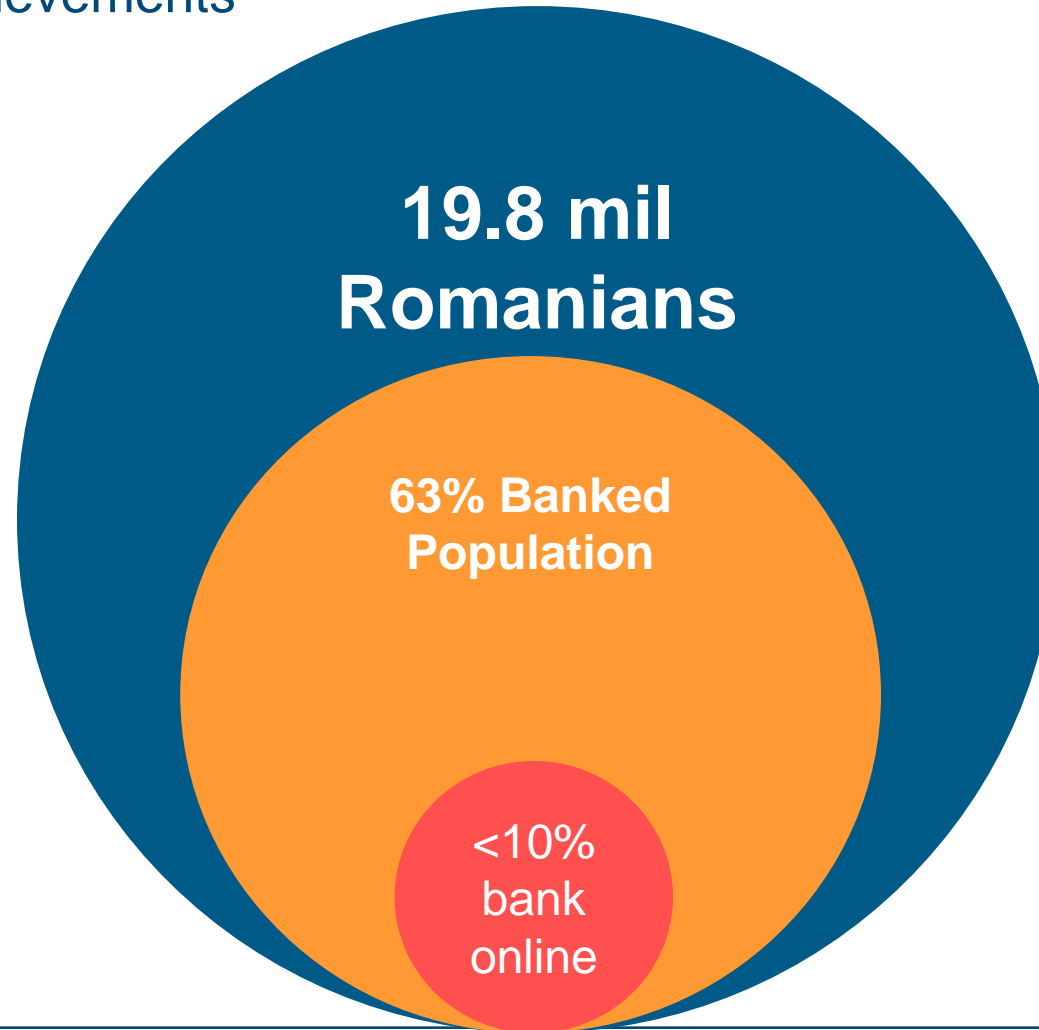


Developing Digital Channels

Cristian Mustata, Head of Digital Strategy

Digital (Banking) in Romania

Potential vs. achievements



50%
smartphone
penetration

11 mil
Internet users

Digital Banking in Romania

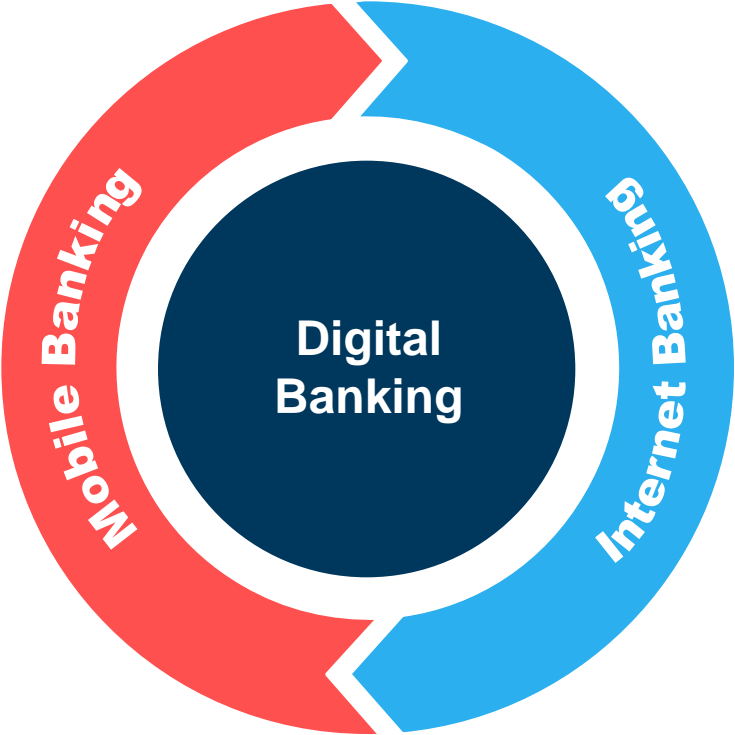
Key Aspects

- Digital banking services have leaped during the last 5 years in Romania in both usage and innovation. Usage is still far from achieving it's potential.
- Mobile has become a reality and adopters tend to stick to this channel.
