

INVESTOR DAY

SIGNALS THAT SHAPE TOMORROW

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INTRO AND HIGHLIGHTS

ÖMER TETİK

LARGEST BANK

IN **SEE**, BY ASSETS

1ST 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

20.28%

CAR – allowing a calibrated risk and liquidity policy

3.49%

NIM improving due to a diversified exposures across segments and industries

2.56%

NPL Ratio level reflects an efficient and prudent risk strategy

BANCA TRANSILVANIA FINANCIAL GROUP

BUILT ON OVERDELIVERY

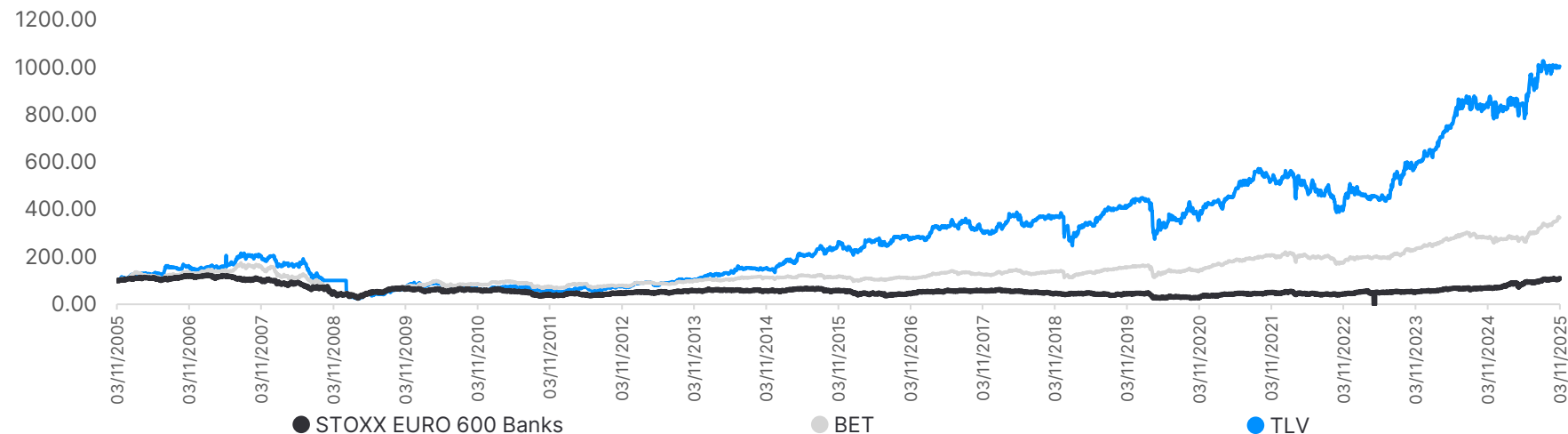
SUSTAINED BY UNIQUE

M&A COMPETENCES

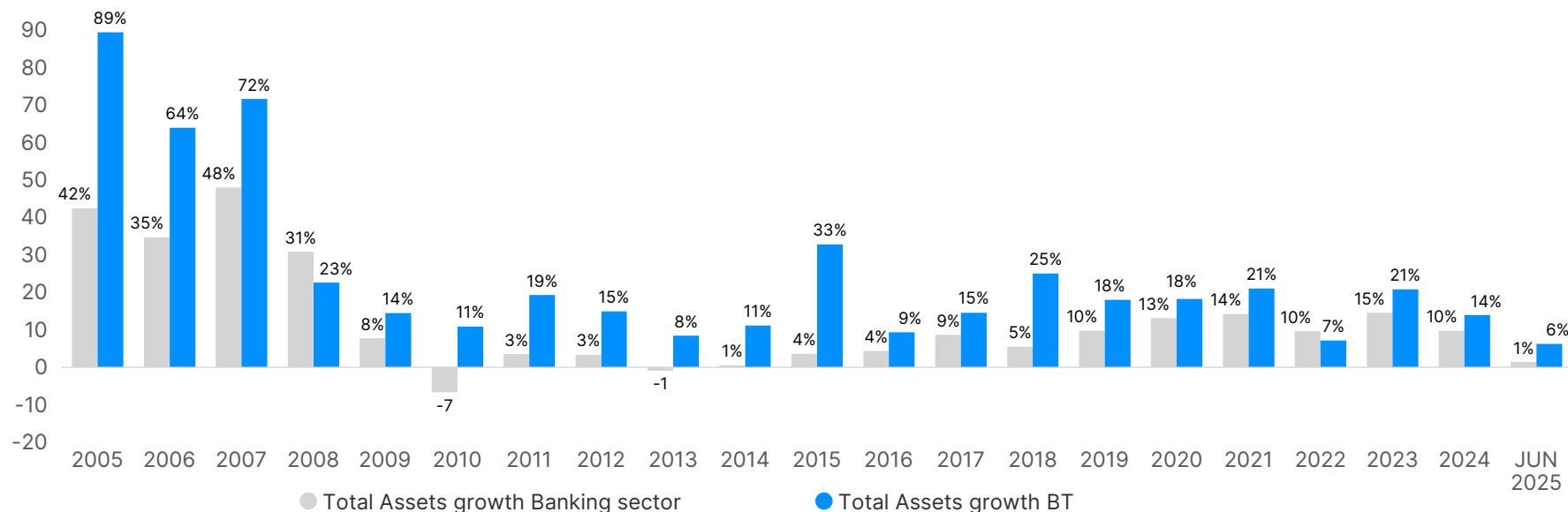
BANCA TRANSILVANIA, ONE STEP AHEAD OF THE MARKET

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



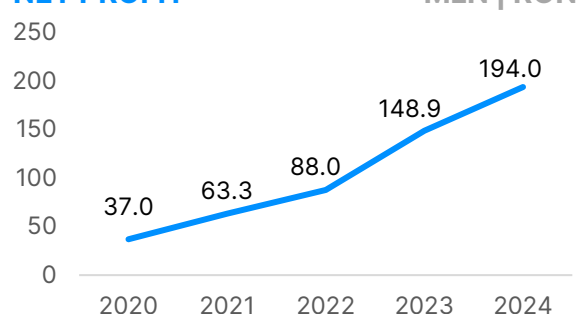
MARKET
SHARE

26%

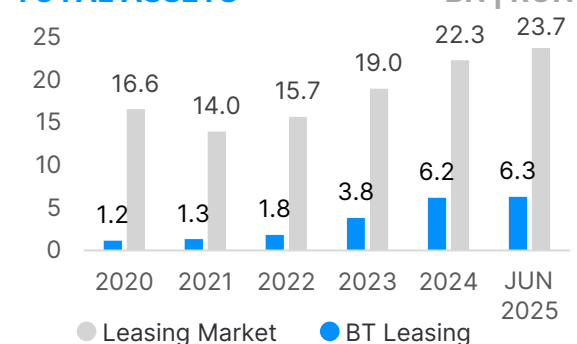
(of leasing portfolio out
of ALCCR) at Sep-25

✓ **Clients:** 45.800

NET PROFIT

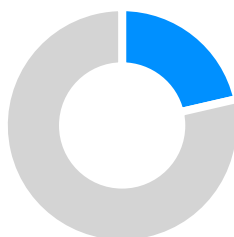


TOTAL ASSETS



BT ASSET MANAGEMENT, BUILDING INVESTMENT KNOWLEDGE

OVERVIEW



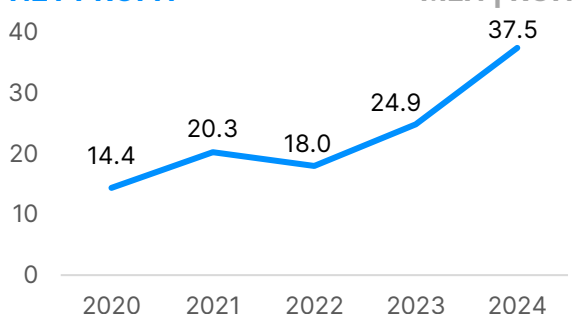
MARKET
SHARE

21.9%

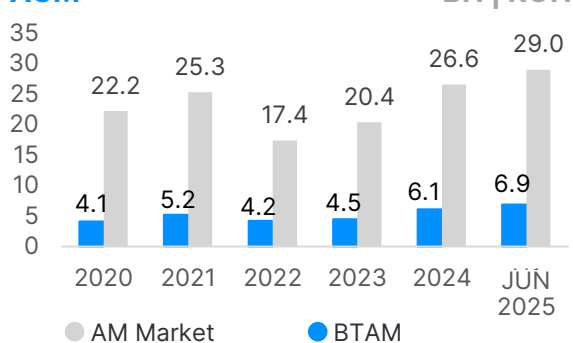
(out of domestic funds,
OPCVM only) at Sep-25

✓ **Investors:** +300.000

NET PROFIT



AUM



BT MIC: THE BLUE OCEAN STORY

OVERVIEW



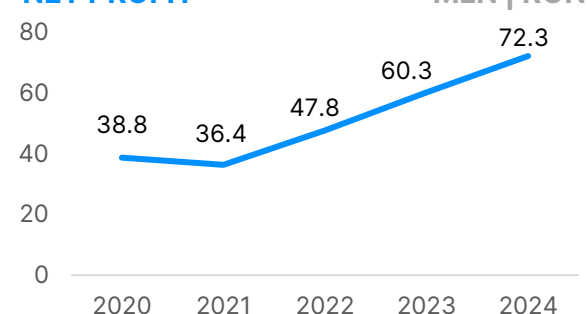
MARKET
SHARE

52.4%

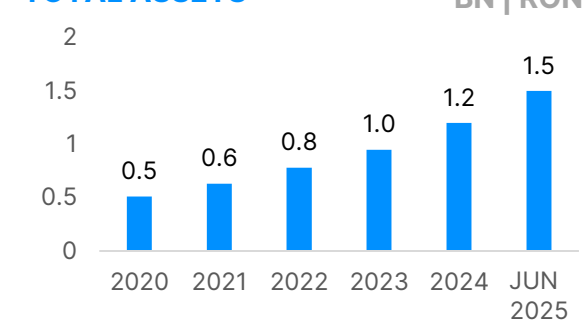
Starting from serving an
unbanked market at Sep-25

