DEFENCE

# 16.7<sup>BN MN</sup>

from the EU SAFE program. Defense spending has risen by 53%, since 2023, contributing significantly to supporting the industrial resurgence and infrastructure.



## ENERGY

# 4%

of the GDP, making it a strategic pillar for economic growth.

## ENERGY MIX

# 64%

of the total electricity consumption comes from low-carbon sources, ensuring a diverse energy mix.

- Electricity: 68.5% of the energy needs from domestic sources
- Primary energy resources: 52% domestic

- Cumulative allocation of EUR 45 BN for 2025–2029
- 3.5% of GDP by 2030
- Economic Spillovers
- NATO & EU Commitments



## TOURISM

# 5%

contribution to GDP. ~235K Romanians are directly employed in tourism, with the overall impact of the industry affecting around 500K people connected to this field.

## HERITAGE

# 11

UNESCO World Heritage Sites

9 cultural sites  
2 natural sites

- The hospitality market is forecast to grow at 7.9% CAGR
- Green & urban tourism potential

# REACHING NEW HEIGHTS



## SERVICES

- **Romania as a nearshoring destination for EU companies**
- Financial Services Modernization supported by OECD accession and EU regulatory alignment.
- Scale IT & Business Services: Romania as a regional leader in AI, cybersecurity, and

automation, leveraging its strong IT talent pool and competitive costs.

- Expand tech hubs and incubators : promote collaboration between startups, universities, and global firms.
- Leverage EU & RRF Funds
- Ensure Regulatory Stability



## INDUSTRY

- **Industrial Strategy 2024–2030**
- Green & Digital Transition
- Net-Zero Industrial Corridors
- Workforce Upskilling

- Integration into EU Value Chains
- Cluster Development
- Nearshoring activities
- Development of Industrial Infrastructure



## CONSTRUCTION

- **EU Fund Absorption**
- Public-Private Partnerships
- Green Construction
- Streamline Permitting & Regulation
- Focus on Urban Regeneration
- Investment Opportunities: High returns expected

- Growth Outlook: average annual rate of 3.7% between 2026–2029
- Green Transition: Sustainability is becoming mandatory
- Urban Regeneration & Smart Cities

# REACHING NEW HEIGHTS



## AGRICULTURE

- **Accelerate Irrigation Investments**
- Modernize Equipment
- Expand Storage & Logistics
- Strengthen Value-Added Processing
- Farm consolidation
- Digital & Precision Farming



## ENERGY

- **Accelerate Renewable Deployment**
- Modernize the Grid
- Support Prosumers
- Maximize EU Funding
- Phase Out Coal
- Boost Energy Efficiency
- Tax incentives and PPAs (Power Purchase Agreements)
- Strengthen Regional Integration



## DEFENCE

- **Maximize EU & NATO Funding**
- Develop Domestic Defense Industry
- Build Strategic Industrial Hubs
- Invest in Cyber & Digital Defense
- Workforce Development

# REACHING NEW HEIGHTS



## INFRASTRUCTURE

- **Maximize EU Fund Absorption**
- Public-Private Partnerships (PPPs) for large-scale projects like industrial parks, hospitals, and logistics hubs
- Streamline Permitting & Governance
- Upgrade Ports & Airports
- Expanded Urban Infrastructure



## TOURISM

- **Premium Hospitality**
- Foster Public-Private Partnerships
- Workforce Development
- Leverage EU & RRF Funds
- Strengthen Branding & Marketing
- Diversify Tourism Offerings
- Cultural & Heritage Tourism



## TRANSPORT

- **Leverage EU & RRF Funds**
- Acceleration of Highway Construction
- Modernization of Rail Infrastructure
- Expanded Port Capacity
- Improve Airport Infrastructure
- Strengthen Logistics & Intermodal Hubs

# NEXT GROWTH WAVE

## HIGHEST NEAR-TERM UPSIDE

### **Industry, Agriculture,**

### **Infrastructure, Transport**

Under-execution vs. EU peers,  
large EU funding envelopes and  
identifiable bottlenecks

## STABLE FOUNDATIONS

### **Services, Construction**

Large base effects, focus should  
be on productivity, digitalization  
and quality (not just volume).

## SOLID AND SCALABLE

### **Energy, Defense**

Investment programs and  
local industrialization can  
raise resilience and exports.

