BANCA TRANSILVANIA A new acquisition in the Republic of Moldova

PERENA HARA

BI

April 2020

BANCA BT TRANSILVANIA

-01778-18192/d

Brief Description of Microinvest

2



Founded in 2003, Microinvest is a non-banking financial institution, being the sector leader in terms of microfinancing solutions offered to small companies

Microinvest consolidated its market position reaching over 25,000 clients and having a loan portfolio of nearly 30,000 loans

The size of Microinvest loan portfolio is similar to a tier II bank in the Republic of Moldova, being on the 6th position when compared with the banking system

The company has a territorial network of 13 branches and nearly 200 dedicated employees with wide expertise in micro companies and agribusiness

5 With an enthusiastic management team and key people with microfinancing background and expertise, Microinvest managed to build a strong brand in the market

Strategic Rationale of the Transaction

Key Rationale How we see it

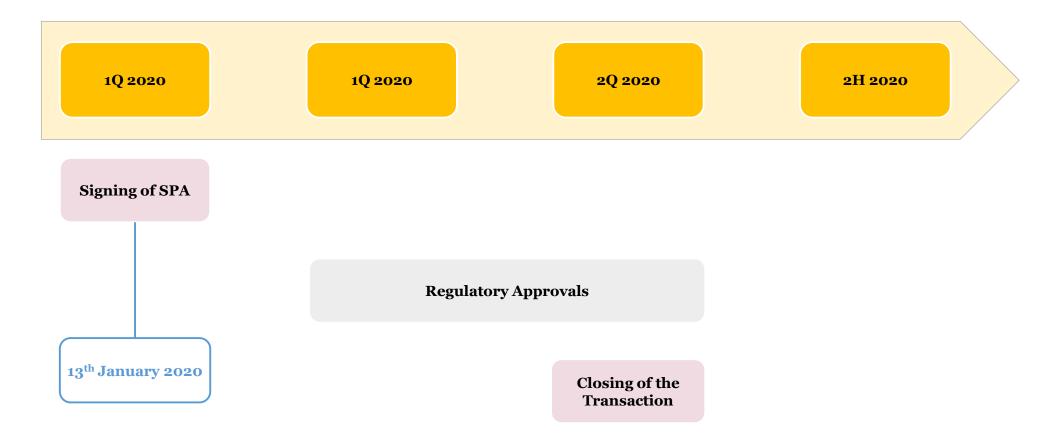
Commitment to support the Moldovan economy

Attractive synergy potential

Positioned for Growth

- Our focus, both in Romania and in the Republic of Moldova, is directed towards development of entrepreneurial and small businesses
- The transaction fits well within the strategy of Banca Transilvania, that comprise both organic growth and acquisition opportunities
- Once Microinvest joins Victoriabank and BT Leasing Moldova, as subsidiaries of Banca Transilvania, customers in Moldova will benefit from a one-stop shop financial group providing a full range of financial services
- Enhanced synergies will be created out of close collaboration with BT Microfinantare, the microfinancing dedicated subsidiary of BT on the Romanian market
- The microfinancing market is estimated at around 50k companies and approx. 500k retail customers
- High efficiency and lean operating model are key differentiators for Microinvest on the microfinancing market
- The success story of Microinvest is a powerful engagement factor for key staff and management

Transaction Calendar



Integration within Banca Transilvania Financial Group