PERSONAL INFORMATION **Runcan Lminita Delia**

Cluj-Napoca[redacted]

[redacted]

[redacted]

Outlook, Yahoo, Skype

Gender: Female | Date of Birth: [redacted] 1970 | Nationality: Romanian

PROFESSIONAL EXPERIENCE

August 2024 – present **Advisor to the President**

Banca Transilvania S.A., 30-36 Calea Dorobanţilor, Cluj-Napoca, Cluj

Field: Other monetary intermediation activities

Supervisory authority: National Bank of Romania

- Provides strategic advice and recommendations to the President to help make informed and effective decisions within the bank.
- Provides support and consulting in the implementation of the bank's strategic projects, ensuring they are aligned with the institution's objectives and vision.
- Represents the bank at various meetings and events, ensuring that the bank's interests and objectives are promoted and protected.
- Facilitates communication and collaboration between different departments and teams within the bank to ensure effective coordination and the achievement of common goals.

August 2024 – February 2025 **Chairman of the Management Board and CEO**[1]

OTP Bank Romania SA

(currently merged with Banca Transilvania S.A., 30-36 Calea Dorobanţilor, Cluj-Napoca, Cluj)

Field: Other monetary intermediation activities

Supervisory authority: National Bank of Romania

I. Overseeing the following areas:

- Legal and Corporate Governance Department;
- Credit Restructuring and Recovery Department;
- Human Resources Department;
- Bank Security Directorate;
- Marketing and Communications Department;

II. Performing the duties associated with the position of Chairman of the Management Board, in accordance with the details set forth in the procedural rules of this governing body.

[1] Approved in this capacity by the National Bank of Romania pursuant to Communication No. FG/552/2024

[redacted]

III. Serving on the standing committees of the Management Board/Supervisory Board:

- Vice-Chair of the Asset and Liability Management Committee;
- Chair of the Operational Risk Committee;
- Member – Debt Recovery Committee;
- Chair – Ethics Committee.

September 2014–August 2024 **Head of Banca Transilvania[2] —Deputy General Manager—Chief Risk Officer[3]**

Banca Transilvania SA, 30-36 Calea Dorobantilor, Cluj-Napoca, Cluj

Field: Other monetary intermediation activities

Supervisory authority: National Bank of Romania

As Head of the Bank

- is mandated by the Board of Directors to exercise the powers of organizing and managing the bank's activities;
- pursuant to the mandate received, she may exercise directly or delegate part of the assigned duties, in a clear, transparent, functional, written, and explicit manner, to the specific committees established by area of activity or individually to executive directors or middle management;
- as the head of the bank, she is by right vested with the rights and obligations that the relevant legislation assigns to her (including Regulation 5/2013 on prudential requirements for credit institutions).

Coordinator of the Compliance Department, the Anti-Fraud and Security Department, the Risk Management Department, the Credit and Counterparty Risk Analysis Department, and the Internal Control Department

As Deputy General Manager – Chief Risk Officer

- she is appointed to the position based on the mandate granted by the Board of Directors.
- She represents Banca Transilvania in accordance with the responsibilities and powers established by the Board of Directors.
- As coordinator of the departments within Banca Transilvania, she is responsible for ensuring the smooth and profitable operation of all activities within these departments and takes measures for the proper administration and preservation of the assets within their scope of activity;
- shall inform the Management Committee, whenever necessary, of any irregularities identified and the measures required within the departments and units under his supervision;
- by coordinating the activities of the departments under her supervision, she monitors and is accountable to the Board of Directors for the achievement of their objectives;
- for the departments she coordinates:
  - develops the strategy, submits it to the Board of Directors for approval, and ensures its implementation in the approved form;

[2] Approved in this capacity by the National Bank of Romania pursuant to Communication No. 86/F.G/11.02.2013

[3] Approval of the exercise of new responsibilities by the National Bank of Romania pursuant to Communication No. 1053/F.G/15.09.2014

[redacted]

- ensures that all legal provisions are complied with and acts to ensure their compliance;
- ensures appropriate management of risks and their control;
- is responsible for the effective management of compliance risk; creates the conditions for an independent, permanent, and effective compliance function;
- approves the executive staff within the subordinate structures.