✓ **Clients:** 41.000 micro businesses

NET PROFIT



TOTAL ASSETS



BLUE CHIP COMPANY FOR OUR SHAREHOLDERS

1ST

Most traded share on the BSE in the past decade

2.9^{RON}

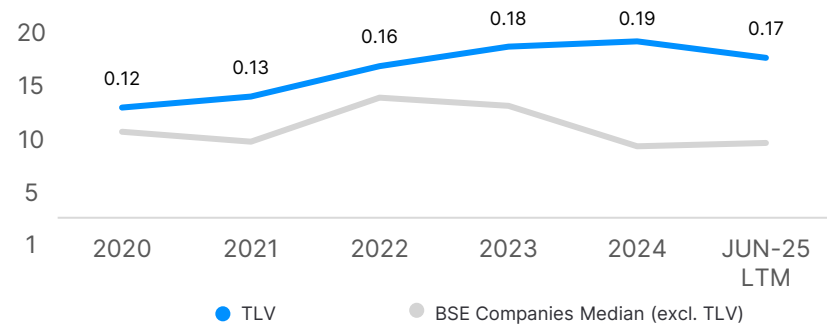
EPS shows confident high returns

2.5^{EUR BN}

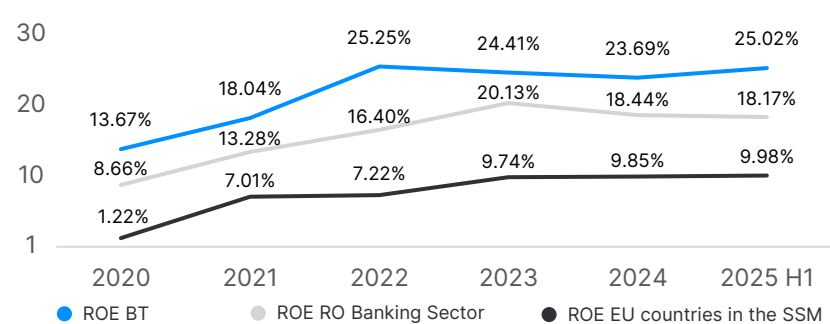
Attracted from the capital markets since 2023

TOP POSITION BUILD ON TRUST

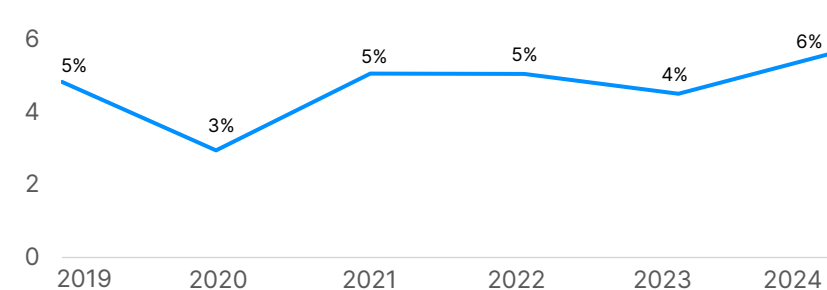
EARNINGS YIELDS = 1/PER



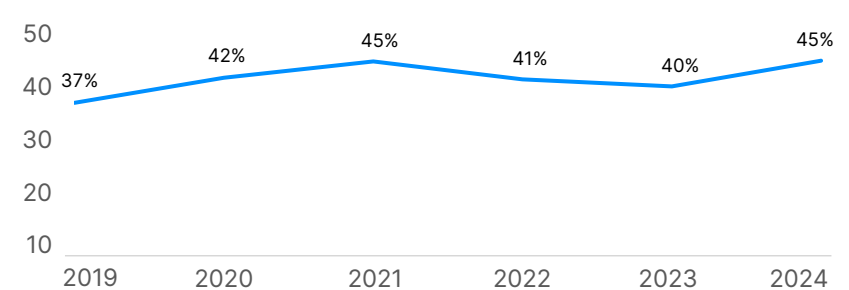
ROE



DIVIDEND YIELD



DIVIDEND PAYOUT

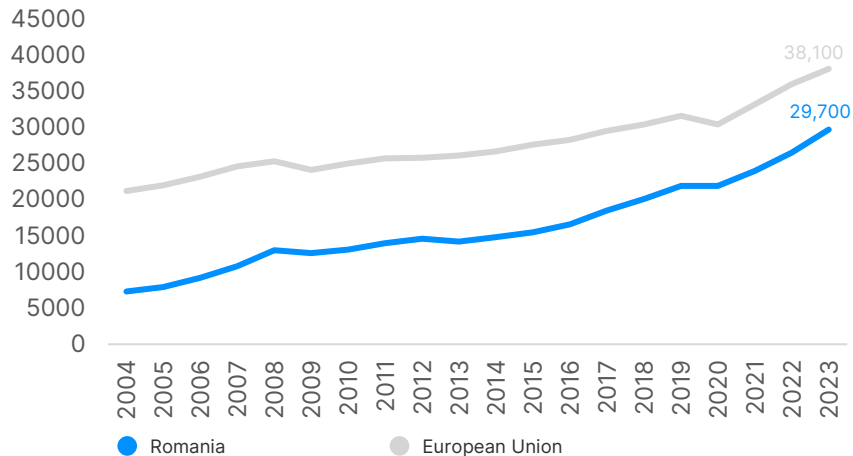


FROM EMERGING TO THRIVING: ROMANIA IS CLOSING THE GAP

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

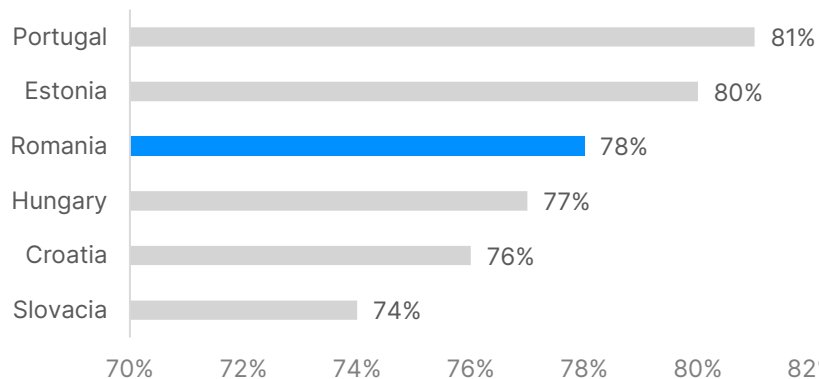
8%

IT&C CONTRIBUTION TO THE ROMANIAN GDP

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

NARROWING THE PROSPERITY GAP

PPS



NATIONAL COMPETITIVE ADVANTAGE

3^{TOP}

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

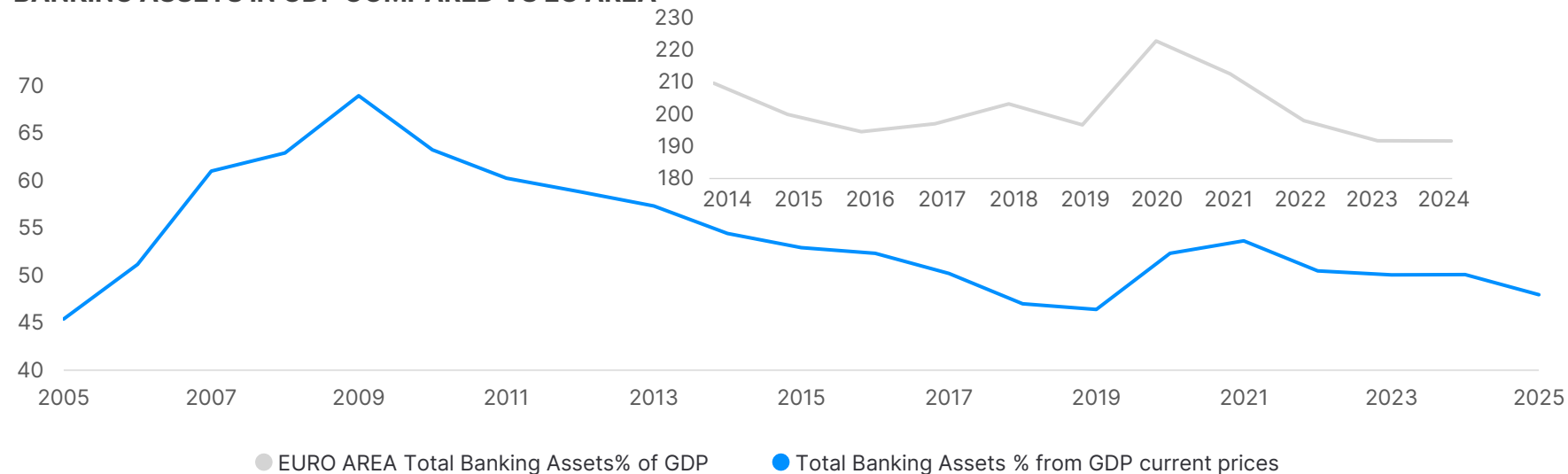
10%

OF EU GRAIN OUTPUT & #1 SUNFLOWER PRODUCER

With one-third of all EU farm holdings, Romania has the potential to transform in 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)

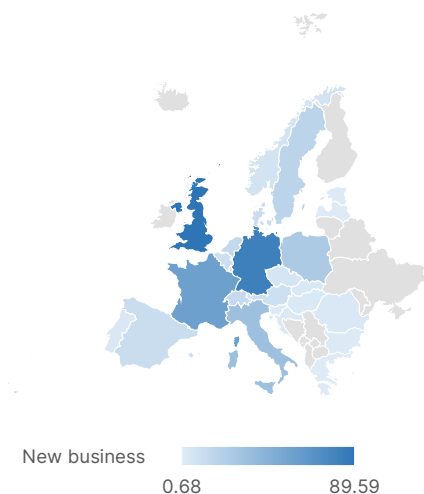


SCALING THE POTENTIAL: THE GROUP STRATEGIC ADVANTAGE

ROMANIA'S LEASING SECTOR READY TO ACCELERATE

NEW BUSINESS

BN | EUR

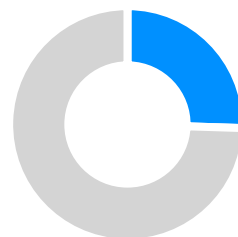
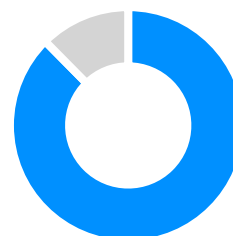


