

INVESTOR DAY

SIGNALS THAT SHAPE TOMORROW

DISCLAIMER



The information contained in the present document has not been independently verified and no representation or warranty expressed or implied is made as to, and no reliance should be placed on the fairness, accuracy, completeness or correctness of this information or opinions contained herein.

Banca Transilvania cautions readers that no forward-looking statement that may be contained in the present document is a guarantee of future performance and that actual results could differ materially from those contained in the forward-looking statements. Forward-looking statements speak only as of the date they are made, and Banca Transilvania

undertakes no obligation to update publicly any of them in light of new information or future events. None of Banca Transilvania or any of its affiliates, advisors or representatives shall have any liability for any loss howsoever arising from any use of this document or its content or otherwise arising in connection with this document.

The present document does not constitute a public offer under any applicable legislation or an offer to sell or solicitation of any offer to buy any securities or financial instruments or any advice or recommendation with respect to such securities or other financial instruments.

INTRO AND HIGHLIGHTS

ÖMER TETIK

**LARGEST
BANK**
IN SEE, BY ASSETS

**LARGEST
BANK**
IN ROMANIA

1ST BANK
DEDICATED TO THE
ROMANIAN ENTREPRENEURS

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

BT UNTIL NOW

2,922 MN RON

Net Profit for 9M'25

201.1 BN RON

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

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%

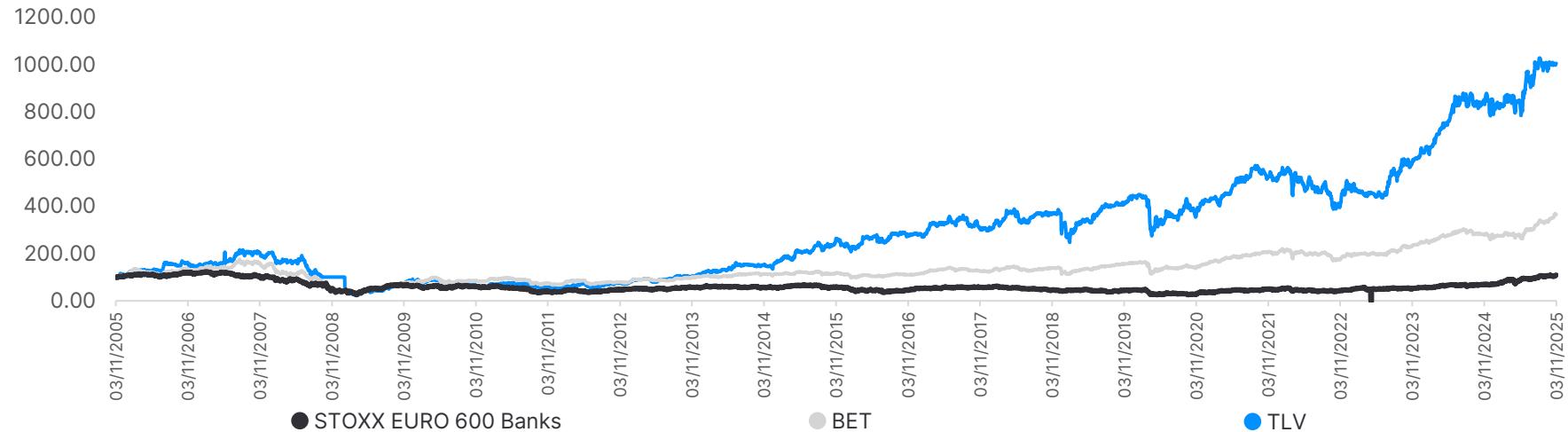
NPL Ratio level reflects an efficient and prudent risk strategy

BANCA TRANSILVANIA FINANCIAL GROUP
BUILT ON OVERDELIVERY
SUSTAINED BY UNIQUE
M&A COMPETENCES

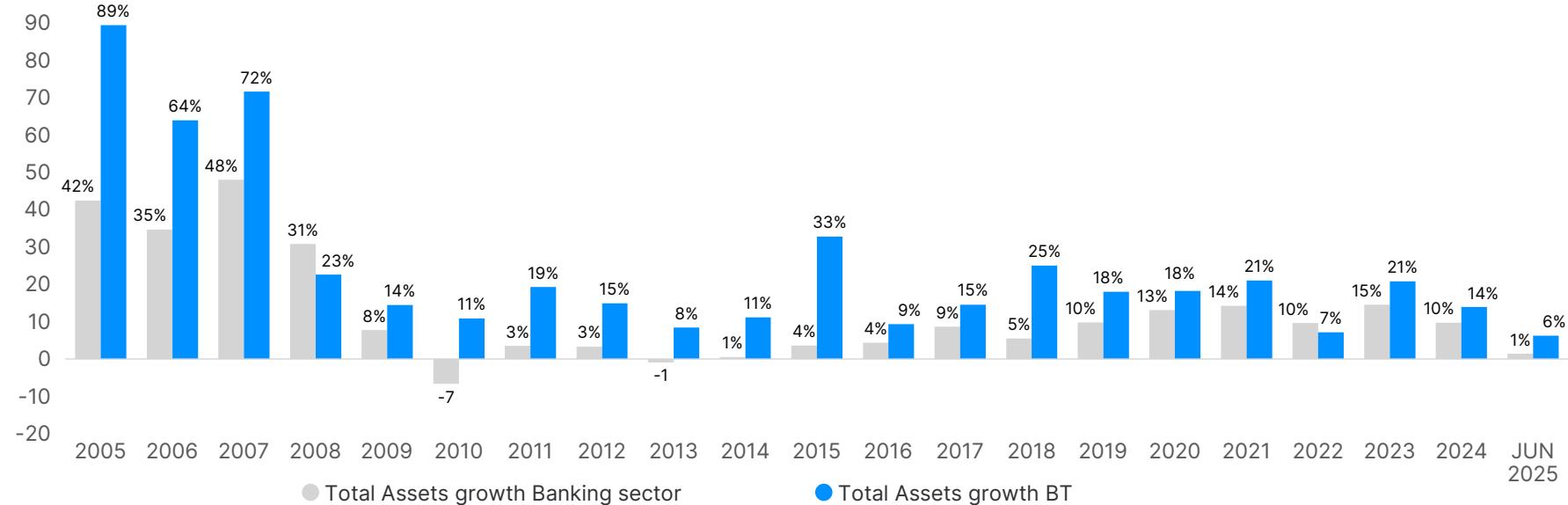
BANCA TRANSILVANIA, ONE STEP AHEAD OF THE MARKET

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

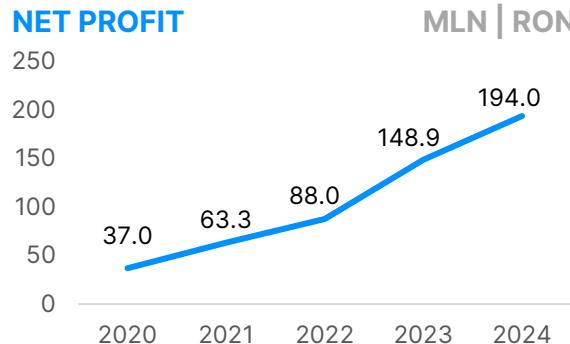


MARKET SHARE
26%

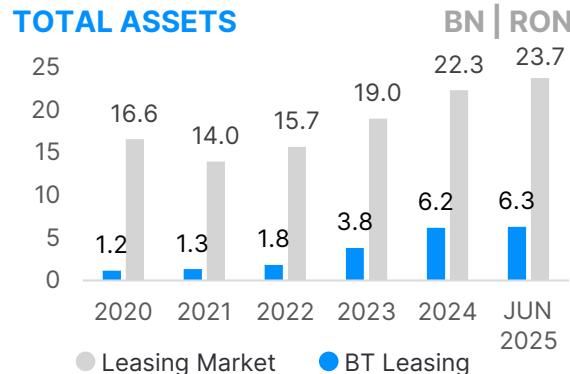
(of leasing portfolio out of ALCCR) at Sep-25

✓ **Clients:** 45.800

NET PROFIT

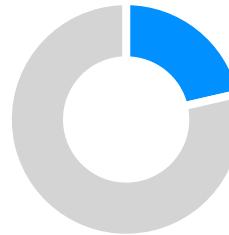


TOTAL ASSETS



BT ASSET MANAGEMENT, BUILDING INVESTMENT KNOWLEDGE

OVERVIEW



MARKET SHARE
21.9 %

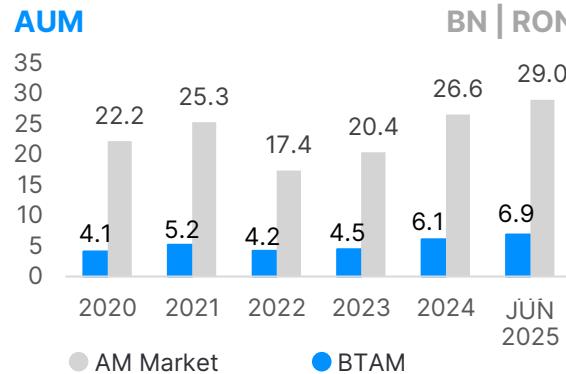
(out of domestic funds, OPCVM only) at Sep-25