Member of: the Management Committee, the Asset and Liability Management Committee, the Credit Policy and Approval Committee, the Human Resources Committee, the Credit and Risk Committee, the CCR2 Financial Institutions Credit Committee, the Procurement Committee, and the Data Monitoring Committee (business intelligence).

February 2013 – September 2014

Head of Banca Transilvania – Deputy General Manager – Chief Treasury Officer [2]
Banca Transilvania SA, 30-36 Calea Dorobantilor, Cluj-Napoca, Cluj
Field: Other monetary intermediation activities.
Supervisory authority: National Bank of Romania

As Head of the Bank

- is mandated by the Board of Directors to exercise the powers of organizing and managing the bank's activities;
- pursuant to the mandate received, she may exercise these duties directly or delegate part of them, in a clear, transparent, functional, written, and explicit manner, to the specific committees established by area of activity or individually to executive directors or middle management;
- as the head of the bank, she is by right vested with the rights and obligations that the relevant legislation assigns to her (including Regulation 5/2013 on prudential requirements for credit institutions).

Coordinator of the Treasury Department, Executive Director of Financial Institutions and International Relations (who in turn heads the Financial Institutions and International Relations Department), BT Shareholder Department.

As Deputy General Manager – Chief Treasury Officer

- is appointed to the position based on the mandate granted by the Board of Directors.
- represents Banca Transilvania in accordance with the responsibilities and powers established by the Board of Directors.
- as coordinator of the divisions within Banca Transilvania, she is responsible for ensuring the smooth and profitable operation of all activities within these divisions and takes measures for the proper administration and preservation of the assets within their scope of activity;
- shall inform the Management Committee, whenever necessary, of any irregularities identified and the measures required within the departments and units under her supervision;
- by coordinating the activities of the departments under her supervision, she monitors and is accountable to the Board of Directors for the achievement of their objectives;
- for the departments she coordinates:

[redacted]

- develops the strategy, submits it to the Board of Directors for approval, and ensures its implementation in the approved form;
- ensures that all legal provisions are complied with and acts to ensure their compliance;
- ensures appropriate risk management and control;
- approves the executive staff within the subordinate structures.

Member of: the Management Committee, the Asset and Liability Management Committee, the Banking Risk Management Committee

November 1997 – February 2013 **Executive Director of Treasury**
Banca Transilvania SA, 30-36 Calea Dorobantilor, Cluj-Napoca, Cluj
Field: Other monetary intermediation activities
Supervisory Authority: National Bank of Romania

- Serves as a member of the Asset and Liability Management Committee, where she proposes strategies regarding A/P interest rates, liquidity, foreign exchange position, and investments
- Serves as a member of the Banking Risk Management Committee
- Approves the daily treasury strategy
- Responsible for the execution of the budget allocated to the department she leads
- Manages the bank's liquidity and is responsible, within the scope of their authority, for ensuring compliance with legal requirements
- Manages and is responsible for ensuring the bank's foreign exchange position remains within the limits set by regulations
- Represents Banca Transilvania in relations with the Romanian and international interbank market for treasury operations (FX, MM, securities, derivatives, etc.)
- Promotes the bank's image in the market and maintains ongoing contact with treasurers at other banks and with members of specialized professional organizations (ACI Romania—Association of Financial Markets)
- Coordinates the team of employees within the department, ensuring that work assignments are communicated accurately and in a timely manner, and that they are carried out in accordance with the objectives set by management;
- Is committed to the continuous improvement of personal professional quality and standards, as well as those of subordinates.