## BRAND AND ASSET DEPTH

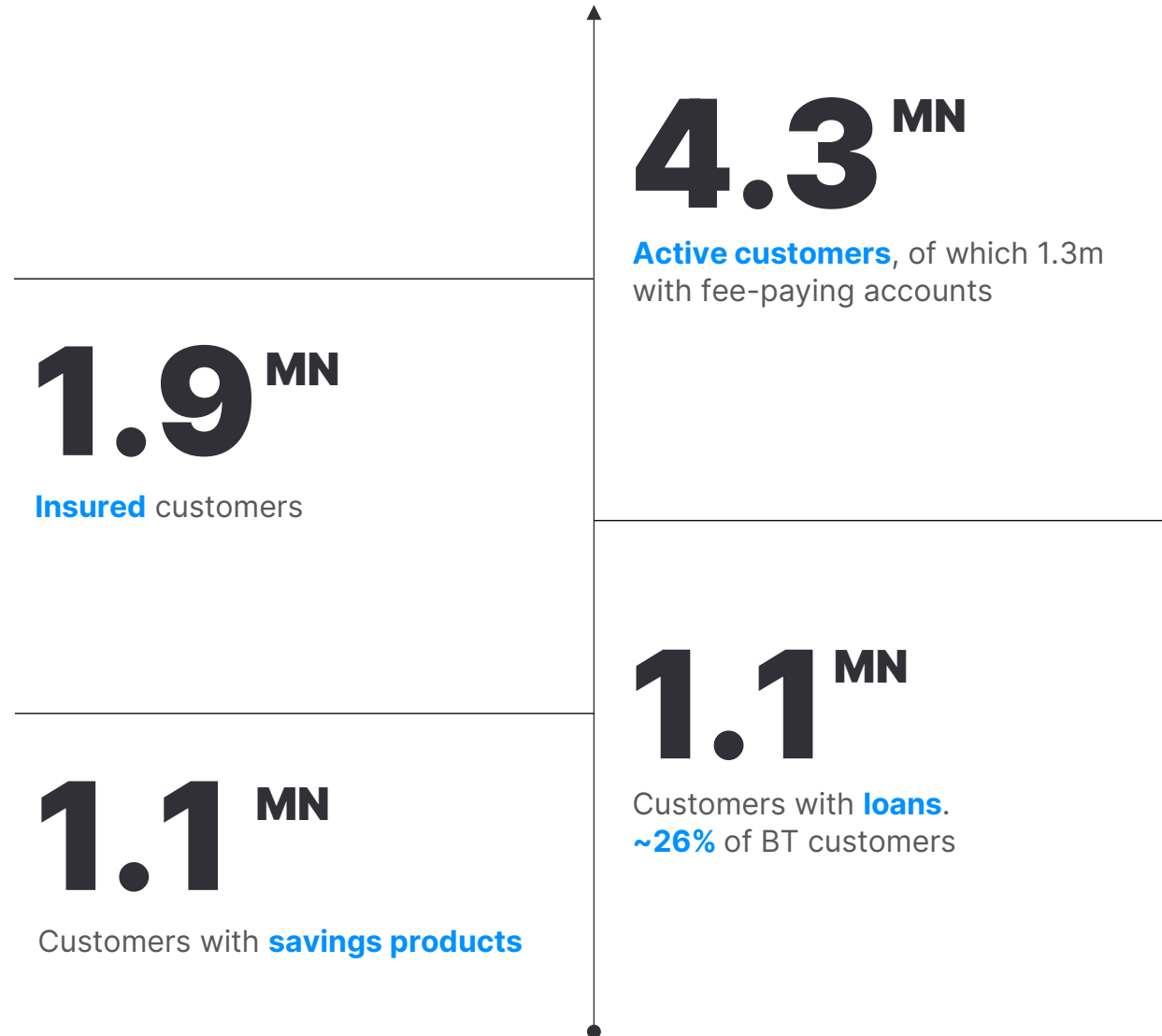
**Tourism** requires product  
mix diversification and  
improved access to reverse  
its softness.

**ROMANIA'S SECTORS ARE POSITIONED FOR A STRUCTURAL LEAP.  
EU FUNDS, PRIVATE CAPITAL AND INNOVATION WILL DRIVE THIS TRANSFORMATION.**

# ACCELERATING THE MOMENTUM

OANA ILAŞ

# RETAIL SYNOPSIS



# FOUNDATION FOR GROWTH & OPPORTUNITIES TO ATTAIN

## STRONG FOUNDATION

### LARGE DATABASE

**4.3M** active customers

**2.1M customers** with recurrent income for which Banca Transilvania is the primary bank

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### ATTRACTIVE KEY SEGMENTS

**~150K Private + Premium customers** aiming to maximize growth via differentiated service & value

**~1.1M Gen Z customers** – stickiness for young generation from lifestyle products (McLaren F1 Team Mastercard & Visa Untold)

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### NEW MARKETS

**Diaspora** – digital onboarding via BT Pay, with card delivery and top-up for SEE countries

**Italy** – tailored local experience, with local IBANs

## GROWTH POTENTIAL

### FINANCIAL INTERACTIONS

**Family value proposition**, with +500K children and supplementary cards' holders

**Universal bank synergies**, with meal ticket cards and strong corporate relationships

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### BT – BRIDGE TO HOME

**Sizeable diaspora**, with ~3M living in EU

Remittances remain elevated at **2.5% of GDP**

Migrant workers are a new market in Romania.  
**21% BT** market share – ambition for 35%

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### PREMIUM APPROACH

Ambition to grow customer franchise with **250k premium customers**

## PAYMENT **ECOSYSTEM** – NETWORK EFFECT

**LEADER IN ISSUING**

**7.9**<sup>MN</sup>

**CARDS**

**LEADER IN ACQUIRING**

**219**<sup>K</sup>

**ACQUIRING SOLUTIONS**

**SEAMLESS  
SECURE ONLINE  
PAYMENTS**

**30**<sup>K</sup>

**PAY WITH  
BT PAY SITES**

**LARGEST CREDIT  
CARD LOYALTY  
PROGRAM**

**38**<sup>K</sup>

**STAR LOCATIONS  
ALL AROUND  
ROMANIA**

**LEADING  
ECOSYSTEM  
DRIVER**

**80**<sup>%</sup>

**TRANSFERS US  
ON US (BT TO BT)**



## GROWTH DRIVERS

### PHYGITAL HUMAN | DIGITAL | AI

- BT Pay: 4.5M users
- Contact Center: Chat BT ( 1.1M sessions with 54% AI & Tele-sales & BT Visual Help)
- Network: +500 branches

### GROUP TOGETHERNESS

- BTAM (290k customers of which 1/3 via BT Pay)
- BT Pensii (186K customers – live in BT Pay Q3'25)
- BT Direct – already in BT Pay
- BT Capital Partners – linking with BT Pay

Intra-group synergies – Retail & Companies

### INNOVATION NET VALUE PROPOSITION

- **Wealth, Insurance & Home** focused on digital origination, powered by AI-enabled accelerators

### ACCELERATORS EMBEDDING AI

- Digital Communication Hub – enabling smart real-time targeting, with 3.4M customers actioned
- Chat BT – from service to sales

# BT PAY AS THE HEART OF THE **RETAIL UNIVERSE**

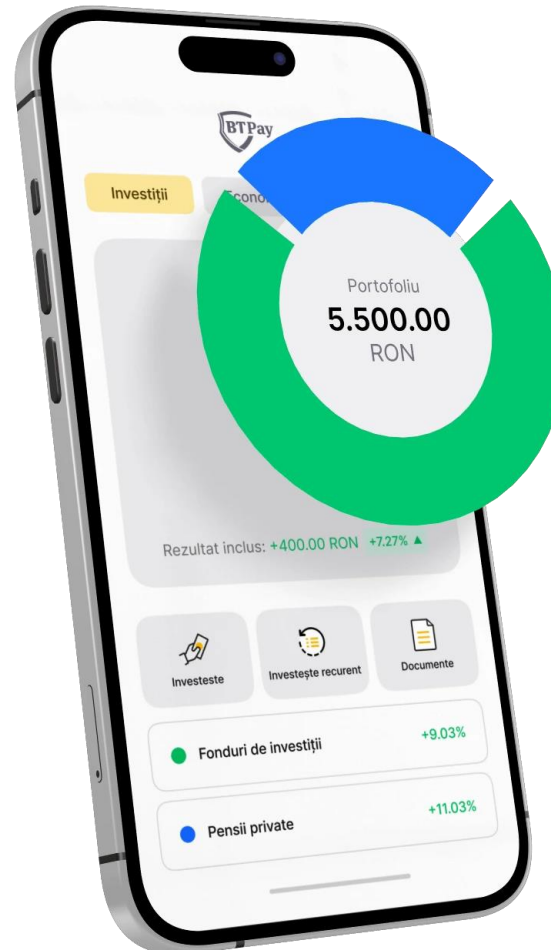
**ONE APP:** Unified customer experience in a single platform