✓ **Investors:** +300.000

NET PROFIT



AUM



BT MIC: THE BLUE OCEAN STORY

OVERVIEW

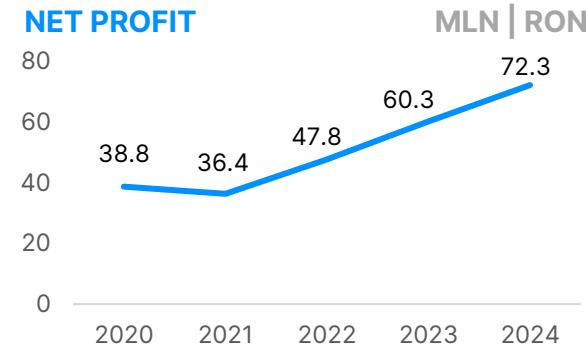


MARKET SHARE
52.4 %

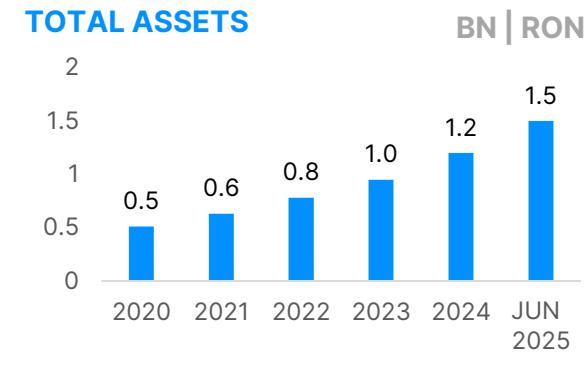
Starting from serving an unbanked market at Sep-25

✓ **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

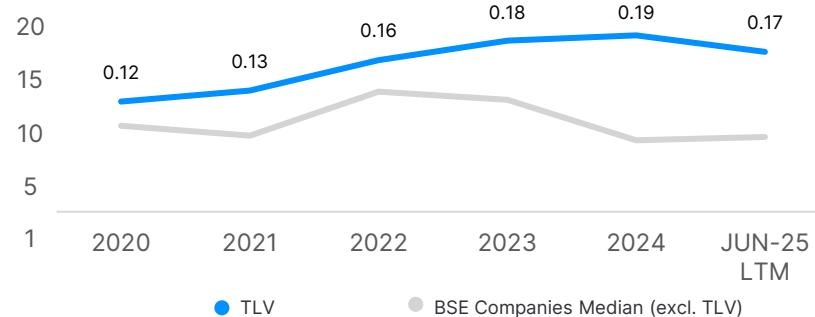
EPS shows confident high returns

2.5 EUR BN

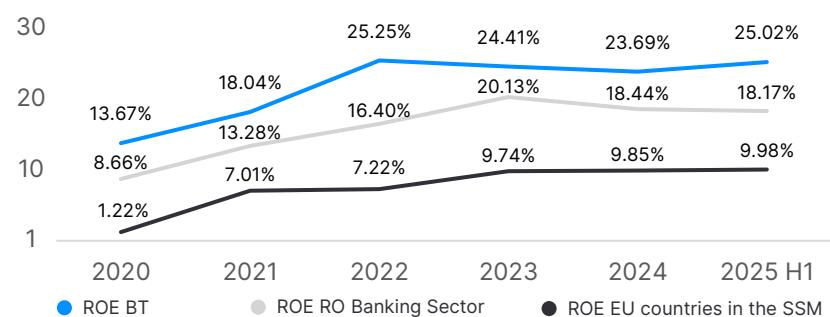
Attracted from the capital markets since 2023

TOP POSITION BUILD ON TRUST

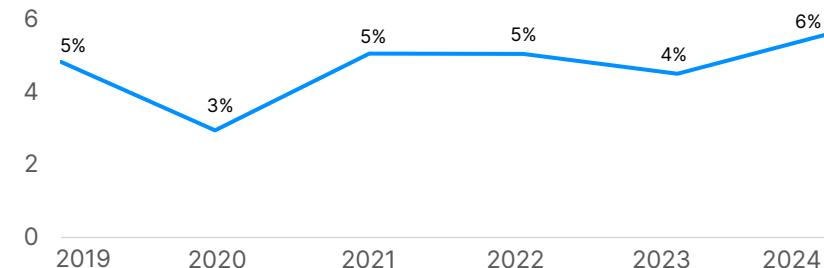
EARNINGS YIELDS = 1/PER



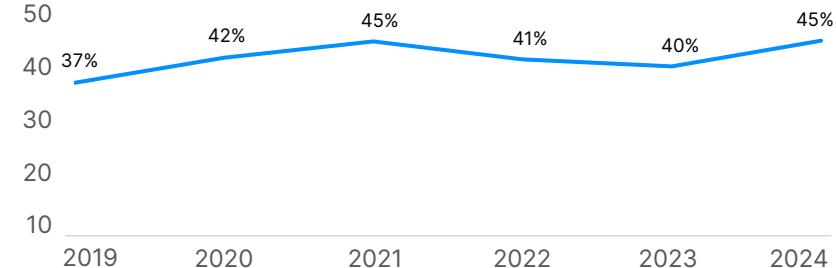
ROE



DIVIDEND YIELD



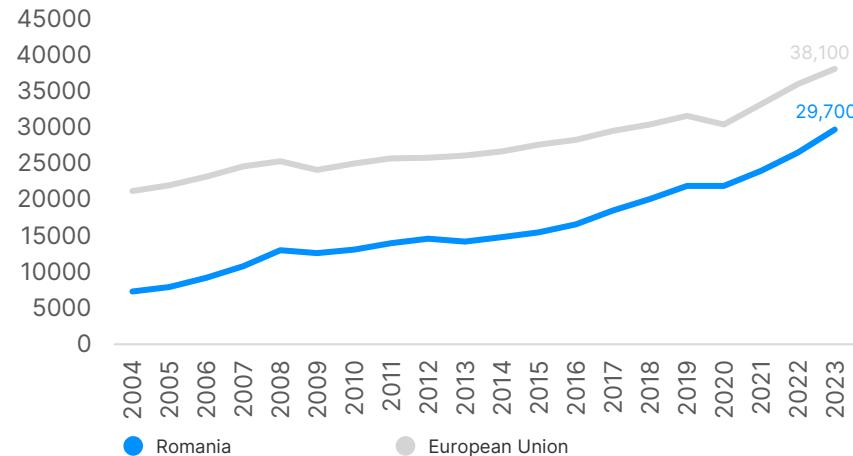
DIVIDEND PAYOUT



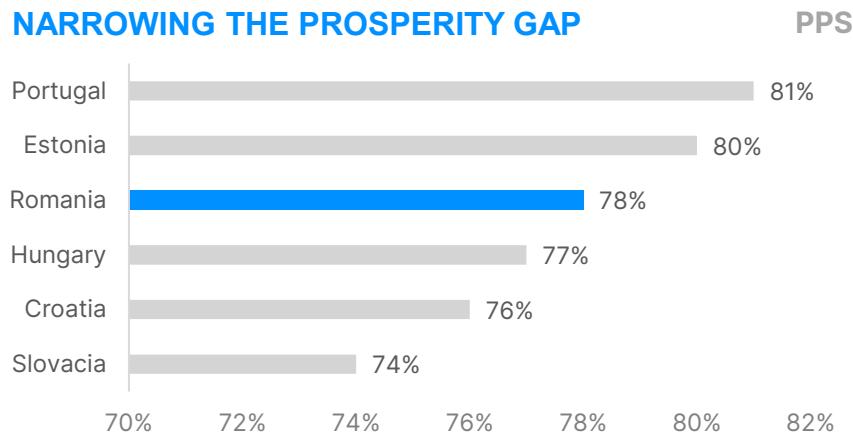
FROM EMERGING TO THRIVING: ROMANIA IS CLOSING THE GAP

STEADY GROWTH, SIGNALING STRONG CONVERGENCE
WITHIN THE REGION

ROMANIA CLOSER TO THE UE



NARROWING THE PROSPERITY GAP



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.

