

INVESTOR DAY

WHERE EVERY INSIGHT COMPOUNDS

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SMEs

THE MORE THE BETTER

TIBERIU MOISĂ

TIBERIU MOISĂ

DEPUTY CEO, MIDCORPORATE AND SMEs



Tiberiu Moisă has dedicated two decades to the business history of Banca Transilvania, handling tasks related to corporate clients of all sizes - medium, large and small.

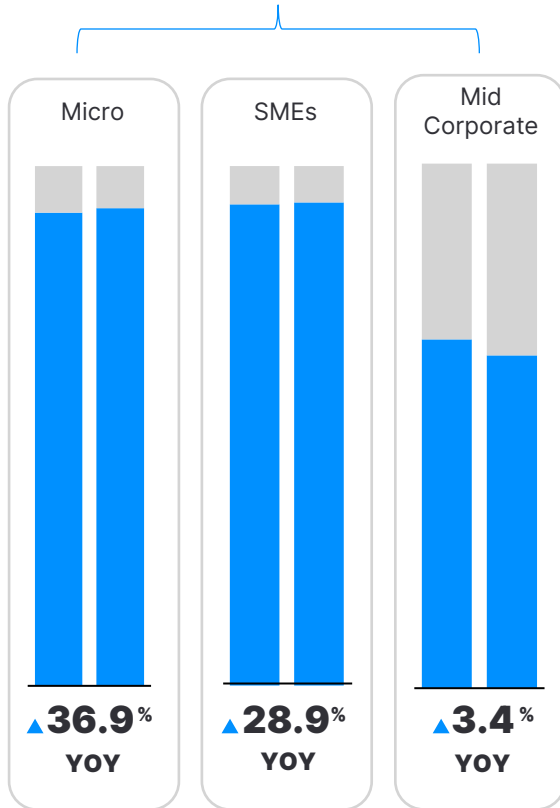
He has also initiated and played a role in projects that go beyond traditional banking (#morethanbanking) and have a significant impact on various communities, including initiatives such as BT Mic, Transilvania Executive Education, BT Club and Clujul are Suflet.

His efforts have influenced BT's positioning as the bank for entrepreneurial people. Today, the bank serves more than 450,000 corporate customers and is the largest ecosystem for Romanian entrepreneurs, with a remarkable 40% of local companies working with BT.

TRENDS IN PERFORMANCE

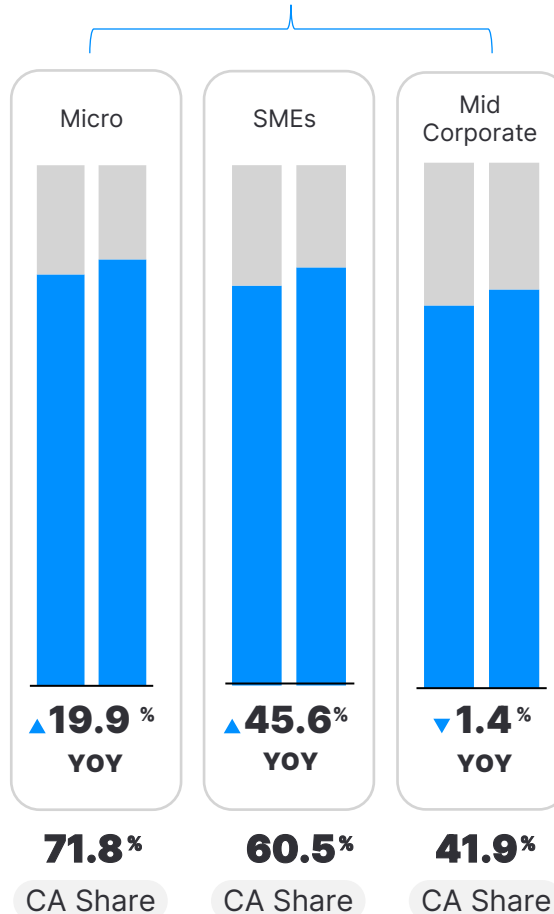
LOANS

Overall +16.3% YoY



DEPOSITS

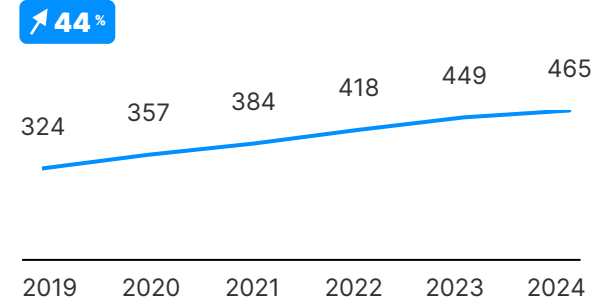
Overall +16.6% YoY



LAST 5 YEARS TRENDS

ACTIVE CLIENTS

THOUSAND



MARKET SHARE EFFECTS

~ 33%

OF START-UPS IN ROMANIA ARE BT CLIENTS

COMPANIES IN ROMANIA

3 OUT OF 10

ARE BT CUSTOMERS

MICRO + SMES + MID CORPORATE CLIENTS

27.6%

OF BT TOTAL LOAN BOOK

50,000

52,000 FINANCED COMPANIES OUT OF WHICH 52% ARE MICRO

FUTURE GROWTH VERTICALS

CONTINUE TO LEVERAGE GRANTS & GOVERNMENT PROGRAMMES

- Continue the active involvement in Governmental programmes (e.g. IMM Invest – SMEs Invest, Farmers Loan - Creditul Fermierului, Woman Entrepreneur - Femeia Antreprenor etc.)