**WALLET & MOBILE APP:** Customer touchpoint & differentiation

**COMMUNITY BANKING:** Bringing multiple “tribes” under one roof

**POWERHOUSE TECH:** 2-in-a-box business & in-house technology, with monthly releases

**AUTH-AS-A-SERVICE:** Contact Center (1.4M sessions in 9M'25) & Branches (150K): alternative identification method



**HOLISTIC APPROACH:** Trusted HUB for family financial, Personal Financial Wealth, Lifestyle & everyday life needs

**COMPLETE INTEGRATION:** Fully connected within the ecosystem, linking branches, the Contact Center and the entire Financial Group.

**DELIVER MORE, BETTER, FASTER:** AI-assisted – enabling faster, cost-effective delivery and greater synergies with our customers' needs and wants.

**THE VISION ABOUT TOMORROW**

**A STORY ABOUT TODAY**

## EXPANDING REVENUE SOURCES

**SCALE**  
LARGEST BANK  
IN ROMANIA

**DIVERSITY**  
MULTI-CHANNEL  
ONE GROUP

**INCOME**  
GROWTH

Ambitious growth plans in fee income via new propositions in Wealth, Insurance & Pensions

**ECOSYSTEM**  
MULTIPLE  
TOUCHPOINTS

**COST**  
EFFICIENCY

Lower costs from implementing AI, paperless and automation in day-to-day activities and customer interactions