PENSIONS: EARLY GROWTH WITH STRONG UPWARD MOMENTUM

PENSIONS FUND PLACEMENTS

87.6%

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



EU AVERAGE FOR PENSION FUND ASSETS

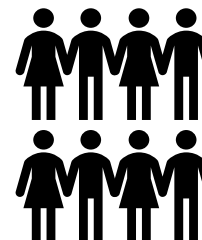
25.5%

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

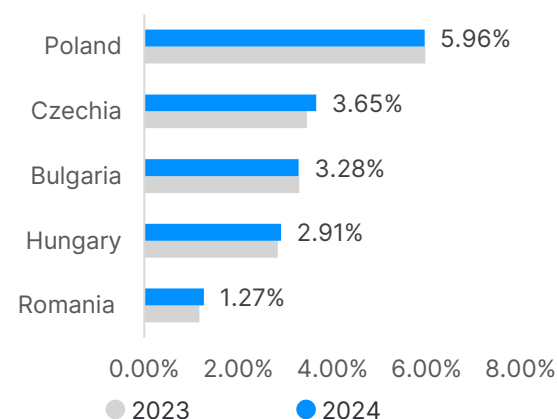


10%

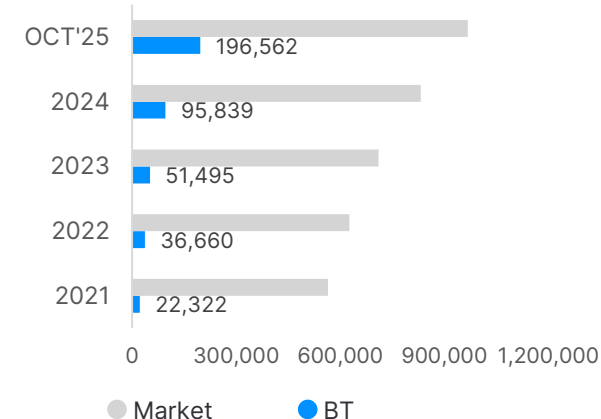
invest in funds, on average, in Romania

LEASING MARKET

% | GDP

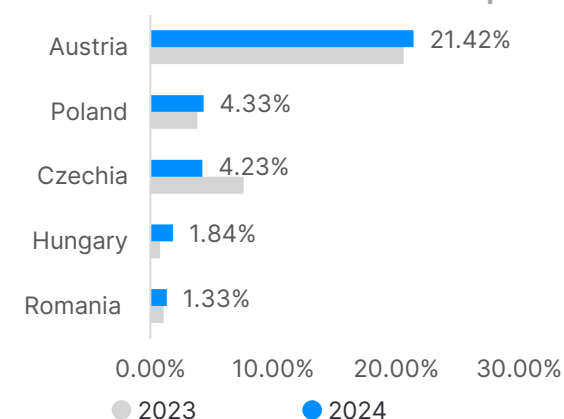


PENSIONS NO. OF USERS



NET ASSETS

% | GDP



MARKET SHARE EFFECT

1/3

Payments in Romania, processed by Banca Transilvania.

HOUSEHOLDS

CORPORATE

27% 22%

Largest deposits collection franchise

~25%

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

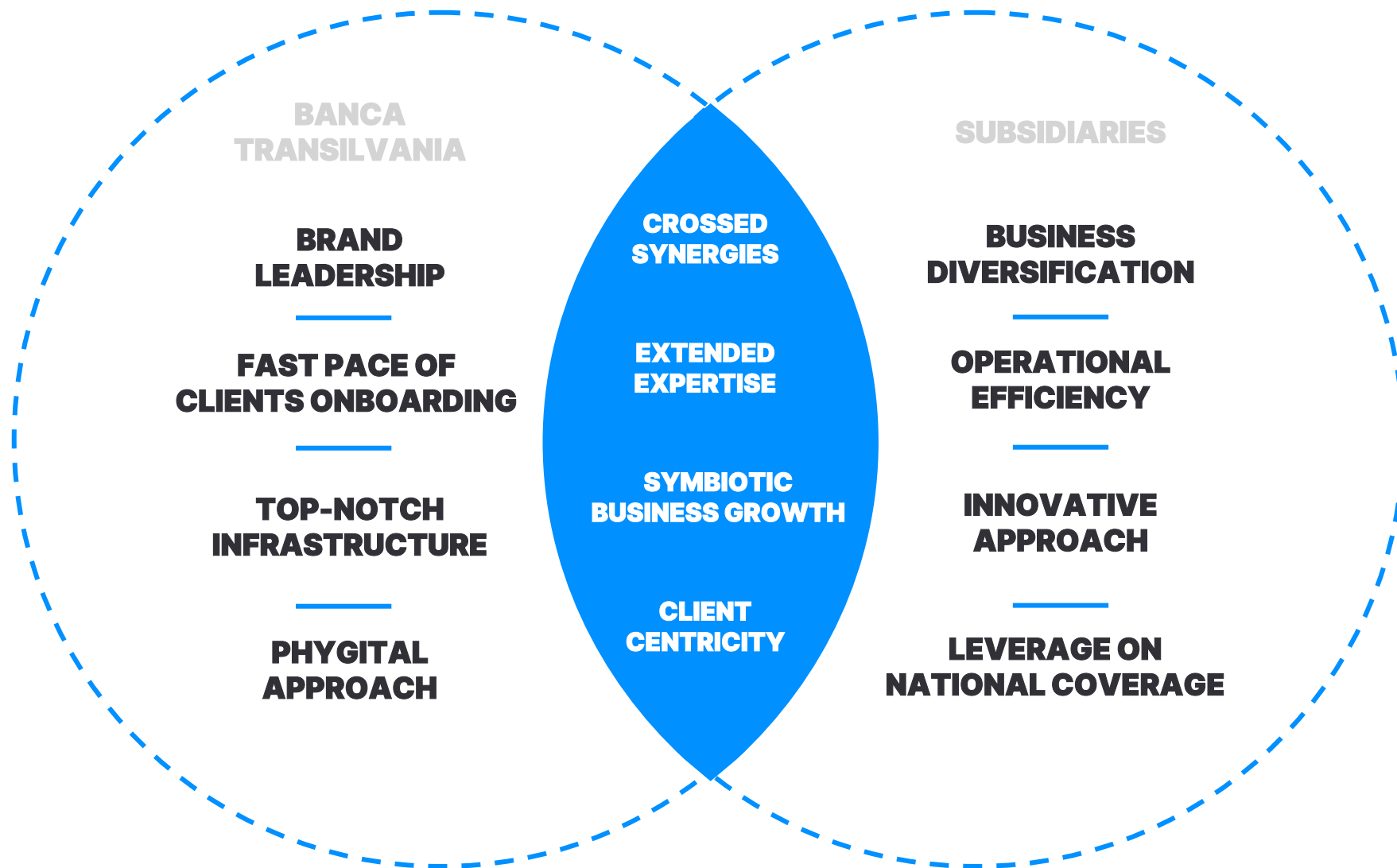
20%

ATMs – out of national network

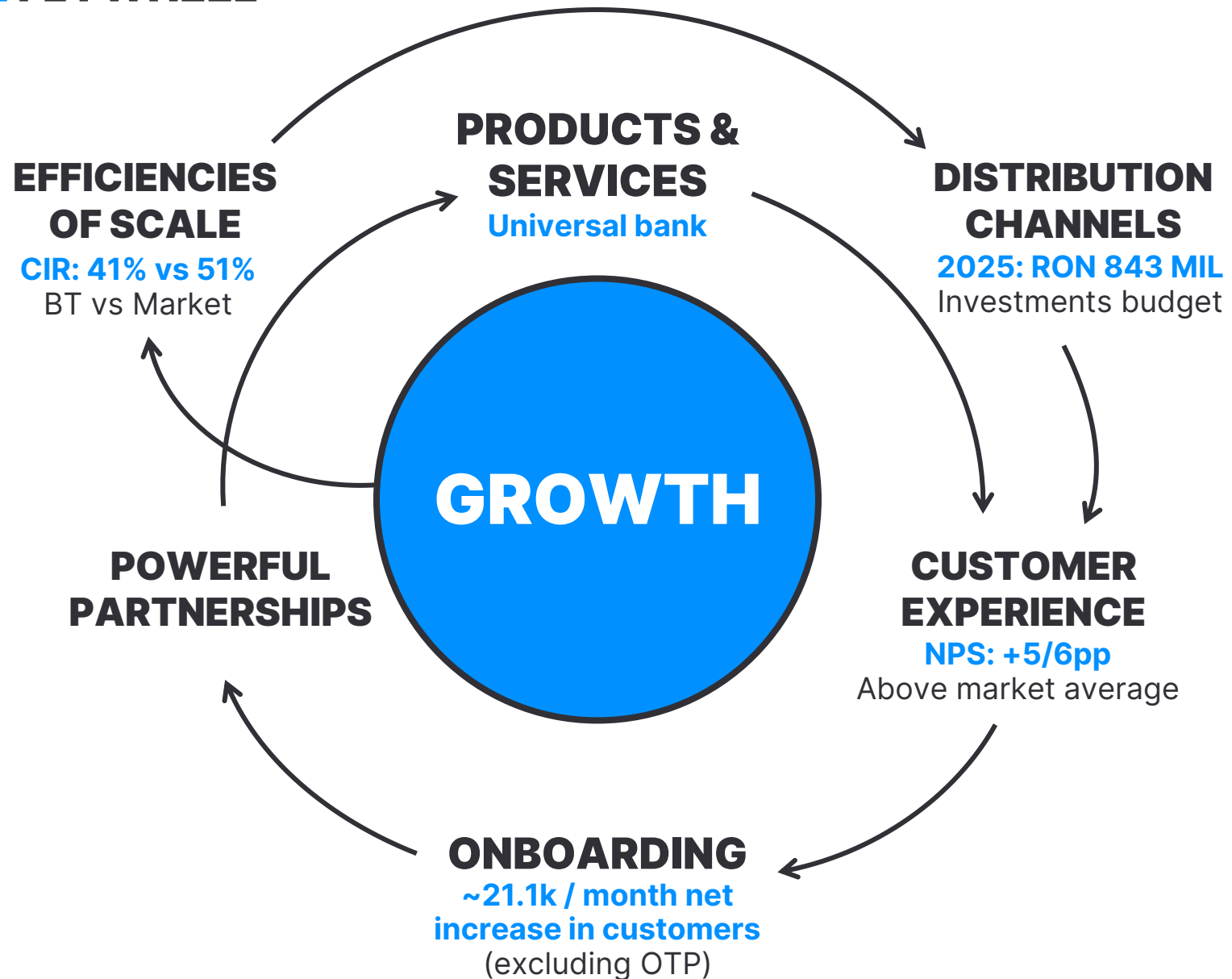
33%

POS – out of national network.

