

BANCA  TRANSILVANIA



BANCA TRANSILVANIA
**A new acquisition in the
Republic of Moldova**

April 2020

Brief Description of Microinvest



1

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

2

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

3

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

4

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	<ul style="list-style-type: none">➤ 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
Attractive synergy potential	<ul style="list-style-type: none">➤ 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
Positioned for Growth	<ul style="list-style-type: none">➤ 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