**STRATEGY**  
RAZOR FOCUS

**BT PAY**  
CENTRAL

**FUELING**  
**ENTREPRENEURIAL**  
**ROMANIA**  
**GROWTH**

TIBERIU MOISĂ

## IT'S A **STORY** ABOUT ROMANIA...

**99%**

OF ROMANIAN  
COMPANIES ARE **SMEs**

**63%**

OF THE ROMANIAN  
**WORKFORCE** IS  
EMPLOYED BY **SMEs**

**56%**

OF ROMANIA'S  
**GDP**

**49%**

OF THE NATIONAL TOTAL  
**COMPANY REVENUE**

## SMEs

1/3

**Newly established companies,**  
leading to a younger client base

370<sup>K</sup>

**Warm market** potential to grow

27%

**Market share accounts,** solid know-how in strong shares on Medical & Agriculture

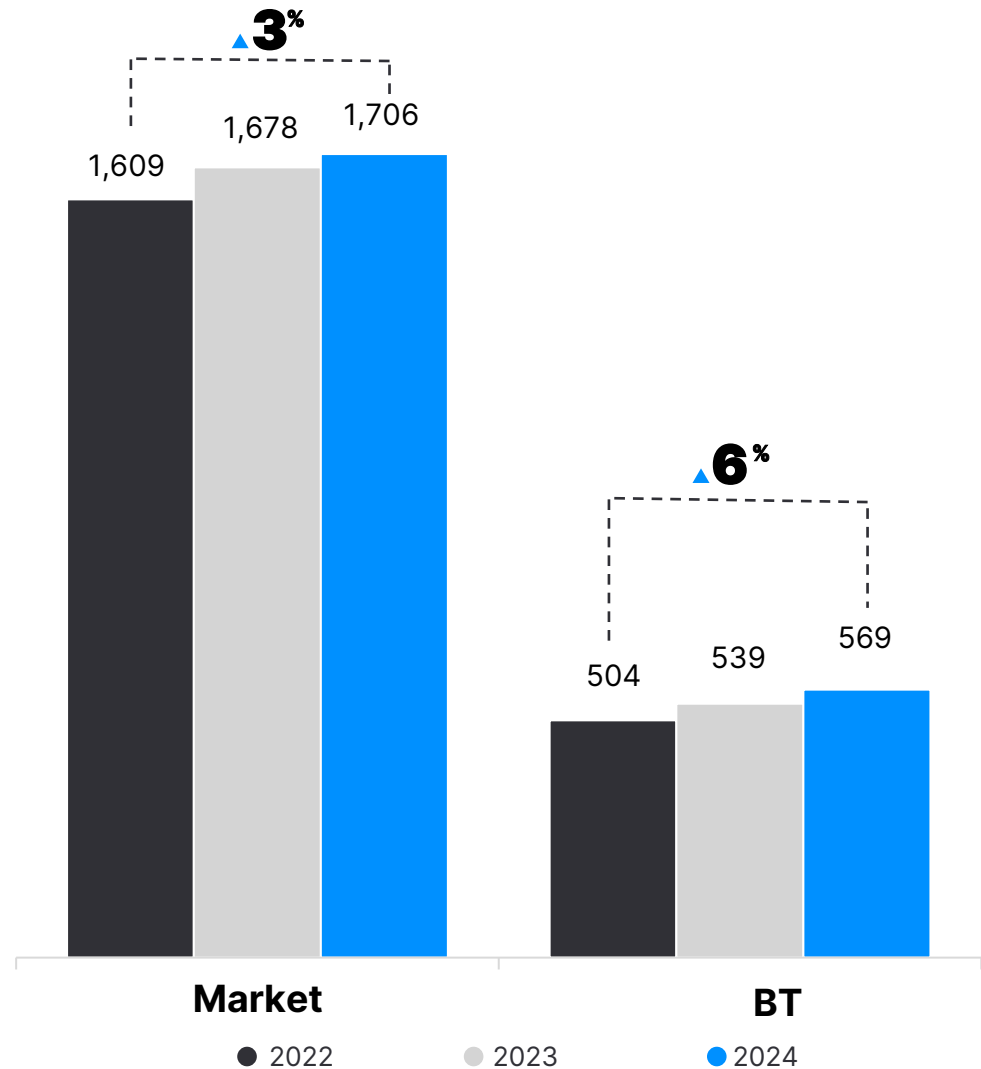
60%

**of SMEs with external financing**  
are holding a loan from BT or one of its subsidiaries

# BUSINESS FORMATION & ACCOUNT ONBOARDING

EVOLUTION OF # COMPANIES

THOUSANDS



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

The Market

Until now

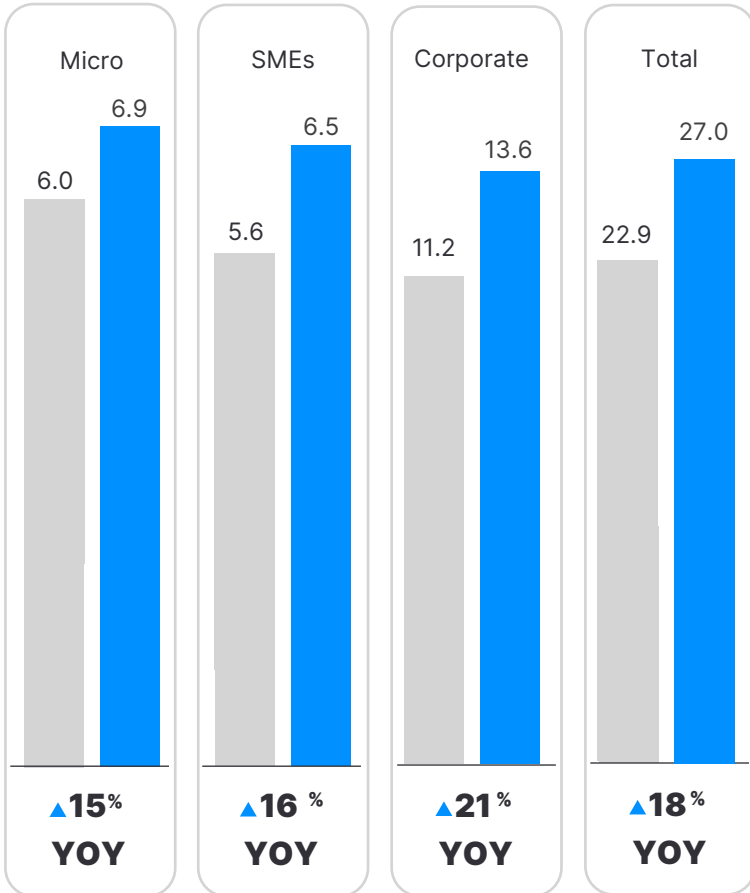
**Business**

BT Go

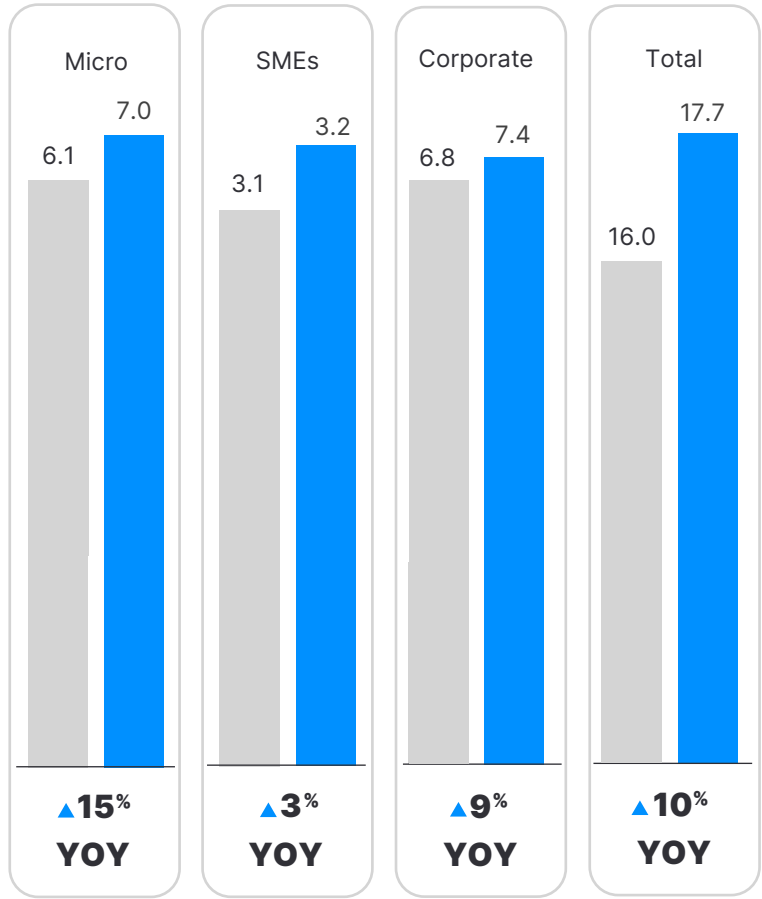
Stup

# LAST 12 MONTHS

## LOANS



## TERM DEPOSITS



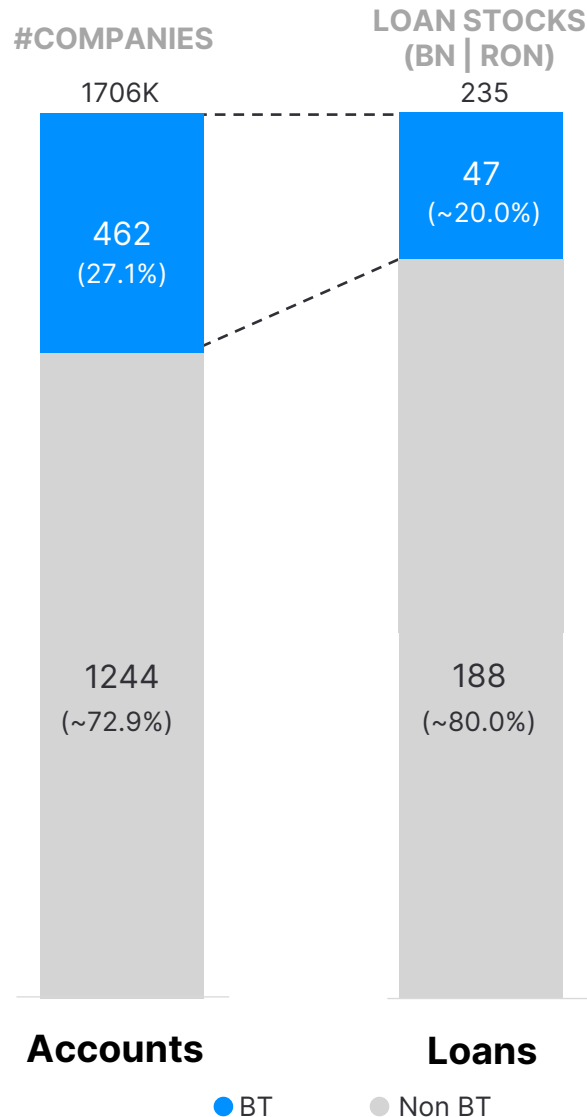
● 9M'25    ● 9M'24 w/o OTP

● 9M'25    ● 9M'24 w/o OTP

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

# LENDING MARKET SHARE

DECEMBER 2024



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<sup>K</sup>**

O/W 76% TRANSACTIONALLY  
ACTIVE

NO. OF TRANSACTIONS  
AS OF 30 SEP-25