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



VALUE FLYWHEEL



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

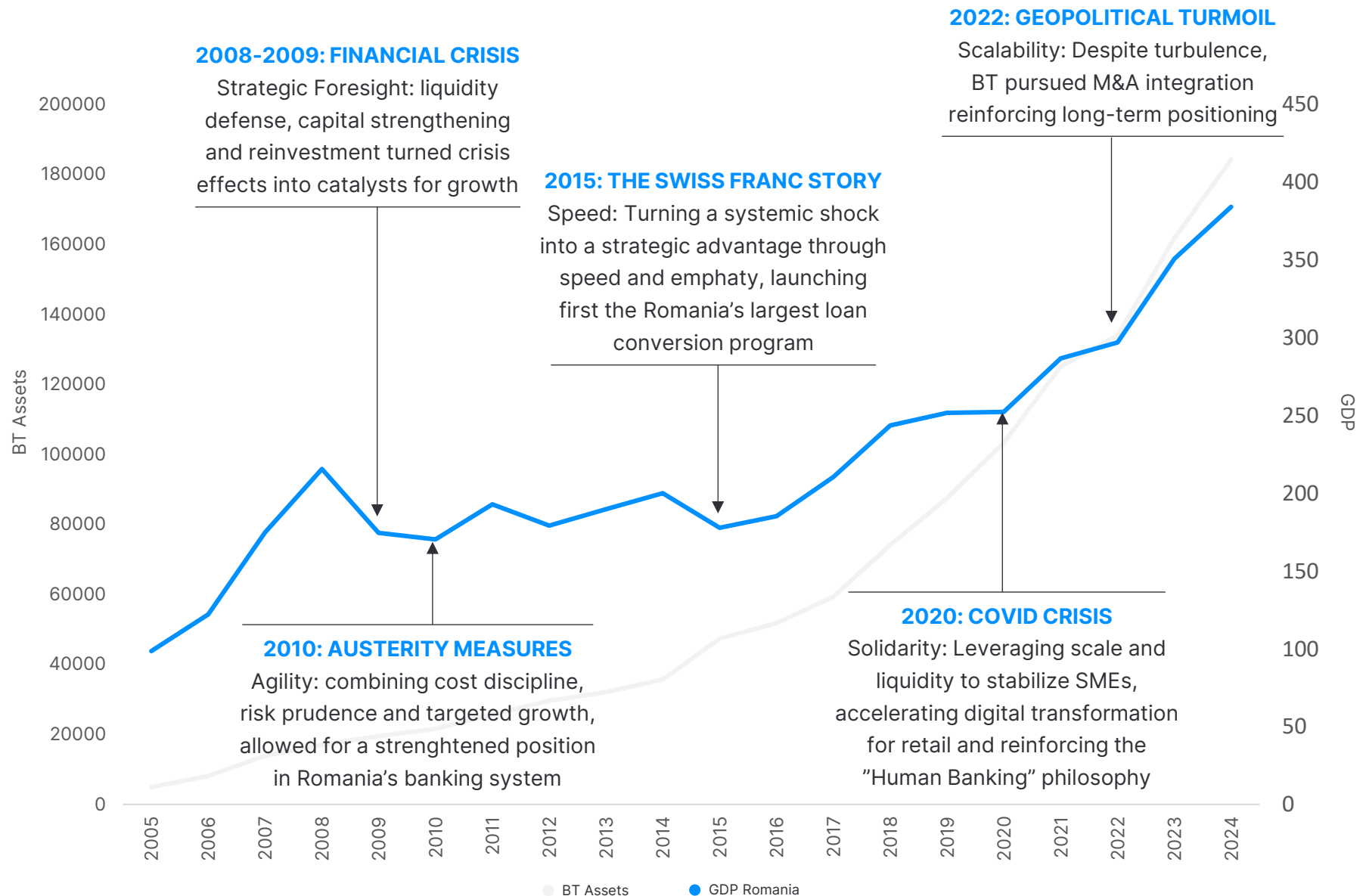
17 **DEALS**
IN 10 YEARS

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

NATO **AFFILIATION**

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

AGRICULTURE **POTENTIAL**

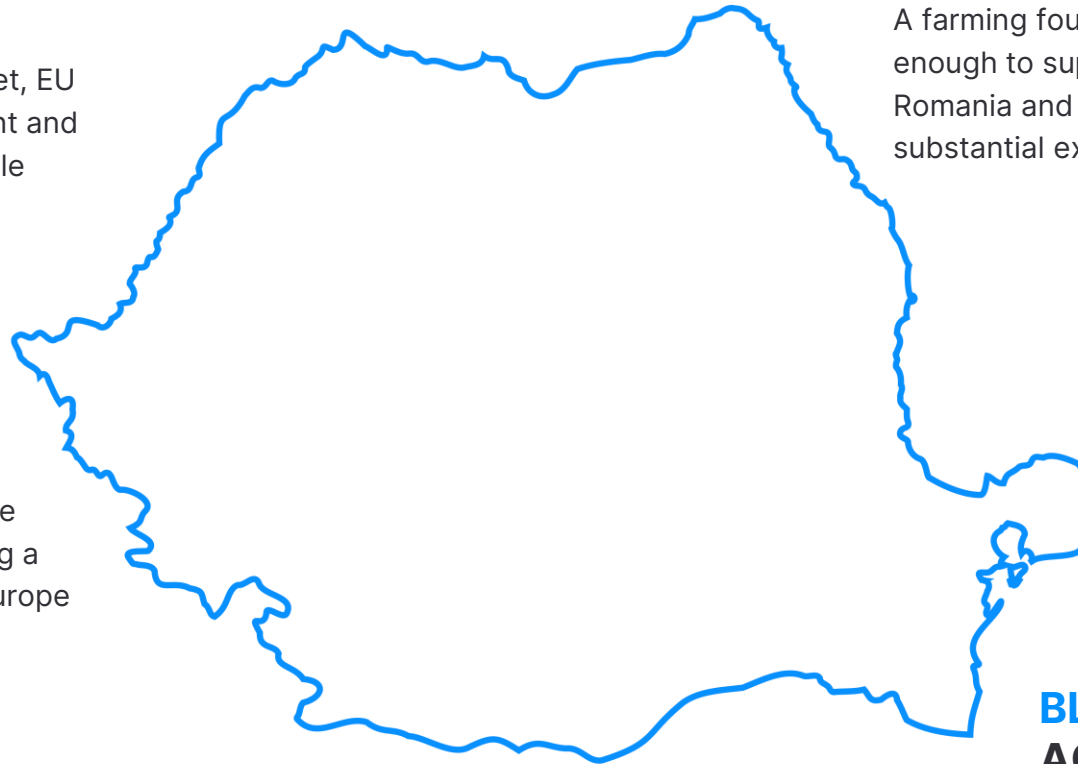
A farming foundation strong enough to supply food for Romania and also export substantial excess produce

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



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 16th 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

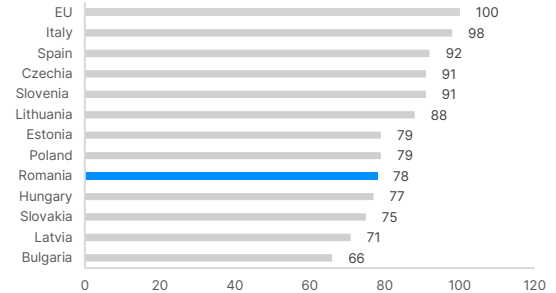
- 6.50% since August 2024
- The NBR maintains a hawkish stance, prioritizing price stability overgrowth due to fiscal uncertainty and external risks.

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%

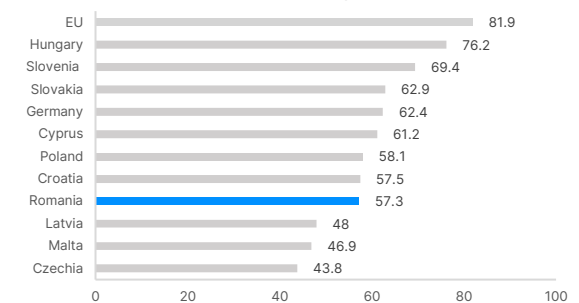
RELATIVELY HIGH WEALTH IN THE CEE

GDP per capita 2024 (PPS, EU27_2020 = 100)



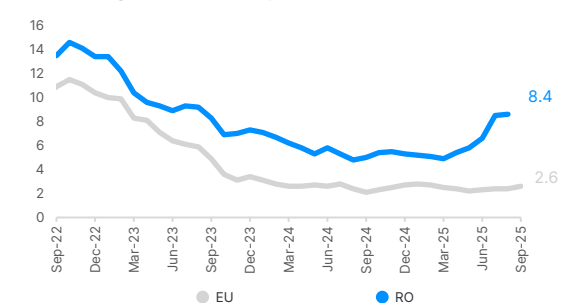
RELATIVELY LOWER DEBT TO GDP RATIOS

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



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 6TH

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%



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

LAND 13.5 ^{MN}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, sunflowers, top-four at 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 ^{BN} MN