May 1995 -- April 1997 **Head of Arbitration Department**
Banca Transilvania SA, 30-36 Calea Dorobantilor, Cluj-Napoca, Cluj
Field: Other monetary intermediation activities
***Supervisory authority*:** National Bank of Romania

- Responsible for implementing Banca Transilvania's treasury strategy
- Coordinates the activities of the arbitrage department (front office)
- Manages the bank's liquidity in accordance with internal regulations, the decisions of the Asset and Liability Management Committee, and the Executive Committee;
- Monitors compliance of the foreign exchange position with pre-established limits;
- Sets and submits for approval by the department director the indicative buy-sell exchange rates, conversion rates, interest rate margins for negotiable deposits attracted from non-banking clients, as well as prices for government securities quoted by the bank for clients on the secondary market, and other prices for treasury instruments
- Updates on Reuters the exchange rates for major currencies against the leu, interest rates for major tenors (O/N, T/N, 1w, 2W, 1M, etc.), as well as at least 4 series of government securities traded by the bank on the interbank market whenever changes occur
- Reviews the deal tickets for transactions executed by dealers
- Verifies that transactions were executed correctly, that the price is "in line with the

[redacted]

market," and countersigns the deal tickets
- Performs a spot check at the end of the day to verify the correspondence between the dealer transaction list in Reuters Dealing and the individual deal tickets
- Monitors and analyzes the profit account for each dealer
- Responsible for achieving the profit target for treasury operations set out in the BVC, and proposes measures to improve operations

February 1994 – May 1995 **Arbitrage Trader**
Banca Transilvania SA, 30-36 Calea Dorobantilor, Cluj-Napoca, Cluj
Field: Other monetary intermediation activities
Supervisory authority: National Bank of Romania

- Represents Banca Transilvania in its relations with the Romanian and international interbank market for currency purchase/sale operations against the leu/other currencies, placement/attraction of leu/foreign currency deposits, and government securities operations
- Participates in the implementation of Banca Transilvania's strategy in the areas of treasury, market operations, foreign exchange, money market, and fixed-income securities
- Proposes quotes for currency buy/sell transactions against the national currency/lei with clients, deposits attracted/placed, and the purchase/sale of fixed-income securities
- Negotiates with counterparty banks to conclude transactions on the foreign exchange market and any other types of transactions that the bank promotes and assigns to them
- Responsible for meeting the allocated revenue and expense budget

OTHER DECISION-MAKING ROLES

March 2005 – present **Member/Chairman of the Board of Directors**[4]
BT Asset Management SAI SA, 22 Emil Racovita St., Cluj-Napoca, Cluj
Field: Other financial intermediation activities
Supervisory authority: Financial Supervisory Authority

- Approves and amends the company's Internal Regulations;
- Approves and amends the company's Rules of Procedure;
- Approves the company's organizational structure and organizational chart;
- Establishes the company's personnel policy;
- Approves the investment policy of the company and the entities it manages;
- Approve the company's marketing strategy;
- Submits for approval by the General Meeting of Shareholders, under the conditions and within the timeframes provided by law, the management report on the company's activities based on the financial statements, as well as the draft activity program and the draft budget;
- Resolves any other issues determined by the General Meeting of Shareholders in compliance with applicable legal provisions;
- Appoints the executive management and establishes its duties, powers, and responsibilities;
- Any other responsibilities in accordance with applicable laws in force.

[4] CNVM 903/29.03.2005, ASF Decision 101/12.06.2020, ASF Decision No. 40/08.04.2024

[redacted]

April 2014 – present

Member of the Board of Directors
BT Microfinantare IFN SA, 43 Bucharest-Ploieşti Road, Bucharest
Field: Other lending activities – microfinance, discounting, other forms of credit financing
Supervisory authority: National Bank of Romania

- to implement the resolutions of the General Meeting of Shareholders;
- to establish the company's strategic objectives
- to prepare and submit the Company's budget proposals to the General Meeting of Shareholders for approval
- to establish the organizational structure necessary to achieve the strategic objectives
- to appoint the company's management

April 2014 – present

Member of the Board of Directors
Improvement Credit Collection SRL, 6A Dimitrie Pompeiu Blvd., Olympus House Building, Sector 2, Bucharest
Field: Activities of collection agencies and credit reporting bureaus

- to implement the resolutions of the General Meeting of Shareholders;
- to establish the company's strategic objectives
- to prepare and submit the Company's budget proposals to the General Meeting of Shareholders for approval
- to establish the organizational structure necessary to achieve the strategic objectives
- to appoint the company's management

May 2018 – febr 2025

Member of the Board of Directors
BT BUILDING SRL, 30-36 Calea Dorobantilor, Cluj-Napoca, Cluj
Field: Leasing and subleasing of owned or leased real estate.

