



Banca Transilvania **Leadership** in Banking

The 23th of October 2024

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AGENDA



**Economic
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**General
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**Strategic
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5



ROMANIAN ECONOMY

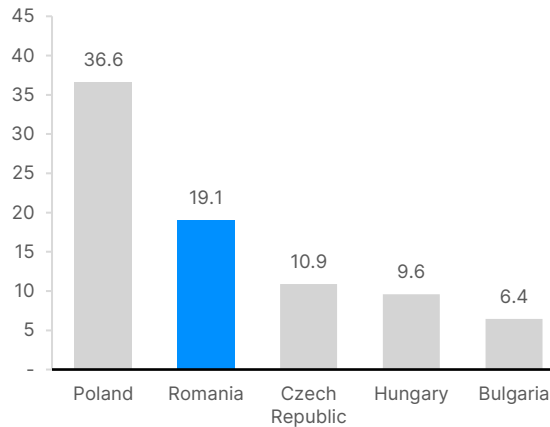
ENDOGEN & EXOGEN FACTORS TO SUSTAIN OUTPERFORMANCE

- Romania is the **2nd largest economy in CEE** with a population of over 19 millions as of 2024
- One of the **fastest growing EU countries** historically with strong real GDP growth of 3.6% per year (2015–2023 CAGR)
- Relatively **low public debt/GDP level** vs. other countries in CEE and the EU
- **Inflation is steadily declining** with HICP at 5.8% YoY in July.

Sources: EIU data, S&P Global Market Intelligence, European Commission, Romania Investor Presentation, July 2024.

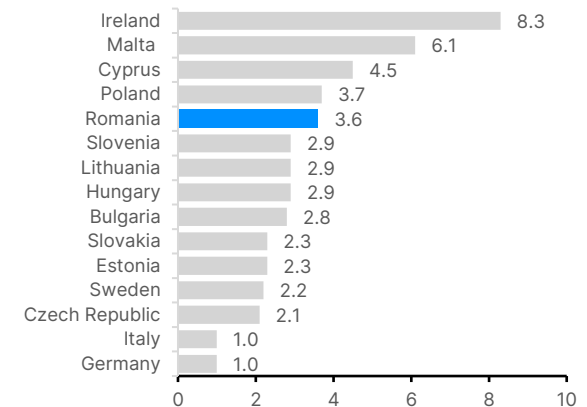
ROMANIA, A KEY ECONOMY IN THE CEE

Population, 2023, MM



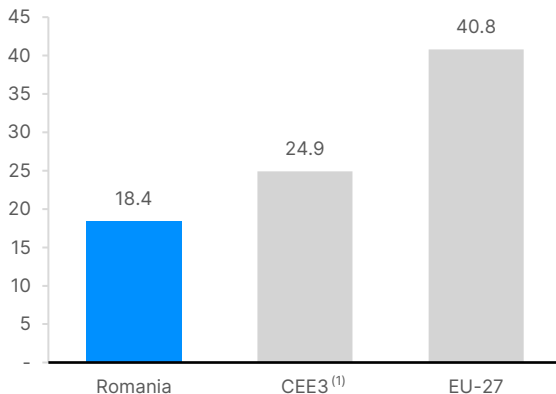
STRONG GROWTH DYNAMICS

% Real GDP Growth, Average 2015–2023



SIGNIFICANT OPPORTUNITY FOR EXPANSION

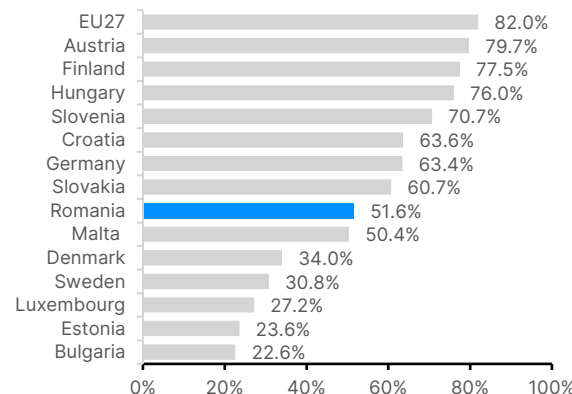
Real GDP per capita, 2023, \$k



Notes: CEE3 includes Poland, Czech Republic and Hungary.

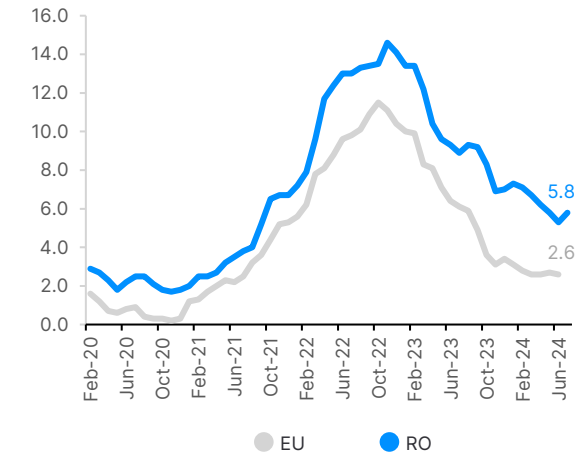
RELATIVELY LOWER DEBT TO GDP RATIOS

General Government Debt Q1 2024, % GDP



DECLINING INFLATION

Consumer prices (HICP) (% YOY)