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

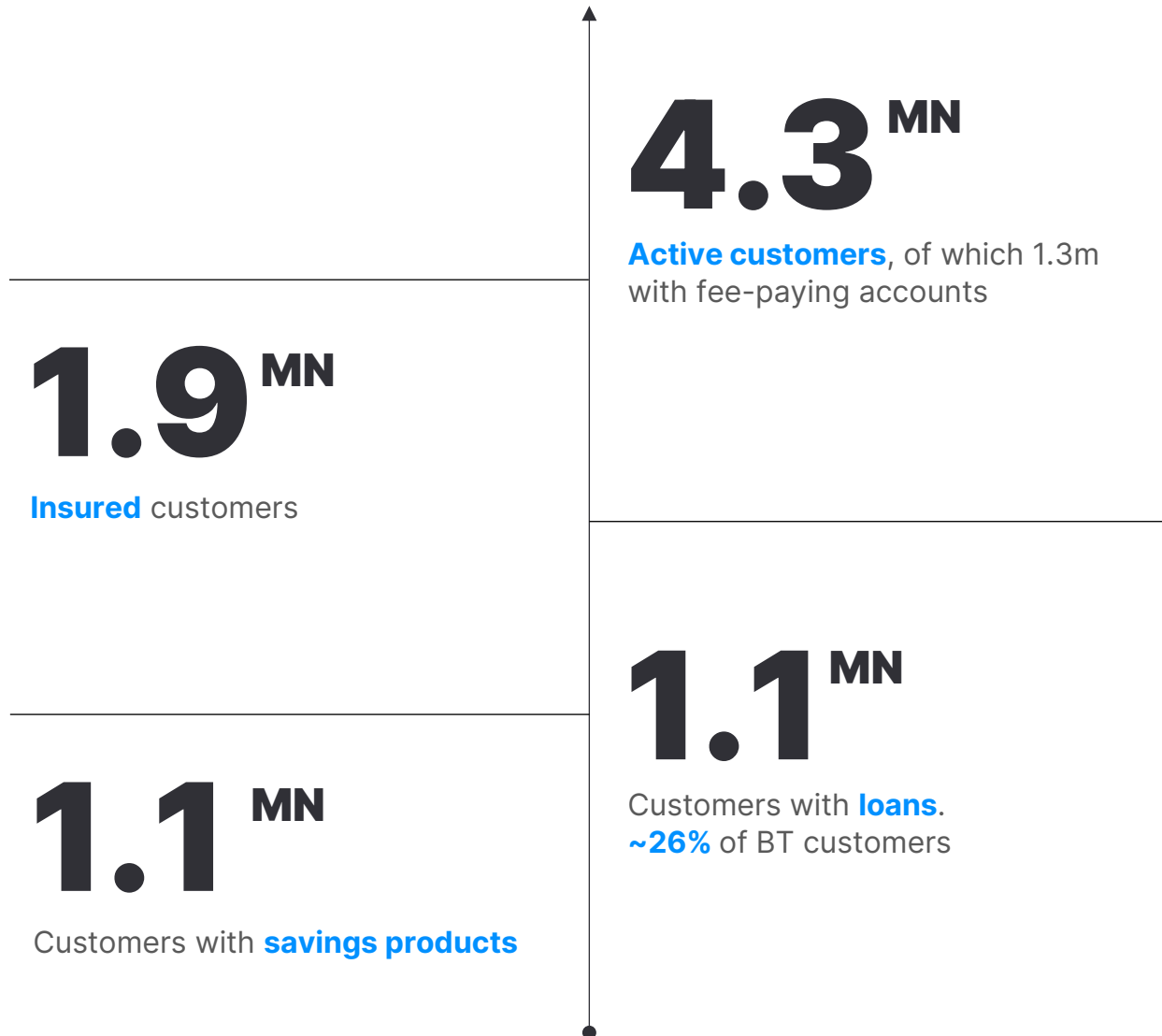
Tourism requires product
mix diversification and
improved access to reverse
its softness.

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

ACCELERATING THE **MOMENTUM**

OANA ILAȘ

RETAIL SYNOPSIS



4.3^{MN}

Active customers, of which 1.3m
with fee-paying accounts

1.9^{MN}

Insured customers

1.1^{MN}

Customers with **loans**.
~26% of BT customers

1.1^{MN}

Customers with **savings products**

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

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)

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

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%

PREMIUM APPROACH

Ambition to grow customer franchise with
250k premium customers

PAYMENT **ECOSYSTEM** – NETWORK EFFECT

LEADER IN ISSUING

7.9^{MN}

CARDS

LEADER IN ACQUIRING

219^K

ACQUIRING SOLUTIONS

SEAMLESS
SECURE ONLINE
PAYMENTS

30^K

PAY WITH
BT PAY SITES

LARGEST CREDIT
CARD LOYALTY
PROGROME

38^K

STAR LOCATIONS
ALL AROUND
ROMANIA

LEADING
ECOSYSTEM
DRIVER

80[%]

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**

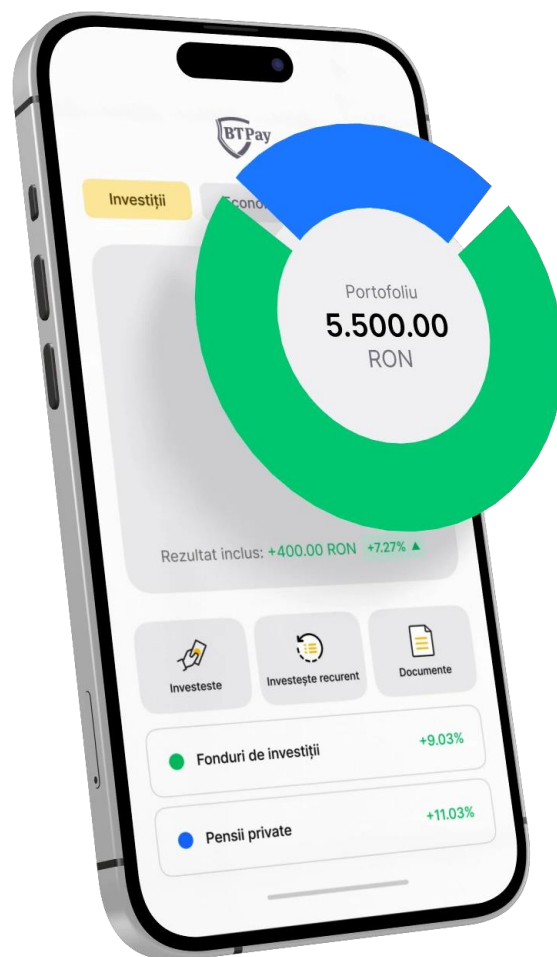
ONE APP: Unified customer experience in a single platform

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.