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

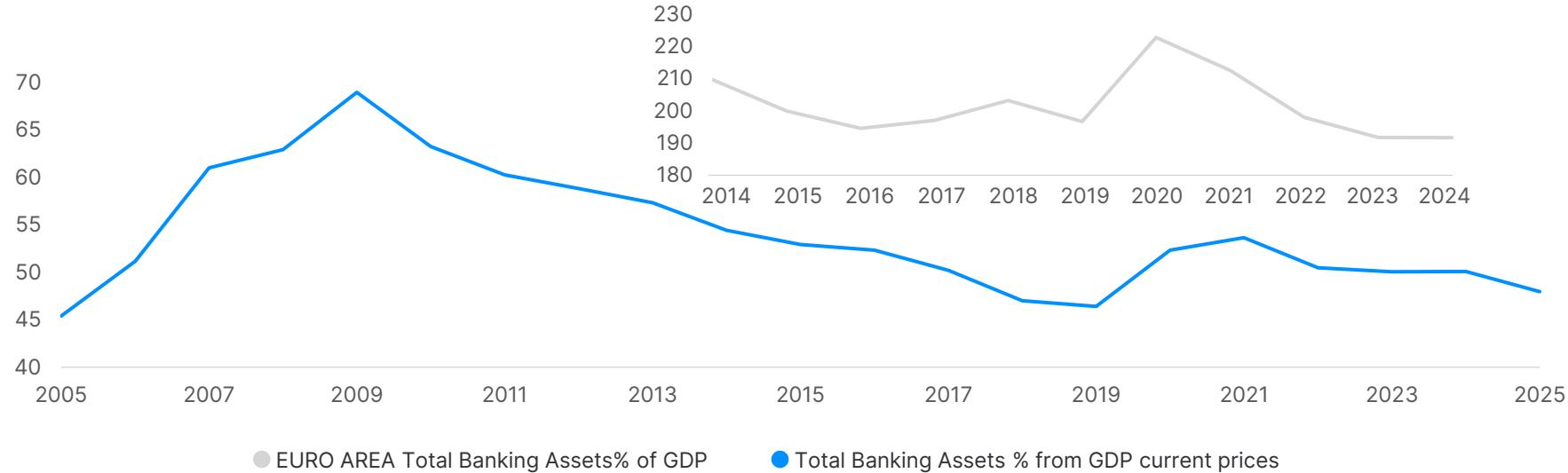
10 %

OF EU GRAIN OUTPUT & #1
SUNFLOWER PRODUCER

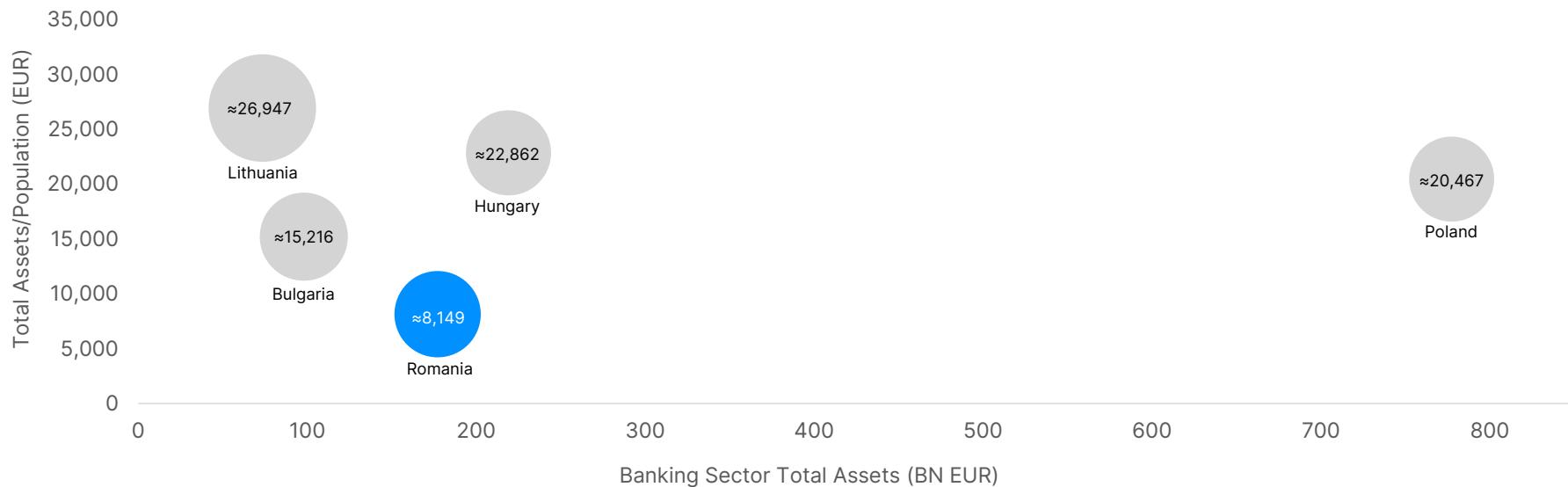
With one-third of all EU
farm holdings, Romania has
the potential to transform
in an agri-business hub.

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)

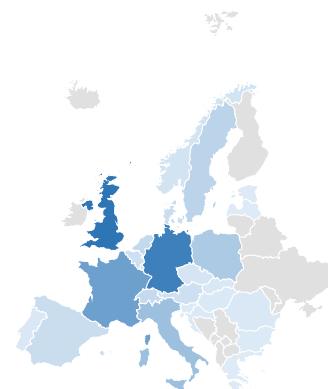


SCALING THE POTENTIAL: THE GROUP STRATEGIC ADVANTAGE

ROMANIA'S LEASING SECTOR READY TO ACCELERATE

NEW BUSINESS

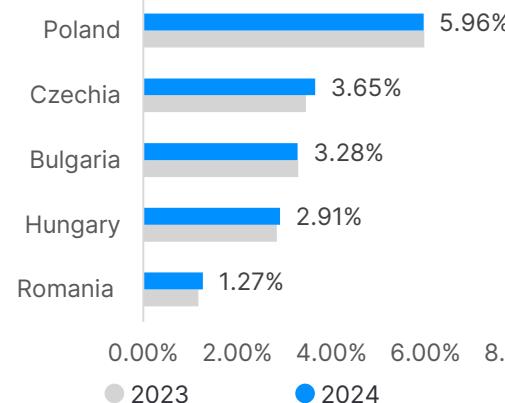
BN | EUR



New business
0.68 89.59

LEASING MARKET

% | GDP

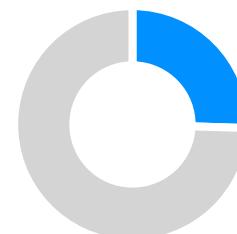


PENSIONS: EARLY GROWTH WITH STRONG UPWARD MOMENTUM

PENSIONS FUND PLACEMENTS

87.6 %

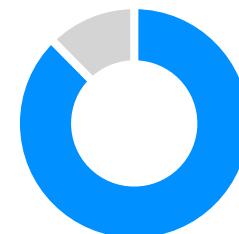
of the assets of privately managed pension funds were placed in Romania



EU AVERAGE FOR PENSION FUND ASSETS

25.5 %

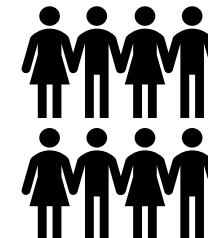
with leaders like the Netherlands exceeding 200% of GDP.



THE NEXT BIG OPPORTUNITY: ROMANIA'S FUND MARKET

ACTIVE POPULATION

%

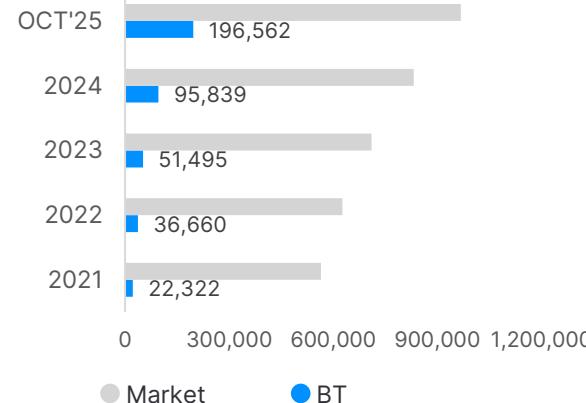
**40 %**

invest in funds, on average, in the EU

**10 %**

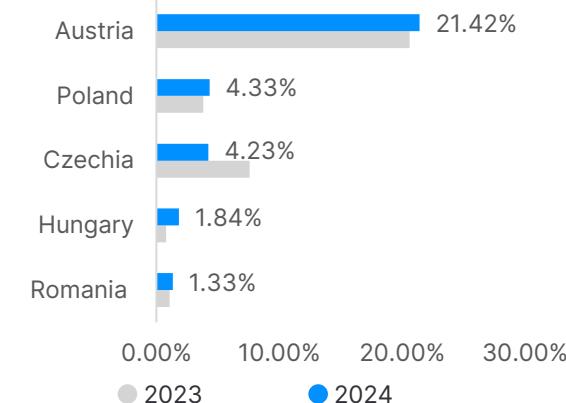
invest in funds, on average, in Romania

PENSIONS NO. OF USERS



NET ASSETS

% | GDP



MARKET SHARE EFFECT

1/3

Payments in Romania, processed by Banca Transilvania.