BANKING SECTOR INDICATORS

ROMANIAN BANKING SECTOR MARKET SHARES BY TOTAL ASSETS



● **20%**
BT Market Share

● **13%**
Peer 1

● **10%**
Peer 2

● **10%**
Peer 3

● **9%**
Peer 4

● **37%**
Others

KEY HIGHLIGHTS OF THE BANKING SECTOR



INCREASING RESILIENCE

284%

Liquidity coverage
ratio, June 2024



UPPER OPERATIONAL EFFICIENCY

47.0%

Cost-to-income ratio,
June 2024



SAGE PROVISIONING LEVELS

24.05%

Capital adequacy
ratio, June 2024



EVOLUTION OF ASSET QUALITY

2.49%

Non-performing loan
ratio, June 2024



SOLID SECTOR PROFITABILITY

20.1%

Sector average RoE,
December 2023



COMFORTABLE BUFFER

65.2%

NPL coverage ratio,
June 2024

Sources: NBR, BMI, Fitch, NBR Financial Stability Report

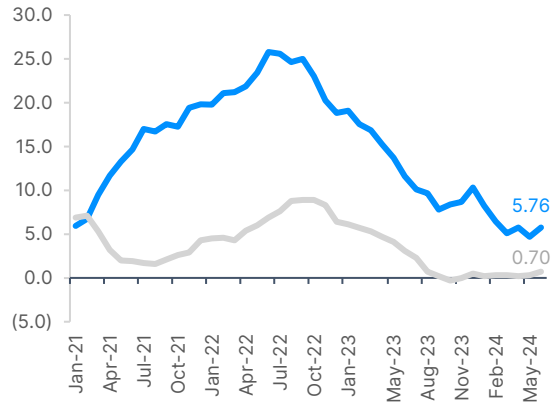


BANKING SECTOR EVOLUTION

LENDING GROWTH HIGHER THAN THE EU AVG.

Corporate loans (% YoY)

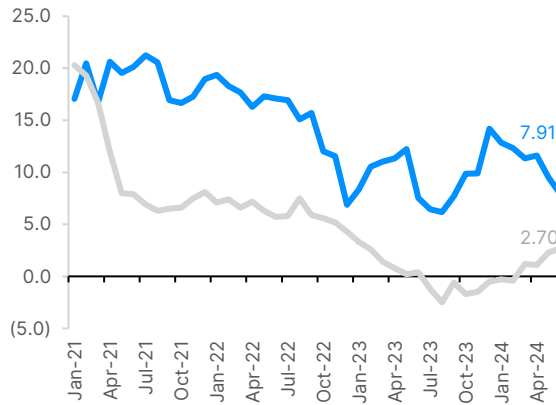
Corporate lending growth significantly higher in Romania as compared to the EU which is at 0.7% YoY



DEPOSITS WELL ABOVE THE EU AVG.

Corporate deposits (% YoY)

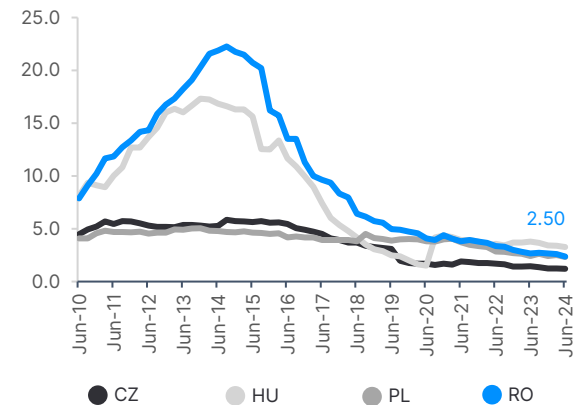
Corporate deposits growth rate slowed its pace to 7.91% YoY as interest rates decreased



ASSET QUALITY REMAINS STRONG

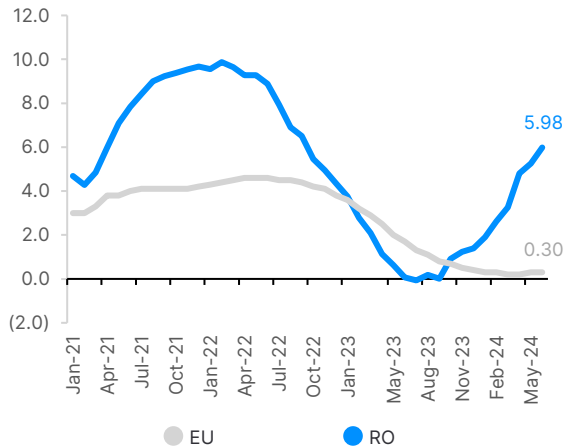
NPL ratio (%)

The non-performing loan (NPL) ratio remains low in Romania at 2.49% as of June 2024



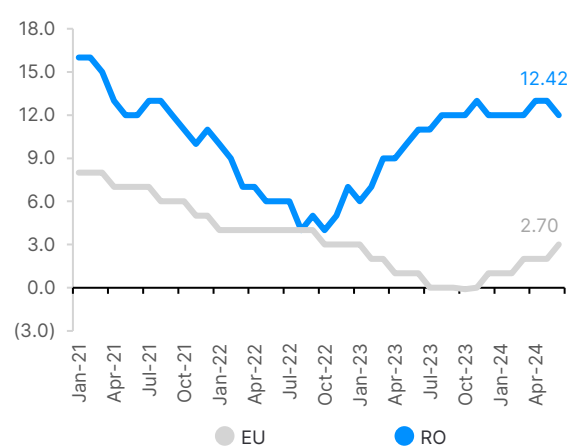
Household loans (% YoY)

Householding lending is expanding at a faster pace in Romania as compared to the EU average (0.3% YoY)



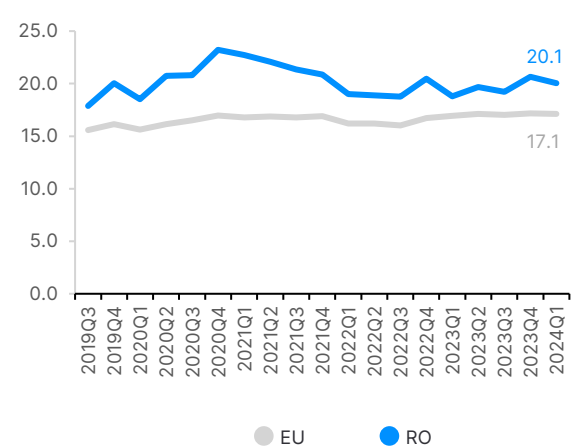
Household deposits (% YoY)

Household deposits recorded a growth rate of 12.42% YoY offsetting the decrease in corporate deposits



TIER 1 (%)

Capital adequacy ratio (Tier 1) remains higher (20.05%) than the EU average (17.12%)



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BUSINESS MODEL OF BANCA TRANSILVANIA

VALUE FOR CUSTOMERS

We contribute to the prosperity of people and companies. We support new business ideas through innovative digital solutions, proximity to the clients' need, expertise, consultancy, customized products

Dedicated employees, strong equity, robust net interest income & net fee and commission income.