- to implement the resolutions of the General Meeting of Shareholders;
- to establish the company's strategic objectives
- to prepare and submit the company's budget proposals to the General Meeting of Shareholders for approval
- to establish the organizational structure necessary to achieve the strategic objectives
- to appoint the company's management

May 2018 – December 2018

Member of the Board of Directors
Bancpost SA[5]
As of today, the acquisition of Bancpost SA by Banca Transilvania SA has been completed
Industry: Other monetary intermediation activities
Supervisory authority: National Bank of Romania

- Establishing the Bank's main lines of activity and development within the limits of the income and expense budget and the activity program for the following fiscal year, as approved by the General Meeting of Shareholders;
- establishing accounting policies and the financial control system and approving the financial plan;

[5] Approved in this capacity by the National Bank of Romania pursuant to Communication No. 489/F.G/24.05.2018

[redacted]

- appointing and dismissing managers and determining their remuneration;
- preparing the annual report of the directors, organizing the General Meeting of Shareholders, and implementing its resolutions;
- defining, overseeing, and reviewing, at least annually, the implementation of the business management framework;
- establishing an appropriate and effective internal control framework that includes risk management, compliance, and internal audit functions;
- establishes an appropriate framework for financial reporting and accounting;
- periodically reviews the reports of the control functions and requests appropriate remedial measures, as necessary;
- defines strategic imperatives, sets strategic objectives, taking into account business targets, risk appetite, and policies established by the parent bank, and oversees the implementation of strategic objectives;
- approves the Bank's budget and business plan for the upcoming fiscal year, as well as the long-term plan, prior to their presentation to the General Shareholders' Meeting;
- approves all investments and financial instruments (bonds, shares, etc.) for which there are no express provisions in the risk management strategy;
- approves and periodically reviews (at least annually) the strategy for managing significant risks, as well as risk management policies;
- establishes the Bank's risk tolerance and risk appetite levels and continuously assesses the Bank's risk profile and the adequacy of internal capital in relation to it, as part of the internal process for assessing capital adequacy against risks;
- adopts and periodically reviews the general principles of the remuneration policy;

December 2023 – March 2025

Member of the Supervisory Board
BCR Chisinau S.A.[6]
(currently merged with VictoriaBank Commercial Bank, 141 31 August 1989 Street, Chisinau)
Sector: Other monetary intermediation activities
Supervisory authority: National Bank of Moldova

- to implement the decisions of the General Meeting of Shareholders;
- to establish the company's strategic objectives
- to prepare and submit the Company's draft budgets to the General Meeting of Shareholders for approval
- to establish the organizational structure necessary to achieve the strategic objectives
- to appoint the company's management

August 2024 – November 2024

Member of the Board of Directors
OTP Leasing Romania IFN S.A.
(currently merged with BT Leasing IFN S.A., 30–36 Calea Dorobanților, Cluj-Napoca, Cluj)
Industry: Leasing
***Supervisory Authority*:** National Bank of Romania

- to implement the resolutions of the General Meeting of Shareholders;
- to establish the company's strategic objectives
- to prepare and submit the Company's draft budgets to the General Meeting of Shareholders for approval

[6] Approved in this capacity by the National Bank of Moldova pursuant to Communication No. 19-0214-01/231/6582 of 12/14/2023

[redacted]

- to establish the organizational structure necessary to achieve the strategic objectives
- to appoint the company's management

September 2024 – present

Member and Chairman of the Board of Directors
BT Insurance Broker S.R.L., 4 Gara Herăstrău St., 4th Floor, Bucharest, Sector 2
Field: Activities of insurance agents and brokers
Supervisory authority: Financial Supervisory Authority

- to implement the resolutions of the General Meeting of Shareholders;
- to establish the company's strategic objectives
- to prepare and submit the Company's draft budgets to the General Meeting of Shareholders for approval
- to establish the organizational structure necessary to achieve the strategic objectives
- to appoint the company's management

September 2025–present

Member of the Board of Directors[7]
SALT BANK S.A. Bucharest, 5-7 Dimitrie Pompeiu St., 6th floor,
Field: Other monetary intermediation activities
Supervisory Authority: National Bank of Romania

Participates in the management and administration of the bank, performing the following core duties:

- establishing the bank's main areas of activity and development;
- establishing the accounting and financial control system;
- drafting the budget for revenues and expenses;
- approving the financial plan proposed by the executive team;
- appointing and dismissing executive managers, and approving their compensation;
- overseeing the activities of the executive management team;
- preparing the Annual Report;
- organizing the General Meeting and implementing its decisions.