**A STORY ABOUT
TODAY**

**THE VISION ABOUT
TOMORROW**

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

STRATEGY
RAZOR FOCUS

BT PAY
CENTRAL

COST
EFFICIENCY

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

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

TIBERIU MOISĂ

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

99%

OUT OF ROMANIAN
COMPANIES ARE **SMEs**

63%

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

56%

OUT OF
ROMANIA'S **GDP**

49%

OUT OF THE NATIONAL
TOTAL **COMPANY REVENUE**

SMEs

1/3

Newly established companies,
leading to a younger client base

370^K

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

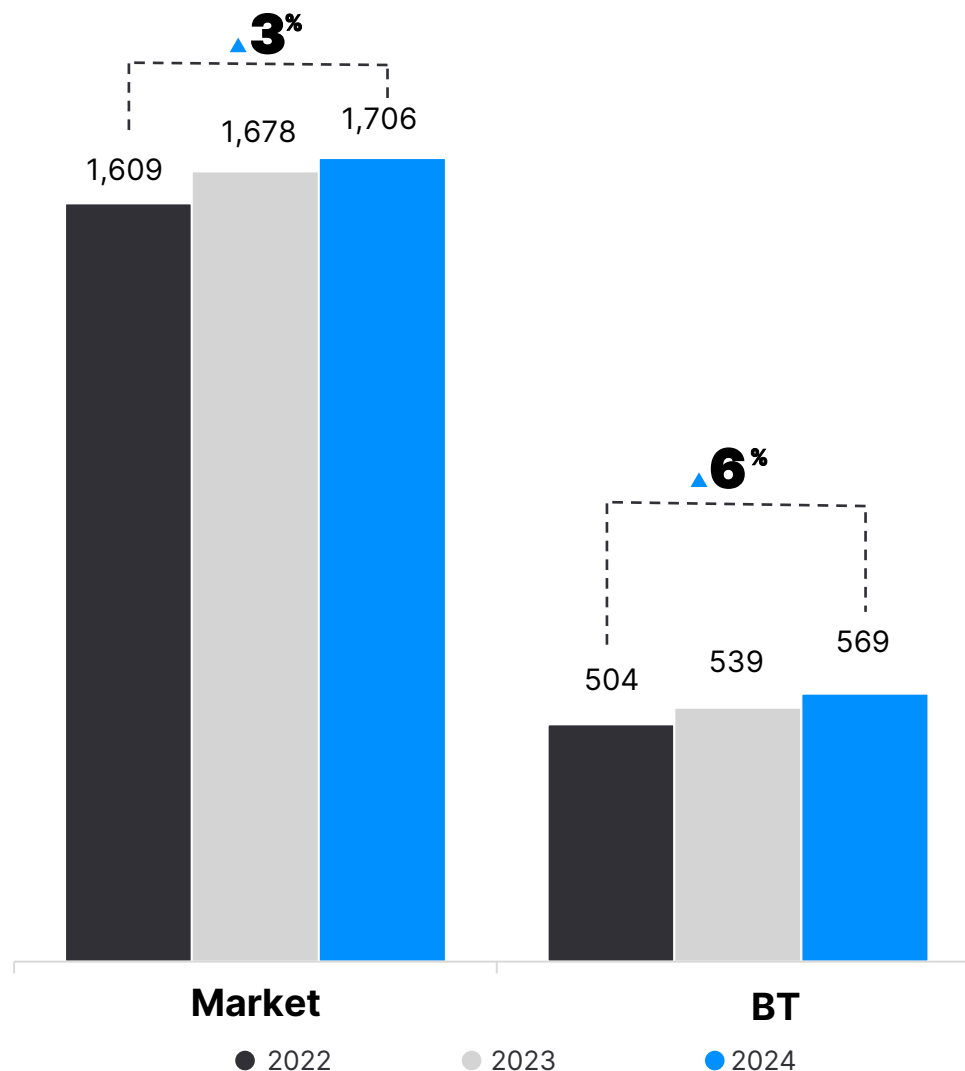
BUSINESS FORMATION & ACCOUNT ONBOARDING

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

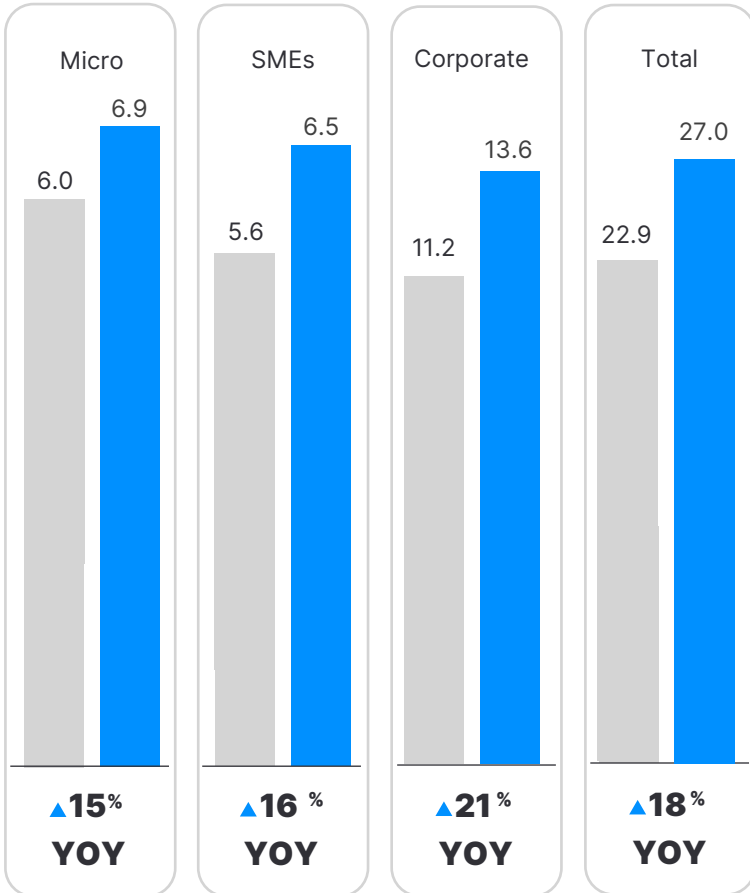
Business

BT Go

Stup

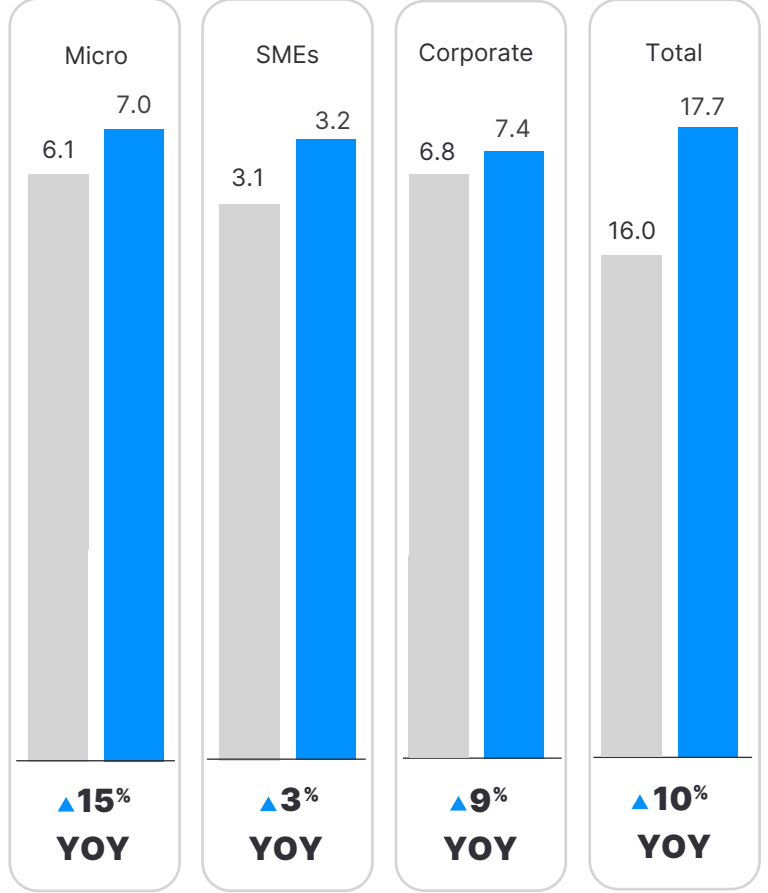
LAST 12 MONTHS

LOANS



RON | BN

TERM DEPOSITS



RON | BN

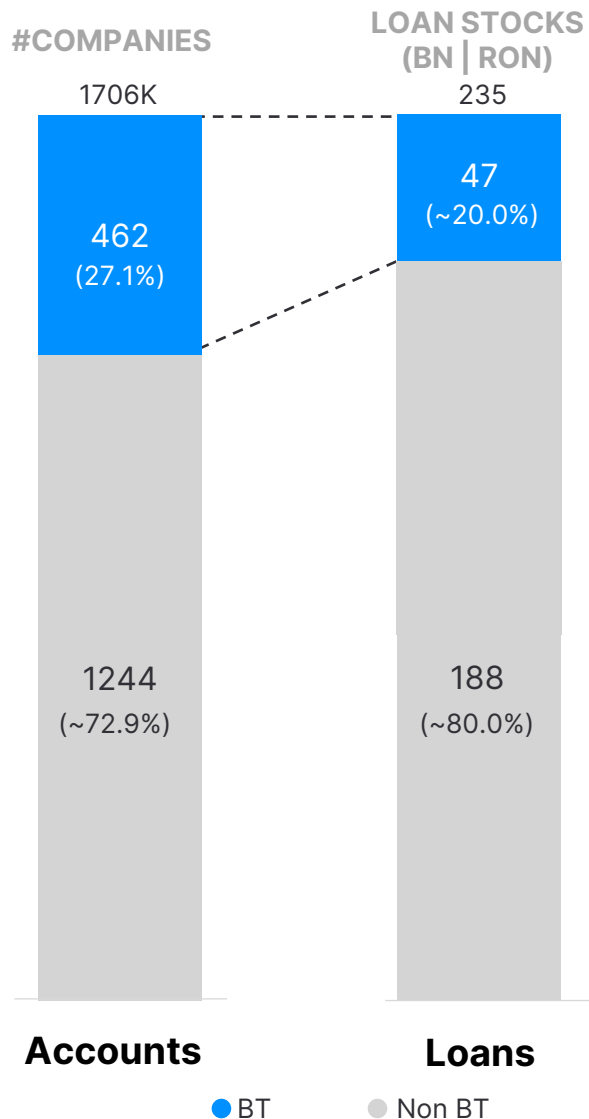
● 9M'25 ● 9M'24 w/o OTP

● 9M'25 ● 9M'24 w/o OTP

**NONTIPICAL 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^K

O/W 76% TRANSACTIONALLY
ACTIVE

NO. OF TRANSACTIONS
AS OF 30 SEP-25

19.6^M

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

VOLUME OF TRANSACTIONS
AS OF 30 SEP-25

185^{BN}

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

DEPOSITS OPEN