RESOURCES

Long-term partnerships with international financing institutions, fully renovated network, modern ATMs&POSs, interactive apps for the clients embedding more and more features, strong brand awareness.

CLIENT SEGMENTATION

Retail clients – Freemium Free approach - basic products accessed by the large mass of clients (current accounts, debit cards). The approach ensures a critical mass of clients that can be subsequently approached for cross/up-selling.

Premium - additionally chargeable products and services (credit cards, SMS Alert, Internet and Mobile Banking).

Companies - Segmented approach
Specialization per business segments depending on the size of the business (Large Corporate, MidCorporate, SME, Micro) and per field of activity: physicians and agribusiness.

Through specialization, we grow competences, develop the relationship with the clients and contribute to the creation of the largest ecosystem for the support of the Romanian entrepreneurs.

CLIENT RELATIONSHIP

Consultancy & support in the branches/agencies and call center, support for our clients via chatbots, multifunctional ATMs and internet banking, mobile banking, apps, customized services, social media

Integrated offer: banking, microfinance, consumer finance, leasing, asset management, brokerage.

CHANNELS

Modern branches/agencies, completely refurbished, call center integrating AI features, up-to-date electronic services.



JOURNEY OF THE BANCA TRANSILVANIA

IDEA OF A BANK IN TRANSILVANIA

1993

A group of businessmen, from Cluj-Napoca had the idea of founding a bank, Banca Transilvania

1997

BT, the first bank listed on the Bucharest Stock Exchange (TLV)

1999

The first collaboration with the EBRD to support the local SMEs

2001

EBRD enters the BT shareholding structure, becoming a significant shareholder (15%)

ONGOING GROWTH AND CONSOLIDATION

2012

BT become one of the top 3 banking players in terms of its assets

2014

THIRD REINVENTION

BT acquires and integrates Volksbank Romania

2016

BT becomes the second largest Romanian bank

NATIONWIDE DEVELOPMENT

2003

BT consolidates as a Financial Group (the BT Financial Group)

FIRST REINVENTION

Accelerated nationwide expansion (40 to 500 locations)

2008

SECOND REINVENTION

BT is adapting its business model to the international financial crisis

2010

BT enters the top 10 banking players, based on its assets

BECOMING THE LEADER OF THE MARKET

2018

BT acquires and integrates Bancpost and becomes the largest Romanian bank

2020

FORTH REINVENTION

Acceleration of digital solution because of the pandemic challenges

2024

Further consolidation in the banking and financial systems (acquisition of OTP Bank Romania)



BRANDING, FROM LOCAL TO THE GLOBAL SPOTLIGHT

ROOTS AND EVOLUTION

- Banca Transilvania's brand identity has evolved three times during its **30-year history**, starting from its launch in 1994, with rebrands in 2003 and 2016.
- Our brand's final iteration embodies **dedication to entrepreneurs**, a **deep connection to Romanian roots** and an **authentic, well-regarded** presence.

2018

BT is the only Romanian banking brand to enter the Brand Finance ranking

2022

BT earns AAA+ on the Brand Strength Index and ranks in the global top 10 for banking.

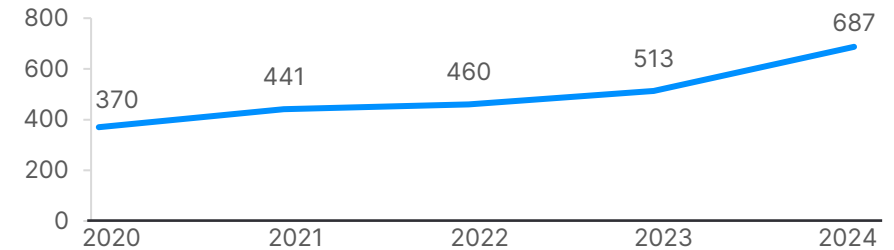
2024

- BT ascends to the third position in the ranking of Romanian brand values.
- BT become the third strongest banking brand in the world, according to Brand [Finance Banking 500 2024](#) methodology

BRANDING IN FIGURES

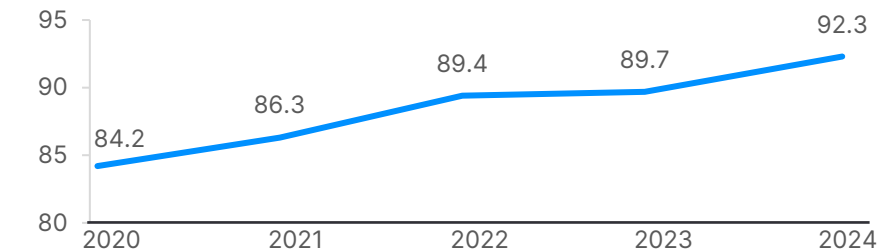
BT VALUE

USD | MN



BRAND STRENGTH INDEX

OUT OF 100



THE WORLD'S THIRD STRONGEST BANKING BRAND

1



INDEX
93.8

2



INDEX
92.5

3



INDEX
92.3



BT HIGHLIGHTS

1ST

Largest retail and commercial bank in Romania

4.5^M

Active Romanian customers

95%

Digitalized retail customers

+500

Branches all over Romania

PERFORMANCE METRICS

1.810 MN RON

Net Profit for H1 2024 while **ROE** exceeds **30%** at the bank level

3%

NIM a result of diversified exposures across segments and industries

2.23 RON

EPS shows confident high returns for our investors' trust

27.84%

CAR – solid capital ratios allowing RON 1 BN in cash dividends

45%

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

2.10%

NPL Ratio level reflects a prudent risk strategy



M&A APPETITE

DEC'14

VOLKSBANK

First acquisition of BT, **gaining nationwide coverage** and a balanced retail-SME loan portfolio. Volksbank Romania was a top 10 bank in Romania,

MAR'16

CAPITAL PARTNERS

Diversification of financial services rendered by the BT Group, by adding the investment banking activity (M&A and Corporate Finance).

JAN'18

VICTORIABANK

First investment of a foreign bank in Moldova in a decade, paving the path for further investments in the country. This is the **first acquisition of BT outside Romania**.