**19.6<sup>M</sup>**

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

VOLUME OF TRANSACTIONS  
AS OF 30 SEP-25

**185<sup>BN</sup>**

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

DEPOSITS OPEN  
AS OF 30 SEP-25

**59<sup>K</sup>**

THROUGH BT GO O/W  
80% VIA MOBILE APP

CARDS ISSUED / MONTH  
DURING SEP-25

**500**

O/W 91% VIA MOBILE APP

BANK STATEMENTS  
DURING SEP-25

**800<sup>K</sup>**

DOWNLOADED  
FROM BT GO

# HOW TO RUN A BUSINESS: YOU ARE HERE

## STUP



**37.5<sup>K</sup>** Members in the STUP  
**community**

---

**21.5<sup>K</sup>** **One-on-one** business  
discussion

---

**800** **Businesses** born in  
STUP

---

**6.1<sup>K</sup>** **Loans** granted  
in STUP

---

**4.1<sup>K</sup>** **Digital** solutions  
customers

---

# SCALING UP THE GIANTS

COSMIN CĂLIN

# 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

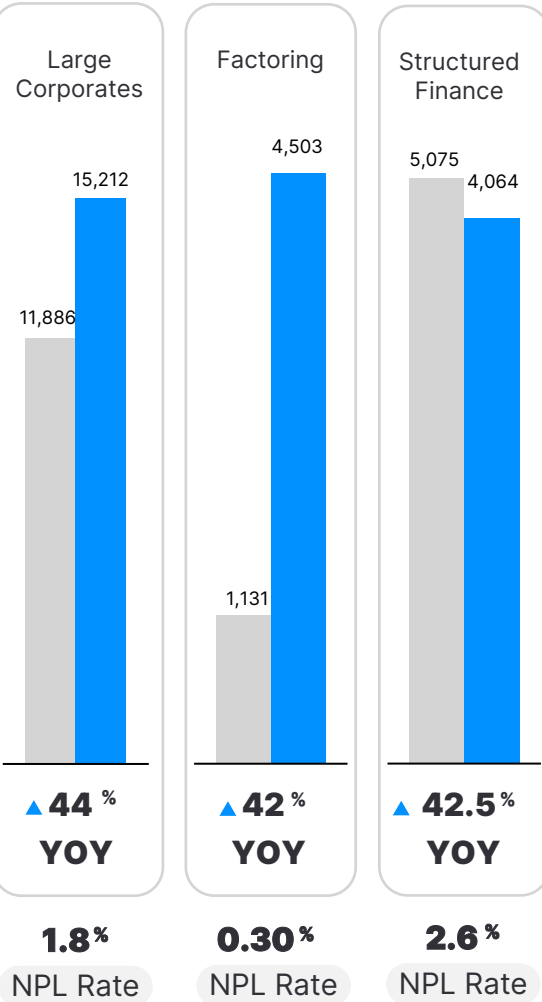
# TRENDS IN PERFORMANCE

As of 9M'25

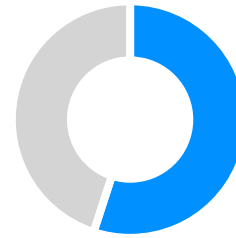
RON | MN

## MARKET POSITION

## LAST 5 YEARS TRENDS

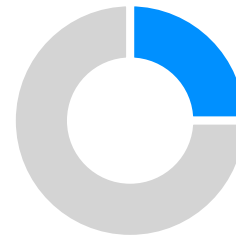


- Short Term Loans
- Long Term Loans
- Factoring
- Reverse Factoring
- Project Finance
- Syndications



PENETRATION OF POTENTIAL TARGET MARKET

**55%**



SHARE OF THE WALLET\*

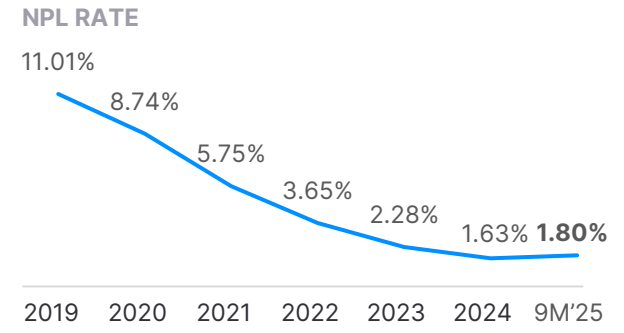
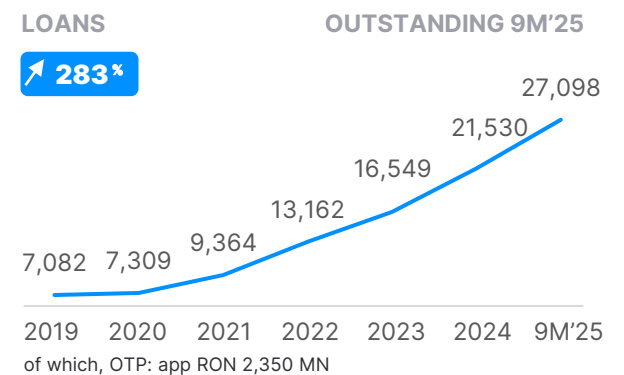
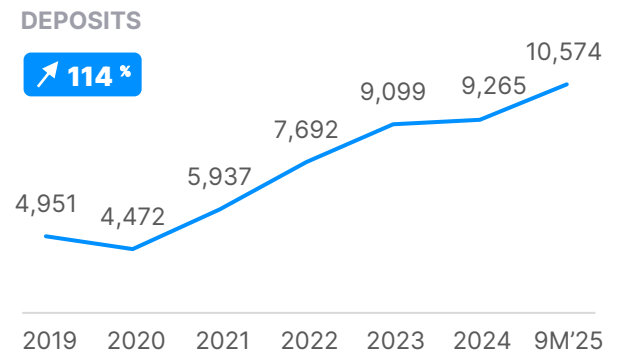
**25%**

