

SWIFT: BTRLRO22 C.U.I. RO 50 22 670 R.B. - P.J.R. 12 - 019 - 18.02.1999 Nr. Înreg. Reg. Com.: J12 / 4155 / 1993

## Banca Transilvania. First 25 years

25 years ago, with responsibility, great courage and a capital of USD 2,000,000, 46 entrepreneurs founded one of the most successful Romanian capital's development stories - Banca Transilvania, nowadays, the largest financial group in Romania, with over 31,000 shareholders.

With the entrepreneurship on its DNA, through work, enthusiasm and investments in people, technology and infrastructure, BT has grown from a team of 13 people to a financial group with over 10,000 employees in 500 units, in over 180 cities spread across three countries. From the first customer to over 3 million customers, of which 700,000 are credited. From the first transaction to over 2 million transactions that take place daily through the bank. From the first entrepreneur customer, to the creation of the largest supporting ecosystem for SMEs in Romania. During turning-points, the bank has reinvented itself, adapted to the context and went on.

Development - this is the word that best describes the BT's evolution: we have grown from one year to another as a bank, as number of financed customers, as number of employees, but especially as unique competencies in financing the national economy, having today equity amounting to EUR 1,5 billion. We wanted and we succeeded to become one of the pillars on which Romania's development relies, and we know that we have a responsibility towards depositors and society.

We are financing hospitals, factories, schools, public and private universities, dams and hydroelectric power plants, highways and veterinary offices, and hundreds of thousands of people. We also support the plans and dreams of the Romanians. We are the state's largest institutional investor through taxes and government securities, as well as of the Romanian business environment. We do this with the capital and skills accumulated during 25 years, here, in our country.

This is just the beginning. The story goes on.

Thank you, Romanians! Thank you, Romania!

Horia Ciorcila

Chairman of the Board of Directors

Ömer Tetik

**Chief Executive Officer**