APR'18

BANCPPOST

Market position consolidation strategy, in retail and SME banking, leasing and consumer financing. Value creation also through economies of scale.

JUL'20

CERTINVEST PENSII

Expansion of the financial services portfolio by **entering the Pillar 3 pension market**. Rebranded to BT Pensii, the Pillar 3 business recorded strong growth.

OCT'21

IDEA::BANK

Idea::Bank, rebranded to Salt Bank, has become a **digital banking hub** beyond the scope of traditional commercial banking.

JUN'22

TIRIAC LEASING

First acquisition of a stand-alone leasing company as BT pursues its strategic aim to be a **top player in all fields** of financial services.

JAN'24

BCR CHISINAU

Supporting Victoriabank strengthen its position among the top 3 banks in the Republic of Moldova and **increase synergies** with Romania and the European Union.

MAY'24

BRD PENSII

Expanding the business in optional pension funds (Pillar III) and **reach a new market**, the privately managed pension funds (Pillar II).

JUL'24

OTP BANK ROMANIA

Cementing BT's position as market leader and further contributing to the **strengthen its leading** position in South-eastern Europe.



BT FINANCIAL GROUP OVERVIEW

BANCA  TRANSILVANIA

Net Profit
RON **1,810.15** MN

Total Assets
RON **169,168** MN

 BT Asset Management®

Net Profit
RON **19.99** MN

Total AUM
RON **5,488** MN

 BT Capital Partners®

Net Profit
RON **9.17** MN

Total Assets
RON **1,288** MN

 BT Direct®

Net Profit
RON **18.36** MN

Total Assets
RON **996** MN

 BT Leasing®

Net Profit
RON **111.12** MN

Total Assets
RON **5,090** MN

 BT Mic®

Net Profit
RON **38.61** MN

Total Assets
RON **1,112** MN

 BT Pensii

Net Profit
RON **-0.58** MN

Total AUM
RON **257** MN

 victoriabank®

Net Profit
RON **52.24** MN

Total Assets
RON **5,723** MN

 salt

Net Profit
RON **-42.78** MN

Total Assets
RON **821** MN

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STRATEGIC OBJECTIVES FOR 2024



Support the lending and development of the Romanian economy in 2024

Consolidate the top player position in all business segments: banking, leasing, asset management, financial intermediation, and increasing synergies between the group companies

Maintain the organic growth and keep the interest in acquisitions or mergers with entities that can complement the value offered to our clients,

Implement the 2024 stage of the multi-year sustainable growth plan through the continuous development of ESG skills of the BT Group team, sustainable financing products and programs for our customers

Automate operations and innovating interaction flows for the benefit of customers, through investments in technology, digitization initiatives and related infrastructure

Update an organizational culture characterized by values of collaboration and functional interaction

Build the first 100% digital bank in Romania: Salt Bank



BUDGET PROPOSAL REGARDING THE FINANCIAL POSITION

STATEMENT OF FINANCIAL POSITION

BUDGET PROPOSAL 2024

	RON MN
Cash and cash equivalents	40,274
Investment securities	54,816
Loans and advances to customers (gross)	81,533
Loans provisions	(4,732)
Fixed assets	2,065
Equity investments	2,623
Other assets	2,210
TOTAL ASSETS	178,789
Deposits from customers	146,619
Loans from financial institutions	10,702
Subordinated liabilities	3,412
Other liabilities	3,973
TOTAL LIABILITIES	164,706
Total equity	11,082
Profit/Loss for the year	3,001
TOTAL EQUITY	14,083
TOTAL LIABILITIES AND EQUITY	178,789



BUDGET PROPOSAL REGARDING THE PROFIT AND LOSS ACCOUNT

PROFIT AND LOSS ACCOUNT

BUDGET PROPOSAL 2024

	RON MN
Interest income	9,238
Interest expenses	(3,899)
Net interest income	5,338
Net commission income	1,244
Net trading income	852
Contribution to the Guarantee Fund	(74)
Other income	306
TOTAL INCOME	7,666
Personnel expenses	(1,940)
Other operating expenses	(1,277)
Depreciation and amortization	(485)
Other expenses	(104)
TOTAL EXPENSES	(3,807)
Net impairment charges	(329)
PROFIT BEFORE TAX	3,531
Income tax	(530)
NET INCOME	3,001



GMS APPROVALS

CASH DIVIDENDS DISTRIBUTION

Approval of the distribution of **cash dividends** from the profit for the year 2023:

- The amount of RON 1,000,000,000 from the net profit reserves for the year 2023.
- Gross dividend/share of RON 1.2521000331, ex-date the 11th June.
- Registration date the 12th June; payment date the 26th June.

2024 BUDGET

Approval of the **2024 budget**:

- Total assets up by 13.6% in 2024, loan growth of 5.9%.
- Net income of RON 3 billion
- Investments of RON 643 millions, mainly in IT infrastructure and digital initiatives, up by 40% as compared with 2023 budget



GMS APPROVALS

SHARE CAPITAL INCREASE

Share capital increase by **incorporating reserves** from the net profit of 2023:

- 118 million shares with a nominal value of RON 10
- ~15 bonus shares will be granted for every 100 shares held at the registration date
- Registration date: the 19th of July

SHARE BUYBACKS

Share buyback of up to 6.5 million shares, exclusively as stock option-plan.

INFORMATION ON THE **OTP** ACQUISITION

BT acquires stakes in the share capital of OTP Bank Romania S.A., OTP Asset Management Romania S.A.I. S.A. and OTP Leasing Romania S.A., and the subsidiaries of these entities.

