

# INVESTOR DAY

WHERE EVERY INSIGHT COMPOUNDS

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**LARGE CORPORATE**  
**MOVING**  
**THE GIANTS**

COSMIN CĂLIN

# COSMIN CĂLIN

## EXECUTIVE DIRECTOR, LARGE CORPORATE



Cosmin Călin has been appointed as Executive Director Large Corporate in March 2018, handling at the same time the Structured Finance and Factoring business of Banca Transilvania. His career span over close to 25 years primarily in Corporate Banking both local in Romania and regional (Greece, Bulgaria, Serbia, Turkey).

He began his banking career in Romania, in 1999, at Bancpost – EFG Eurobank Group. In 2004, he joined the National Bank of Greece Group to help consolidate their Romanian acquisitions, taking on executive roles in Corporate Banking and participating in the Group's Balkans M&A activities.

Over the past 6 years, BT has developed a reputation as financiers for both local and multinational corporations, as well as for strategic projects in Romania. The bank has shown consistent growth and established itself as a significant counterparty for large corporate clients.

# FULL SPECTRUM OF CAPABILITIES TO BEST SERVE CLIENTS


**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 sustained by countrywide network as distribution channel for mass products

Centralized, dedicated professional expertise & client coverage

### ONE BANK SYNERGIES

#### LEADING MARKET SHARE

>4 million active clients  
6.6 million cards  
Largest wallet (BT Pay)

- ~2.000 ATMs
- >160.000 POS & Soft POS

Most valuable banking brand

### FULL FLEDGED OFFERING

#### COMPANY & EMPLOYEES

- Tailored made products
- Structured Finance & Infrastructure financing
- Financial markets
- IPO & DCM
- M&A with customized LBO
- Supply chain solutions
- Full range employee benefits

### UNIQUE ECOSYSTEM

#### LIMITLESS APPROACH

From private entrepreneur to public company, proving the universal bank position

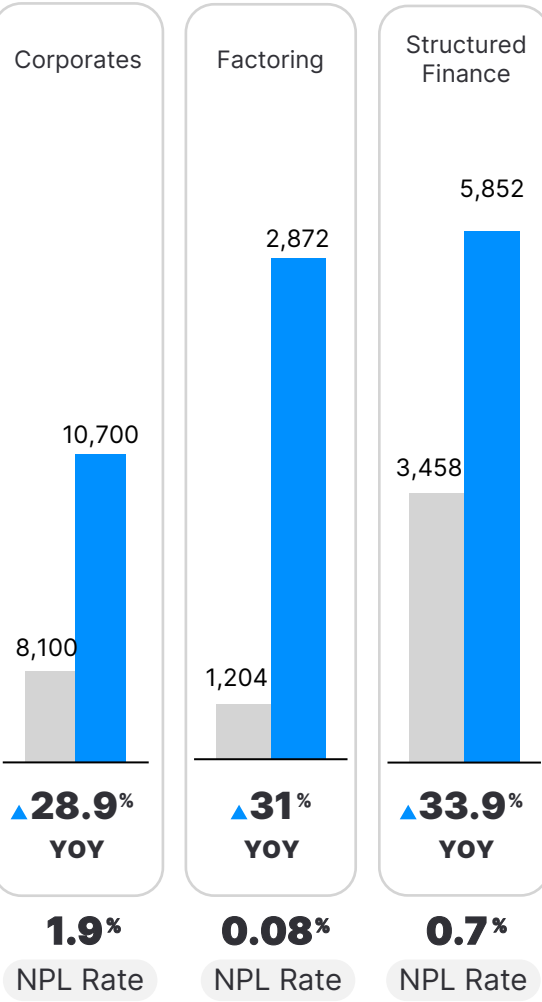
From local champions to subsidiaries of global corporations

# TRENDS IN PERFORMANCE

RON | MN

## MARKET POSITION

## LAST 5 YEARS TRENDS



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



PENETRATION OF POTENTIAL TARGET MARKET

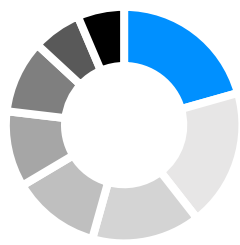
55%



SHARE OF THE WALLET\*

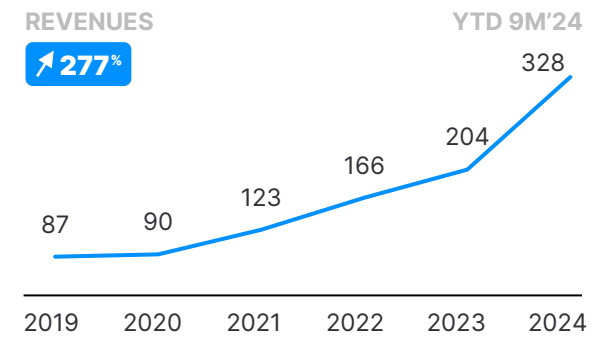
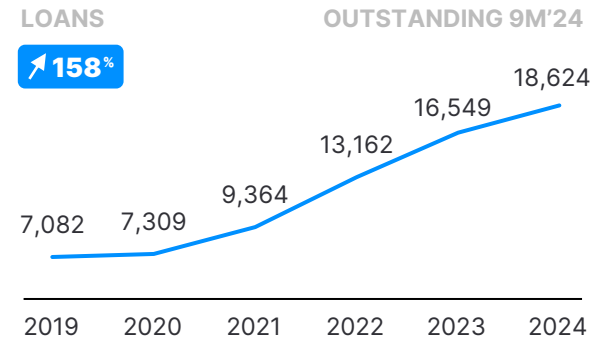
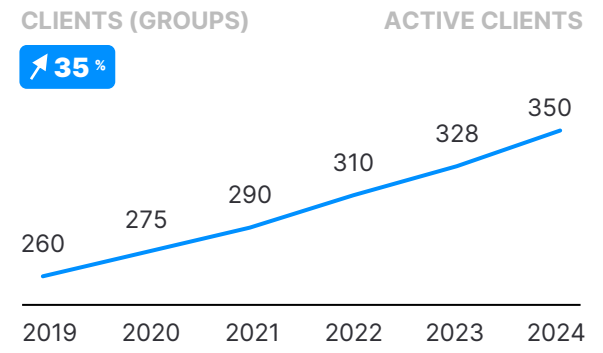
25%

