

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

▲ **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

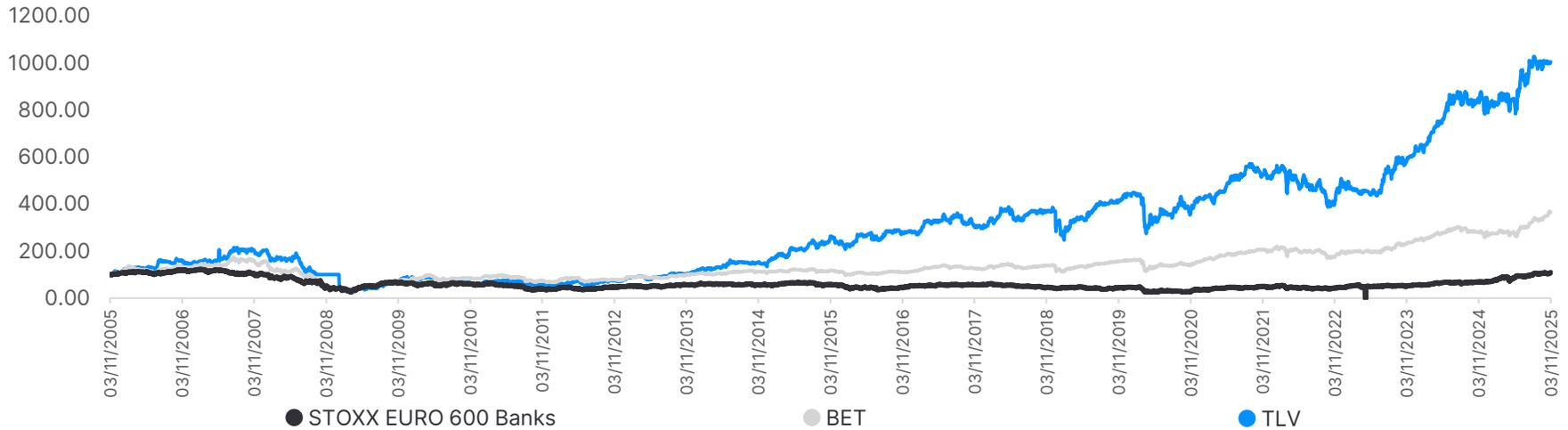
SUSTAINED BY UNIQUE

M&A COMPETENCES

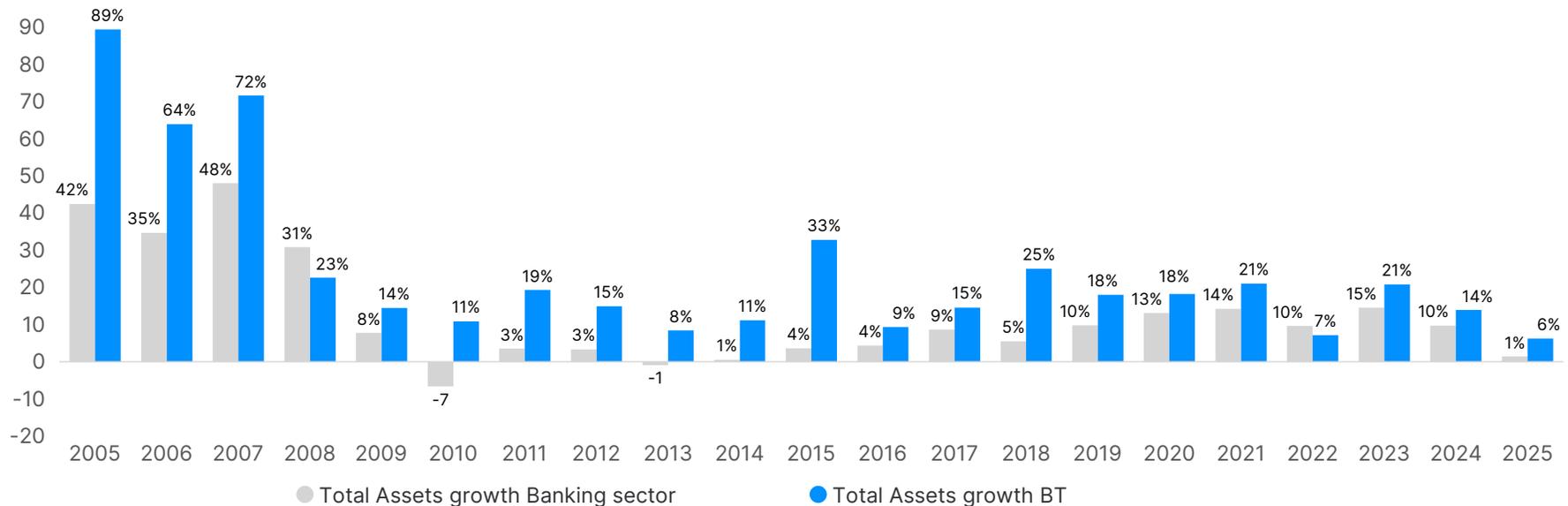
BANCA TRANSILVANIA, ONE STEP AHEAD OF THE MARKET

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%

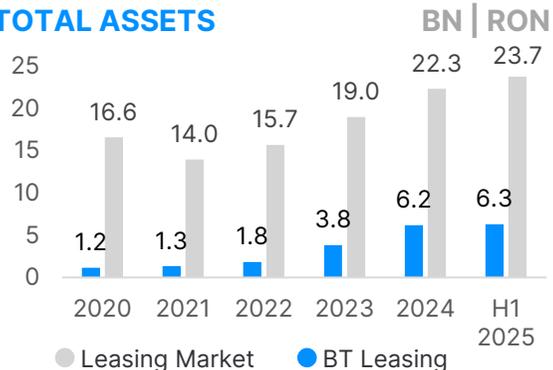
(of leasing portfolio out of ALCCR) at Sep-25

✓ **Clients:** 45.850