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H1 PERFORMANCE

INDIVIDUAL

CONSOLIDATED

PROFITABILITY

	H1 2024	H1 2023	Δ	H1 2024	H1 2023	Δ
Net interest income RON MN	2,674.5	2,036.8	31.3%	3,124.4	2,528.5	23.6%
Net fee and commission income RON MN	610.1	528.9	15.4%	696.0	606.7	14.7%
Operating expenses RON MN	(1,798.4)	(1,436.3)	25.2%	(2,150.4)	(1,694.3)	26.9%
Pre-provision operating profit RON MN	2,157.9	1,557.6	38.5%	2,425.2	1,981.1	22.4%
Net profit RON MN	1,810.1	1,269.0	42.6%	2,145.9	1,581.7	35.7%
EPS RON				2.2299	1.6659	33.9%
Cost of risk, net	0.08%	-0.05%	0.12 pp	0.13%	0.13%	0.00 pp
NIM	3.46%	3.09%	0.38 pp	4.16%	3.62%	0.54 pp
ROE	31.51%	28.62%	2.88 pp	35.01%	29.16%	5.85 pp
Cost-to-income ratio*	45.03%	47.29%	-2.26 pp	46.55%	45.53%	1.02 pp

*Computed assuming the annual contribution to Deposits Guarantee Fund and Resolution Fund to be evenly allocated over 12 months.

BS HIGHLIGHTS

	JUN/24	DEC/23	Δ	JUN/24	DEC/23	Δ
Total assets RON MN	169,168	161,785	4.6%	177,893.7	169,169.2	5.2%
Gross loans** RON MN	79,620	75,921	4.9%	83,767.3	80,420.5	4.2%

**At the consolidated level finance lease receivables are included

Deposits from customers RON MN	139,023	134,443	3.4%	142,671.1	138,053.0	3.3%
Gross loans-to-deposits ratio	57.27%	56.47%	0.80 pp	58.71%	58.25%	0.46 pp
NPL (EBA)***	2.10%	1.98%	0.12 pp			

***According to EBA definition AQT 3.2

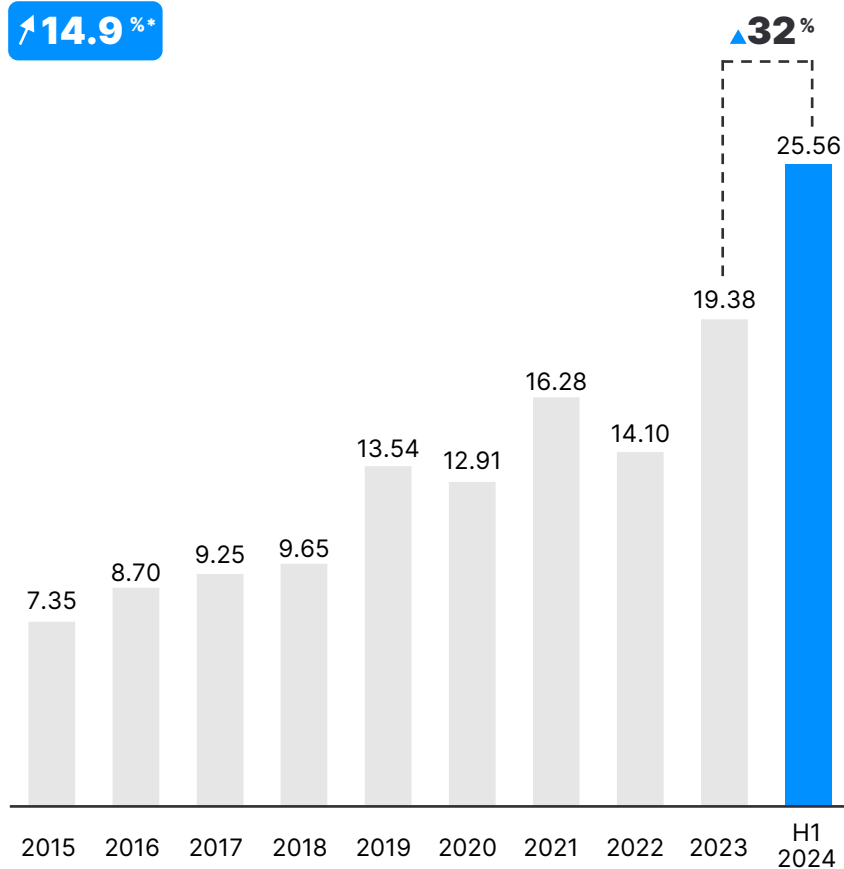
CAPITAL

	JUN/24	DEC/23	JUN/24	DEC/23
Tier 1 capital ratio (profit included)	24.20%	18.32%	23.34%	18.29%
Total capital ratio (profit included)	27.84%	21.97%	26.51%	21.55%



BT EVOLUTION ON STOCK EXCHANGE, 2015-H1 2024

STOCK EXCHANGE CAPITALIZATION

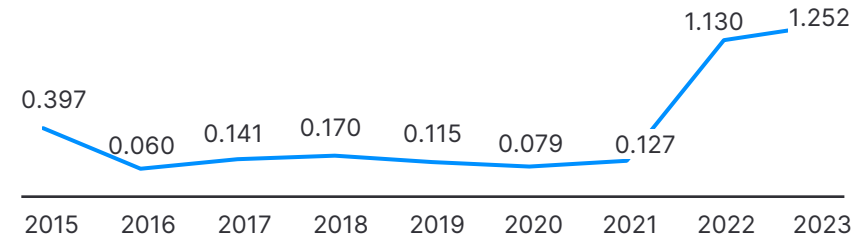


Hystoric maximum as per closing price: RON 22.96 BN (EUR 4.62 BN), on the 8th of Apr'24