HOUSEHOLDS

27 %

Largest deposits collection franchise

CORPORATE

22 %

~25 %

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

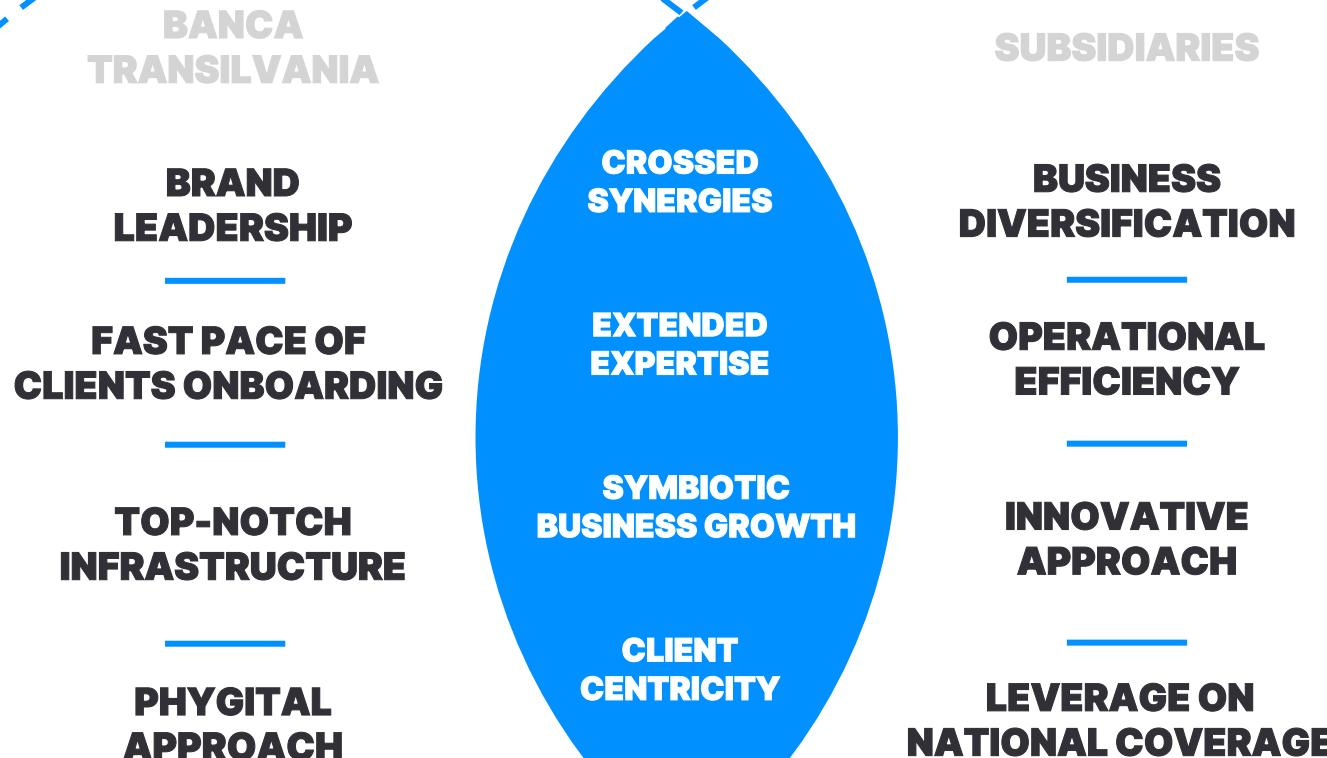
20 %

ATMs – out of national network

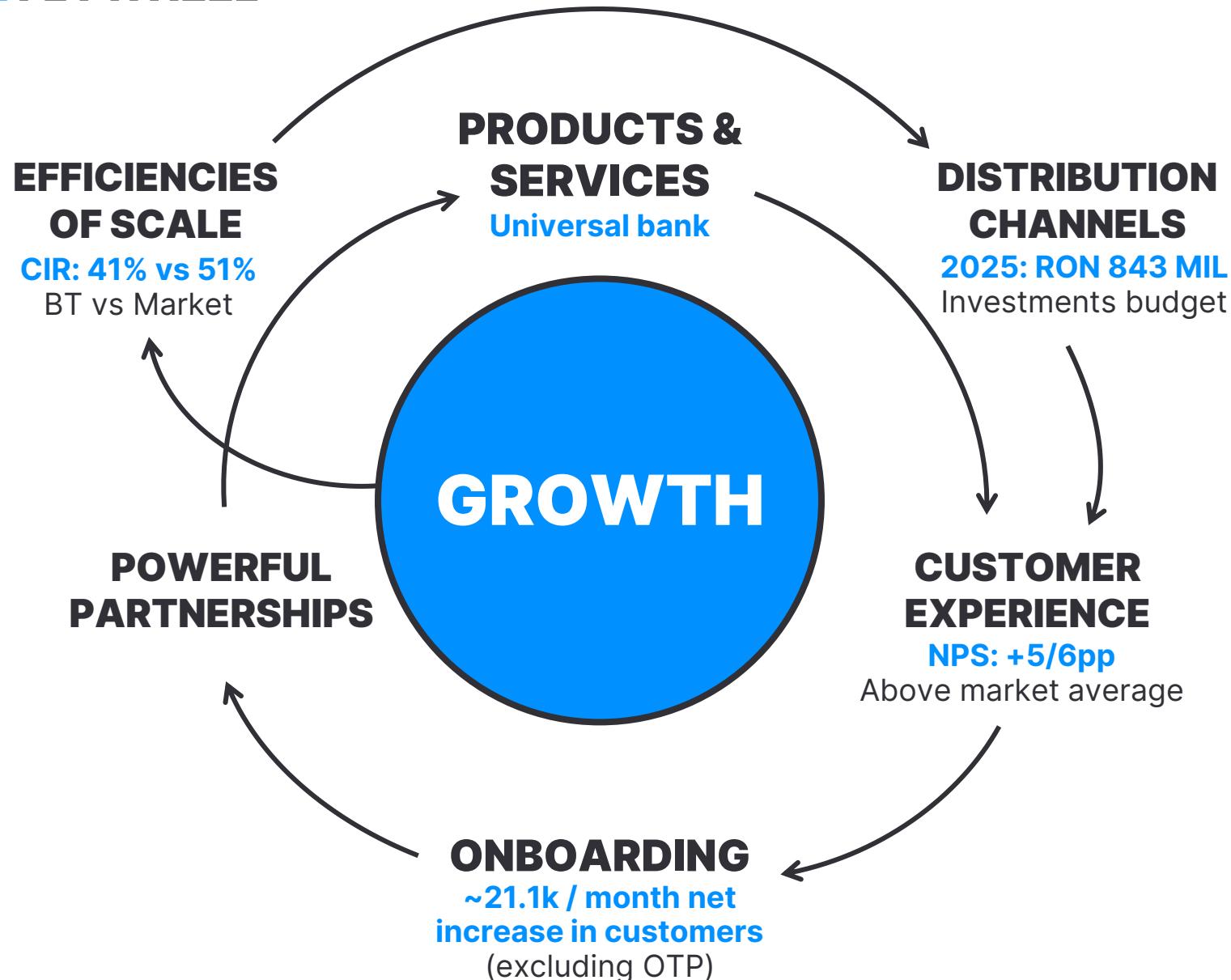
33 %

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

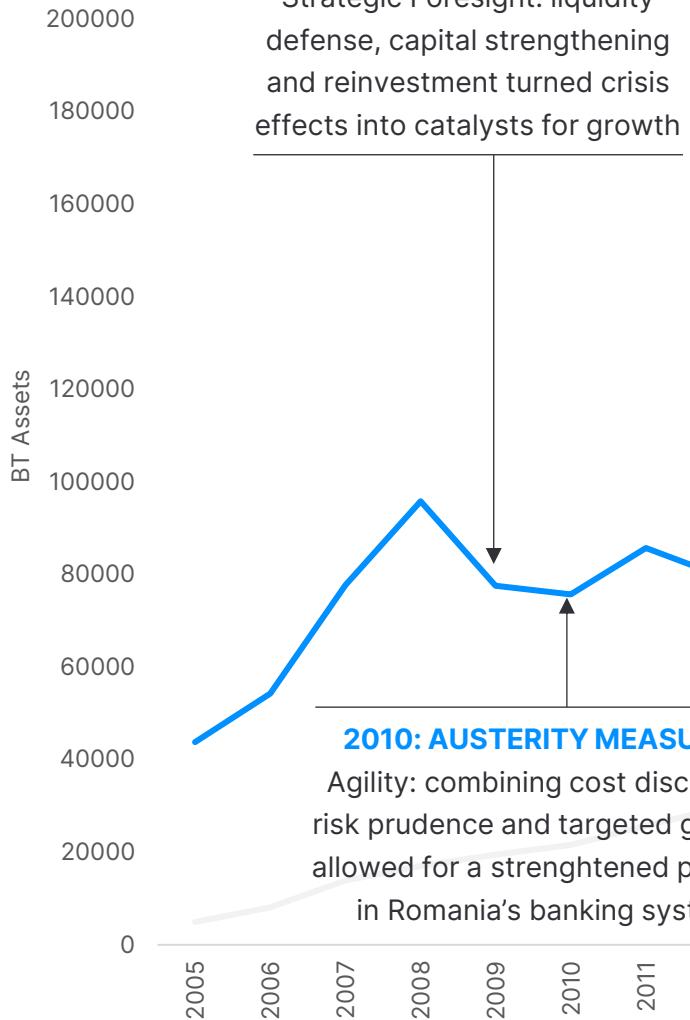
6 BANKS
IN 10 YEARS

38 PEOPLE
SEASONED
CORE TEAM

HOW TO ACHIEVE GROWTH IN A SLOWING ECONOMY?

2008-2009: FINANCIAL CRISIS

Strategic Foresight: liquidity defense, capital strengthening and reinvestment turned crisis effects into catalysts for growth

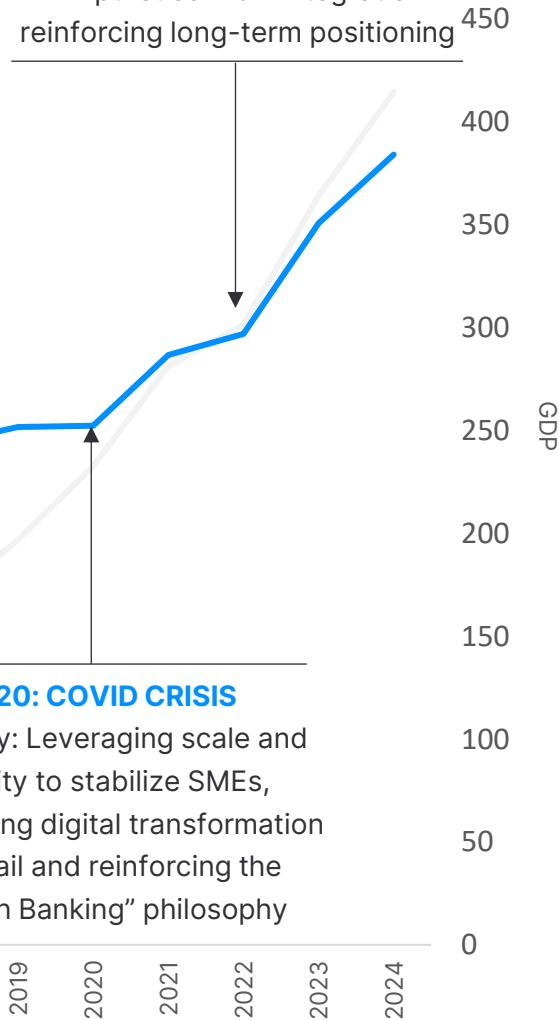


2015: THE SWISS FRANC STORY

Speed: Turning a systemic shock into a strategic advantage through speed and empathy, launching first the Romania's largest loan conversion program

2022: GEOPOLITICAL TURMOIL

Scalability: Despite turbulence, BT pursued M&A integration reinforcing long-term positioning



2020: COVID CRISIS

Solidarity: Leveraging scale and liquidity to stabilize SMEs, accelerating digital transformation for retail and reinforcing the "Human Banking" philosophy

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 gateway

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%

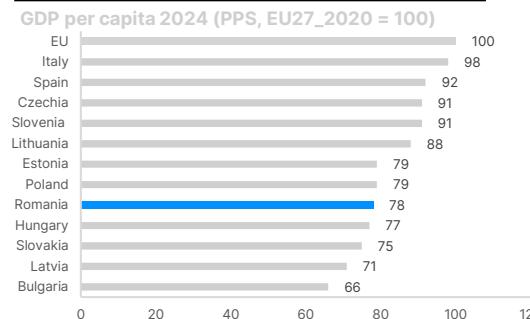
KEY POLICY RATE

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

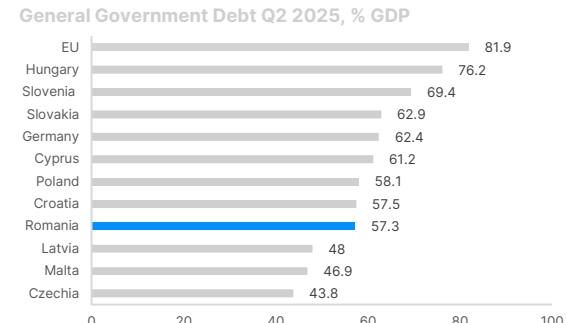
EU FUNDS

- 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%

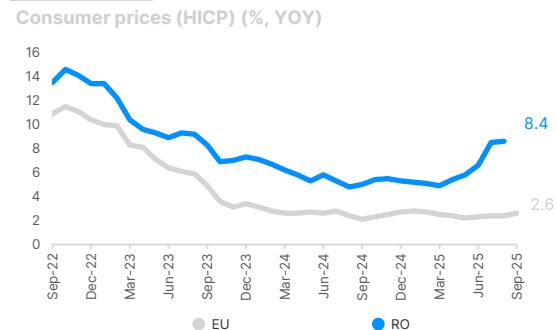
RELATIVELY HIGH WEALTH IN THE CEE



RELATIVELY LOWER DEBT TO GDP RATIOS



INFLATION



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



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

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



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^{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