AS OF 30 SEP-25

59^K

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^K

DOWNLOADED
FROM BT GO

HOW TO RUN A BUSINESS: YOU ARE HERE

STUP



37.5^K Members in the STUP
community

21.5^K **One-on-one** business
discussion

800 **Businesses** born in
STUP

6.1^K **Loans** granted
in STUP

4.1^K **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

- 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

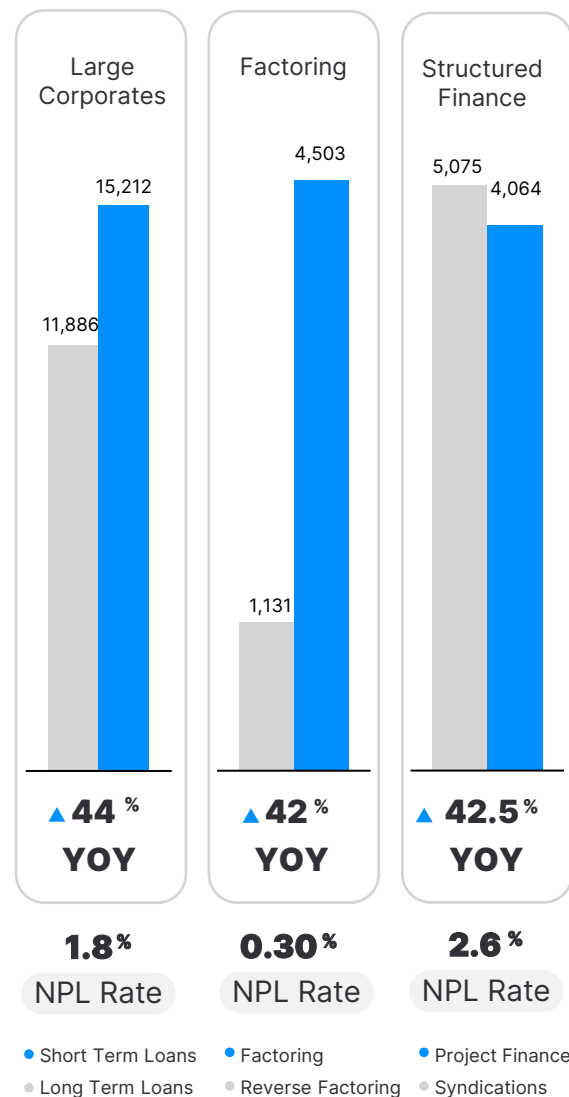
TRENDS IN PERFORMANCE

As of 9M'25

RON | MN

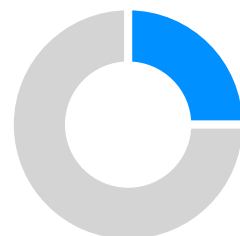
MARKET POSITION

LAST 5 YEARS TRENDS



PENETRATION OF
POTENTIAL TARGET
MARKET

55%



SHARE OF THE
WALLET*

25%

*Business captured from
total potential target

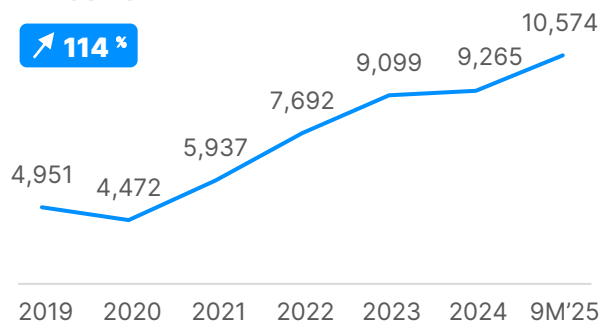


LOANS BY SECTOR

- 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

DEPOSITS

114*

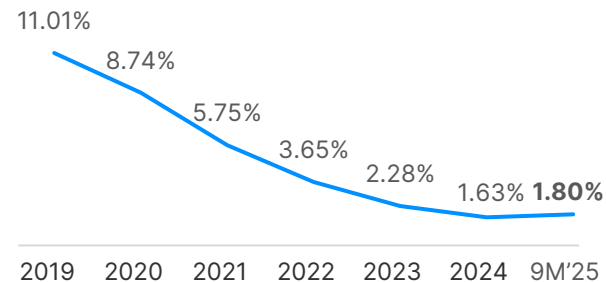


LOANS

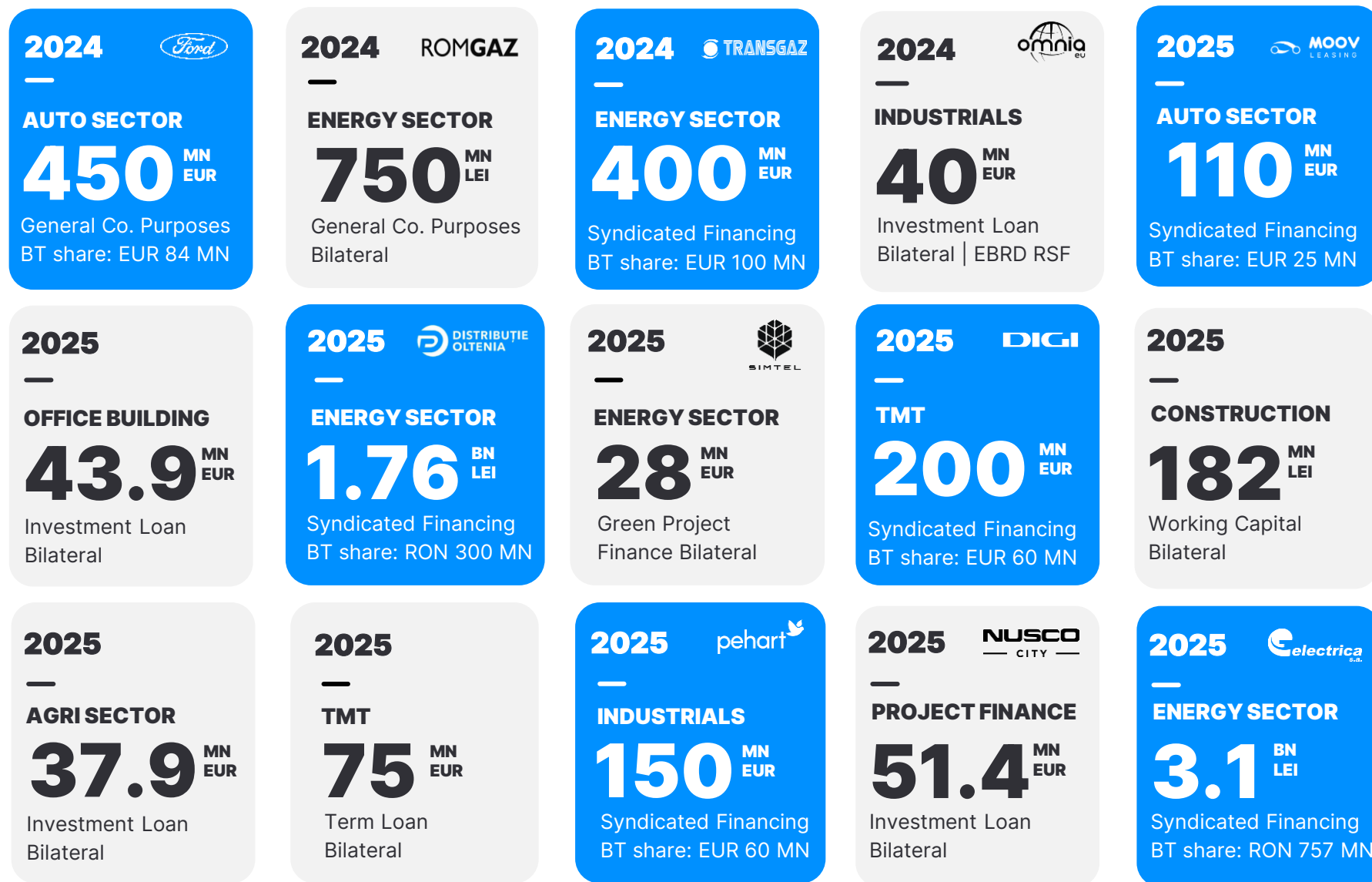
283*



NPL RATE



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

Strong **NPS** and customer loyalty

Community bank positioning

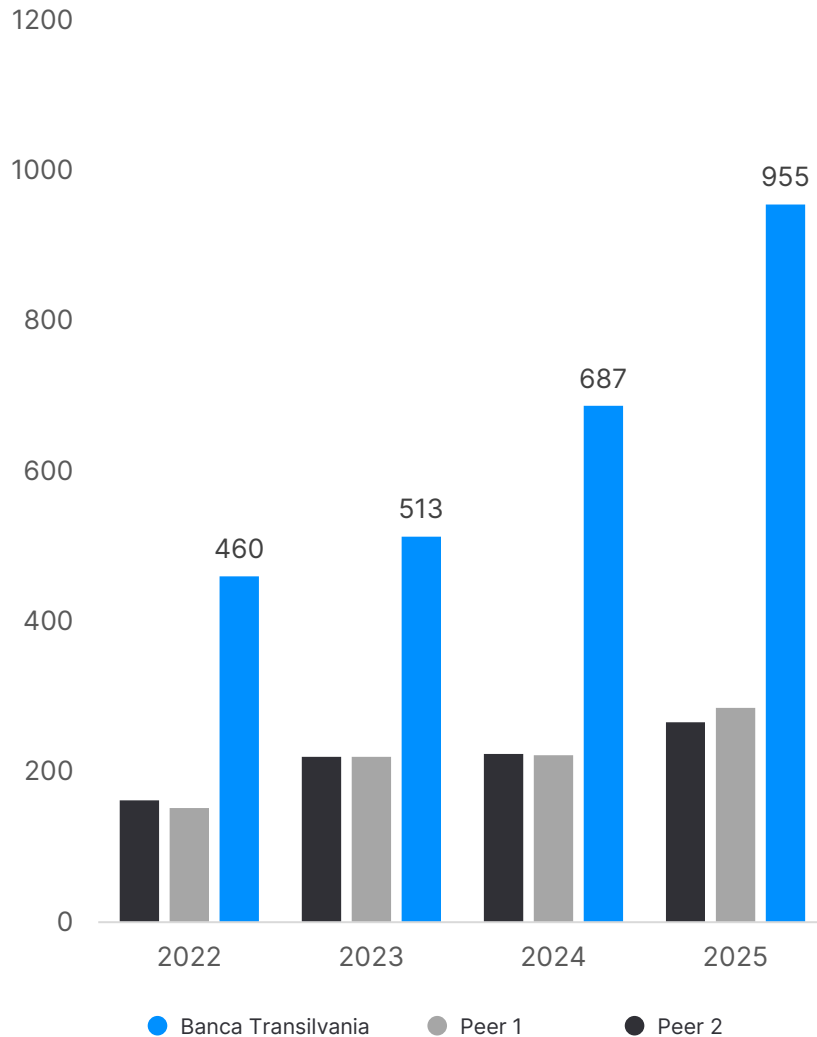
Unique portfolio of **brand partnerships**, to reinforce our positioning and magnetism

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

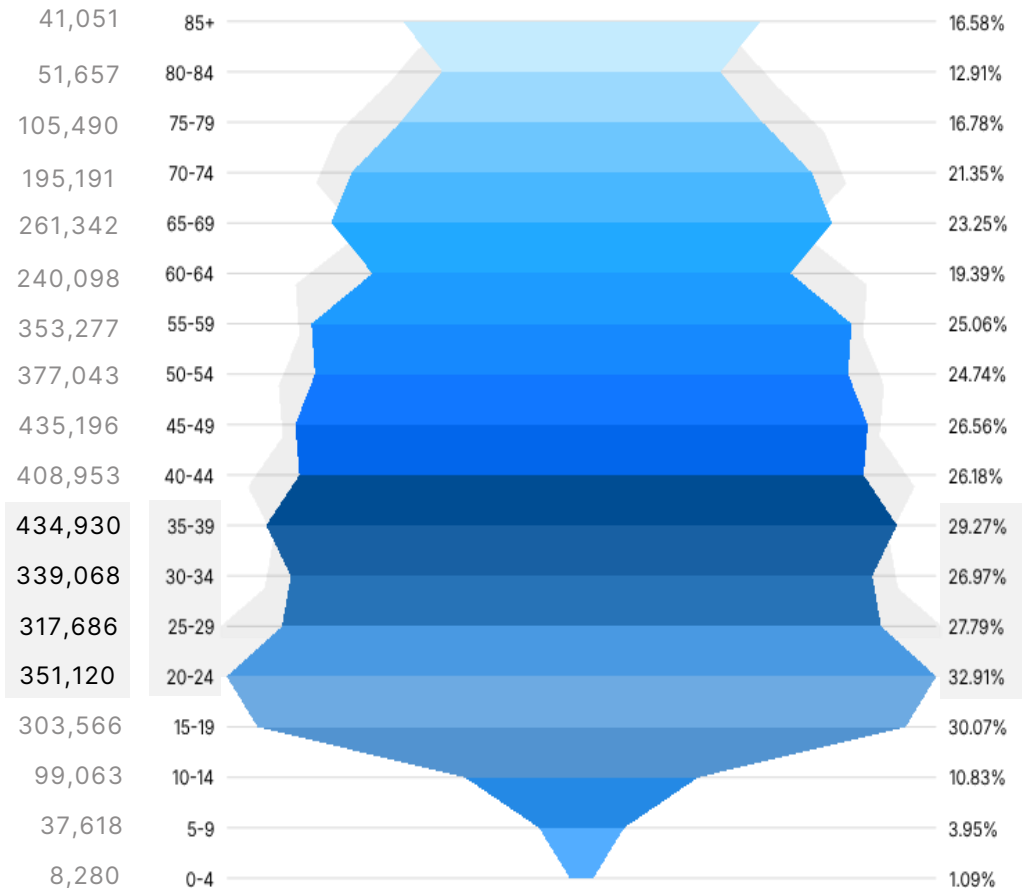
BT CUSTOMERS AGE PYRAMID

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.