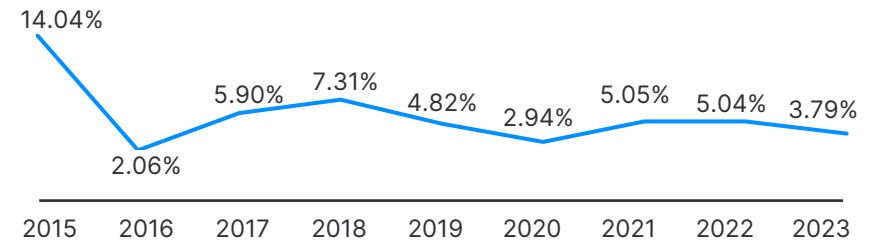
Note: *CAGR

BT IN DIVIDEND TERMS*

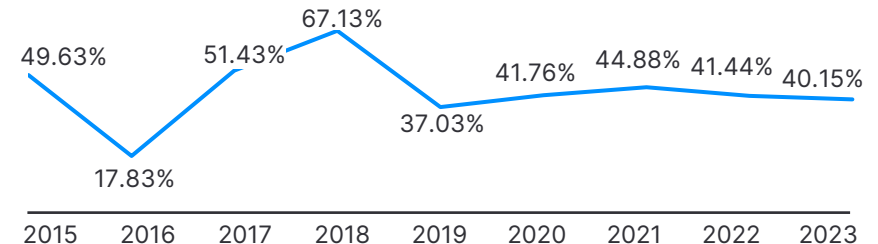
DIVIDEND / SHARE



DIVIDEND YIELD



CASHOUT DIVIDEND



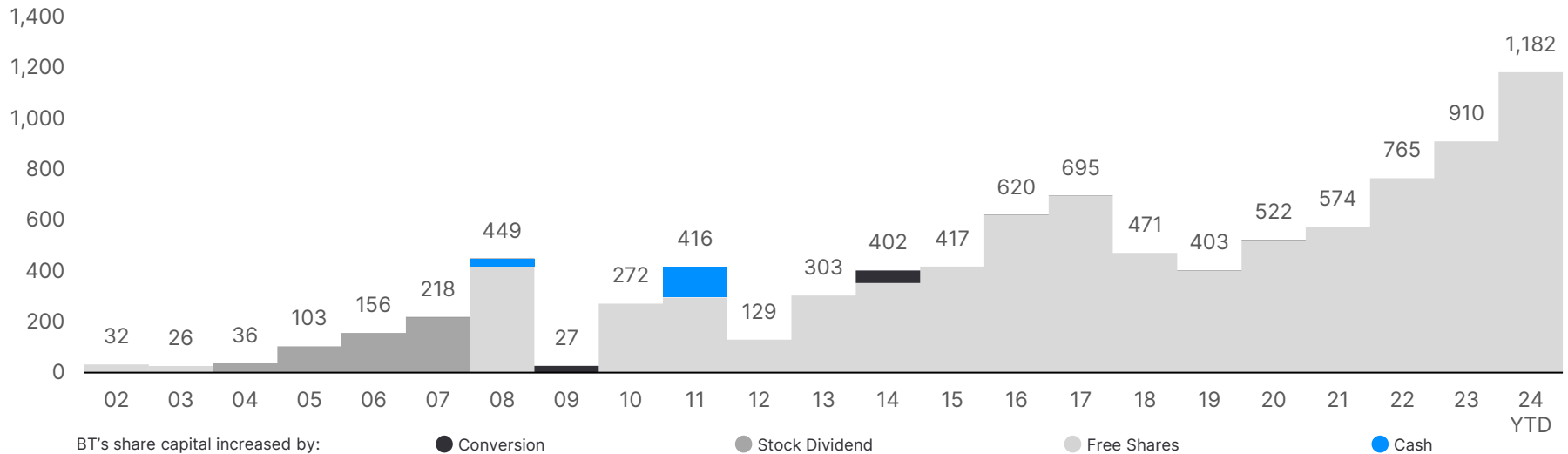
*Period according to profit generation and not dividend allocation



BT'S CAPITALIZATION GROWTH DRIVERS

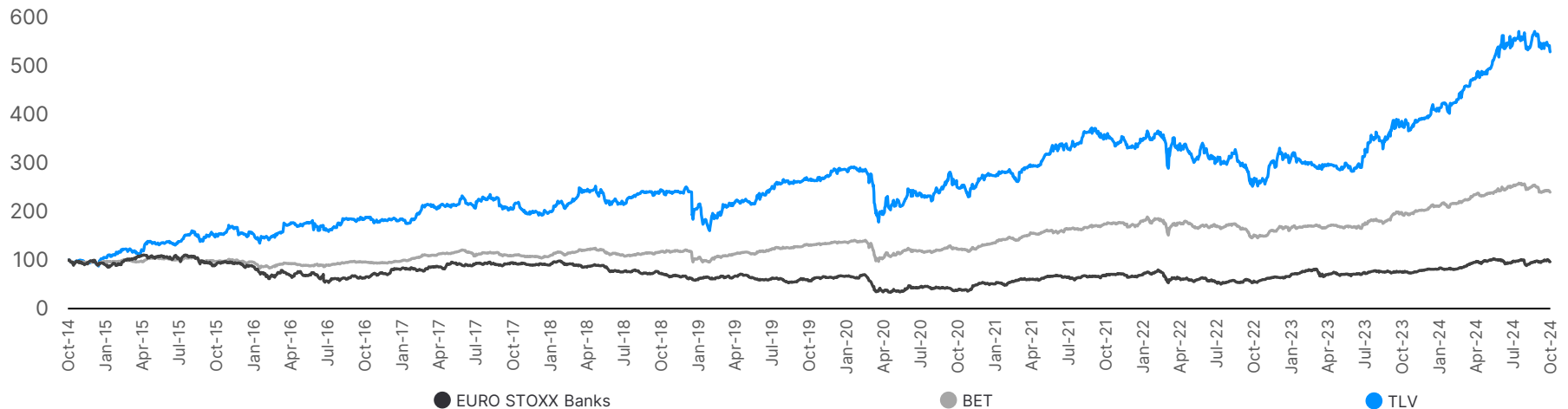
BT CONSTANTLY REINVESTED ITS PROFIT THROUGH SHARE CAPITAL INCREASES

RON | MN



TLV STRONG PERFORMANCE AGAINST BET AND STOXX 600 INDEX

rescaled, 10/14=100



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UPDATES ON THE CREDIT RATINGS

MOODY'S

Outlook on the Bank's Long-Term Ratings	Stable
Long- and Short-Term Counterparty Risk Ratings (CRRs)	Baa1/P-2
Long- and Short-Term Deposit Ratings	Baa2/P-2
Baseline Credit Assessment	ba1
Adjusted Baseline Credit Assessment	ba1
Counterparty Risk (CR) Assessments	Baa2(cr)/P-2(cr)
Long- and Short-Term Issuer Ratings	Baa3/P-3
ESG Credit Impact Score	CIS-2
ESG Issuer Profiles Scores	E-3/S-3/G-2

- BT received for the first time a credit [rating](#) from [Moody's](#), which noted the robust capital, solid profitability metrics aided by its leading market position and strong business growth potential, granular deposit-based funding and ample liquidity.
- Moody's considers that BT adequately manages risks, despite its appetite for growth both organically and through acquisitions.
- Regarding the OTP acquisition, Moody's notes that it is credit positive for BT as it will reinforce its leading domestic position and could further improve its economies of scale, while potential negative goodwill will act as buffer against execution risks.