\*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

# THE COURAGE TO SHAPE THE NARRATIVE

SERGIU MIRCEA

## 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

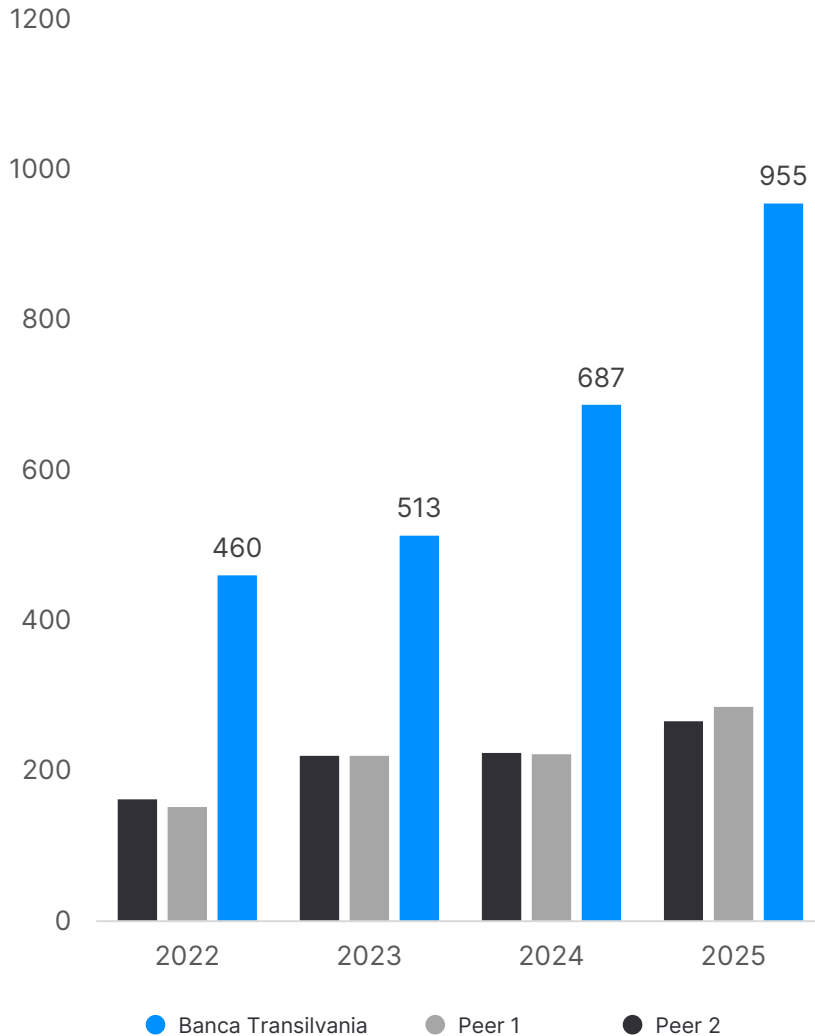
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New media proficiency, driving **brand strength** and customer acquisition

# 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.

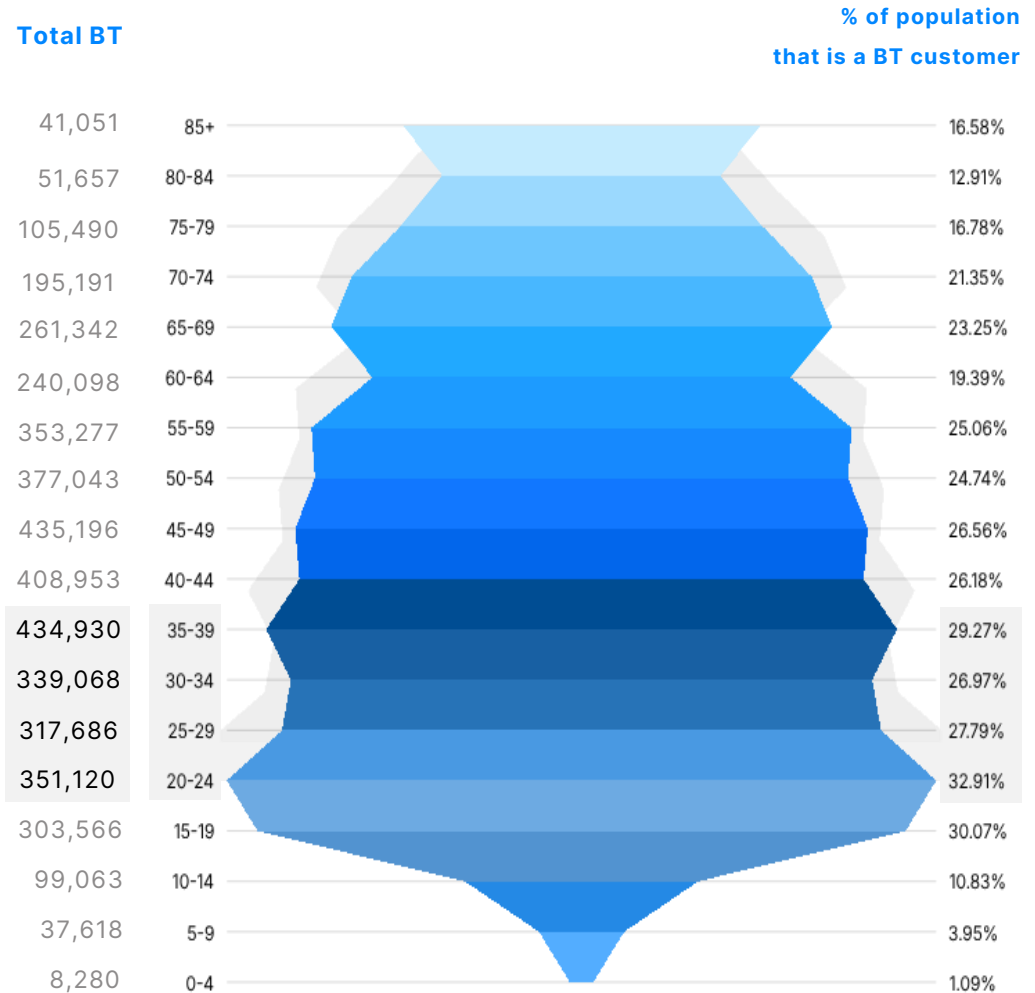
**Brand Strength** is calculated within brands' addressable markets. Some brands focus on their local markets whereas some are international. When averaging brand strength, international brands' strength will often become lower than single market brands because maintaining a leadership position can be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