NET PROFIT



TOTAL ASSETS



BT ASSET MANAGEMENT, BUILDING INVESTMENT KNOWLEDGE

OVERVIEW



MARKET SHARE
21.9%

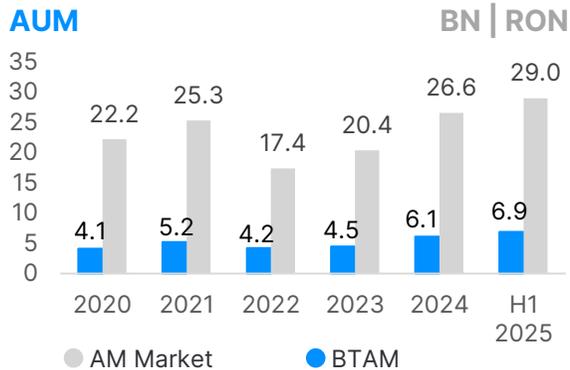
(out of domestic funds, OPCVM only) at Sep-25

✓ **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}

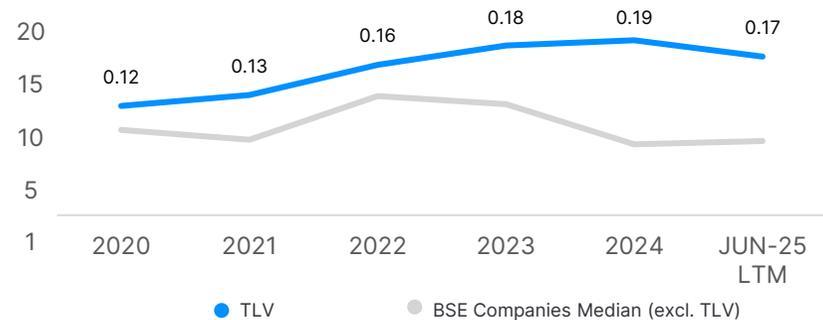
EPS shows confident high returns

2.5^{EUR BN}

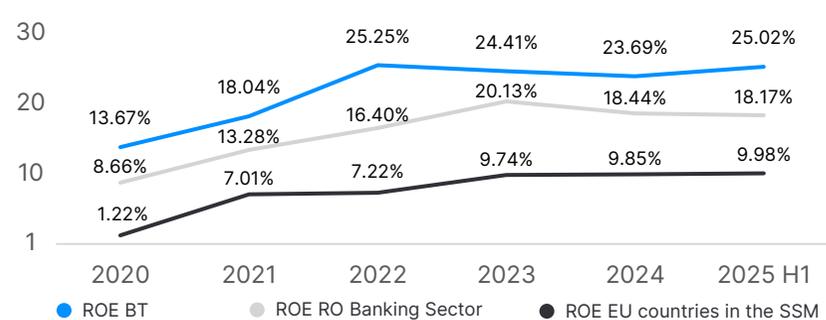
Attracted from the capital markets since 2023

