

# INVESTOR DAY

WHERE EVERY INSIGHT COMPOUNDS

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**RISK**

**SAFEGUARD**

**& BUSINESS**

**ENABLER**

CĂTĂLIN CARAGEA

# CĂTĂLIN CARAGEA

**DEPUTY CEO, CHIEF RISK OFFICER**



Cătălin Caragea brings more than two decades of risk management experience to Banca Transilvania Group.

He has worked in Romanian and international banks such as Raiffeisen Bank Romania, BCR and Erste Group Vienna.

At Banca Transilvania, he coordinates the risk management and compliance area, namely: integrated risk management, risk modelling, risk management and analysis of credit, market and liquidity risks, compliance, operational, including anti-fraud, information and technology security and business continuity.

# RISK STRUCTURE IN BANCA TRANSILVANIA

## BT RISK MANAGEMENT

A cornerstone of safeguarding the bank & a business enabler

## BT RISK GOVERNANCE

Integrated in a modern and market standard Group Corporate Governance

### CHIEF RISK OFFICER LINE

**STRATEGIC  
RISK  
MANAGEMENT**

**RISK  
ANALYTICS**

**CREDIT RISK  
UNDERWRITING**

**NON-  
FINANCIAL RISK  
MANAGEMENT  
& COMPLIANCE**



Centralized risk and compliance oversight



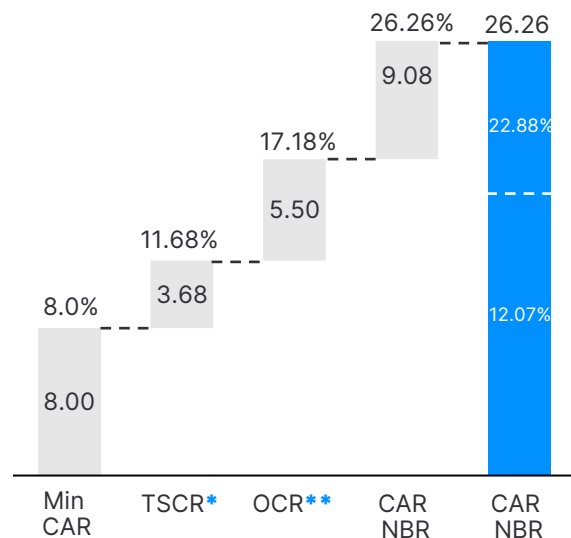
Group-wide risk appetite framework



People: skills, motivation, growth, performance

# BT & GFBT HAVE A GOOD STANDING POINT

## CAPITAL RATIOS (INCLUDING PROFIT), %



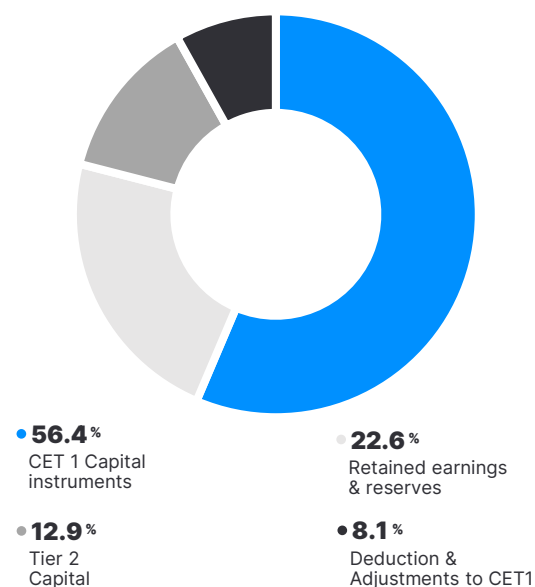
\*TCSR includes Min CAR and additional requirements as regulated by NBR  
\*\*OCR includes TCSR and capital buffers

## STAND-ALONE BASIS, NBR COMPUTATION FRAMEWORK, TRANSITIONAL, PROFIT INCLUDED

Capital buffers account for 5.5%:

- 2.5% conservation buffer plus
- 2% O-SII buffer plus
- 0% systemic risk buffer plus
- 1% countercyclical buffer