# ADVANTAGEOUS DISPERSION ACROSS THE AGE PYRAMID

## BT CUSTOMERS AGE PYRAMID

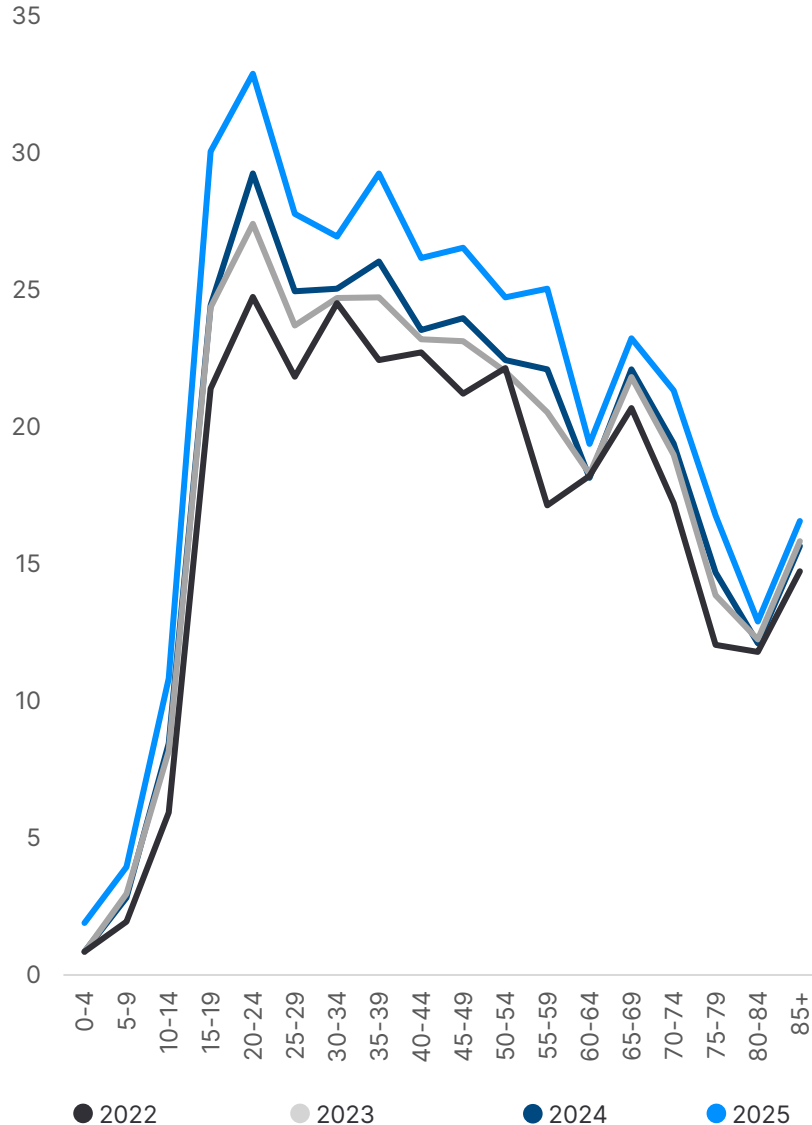
BT enjoys an **unparalleled magnetism** and penetration in the youth market.

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.



**4,360,629**

## BT CUSTOMERS STAY WITH US



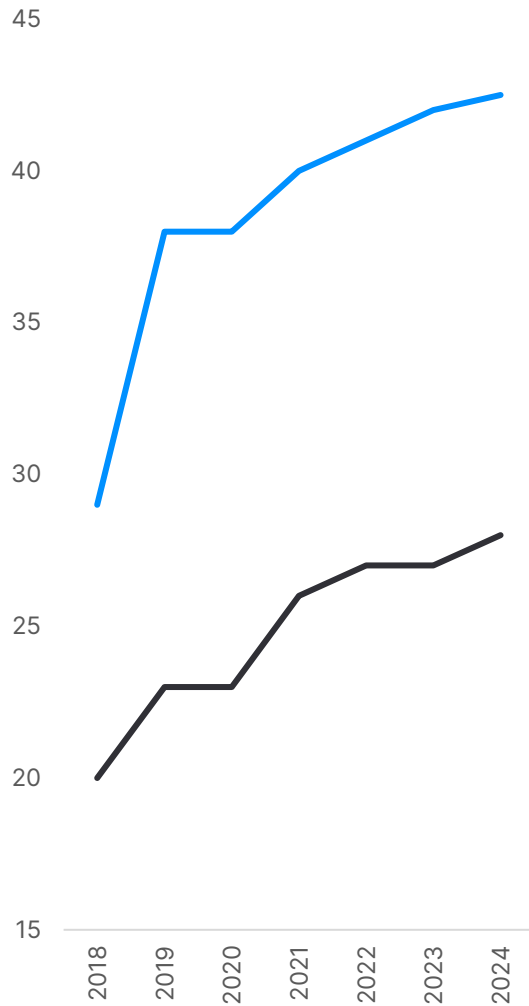
Our total client base grew by +24% from 2022 to 2025, with **youth segments growing even faster**. BT already serves 32% of 20–24 year olds (total population).

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.