GROWTH POTENTIAL IN THE LENDING

- Focus on attracting new clients from sectors with potential
- Involvement in new EU programmes to access available facilities, in particular guarantee and/or risk-sharing schemes
- Enable the growth trend of NFCI in the total income structure
- Carrefully looking for synergies within BT Group

GROWING THE CLIENTS BASE

- Focus on enhancing client service and customer journey
- Smoothly integrate the Micro & SMEs OTP clients

GOING DIGITAL

- Leveraging on BT GO capabilities to complement banking services
- Increase penetration rate of the Unlimited package

BT SPECIALTIES IN ROMANIA

BT IS BEST POSITIONED IN CRITICAL SECTORS THAT ARE TO BENEFIT FROM THE NEXT INVESTMENT CYCLE

HEALTHCARE

18^{YO}

In healthcare financing market

~40%

Market share in no. of opened accounts

~34^K

Number of customers

~0.95^{BN RON}

Value of new loans

~2.89^{BN RON}

Deposits

~2.46^{BN RON}

Loans

AGRICULTURE

1ST

Bank in Romania with a dedicated division

~22%

Market share in agriculture financing

~44^K

Number of customers

~2.56^{BN RON}

Value of new loans

~2.45^{BN RON}

Deposits

~5.86^{BN RON}

Loans

TRENDS AND OPPORTUNITIES

1

Underinvested sector – expenses around <6% of GDP (2nd to last in the EU as of 2024), compared with >10% in EU

2

High growth potential – Main healthcare operations through public hospitals with fragmented and underdeveloped private market

3

Strong financing partner position – Investments prioritized by Government and through RRPR

TRENDS AND OPPORTUNITIES

1

Romania has **one of the largest cultivated areas** in the EU and is a **top producer** of sunflower, corn, and wheat.

2

In 2023, there was a >RON 3 BN **trade deficit**, with total agriculture investments making up just 2% of GDP as of 2024

3

Focus on narrowing the deficit, significant investments required in agriculture; +EUR 3.25 BN public investments, through the 2021-2027 Rural Development National Plan

BT GO: BUSINESS. BANKING. ALL INCLUSIVE

MAKING BUSINESS
MORE INCLUSIVE FOR

150^K

ENROLLED
USERS

SPEEDING UP
FINANCIAL TRANSACTIONS

**10.5<sup>BN
RON</sup>**

VALUE OF
PAYMENTS

SIMPLIFYING
ACCOUNTING WITH OVER

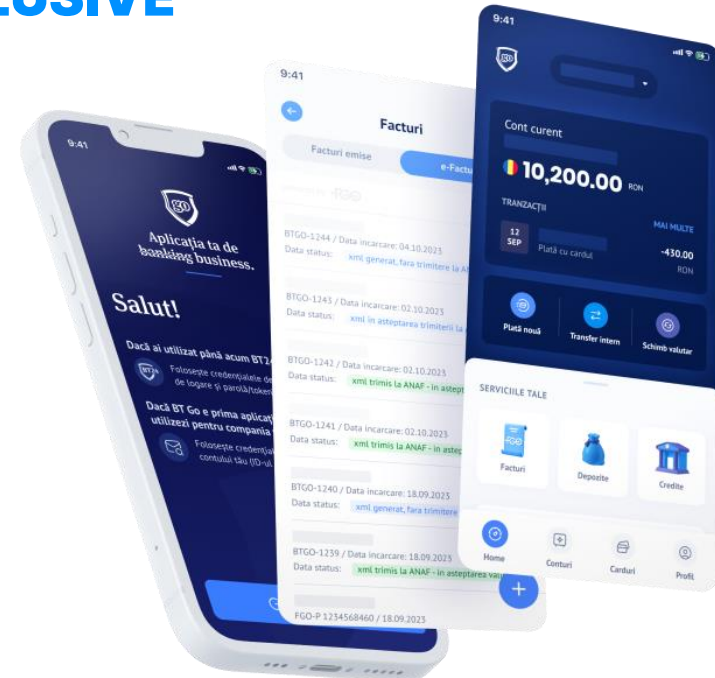
24^K

E-FACTURA
ISSUED

BUILDING AN
ENVIRONMENT FOR

13^K

FGO CONNECTED
COMPANIES



CONSTANT UPDATES

- View/Limits' management and Block/Unblock Cards
- Bulk Download Statement
- FGO Integration and RO e-Factura
- Easy Payment Transfer
- Standard and negotiated FX
- Open and Close Classic and Negotiated Deposits

NEXT STEPS

- Targeting 200K legal entities in BT GO portfolio until the end of 2024
- Launching Online Onboarding to boost New to Bank digital customer's acquisition
- Launching the first lending product through BT GO including early total/partial reimbursements
- Launching 100% online Digital Card issuance

STUP. THE PLACE OF YOUNG AND SMALL BUSINESSES



A physical and virtual space dedicated to **supporting the entrepreneurs' community**.

A place where **business needs** are addressed in a transparent and applied way: from brainstorming a business idea to launching the company on the market.

A concept store for entrepreneurs, where **everyday 1 new business is born**.

A place focused **on the entrepreneur**, on their **experience**, on their **needs**, on facilitating access to the best solutions.

A place for networking that became the **mirror of Bucharest start-ups community**.

WE KEEP GROWING TOGETHER



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