TOP POSITION BUILD ON TRUST

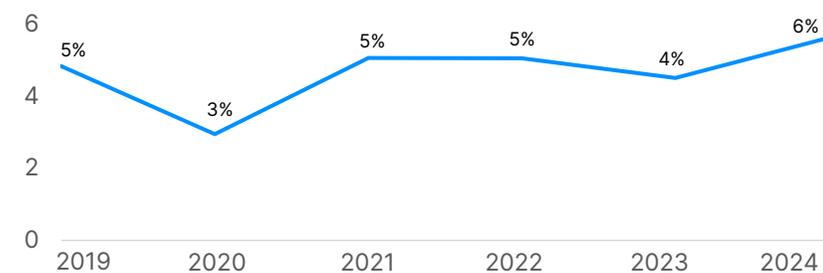
EARNINGS YIELDS = 1/PER



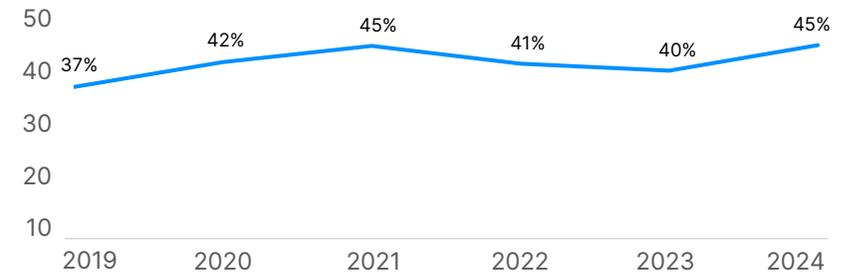
ROE



DIVIDEND YIELD



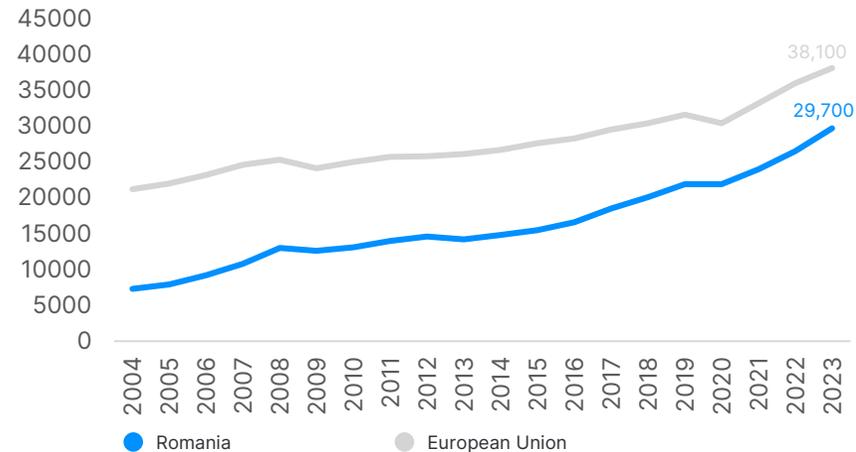
DIVIDEND PAYOUT



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%).

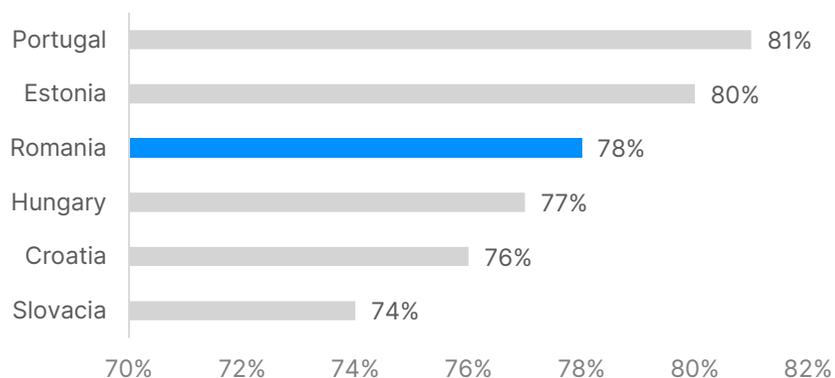
STRATEGIC EXPANSION IN KEY SECTORS

8%

IT&C CONTRIBUTION TO THE ROMANIAN GDP

Leveraging strong investments in IT sector we became 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