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



- **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



- **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



- **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

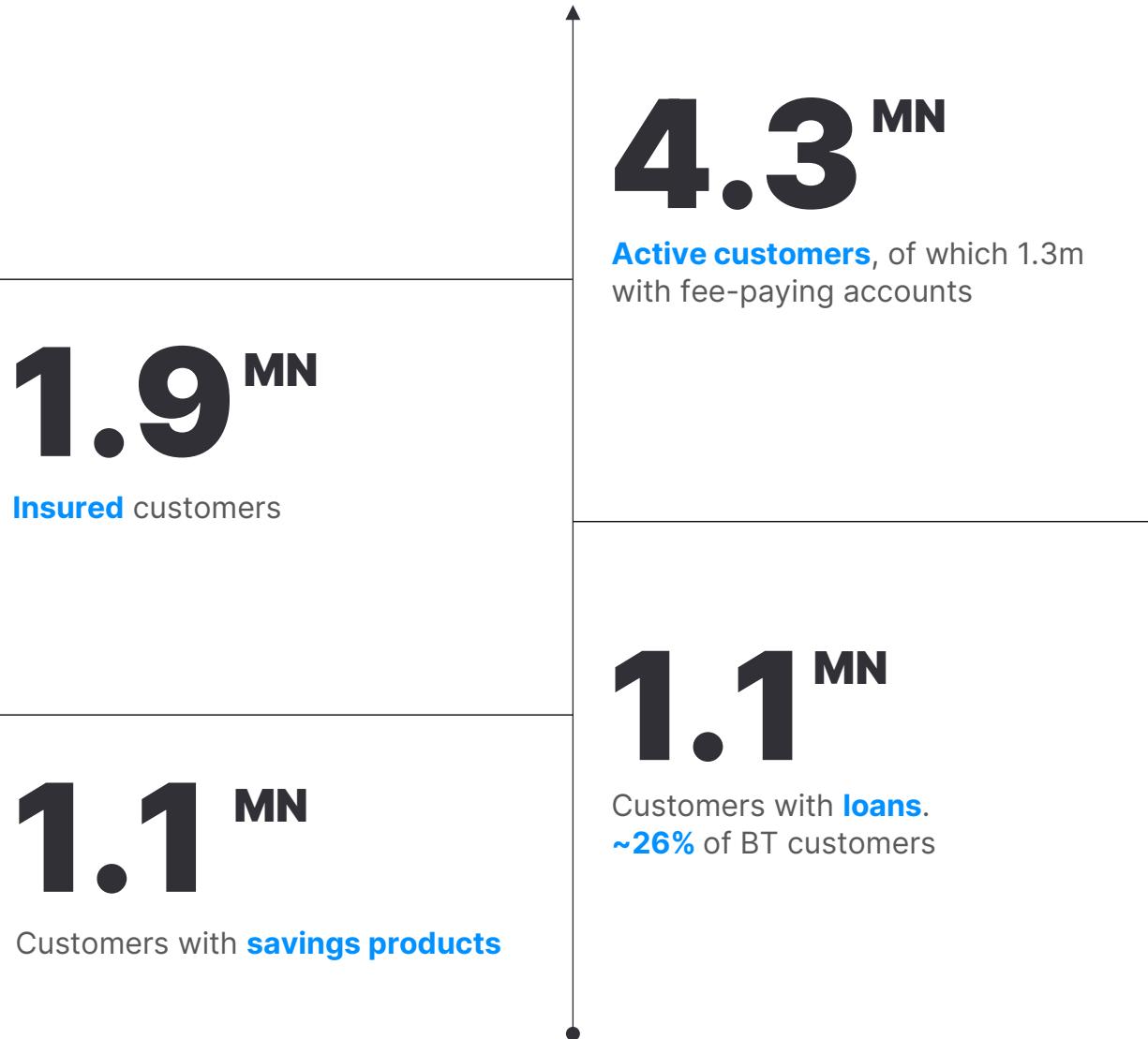
Tourism requires product
mix diversification and
improved access to reverse
its softness.

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

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

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)

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%

NEW MARKETS

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

Italy – tailored local experience, with local IBANs

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
PROGRAM**

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

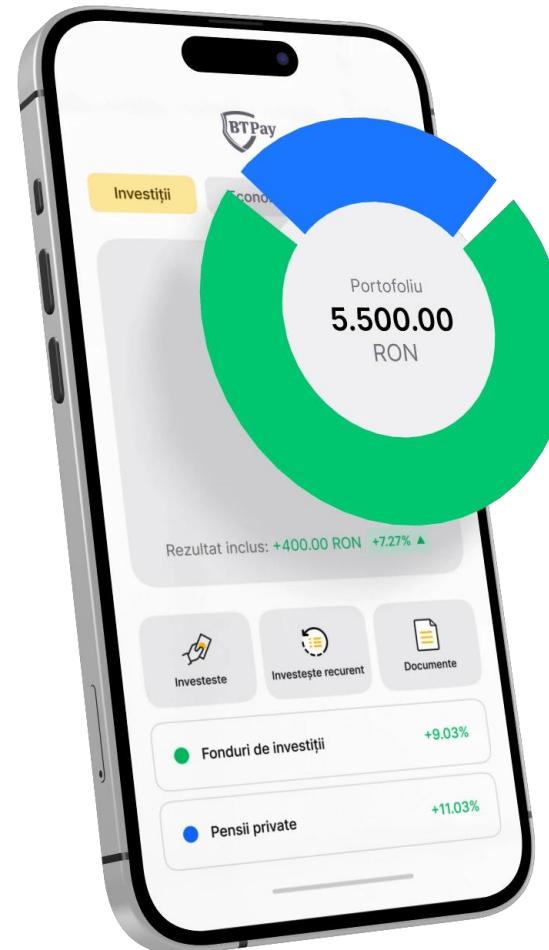
ONE APP: Unified customer experience in a single platform

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.