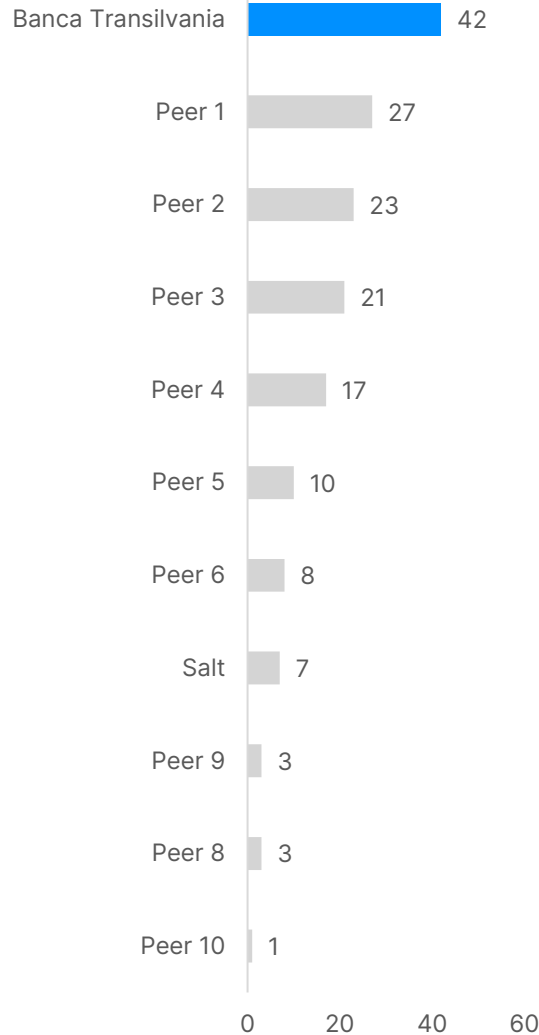
# STRONG DYNAMIC

### BT GROWTH %

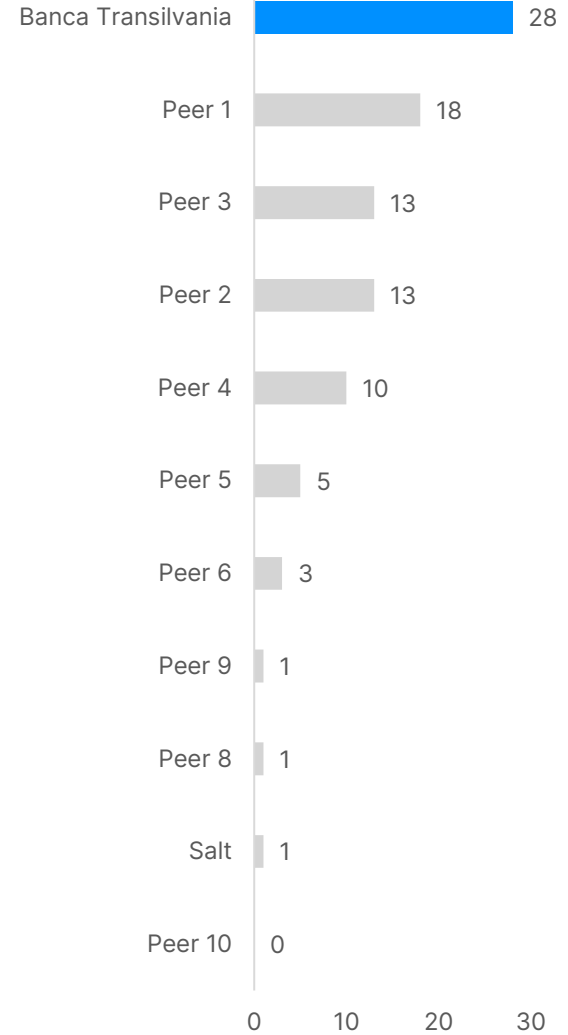


● Main Bank ● Used Bank

### 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.

---

### COMPANIES

**52** NPS

Market leader

6pp higher than the market average

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

---

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

Focus: Immediate, transactional feedback

---

# NPS, OUR METRIC FOR ORGANIC GROWTH

## CHANNEL

### DIGITAL ONBOARDING

> **84**

+3.33 pp  
Record High

### IN BRANCH ONBOARDING

> **82**

+2.75 pp  
Record High

## PERSONALIZATION

### DIASPORA

> **88**

Account  
Opening

### ADVISED RELATIONSHIPS

**97%**

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

## SEGMENT

### COMPANIES

> **90%**

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

### MAIN BANK FOR RETAIL

> **66%**

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

## PRODUCT

### SATISFACTION

> **82**

Star Card  
Above market average segment.

### NEW FEATURES

> **90**

CSAT increase since 2024

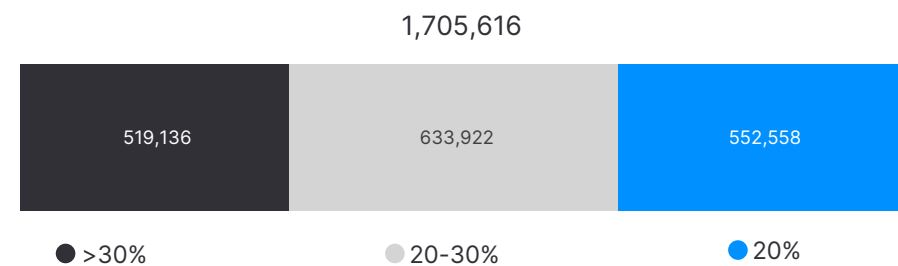
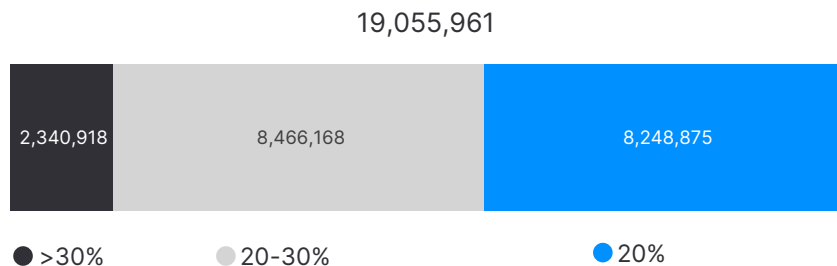
# POTENTIAL TO GROW IN **SELECTED GEOGRAPHIES**

## 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
  - 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.**



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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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# INVESTOR DAY

SIGNALS THAT SHAPE TOMORROW