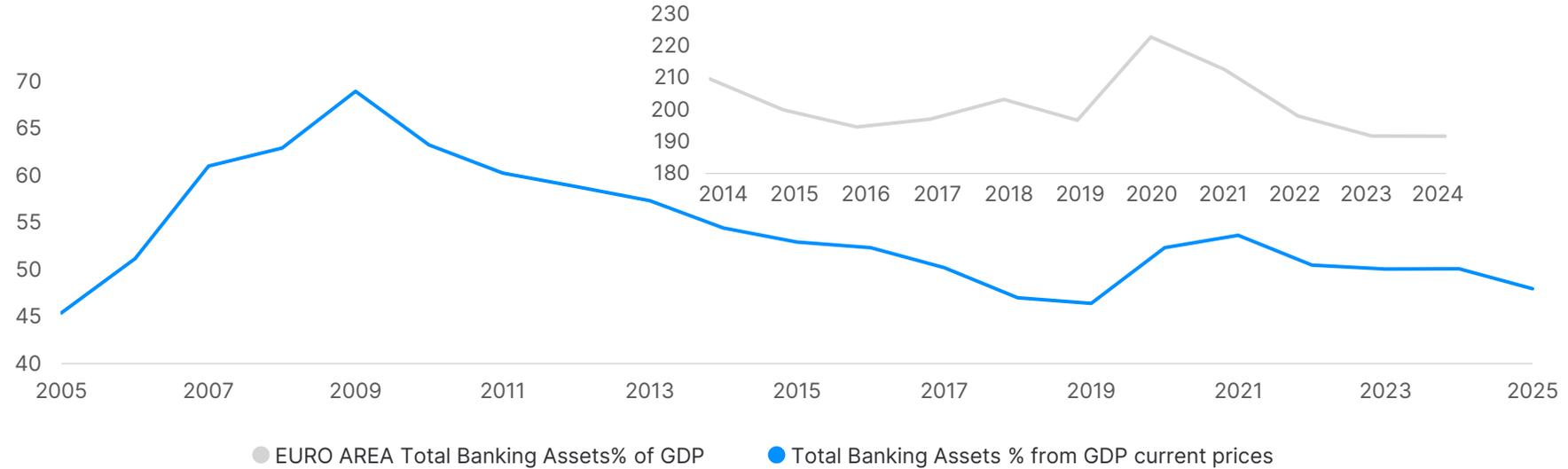
10%

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

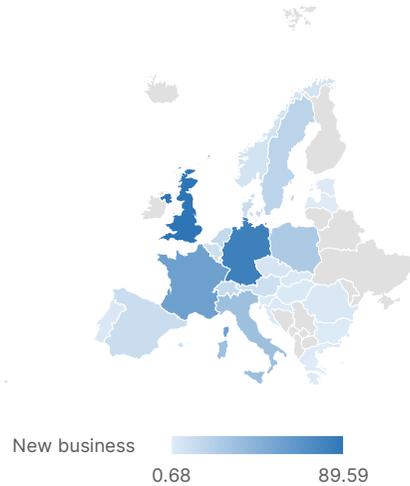


SCALING THE POTENTIAL: THE GROUP STRATEGIC ADVANTAGE

ROMANIA'S LEASING SECTOR READY TO ACCELERATE

NEW BUSINESS

BN | EUR

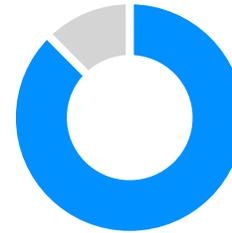


PENSIONS: EARLY GROWTH WITH STRONG UPWARD MOMENTUM

PENSIONS FUND PLACEMENTS

87.6%

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



EU AVERAGE FOR PENSION FUND ASSETS

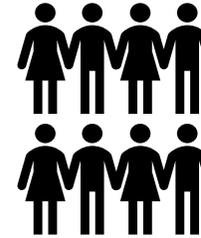
25.5%

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

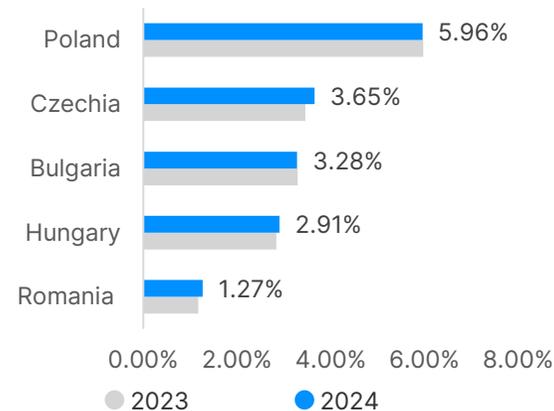


10%

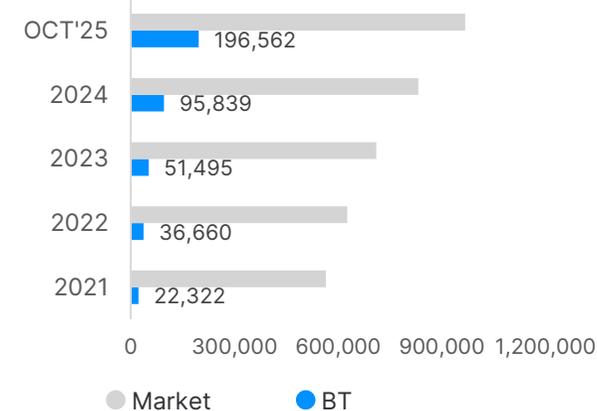
invest in funds, on average, in Romania

LEASING MARKET

% | GDP

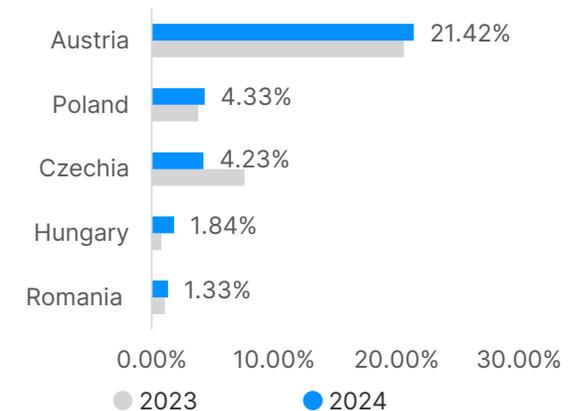


PENSIONS NO. OF USERS



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**.