THE VISION ABOUT TOMORROW

A STORY ABOUT TODAY

EXPANDING REVENUE SOURCES

SCALE
LARGEST BANK
IN ROMANIA

ECOSYSTEM
MULTIPLE
TOUCHPOINTS

STRATEGY
RAZOR FOCUS

DIVERSITY
MULTI-CHANNEL
ONE GROUP

BT PAY
CENTRAL

INCOME
GROWTH

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

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**

56%
OUT OF
ROMANIA'S **GDP**

63%
OUT OF THE ROMANIAN
WORKFORCE IS
EMPLOYED BY SMEs

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

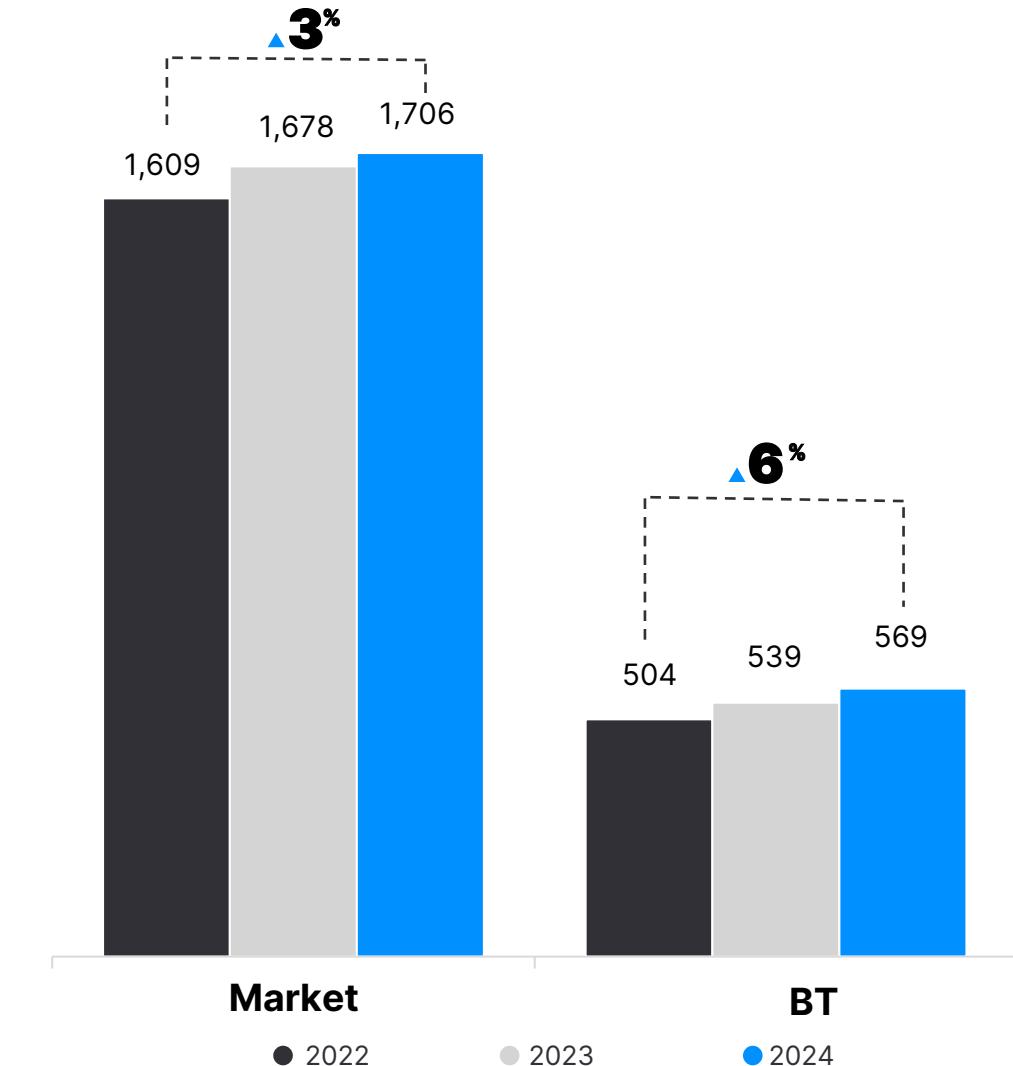
BUSINESS FORMATION & ACCOUNT ONBOARDING

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

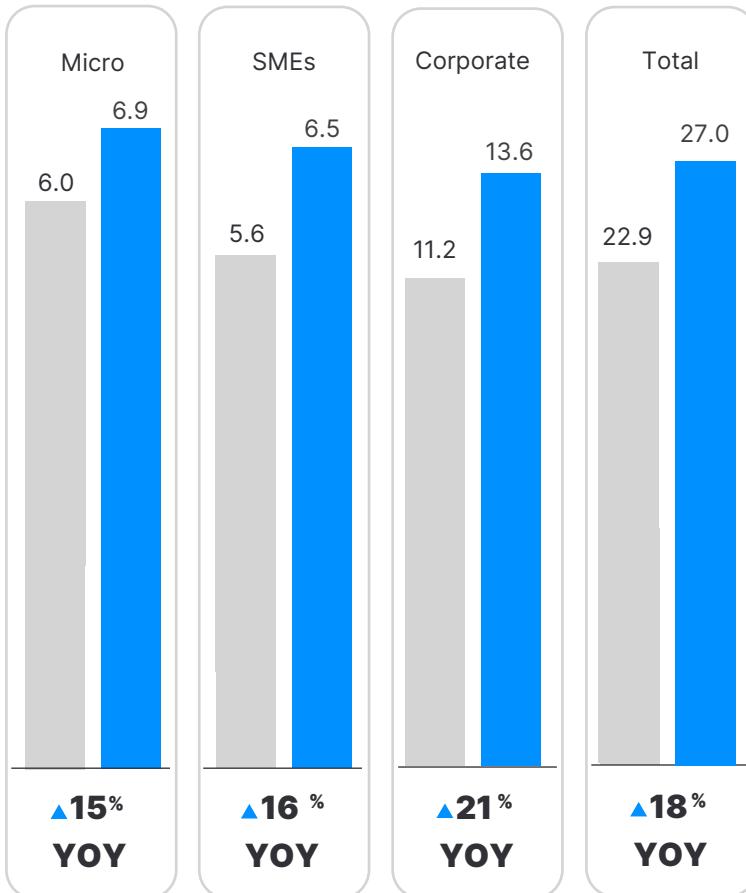
EVOLUTION OF # COMPANIES

THOUSANDS

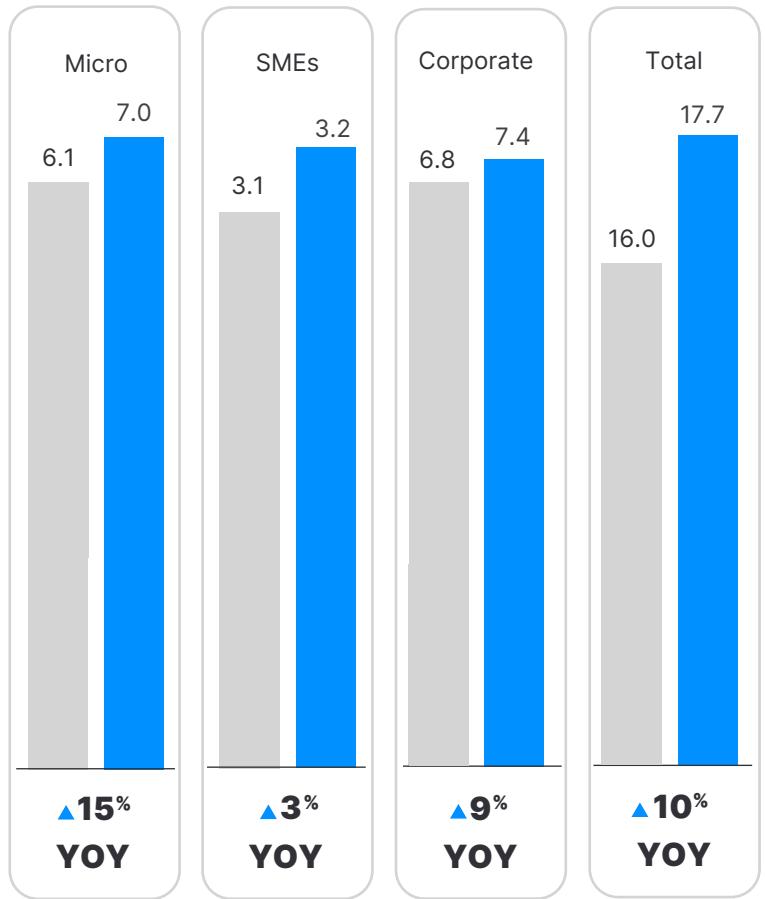


LAST 12 MONTHS

LOANS



TERM DEPOSITS



● 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

#COMPANIES

1706K

462
(27.1%)

LOAN STOCKS
(BN | RON)

235

47
(~20.0%)

1244
(~72.9%)

188
(~80.0%)

Accounts

Loans

● BT

● Non BT

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

VOLUME OF TRANSACTIONS
AS OF 30 SEP-25

185 BN

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

CARDS ISSUED / MONTH
DURING SEP-25

500

O/W 91% VIA MOBILE APP

NO. OF TRANSACTIONS
AS OF 30 SEP-25

19.6 M

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

DEPOSITS OPEN
AS OF 30 SEP-25

59 K

THROUGH BT GO O/W
80% 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

 Liquidity Management

 Lending



LBO



Syndicated Loans



Structured Finance



DCM



Working Cap. Solutions



Trade Finance

4 PILLARS OF FOCUS

360° LEAN

- Customer centric model
- One stop shop backed by countrywide branch network distribution channel for mass products
- Centralized dedicated professional expertise & client coverage

ONE BANK SYNERGIES

- Most valuable banking brand
- 6 million debit cards
- 4 million active clients
- 52% of portfolio companies have active salary conventions
- 31% market share in acquiring volumes
- Pillar 2 and Pillar 3 pension funds

FULL FLEDGED OFFERING

- Tailored made products
- Structured & Infrastructure financing
- Financial markets
- IPO & DCM
- M&A with customized LBO | MBO
- Supply chain solutions domestic and cross border
- Full range employee benefits

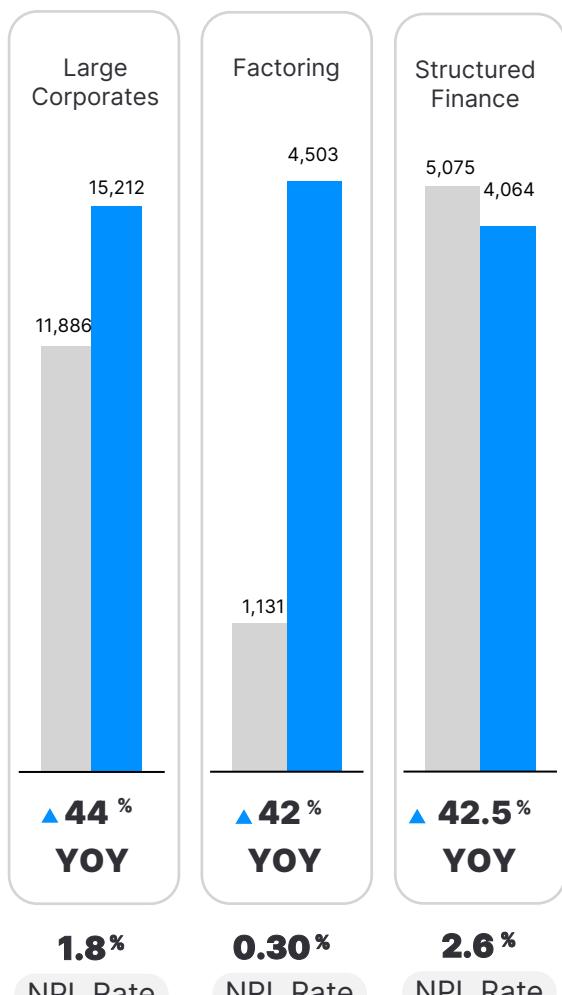
UNIQUE ECOSYSTEM

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

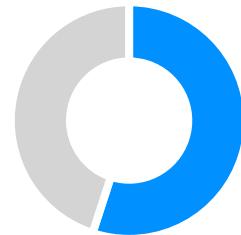
TRENDS IN PERFORMANCE

As of 9M'25

RON | MN



MARKET POSITION



PENETRATION OF
POTENTIAL TARGET
MARKET

55 %



SHARE OF THE
WALLET*

25 %

*Business captured from
total potential target

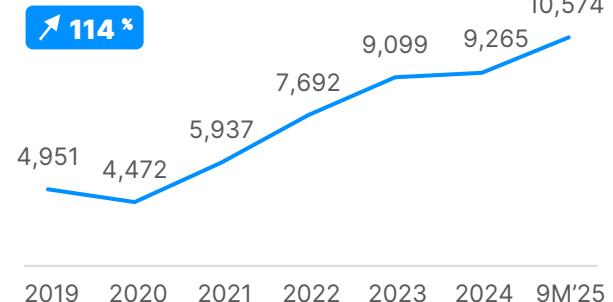


LOANS BY SECTOR

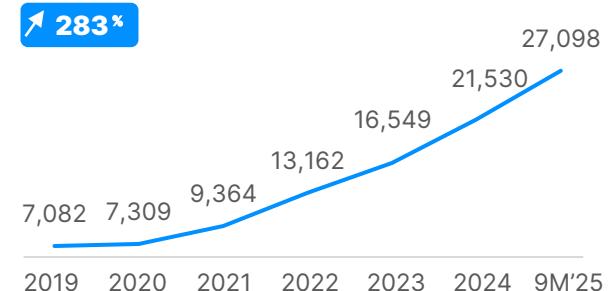
- **20.3 %** Structured Finance
- **10.9 %** Agriculture
- **18.4 %** Energy
- **9.35 %** Industrials
- **14.1 %** Diversified
- **7.9 %** Public
- **11.1 %** Food & Bev.
- **4.35 %** Pharma & Healthcare
- **3.64 %** Construction