- Innovation is market driven, new technologies open new opportunities (QR codes, social media – sharing, biometrics, APIs, integrators, geo-location)
- Customers' banking education is crucial in adopting digital channels when banking

Digital Banking in Romania

Where are we now

Fast forward ▲



Leveling off ►



Digital Focus

What are the key layers?



User Experience



Security



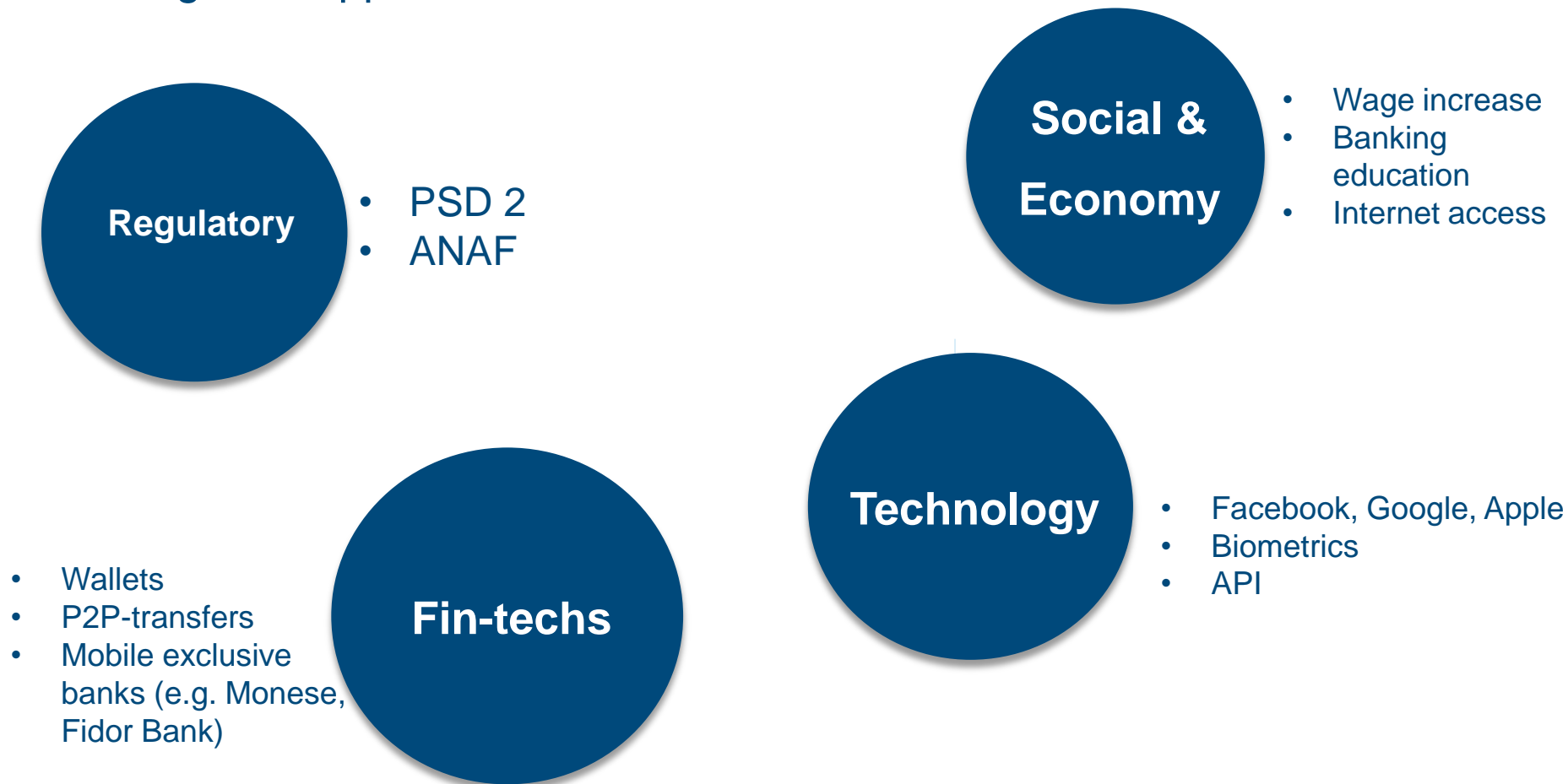
Education & Activation



LIGA EXPERTILOR DIGITALI

What's to come?

Challenges & Opportunities





*Be present in the financial life of
our customers with relevance and
frequency.*