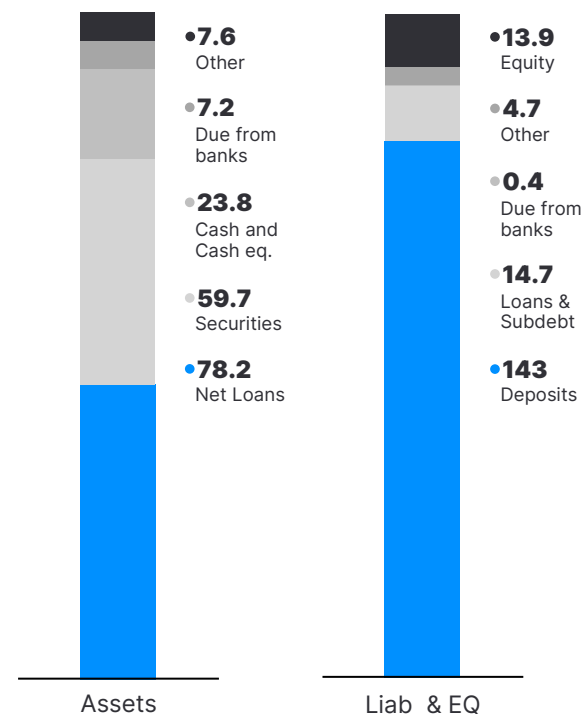
## OWN FUNDS' STRUCTURE, %



Banca Transilvania has **strong capital positions**, well above those imposed by capital requirements and regulatory guidance:

<b>OWN FUNDS</b>	RON 16.3 BN
<b>TOTAL RISK EXPOSURE</b>	RON 62.1 BN
<b>RWA DENSITY</b>	35%

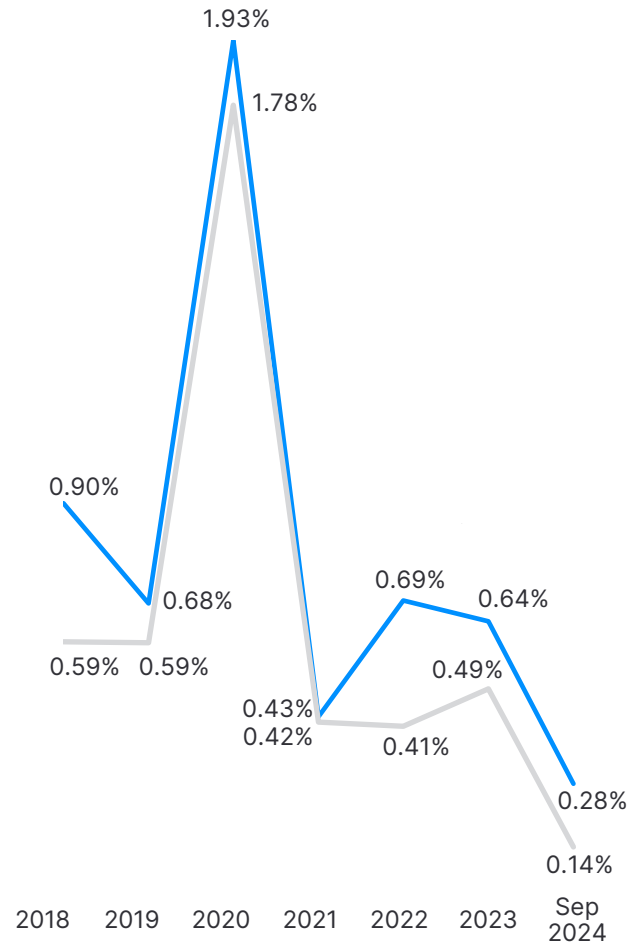
## LIQUID BALANCE SHEET, RON BN



<b>LOAN-TO-DEPOSIT RATIO</b>	58.02%
<b>IMMEDIATE LIQUIDITY</b>	49.87%
<b>LCR</b>	507%
<b>NSFR</b>	272%

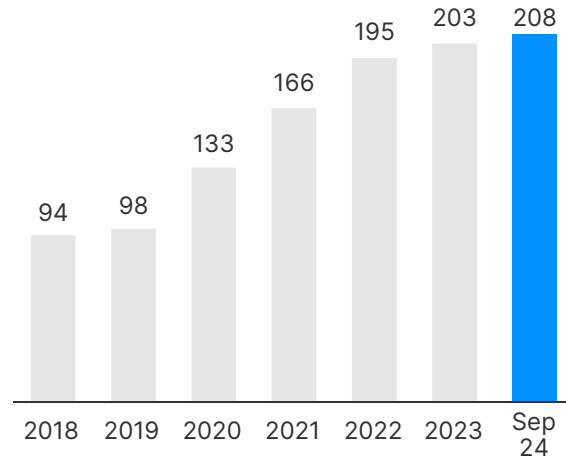
# BT & GFBT HAVE A GOOD STANDING POINT

## COST OF RISK, %



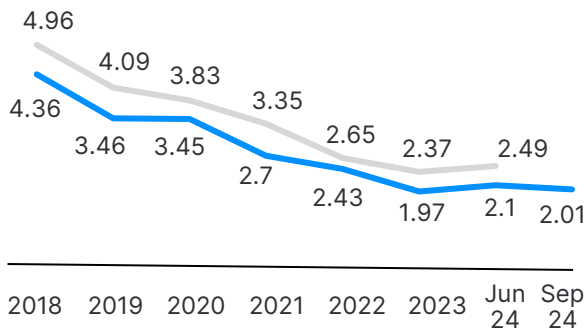
- CoR Group
- CoR Bank

## NPL COVERAGE RATIO\* (EBA), %



\*Total ECL to EBA NPL

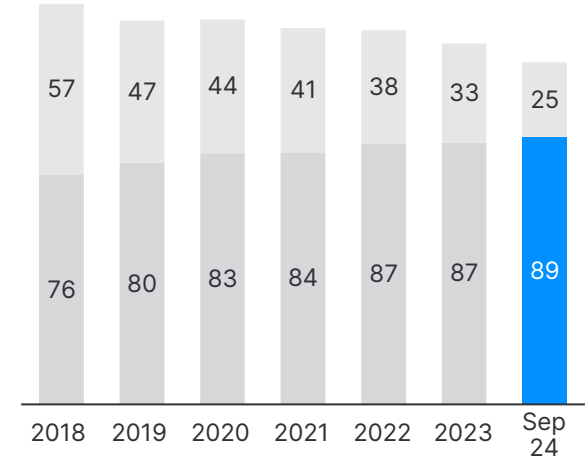
## NPL RATIO % (EBA \*\*)



- BT
- Romanian Banking Sector

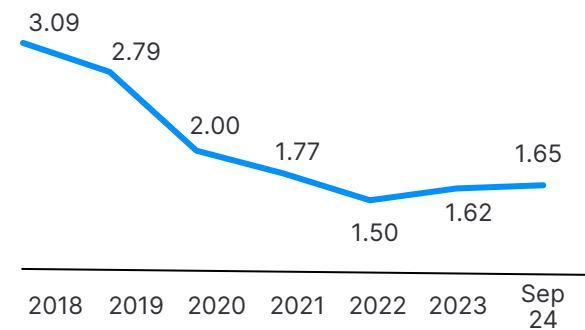
\*\*According to EBA definition AQT-3.2.

## NPL COVERAGE RATIO (PAR90), %



- NPL coverage with mortgage collaterals
- NPL coverage with provisions

## NPL % (PAR 90)



# BUSINESS ENABLER WHILE PRESERVING THE ACTUAL CORE

LEVERAGING OUR CLIENT BASE AND OPPORTUNITIES TO FOSTER GROWTH WHILE MAINTAINING STRONG CAPITAL AND FINANCIAL STABILITY



Digital innovation and Data excellence

Digital lending and automation

Credit Portfolio Management

Financial Crime Risk Management

Diversified funding and management of interest rate risk



# DEALING AND ENSURING REGULATORY COMPLIANCE

**EBA IRRBB REFORMS**

**DORA**

**ESG**

## **EBA STRESS TEST**

First single Romanian bank part of the extensive European exercise

**EBA IRRBB REFORMS**

**RECOVERY AND  
RESOLUTION**

**NEW EU AML & CFT  
PACKAGE OF LAWS**

# BANCA TRANSILVANIA READY TO FACE THE CHALLENGES

## GLOBAL AND LOCAL / REGIONAL RISKS



Banca Transilvania is the Romanian banking sector leader and is well integrated in the region, thus facing the same local and regional risks other important players' encounter.

## ALL RISKS ARE INTERCONNECTED MORE THAN EVER



Risks are not predictable anymore, thus launching mitigation measures in advance becomes challenging.

**Strategy:** Prepare for the unexpected risks

## CYBER RISKS AND FRAUD RISKS – MAIN RISKS WORLDWIDE




- Geopolitical risks – **Global risk**
- Migration and climate risks – **Global risks**
- AI risk – **Global risk**
- Regulatory requirements – **European risk**
- Credit Risk – Default risk on Companies and Private Individuals – **Romanian risk**
- Financial Intermediation - **Romanian risk**
- Sovereign concentration risk – **Romanian risk**
- Balance-sheet risk – **Romanian risk**

# WE KEEP GROWING TOGETHER




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