

Press release, June 26, 2025

Banca Transilvania announces the successful completion of its first sustainable bonds issuance in RON

- Banca Transilvania attracted RON 1.5 billion, a record issue in the local banking system.
- It is the bank's first sustainable bonds issue in RON.
- The bonds will be listed on the Bucharest Stock Exchange in July 2025.
- The bonds issue has been rated BBB-, Investment Grade by Fitch.
- BT's strategy is to use the capital markets funding mechanisms, both on the local and on international markets.

[Banca Transilvania](#) announces the successful completion of its first sustainable bonds issue in RON on the [Bucharest Stock Exchange](#), which was received with high interest by local investors, despite the uncertain economic context.

In the first hours after the launch, half of those who invested in the bonds were Romanian *institutional investors* - investment funds, pension funds, commercial banks, insurance and trading companies. At the same time, the issue attracted the attention of *international investors*, which shows a growing interest in the Romanian capital market. Nonetheless, *anchor investors* such as development banks and international funds, supported Banca Transilvania's endeavor on the Bucharest Stock Exchange.

The issue consisted of senior non-preferred bonds, having a maturity of 7 years, with an option to be redeemed after 6 years and a minimum subscription of RON 600,000. The coupon offered is 8.875%.

The amount raised from investors will be used to finance sustainable projects, in accordance with the eligibility criteria of the [BT Sustainable Finance Framework](#) and falls within the Minimum Requirement for Own Funds and Eligible Liabilities ([MREL](#)).

The bonds issue will debut on the Bucharest Stock Exchange in July 2025, and will have the following ISIN: XS3109437387.

"For almost 30 years, Banca Transilvania has successfully used the capital market to finance its operations and its growth, with benefits for both the bank's business and for the development of the capital market. With this issuance in RON, we have diversified the investment options for local investors and we are pleased to see the high interest shown by the market. The funds attracted, together with the capitalization of most of last year's profits, help us sustain the lending to both companies and retail clients, with immediate effects on the economic growth" - declares Ömer Tetik, Chief Executive Officer, Banca Transilvania.

The bonds sale was coordinated by BT Capital Partners, Banca Comercială Română (member of the Erste Group), Raiffeisen Bank and Alpha Bank Romania (part of the UniCredit Group). The legal advisors were Filip & Company, Freshfields Bruckhaus Deringer, Clifford Chance Badea and Clifford Chance, and the financial auditor was Deloitte Audit.

EUR 2.5 billion, the amount attracted by BT through bonds issues

The new bonds issue brings the value of the 5 bonds issues launched by Banca Transilvania since 2023 to almost EUR 2.5 billion (equivalent). Apart from the RON bonds issue and the subordinated bonds placement, all the other bonds (TLVRO30, TLVRO28 and TLVRO27) are listed on Euronext Dublin. This has enabled the bank to reach a wider range of investors and to promote BT's story, its financial performance and growth potential together with the Romanian economy, internationally.

Banca Transilvania | Communications and Public Relations Department

About Banca Transilvania

Banca Transilvania [BVB: TLV] is part of the Banca Transilvania Financial Group and is the market leader in Romania and South-Eastern Europe, with almost 80% Romanian capital. It represents one of the most successful Romanian capital development [stories](#), which started more than 30 years ago, in 1994, in Cluj-Napoca, thanks to 46 founders, with a capital of USD 2 million, 13 employees and one branch. BT is the first bank in Romania to be listed on the Bucharest Stock Exchange (1997). It is the longest issuer in the BET, the first index developed by the Romanian stock exchange (also in 1997). The bank contributed to Romania's qualification as an emerging market, being included in the FTSE Global Equity Index Series (2020). Nearly 70,000 shareholders invest in Banca Transilvania, for which BT has the most comprehensive [shareholders and investors communication platform](#) in Romania. BT is a universal bank, with teams and solutions for all segments and business lines in the financial sector, 23% market share by assets, over 5 million customers, more than 10,000 employees and 530 offices in 180 municipalities.

Media contact details: comunicare@btrl.ro