October 2025–present

Member of the Board of Directors[8]
Microinvest S.R.L., 12 Renasterii Nationale Blvd., Chisinau 2024, MD
Field: Finance and Banking
Supervisory Authority: National Bank of Moldova

- Approval of the development strategy;
- approval of annual business and development plans;
- approval of the company's internal regulations;
- appointment of members of the executive management and determination of their compensation;
- other powers assigned to it by law and the articles of incorporation.

[7] Authorization No. LB/383/15.09.2025

[8] Notification No. 19-0314/161/5829 November 14, 2025

[redacted]

EDUCATION AND TRAINING

August 2022–June 2024	*EBI European Banking Institute – Frankfurt School of Finance & Management* Master's in EU Banking & Financial Regulation
October 2021–June 2022	*INSEAD – The Business School for the World* International Directors Program
September 2021–November 2021	*Saïd Business School* Oxford Blockchain Strategy Programme
October 2020 – December 2020	*Saïd Business School* *Oxford Cyber Security for Business Leaders*
February 2020	*GLC Europe* AML & Sanctions Masterclass
June 2019–May 2022	*London Business School* Corporate Value Creation, Decision-Making Strategies for Leaders, Leading s Businesses into the Future, Innovation (Products & Services), Exploiting Disruption in a Digital World
May 2018	*YPO* Strategic Agility: Strategy and Implementation When Markets (Inevitably) Change
October 2016	*INSEAD – The Business School for the World* Risk Management in Banking
1995 – 2001	*Babeş–Bolyai University, Cluj-Napoca* *Faculty of Law*
1988–1993	*Babeş–Bolyai University, Cluj-Napoca* *Faculty of Economics*

PERSONAL SKILLS

Native language(s)	Please enter your native language(s)				
	Romanian				
Other foreign languages known	COMPREHENSION		SPEAKING		WRITING
	Listening	Reading	Conversation Participation	Oral speech	
English	C2	C2	C2	C2	C2
	Enter the name of the certificate. Enter the level, if you know it.				
French	A2	A2	A2	A2	A2
	Enter the name of the certificate. Enter the level, if you know it.				
	Levels: A1/A2: Elementary user - B1/B2: Independent user - C1/C2: Proficient user Common European Framework of Reference for Languages				

Social skills

- Diligence, sense of responsibility and duty, perseverance, initiative
- Communicative, ambitious, tenacious, adaptable, creative

Organizational/managerial skills

- Innate and developed leadership qualities, experience in coordinating teams in various fields, perseverance, strong practical sense, optimism, ability to mobilize

[redacted]

Skills acquired on the job

- Excellent skills in coordinating the departmental team, ongoing activities, ongoing projects, and project budgets.

Digital skills	SELF-ASSESSMENT				
	Information processing	Communica tion	Content creation	Security	Problem Solving
	Independent user	Experienced user	Experienced user	Beginner	Independent user
	Levels: Beginner - Independent - Experienced Digital Competencies - Self-Assessment Grid				
	Enter the name of the certificate.				
	• Proficiency in Microsoft Word, Excel, PowerPoint, and Outlook; knowledge of statistics.				

ADDITIONAL INFORMATION

Other professional achievements

- Certified Public Accountant and member of CECCAR since 1995
- **2024–present** – Romanian Banking Association – Vice President of the Board of Directors;
- **2019–2025** – A.C.I. Romania Association – Financial Markets Association – Chairman of the Board of Directors
- **2024–2026** – AMCHAM Romania – Member of the Board of Directors,
- **2022–present** – Association of Risk Management Experts – Chairman of the Board of Directors

B driver's license

Date: 06/15/2026

[redacted]