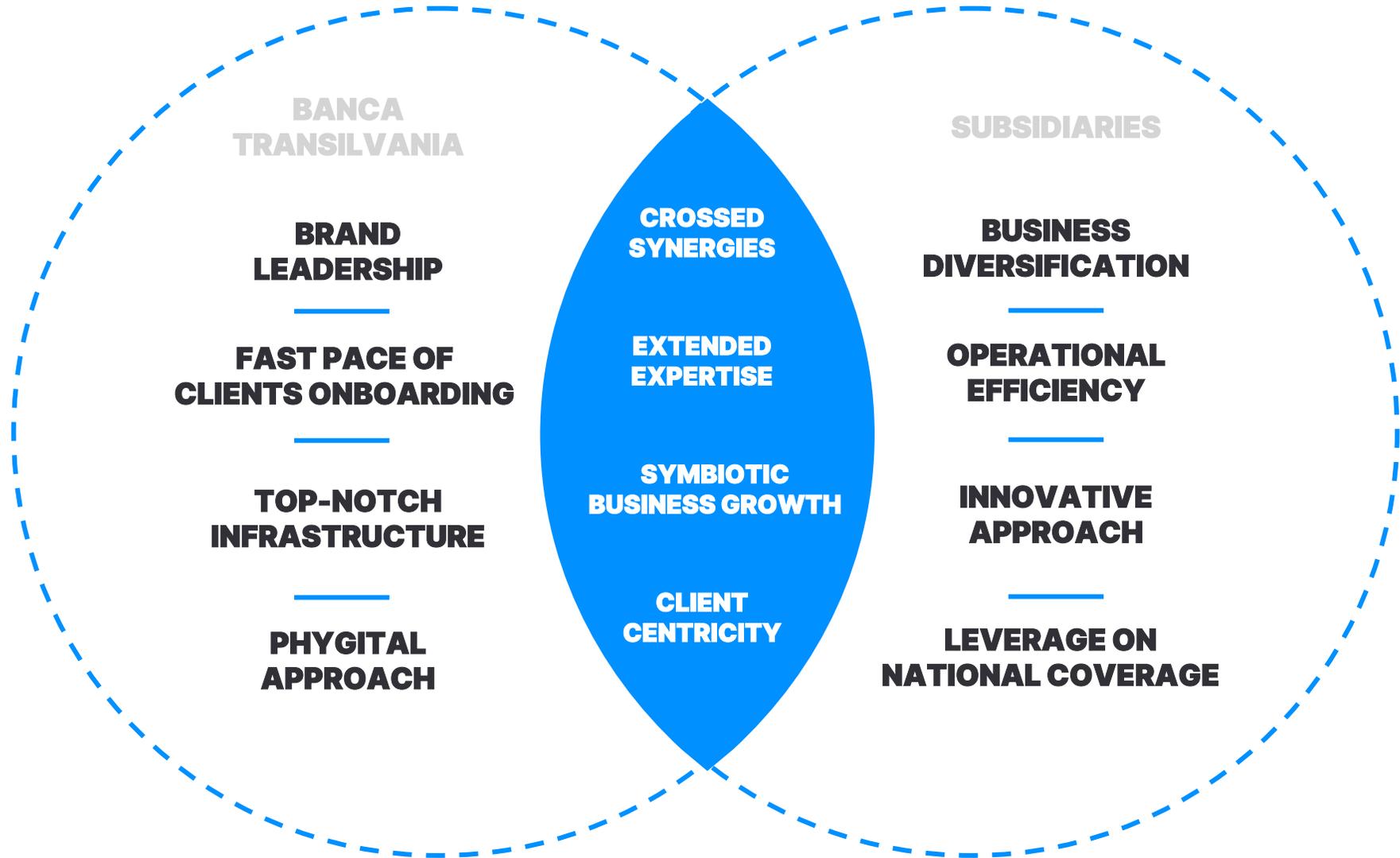
20%

ATMs – out of national network

