



Banca Transilvania is the largest bank in Romania and the main financier of the economy, covering all customer segments and business lines in the financial sector. With a history that started almost 30 years ago, it has 20% market share, 4 million customers, 10,000 employees, online banking solutions and 500 branches in 180 locations. Banca Transilvania's brand value crossed the threshold of USD 500 million and entered the top 300 in Brand Finance Banking 500 in 2023. Beyond banking, BT wants to make a positive impact in Romania for people, businesses and the environment.

Banca Transilvania is one of the first banks in Romania that, in partnership with international financial institutions, has launched green loan programs for both retail and corporate customers, especially in the field of energy efficiency. Developing specific in-house expertise, the bank has focused its lending policy on sustainable agriculture, technology, infrastructure, industry, education, and health, areas that have been important growth drivers in the company's portfolio in recent years.

As a local operator, Banca Transilvania has focused its strategy on developing the national economy and communities. Financial inclusion, helping small businesses reach bankable standard levels, and encouraging the entrepreneurial environment in Romania has been the DNA of the bank since its inception.

### **BT – key figures**

Banca Transilvania, the largest bank in southeast Europe, by assets

#1ST financial group in Romania

#1 in coverage on SME and Mid Corporate Segment and top coverage in terms of Large Corporate Segment. 3 out of 5 SMEs in Romania are working with BT.

### **Banca Transilvania, a sustainable brand**

#1ST blue financing loan in Central and Eastern Europe

Top 15% of all Sustainalytics universe, after achieving a great ESG Risk Rating (15.1) and is placed in the „Low Risk" category

Over 2 million cards were thus issued on recycled materials, saving 6,360 kg of standard plastic

1 out of 5 mortgages granted in 2022 were green mortgages



**Transylvania Evolution** is a private initiative dedicated to economic and social growth by developing solid business partnerships, offering tailored solutions to local and foreign investors, in synergy with local authorities. We are accelerating the long-term coherent consolidation and development of the Cluj Metropolitan Area and the Transylvania region.

**Cluj-Napoca - Klausenburg - Kolozsvár** - “The Heart of Transylvania Region”, is a dynamic and cosmopolitan city, an important business destination in Southeast Europe, with a remarkable potential for investment, but also a major center of education and culture.

**420,000** INHABITANTS

**80.000 +** STUDENTS

**10** UNIVERSITIES

**2,5 MIO** CATCHMENT AREA / 2H DRIVE

**9** CAPITALS AT 12 H DRIVE DISTANCE

**50** CITIES DIRECT INTERNATIONAL FLIGHTS

**BEST** DIGITAL INFRASTRUCTURE

**NO.1 IN  
ROMANIA**

ATTRACTING NEW INHABITANTS  
RETENTION OF STUDENTS  
HIGH SKILLED EMPLOYMENT  
AVERAGE LANGUAGES SPOKEN BY  
POPULATION  
QUALITY OF LIFE



**CLUJ-NAPOCA**  
**1** years of partnership  
for development  
in EUROPE