FITCH RATINGS

Outlook on the Bank's Long-Term Rating	Stable
Foreign Currency	
Long-Term IDR	BB+
Short-Term IDR	B
Viability Rating	bb+
Sovereign Risk	
Long-Term Foreign-Currency IDR	BBB-
Long-Term Local-Currency IDR	BBB-
Country Ceiling	BBB+

- [Fitch Ratings](#) reaffirmed its long-term rating on BT at 'BB+' with a stable outlook and its viability rating (VR) at 'bb+'.
- BT's ratings reflect its strong and well-established domestic presence, healthy capital buffers supported by strong internal capital generation, robust profitability, good asset quality and a stable funding profile.
- The announced acquisition of OTP is neutral for the credit ratings and, in Fitch's view, will modestly strengthen the bank's already leading domestic position, while the impact on the bank's CET1 ratio is estimated at cca. 2-2.5% (reduction).



OUR SUSTAINABILITY STRATEGY

PERFORMANCE

Fair and inclusive banking system that:

- Provides access to financial services for all businesses and people
- Promotes financial education
- Invests in digitization

Integrate sustainability criteria into financing decisions

Promote responsible financial decisions

Focus on developing our loan portfolio in sustainable sectors to:

- Stimulate innovation
- Make positive impact on our communities

PEOPLE

Prioritize the engagement, well-being, and professional development of employees

Encourage diverse and inclusive workplace

Create sustainable solutions to the challenges faced by the local communities

Support social initiatives and non-governmental organizations that align with our sustainability vision

ENVIRONMENT

Reduce our negative environmental impact, both directly generated and through our lending policies

Promote the transition to a low-carbon economy

Implement solutions that support our responsible resource use

Detailed GRI metrics, sustainability progress, carbon footprint calculations (scope 1, 2 and 3) and the UE taxonomy disclosures (including green asset ratio), are all detailed in the report



SUSTAINABILITY EMBEDDED

SUSTAINABLE FINANCE & NON-FINANCIAL REPORTING

- In May 2024, BT published its [4th Sustainability Report](#), which is endorsed by a [Limited Assurance Report](#) issued by Deloitte.
- In Nov'23, BT published its first [Sustainable Financing Framework](#), endorsed by a [SPO](#) issued by Sustainalytics. The bank attracted [EUR 500 MN](#) in its first sustainable bond issue in Dec'23 (SNP 5NC4). In Sep'24, Banca Transilvania attracted [EUR 700 MN](#) in its second consecutive sustainable bond issue (SNP 6NC5).
- BT published in September 2024 its first [Allocation and Impact Report](#) as well as a [MSME Report](#).
- BT received EUR 100 MN from IFC and EUR 100 MN from AIIB, part of a EUR 200 MN subordinated bond issue. BT committed to invest these funds in green mortgages (EPC level A).

RATINGS & SCORES

- May'24: BT improved its [Sustainalytics](#) ESG score for 2024 to 13.3 (Low ESG Risk), from a score of 15.1 Low ESG Risk in 2023, as a result of continuous commitment to integrate ESG factors in its activity.
- Sep'24: 78 /100 (A-), from [Refinitiv](#), a London Stock Exchange Group Company. BT is placed on the 49/1,124 banks assessed.
- Dec'23: 3.5/5 from [FTSE Russell](#).
- Dec'23: 93/100, Gold Level Recognition by the [Romania Corporate Sustainability and Transparency Index](#) for 2022 Sustainability Report.
- Jan'24: 10/10, maximum [VEKTOR](#) score from ARIR, for the 5th consecutive year.
- BT joined the [Diversity Charter](#) in Nov'23 and the [Romanian Diversity Chamber of Commerce](#) in May'24.

CARE FOR OUR COMMUNITY

- BT committed to support [Via Transilvanica](#) for the next three years. The project promotes Romania's cultural, ethnic, historical and natural values and diversity.
- BT invested over RON 85 million in Community and social responsibility projects during 2023.
- BT was the main partner of the [European Cultural Capital 2023 - Timisoara](#), bringing together Romania's largest cultural engagement through various events and initiatives throughout the year.
- BT launched [FIT - Finance for All](#), a financial education program that builds a solid foundation in money management for Generations Alpha, Z and Y.