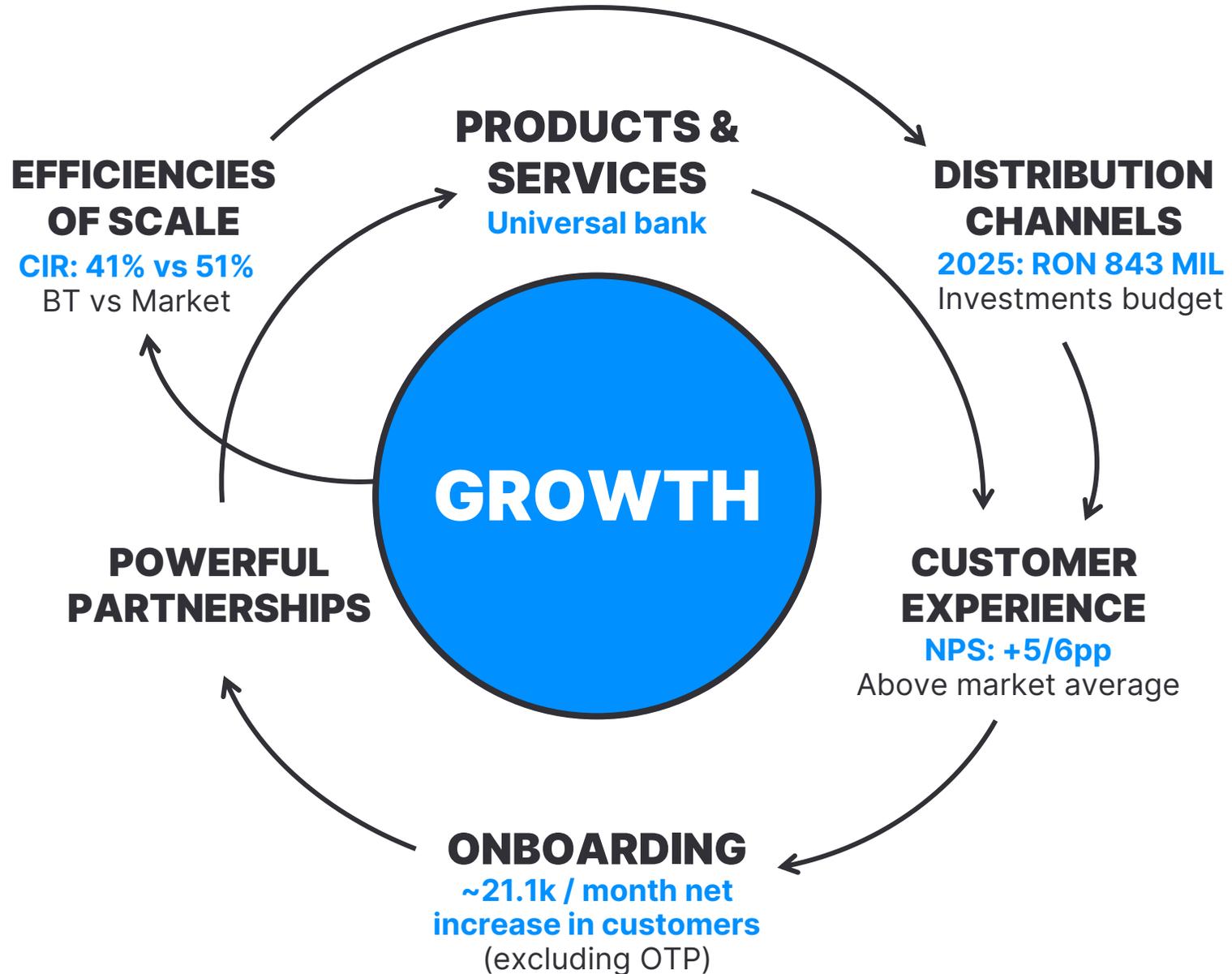
33%

POS – out of national network.