LAST 5 YEARS TRENDS

DEPOSITS

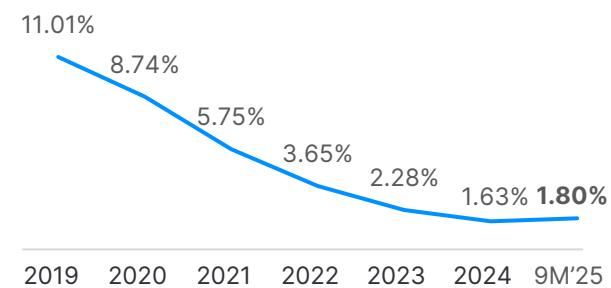


LOANS



OUTSTANDING 9M'25

NPL RATE



• Short Term Loans
• Long Term Loans

• Factoring
• Reverse Factoring

• Project Finance
• Syndications

SAMPLE OF SUCCESSFUL DEALS BETWEEN 2022 & 2025



CLEAR TARGETS TO SUSTAIN GROWTH

RON 25.8 BN

Target loan book
YE'25

RON 10.5 BN

Target deposits
YE'25

1.8%

Target NPL
rate YE'25

RON 7.5 BN

Target factoring
volumes YE'25

SHORT-RUN

MID-RUN

~16%

Total Assets –
target for YE'27

~12%

Total Deposits –
target for YE'27

1.5%

Target NPL
rate YE'27

~45%

Factoring volumes
– target for YE'27

SUSTAINED FUTURE GROWTH: MAIN PILLARS

**PREFERRED
BANKING
PARTNER
FOR CLIENTS**

**MAIN PROVIDER
TO LBOS AND
SYNDICATED
TRANSACTIONS**

**PRIME FINANCIER
OF NATIONAL
STRATEGIC
PROJECTS**

**TOP LENDER
OF WORKING
CAPITAL
SOLUTIONS**

SCALING BUSINESSES: CROSS-BORDER FINANCING



INCREASED REGIONAL/ EUROPEAN INTEREST

Increased interest from local companies in expanding regionally (mainly CEE) through acquisitions or organic growth

Increased M&A interest for Romanian market from regional players – either strategic or private equity funds



EMPOWERING SIGNALS SUPPORT

Support local entrepreneurs tapping new markets and growing regionally | Organic or M&A | financing directly (cross-border) or indirectly (Acquisition or CAPEX loans based on local balance sheet strength)

Acquisitions of local players by foreign strategic players or PEs with funding being raised at Holding/Mother Company level (in a foreign jurisdiction)



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

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

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

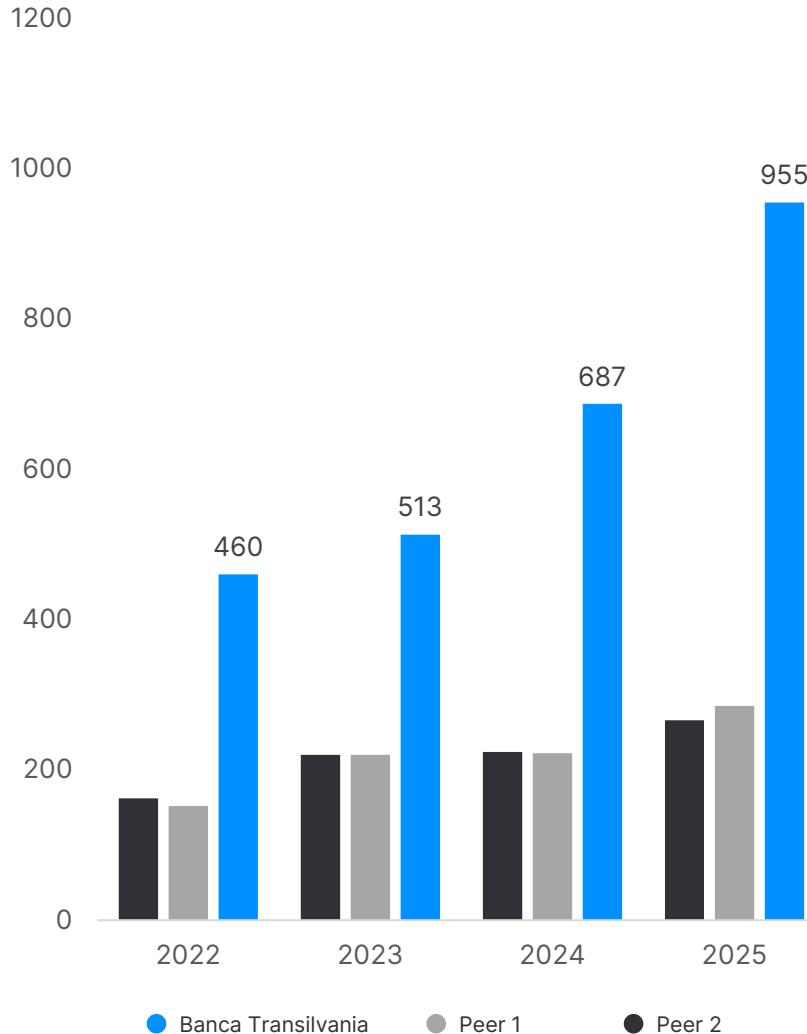
Unique portfolio of **brand partnerships**, to reinforce our positioning and magnetism

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.

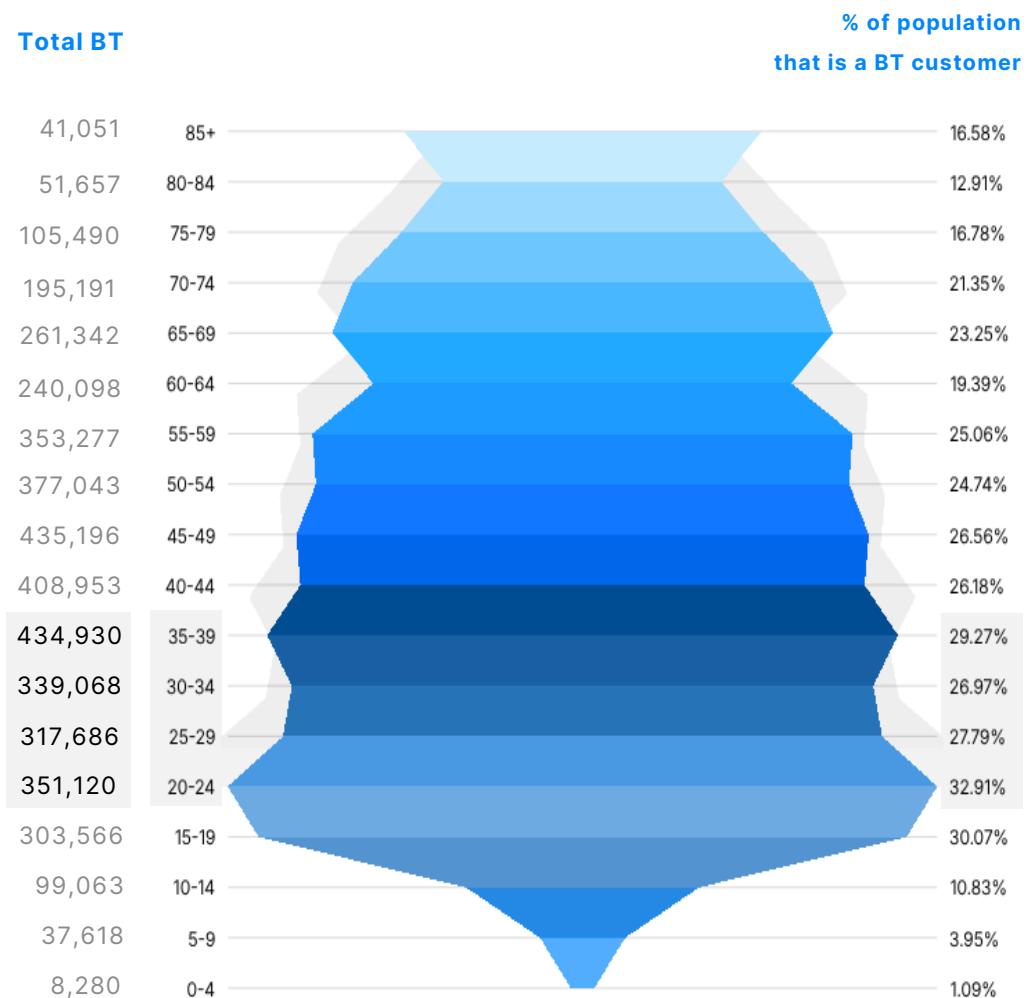
Brand Strength is calculated within brands' addressable markets. Some brands focus on their local markets whereas some are international. When averaging brand strength, international brands' strength will often become lower than single market brands because maintaining a leadership position can be difficult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