\*Business captured from total potential target



### LOANS BY SECTOR

- 20.6% Food & Bev. Retail
- 18.8% Project Finance
- 14.9% Diversified
- 12.1% Energy
- 10.4% Industrials
- 10% Agriculture
- 6.7% Public
- 6.4% Construction



## SAMPLE OF **SUCCESSFUL DEALS** BETWEEN 2023 & 2024

FEB'23

RETAIL SECTOR

75 MN  
EUR

Investment Loan

MAY'23

ENERGY SECTOR

25 MN  
EUR

Investment Loan

MAY'23

FOOD SECTOR

63 MN  
EUR

Investment Loan

JUN'23

BUILDING SECTOR

31 MN  
EUR

Investment Loan

MAR'24



AUTO SECTOR

84 MN  
EUR

General Co. Purposes

APR'24

INDUSTRIALS

40 MN  
EUR

Investment Loan

APR'24



ENERGY SECTOR

165 MN  
RON

Syndicated Financing

MAY'24



ENERGY SECTOR

750 MN  
RON

General Co. Purposes

MAY'24

RETAIL SECTOR

234 MN  
RON

Working Cap. Financing

JUN'24



ENERGY SECTOR

500 MN  
RON

Syndicated Financing

JUN'24

ENERGY SECTOR

64 MN  
EUR

Investment Loan

JUN'24

INFRASTRUCTURE

200 MN  
RON

Investment Loan

SEP'24

HEALTH SECTOR

30 MN  
EUR

Investment Loan

SEP'24

INFRASTRUCTURE

325 MN  
RON

Working Cap. Financing

SEP'24

BUILDING SECTOR

30 MN  
EUR

Investment Loan

# SUSTAINED FUTURE GROWTH: MAIN PILLARS

## PREFFERED BANKING PARTNER FOR CLIENTS

- Obsession for excellence in client service
- Constant innovative approach in product offering including tailored made solutions
- Constant support local entrepreneurs tapping new markets and growing regionally | advisory on M&A and DCM
- Platform for connecting local entrepreneurs to multinational corporates

## PRIME FINANCIER OF NATIONAL STRATEGIC PROJECTS

- Infrastructure sharp development in the next 3 years
- Projects for securing the energy independence of Romania
- Projects to ensure the reduction of the carbon footprint and increase the energy production from green sources

## SUPPORTER OF REGIONAL DEVELOPMENT PROJECTS

- Regional public hospital – total projects in excess of EUR 2 BN under development
- Enhancement of public transportation – projects in excess of EUR 5 BN under development

## TOP LENDER OF WORKING CAPITAL SOLUTIONS

- Create strong businesses for every buyer and supplier by offering trade solutions that empower our clients to streamline supply chain
- Our main goal is to assure a healthy working capital position that is key to every company's financial health and stability
- Focus on supply chain finance as a smart option for companies to diversify funding sources and enrich relationships with their trade partners

## MAIN PROVIDER TO LBOS AND SYNDICATED TRANSACTIONS

- Financing growth plans and acquisitions: Acquisition financing, Co-investments
- Facilitating changes in shareholder ownership/composition: Management buy-out,
- Enabling shareholder/management succession (i.e. in family-owned companies), Enabling shareholder exit, Co-investments



# CONCLUSIONS & STRATEGIC APPROACH **GOING FORWARD**

LEVERAGING ON THE POWER OF COMBINED BUSINESS LINES TO EXECUTE THE LONG-TERM STRATEGY

## FACTORS IMPACTING THE BUSINESS



Macroeconomic, interest rate and fiscal policy environment including post electoral period



Influence of geopolitics on trade corridors and regional expansion opportunities



Growing scale complexity of private markets and financial sponsors



Competition from non-bank financial institutions and financial sponsors

## LONG-TERM STRATEGY



### OBSESSION FOR CLIENT EXPERIENCE

Focus on a tailor-made approach and operational excellence to deliver a superior client journey and drive efficiency



### EXPANDING CLIENT FRANCHISE

Organic growth in high potential markets and industries while maintaining the traditional support and guidance of entrepreneurs to further expand and diversify



### MAINTAIN SOUND ASSET QUALITY CULTURE

Rigorous client selection with a long-term relationship approach and strong credit underwriting and control culture



### DELIVERING STRONG FINANCIAL RESULTS

Focus on capital efficiency, diversified income streams and strong asset quality



### LEVERAGING ONE BANK POWER

Special focus on maximizing cross synergies between the 4 business lines

# WE KEEP GROWING TOGETHER



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