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



VALUE FLYWHEEL



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

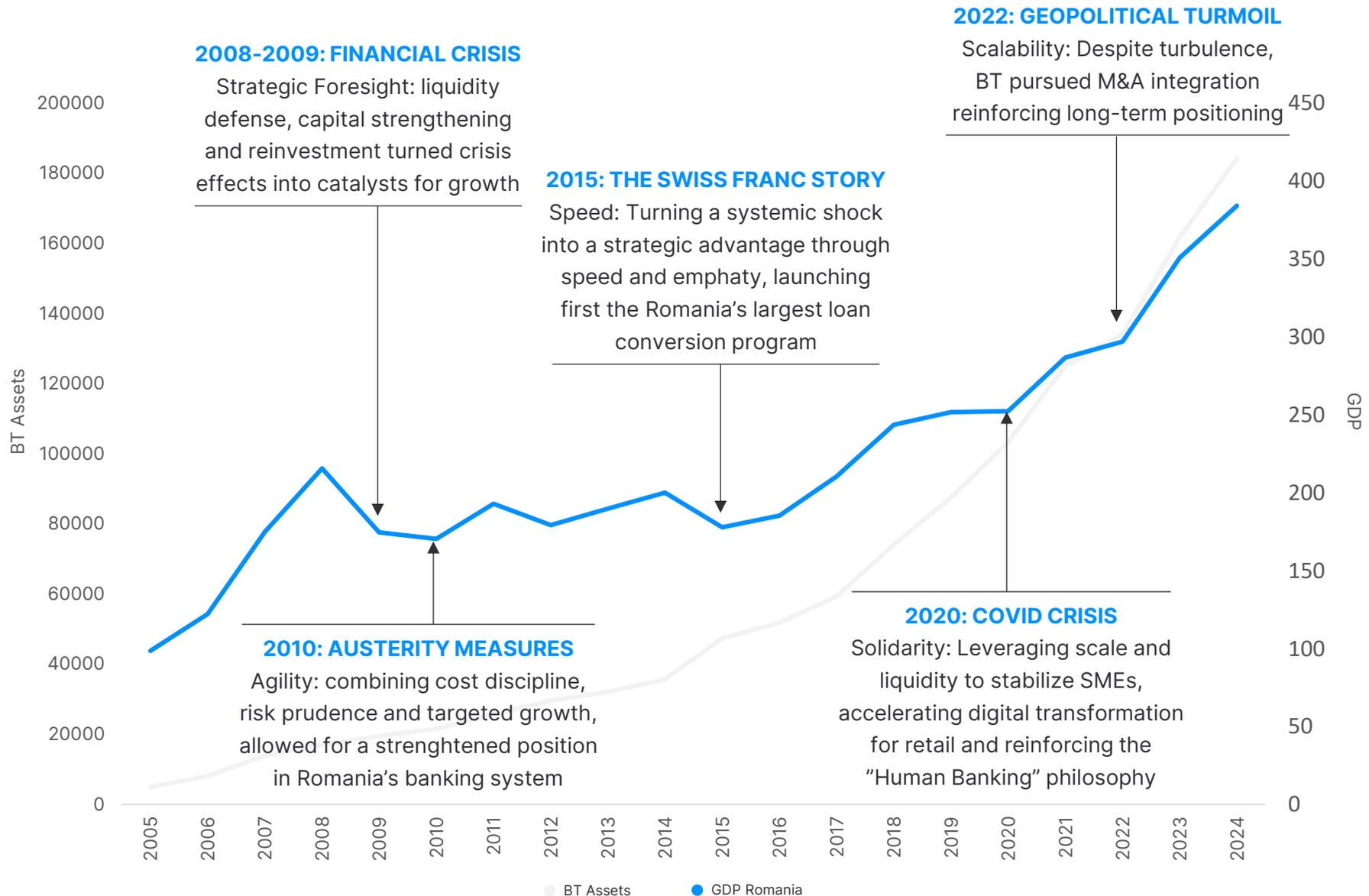
17 **DEALS**
IN 10 YEARS

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**

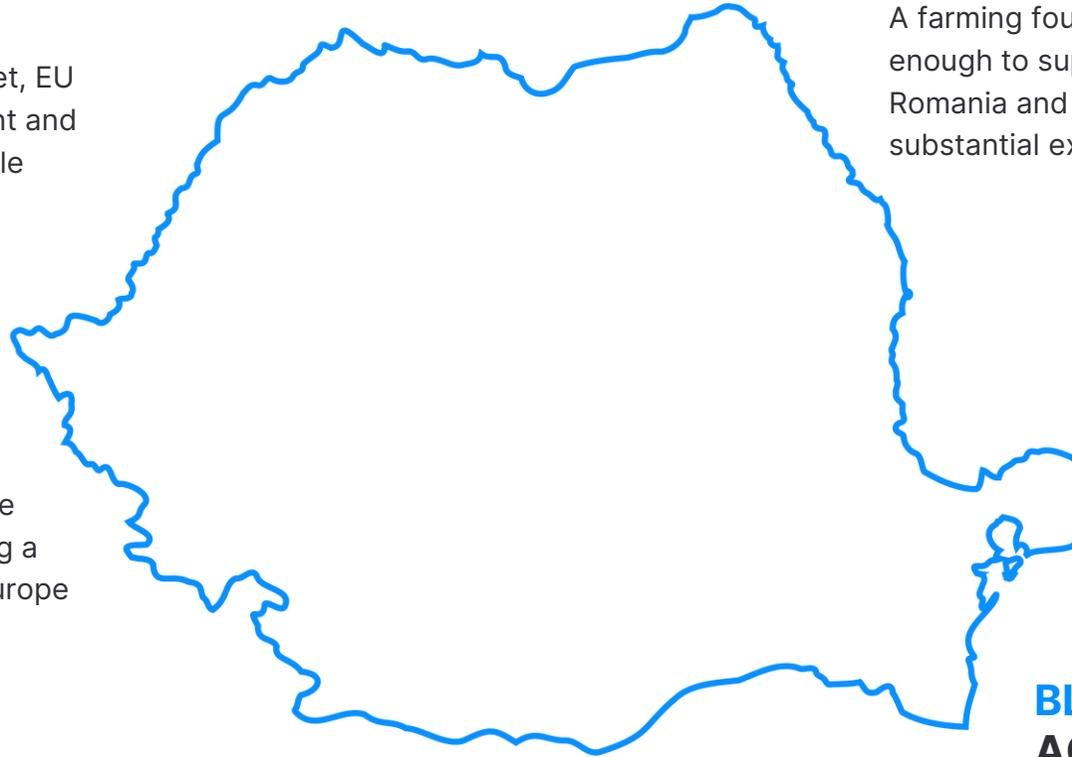
Access to the single market, EU funding, foreign investment and reforms support sustainable economic growth

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



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 in a key economic gateways

BANCA TRANSILVANIA FINANCIAL GROUP

IS HERE...

TO STAY

TO GROW

TO OVERDELIVER