

INVESTOR DAY

WHERE EVERY INSIGHT COMPOUNDS

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WELCOME

REMARKS

ÖMER TETİK

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CEO



Ömer Tetik was appointed as CEO in 2013. Under his leadership, Banca Transilvania has become the largest bank in Romania and Southeast Europe.

He is strongly committed to the growth of the Romanian capital market. His banking career spans more than two decades, with professional experience in Romania, Russia and Turkey.

He started his career at ATA Securities in Izmir, Turkey, before moving to Istanbul a year later to join the Treasury team at Finansbank. In 1997, he became the Treasury and Capital Markets Department Coordinator at Finansbank Moscow. He then moved to Romania in 2000, where his bank appointed him Deputy Vice-president.

A decade later, he became Vice-President and later President of Credit Europe Bank, formerly Finansbank.

BT HIGHLIGHTS

1ST

Largest bank
in Romania

4.4^{MN}

Active Romanian
customers

95%

Digitalized retail
customers

2.2<sup>BN
EUR</sup>

Attracted from the capital
markets since 2023

PERFORMANCE METRICS

2,709<sup>MN
RON</sup>

Net Profit for 9M'24 while **ROE**
remains around **30%** at the bank level

▲ 3.47%

NIM a result of diversified exposures
across segments and industries

4.10^{RON}

EPS shows confident
high returns

26.26%

CAR – allowing a calibrated risk and
liquidity policy

45.55%

Efficient operating platform (CIR),
while continuing to drive the
digitization of processes and
customer experience

2.01%

NPL Ratio level reflects a prudent
risk strategy

BANCA TRANSILVANIA FINANCIAL GROUP
THE ONLY FULLY
INTEGRATED FINANCIAL
GROUP IN ROMANIA

VERTICAL INTEGRATION

COMPLEMENTARY AND SYNERGETIC ECOSYSTEM

Retail Banking Large Corporate
SMEs Treasury
Corporate

BEST (TO BECOME) APP ECOSYSTEM

BT Pay BT GO

BEST PHYSICAL NETWORK IN ROMANIA

500+ Branches

LARGEST ATM NETWORK

2.000+ across the country

CARD ACCEPTANCE

POS E-commerce
164.000+

NATIONWIDE CASH PROCESSING CAPABILITIES

BT ACTS AS AN
INDEPENDENT,
CLOSED LOOP, **ECOSYSTEM**
WHICH **PROVIDES**
BANKING FOR THE
INDIVIDUALS, SMEs AND
CORPORATES – **ALL**
WITHIN ITS OWN
CAPABILITIES
(APPS, BRANCHES,
ATM, POSes AND
CASH PROCESSING CENTERS).

HORIZONTAL INTEGRATION

BT Asset Management®

- One of the largest asset managers in Romania
- AUM over RON 5 BN, **+27%** vs YE'23
- Launch of the investments feature in BT Pay +500 clients onboarded daily

BT Capital Partners®

- Market leader with **~25%** share
- Co-manager of BT EUR 700 MN Sustainable bonds issuance from Sep'23
- Joint bookrunner for Romgaz first issuance amounting to EUR 500 under their EMTN Program

BT Direct®

- **+12%** market share based on loan portfolio
- +10% assets growth vs YE'23
- Record volume of loans granted in Sep'24, amounting to RON 20 MN

BT Leasing®

- One of the largest leasing companies in Romania
- Integration of OTP Leasing ongoing
- **~30%** of leasing portfolio composed of hybrid or electric cars

BT Mic®

- **+30%** YoY growth. First microlender for more than 75% of its clients
- +800 clients financed in Sep'24, more than 20K active clients
- 2 years of STUP: over 27K members in the community, over 10K business solutions accessed

BT Pensii

- **+25%** YoY growth in terms of participants
- Acquisition of BRD Pensii will lead to business expansion & new market segments
- In Sep'24 BT Pensii dominated the Romanian voluntary pensions market, 48% of signed contracts

victoriabank®

- **3rd** largest bank in Moldova
- **+14%** market share
- Focused on continuous digitalization and integration of BCR Chisinau
- Strengthen its market position and increase synergies with Romania and the EU.

Salt


- More than **225k** clients
- First Romanian neobank
- Constant new features added to the app
- Client profile: over 50% of the clients come from large cities of Romania, 79% of the clients are aged between 21-50 years old


**COMPLEMENTARITY DRIVEN BY
NETWORK EFFECTS**

WE KEEP GROWING TOGETHER



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