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PRESS RELEASE

Libra Internet Bank continues its financing through the capital market and lists its second bond issue, worth EUR 40mn

Libra Internet Bank, the first bank in Romania to offer a 100% online bank account and 100% online loan, continues the financing through the capital market and lists its second bond issue, worth EUR 40mn. The bonds are traded on the Bucharest Stock Exchange's Main Market, under the ticker **LIBRA28E**. The first Libra Internet Bank bonds issue, worth EUR 4.29mn, is traded on the Multilateral Trading System, under the ticker **LIBRA30E** starting with September 3rd, 2020.

'We are pleased to ring again BVB's bell to mark the listing of another Libra Internet Bank bond issue. The listing of Libra Internet Bank bonds worth EUR 40mn shows that the local capital market is, including for the banking system, a reliable partner for financing and development. Corporate bonds and government securities listed this year amount to over RON 7bn, funds that support the economy and the development plans of the issuers', said Radu Hanga, Bucharest Stock Exchange President.

'The entire Romanian banking system has demonstrated both strength and safety in these almost 2 years of the pandemic. As for Libra Internet Bank, we have unequivocally asserted ourselves as one of the most dynamic and innovative financial actors, while demonstrating soundness and consistency. Our performance is perfectly reflected in the full success of this year's placement, followed by the second bond listing in the bank's history', said Radu Grațian Ghețea, Chairman of the Board of Directors, Libra Internet Bank.

Libra Internet Bank sold in a private placement carried out this year, on September 22-23 and November 11, a number of 400 MREL eligible senior bonds, nominative, dematerialized, unsecured and non-convertible, denominated in Euro, worth EUR 40mn.

'Libra Internet Bank is a successful bank, in full ascent. We have big development plans and we have the solid foundation necessary for their implementation: the agility derived from the well-chosen strategy, the technological level and the ability to capitalize on opportunities. The pandemic period has shown that investments in banks remain safe and profitable, and Libra Internet Bank is undoubtedly one of the high performers of this period', said Emil Bituleanu, Libra Internet Bank CEO.



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'Each new issuer represents for us both a reason for joy because it has chosen the Stock Exchange to finance itself, as well as an obligation. Libra Internet Bank is listing today its second bond issue, which is also the 28th corporate bond issue listed on the Stock Exchange this year. Through this new bond issue the company raised the funds needed to take its development plans forward. It is also an obligation for us, as it urges us to create and develop new projects for the benefit of all those present on the stock exchange, companies and investors. Since 2017 we have been developing the Made in Romania project dedicated to entrepreneurs, last year we launched a first initiative that promotes responsible investments and ESG standards, and this year an initiative for the professionalization of the boards of directors. We strongly believe that the presence on the stock exchange represents a benefit for issuers, much higher than the value itself of the financing they attract', said Adrian Tănase, Bucharest Stock Exchange CEO.

LIBRA28E bonds have a nominal value of EUR 100,000, with a 7-year maturity and a fixed coupon rate of 4.25% per year. The private placement was carried out by Raiffeisen Bank, as global coordinator and manager, and Alpha Bank Romania, as manager, and the listing of the bonds at BVB was made with the support of Alpha Bank România. The legal support was provided to the issuer by the international law firm CMS.

'The admission to trading of the new bonds issued by Libra Internet Bank demonstrates the issuer's focus on transparency towards its investors, as well as the commitment to the development of the local capital market. For us, as intermediaries, the contribution to the structuring and selling of the LIBRA28E bond issue represents an opportunity to indirectly support Libra Internet Bank's customers, mostly liberal professions and Romanian entrepreneurs, to overcome this difficult period and to invest in new projects', commented Iuliana Mușat, Senior Director, Raiffeisen Investment Banking.

'We are pleased to have contributed, as intermediaries of this bond issue, to strengthening Libra Internet Bank's commitment to financing through the capital market. Our selling efforts have attracted a diverse range of investors who support the issuer's vision and trust its development strategy', said Nicoleta Ruxăndescu, Director of the Investment Banking Unit, Alpha Bank România.

'We are honored to have been by Libra Internet Bank's side in this successful project which represents a new stage in the issuer's evolution, as well as in the evolution of this type of bonds which are very important for the credit institutions and for diversifying the typology of instruments admitted on the capital market', said Horea Popescu, Managing Partner, CMS România.

Libra Internet Bank is one of the most agile banks in the Eastern European region and the first bank in Romania to adopt a niche approach. The first segment addressed in a specialized manner with banking products and services was the medical one (since 2004), and then successively other liberal professions, real estate developers and farmers.



Since 2011, with the rebranding as "Libra Internet Bank", changed from "Libra Bank", the bank has consolidated its position as a leader and innovator in digital banking, relying on a complete customer experience, around online applications, on automation and speed in processing customer requests and operations and on the design of revolutionary products, recognized by numerous awards. At the end of 2020, the bank had a market share according to assets of 1.31%, occupying the 13th position in the Romanian banking system.

Libra Internet Bank, a member of the American investment group New Century Holdings, is one of the most dynamic banks in Romania in recent years, specializing in areas such as the liberal professions, real estate developers and agribusiness. The bank pays special attention to modern technology and partnerships with any player in the fintech, retail or any other field.

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