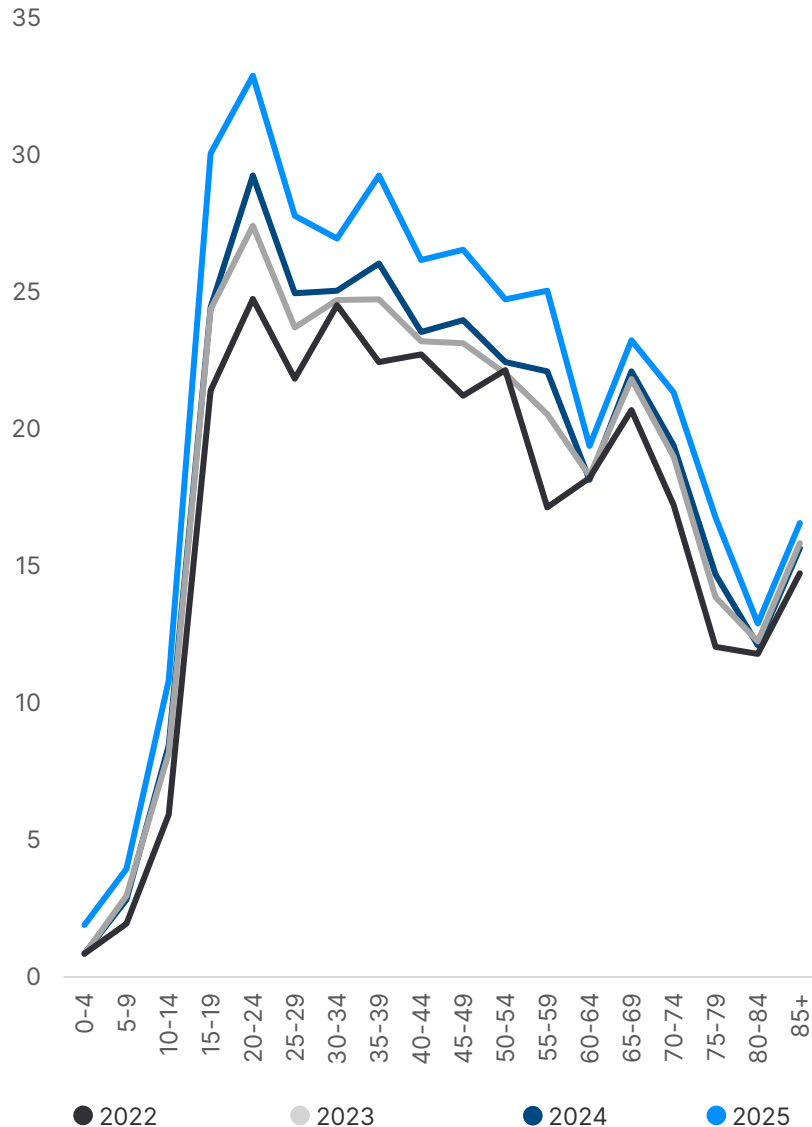
Total BT

% of population
that is a BT customer



4,360,629

BT CUSTOMERS STAY WITH US



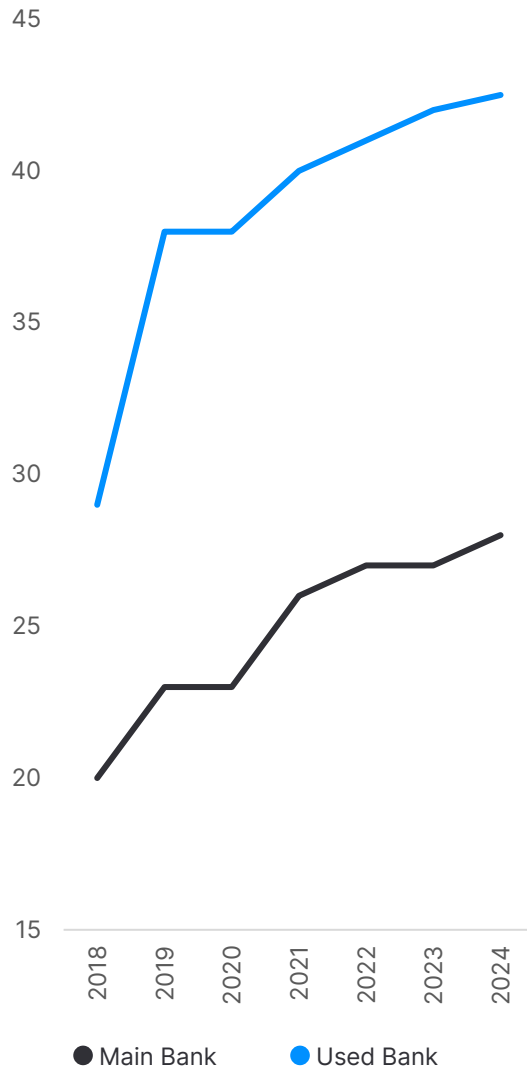
Our total client base grew by +24% from 2022 to 2025, with **youth segments growing even faster**. BT already serves 32% of 20–24 year olds (total population).

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

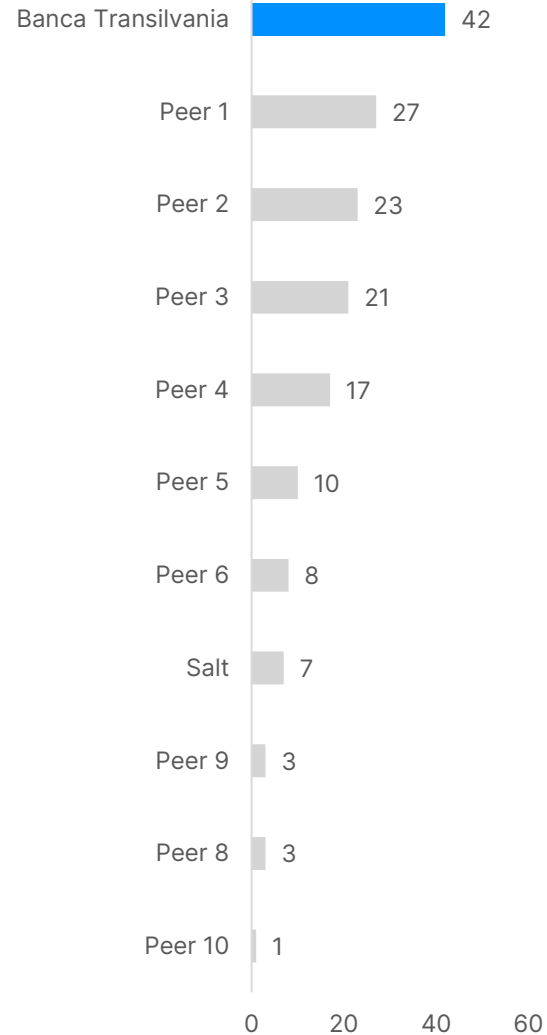
BT GROWTH

%



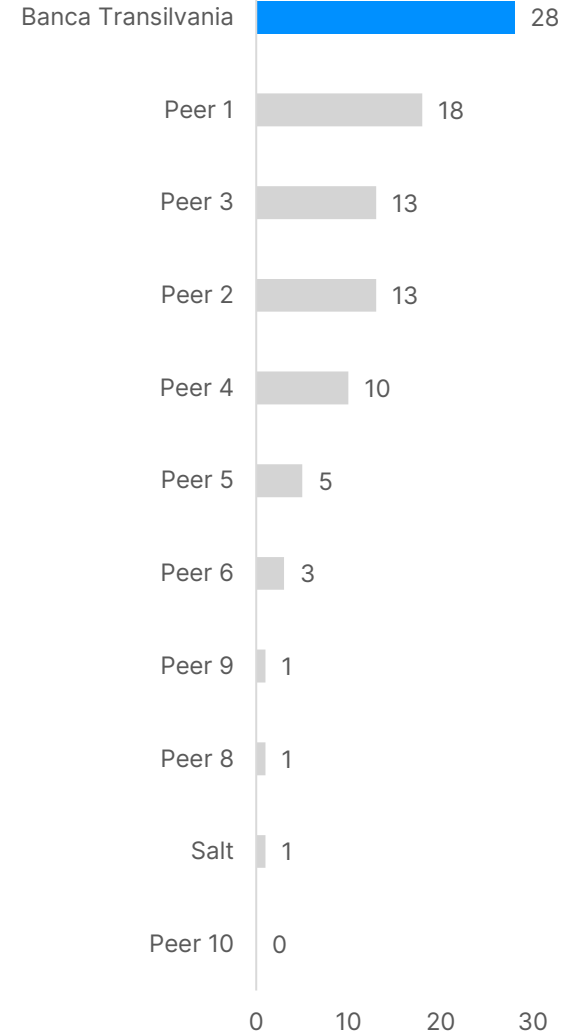
USED BANK

%



MAIN BANK

%



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

INDIVIDUALS

66 ^{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

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

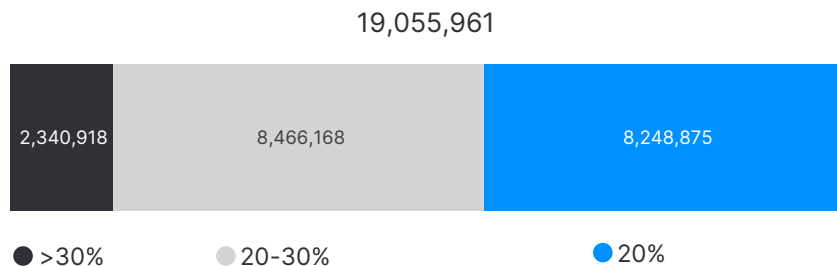
> **90**

CSAT increase
since 2024

POTENTIAL TO GROW IN **SELECTED GEOGRAPHIES**

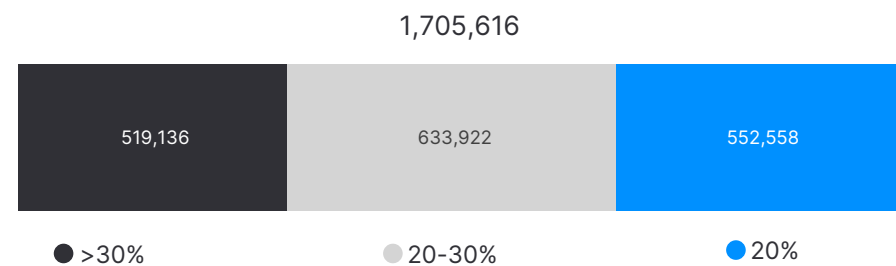
RETAIL

- **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.**



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.**

INVESTOR DAY

SIGNALS THAT SHAPE TOMORROW