BT PAY: TAILORED TO FIT YOUR LIFESTYLE

As of Jun'24

DIGITAZING PEOPLE OF ROMANIA

3.4^{MN}

USERS

ALL CARDS AT YOUR FINGERTIPS

4^{MN}

CARDS IN BT PAY

NEW ERA OF FINANCIAL INTERACTION

83%

OF MONEY TRANSFERS ARE THROUGH THE APP

GROWING DIGITAL ECOSYSTEM

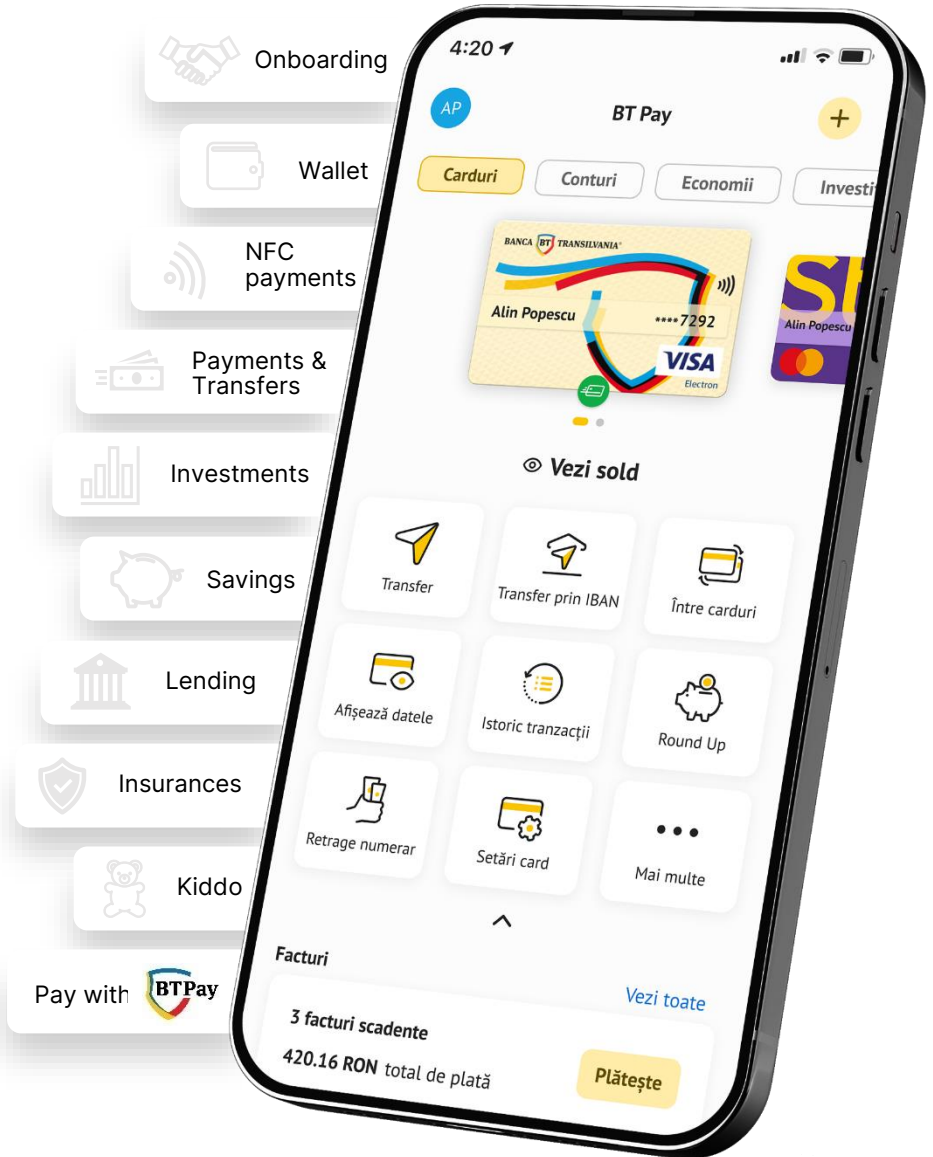
60%

INCREASE IN NUMBER OF VIRTUAL CARDS IN THE FIRST HALF OF 2024

ENABLING BANKING ACCESS

3^X

GROWTH OF RURAL MARKET IN THE LAST 3 YEARS



BT GO: BUSINESS. BANKING. ALL INCLUSIVE

MAKING BUSINESS
MORE INCLUSIVE FOR

103^K

ENROLLED
USERS

SPEEDING UP
FINANCIAL TRANSACTIONS

4.9 MN
RON

PAYMENTS
IN VALUE

SIMPLIFYING
ACCOUNTING WITH OVER

13^K

E-FACTURA
ISSUED

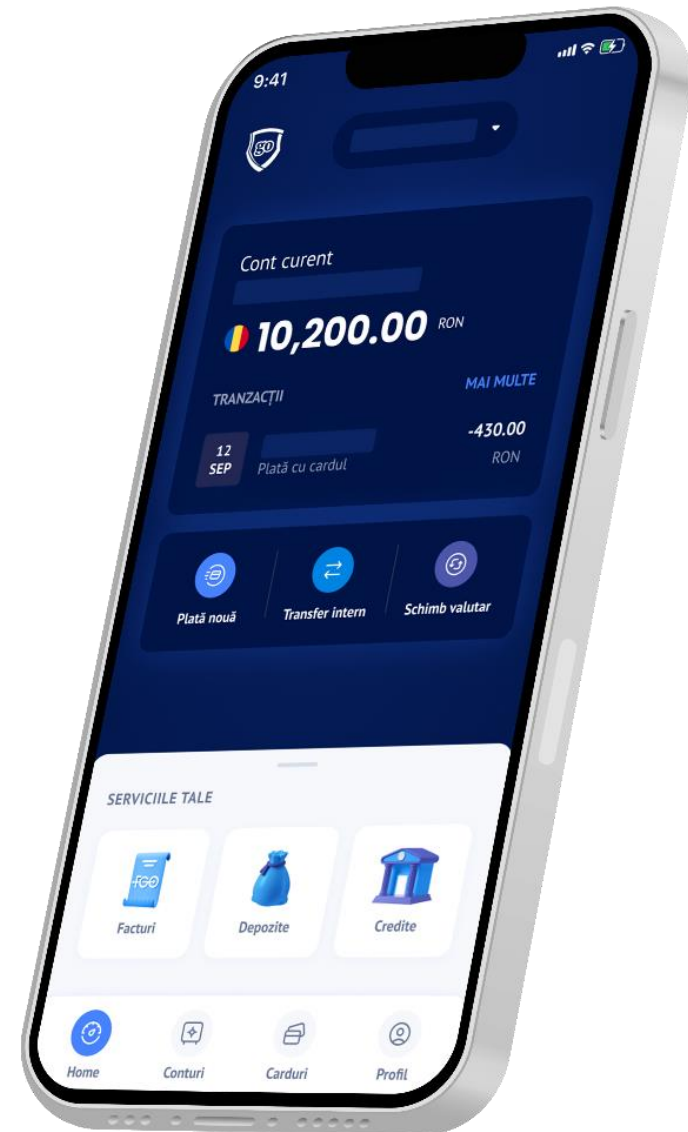
BUILDING AN
ENVIRONMENT FOR

11^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





SUSTAINABLE INVESTMENTS 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 healthcare financing

~35^K

Market share in healthcare financing

~476 BN RON

Value of new loans

~2.6 BN RON

Deposits

~2.3 BN RON

Loans

AGRICULTURE

1ST

Bank in Romania with a dedicated division

~22%

Market share in agriculture financing

~40^K

Number of customers

~2.6 BN RON

Value of new loans

~2.4 BN RON

Deposits

~5.2 BN RON

Loans



WE KEEP GROWING TOGETHER



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