ADVANTAGEOUS DISPERSION ACROSS THE AGE PYRAMID

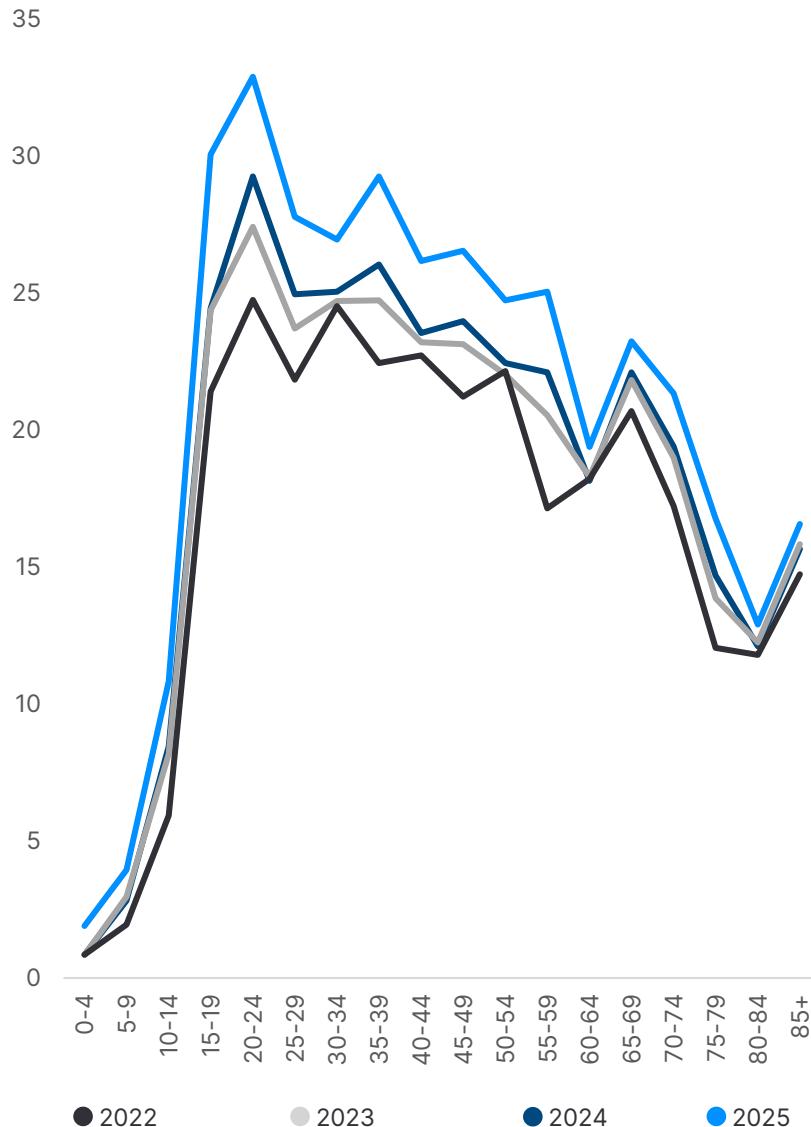
BT CUSTOMERS AGE PYRAMID

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

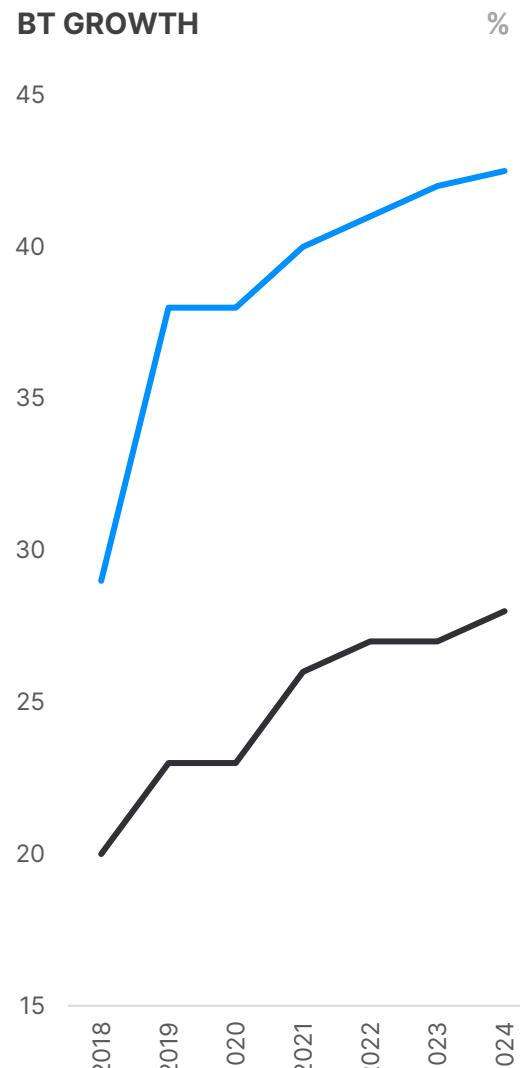
Latent

Magnetism

Community

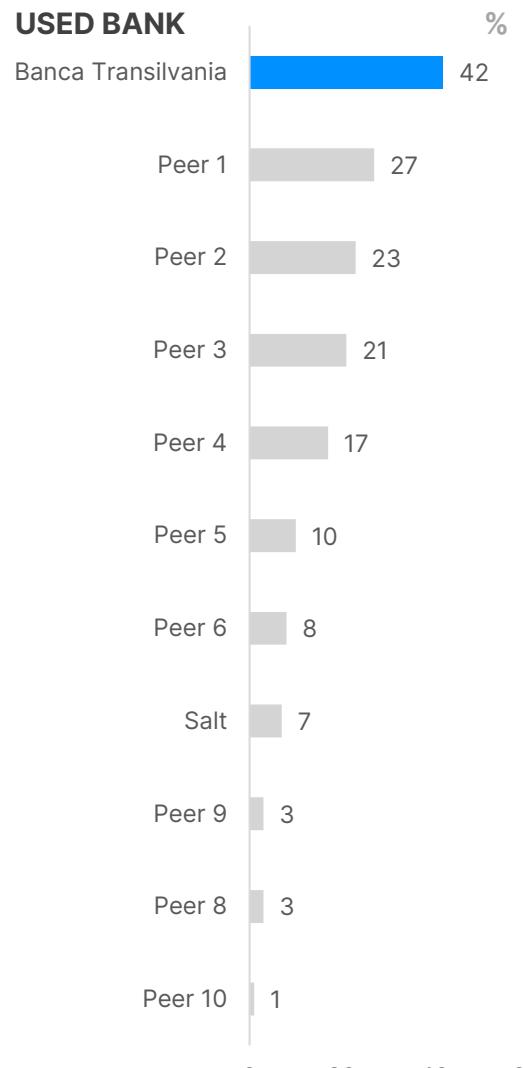
STRONG DYNAMIC

BT GROWTH

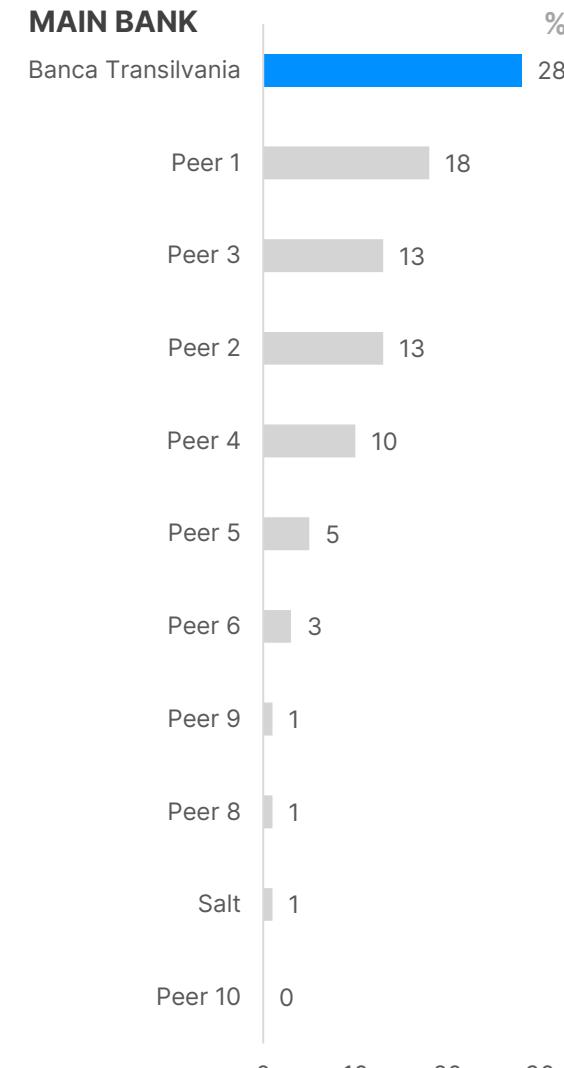


● Main Bank ● Used Bank

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

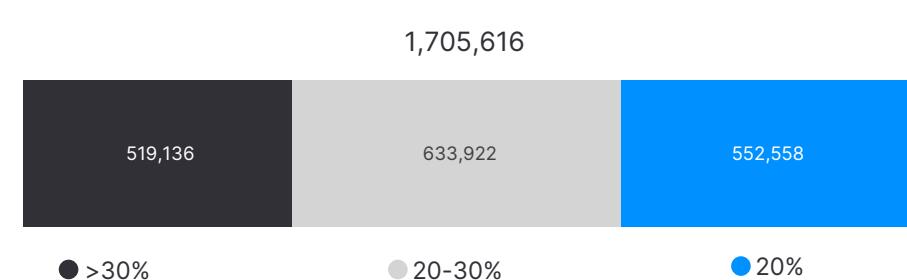
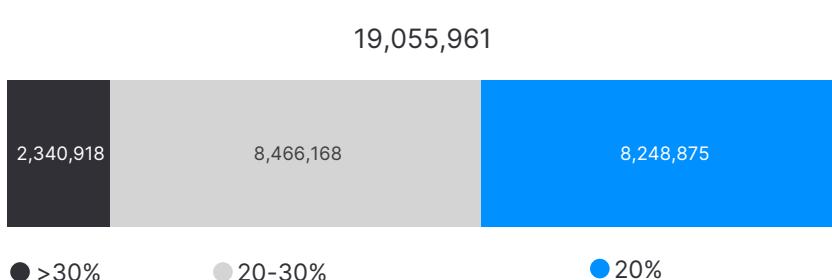
POTENTIAL TO GROW IN SELECTED GEOGRAPHIES

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.**

INVESTOR DAY

SIGNALS THAT SHAPE TOMORROW