

## **BANCA TRANSILVANIA COMPLETES THE LARGEST BOND ISSUANCE IN CENTRAL AND EASTERN EUROPE**

[Banca Transilvania](#) raised EUR 1 billion from international markets through a bond issuance that was almost four times oversubscribed, confirming investors' strong interest in supporting BT's growth prospects.

Through this new issuance, Banca Transilvania capitalises on the confidence of its solid base of international investors, mitigating the impact of heightened volatility in financial markets. By continuing to demonstrate strong financial performance, as well as promoting the potential of the Romanian economy, BT is entering a new stage of maturity and recognition as a relevant issuer among European financial institutions.

This bond issuance represents BT's first *Investment Grade* instrument, rated BBB- by Fitch Ratings. The transaction was coordinated by Goldman Sachs Bank Europe SE, J.P. Morgan, Morgan Stanley, Nomura, and BT Capital Partners with the objective of achieving broad global distribution. Acting as Intermediary, [BT Capital Partners](#) – the brokerage arm of the Banca Transilvania Group – coordinated demand from local investors and international financial institutions.

The orderbook reached EUR 3.8 billion, with orders placed by over 200 institutional investors from 32 countries, predominantly from Europe (46%), as well as from the United Kingdom, the United States and Asia. Participants included investment funds, pension funds, sovereign funds, commercial banks, insurance companies, private banks and supranational institutions, highlighting both the diversity and quality of the investor base.

Strong investor demand contributed to a reduction in the coupon rate from the initially estimated 5.125% to 4.75%, a decline of more than 30 basis points.

„We thank investors for their confidence in Banca Transilvania and in Romania. The result of this bond issuance, with demand nearly four times higher than the amount offered, once again confirms BT’s performance and Romania’s attractiveness to investors, even in an international context marked by uncertainty. The strong interest demonstrates the bank’s solid fundamentals and Romania’s increasingly important role in the region. The transaction parameters – pricing and volume – set a benchmark for banks in our country at this time, supporting the entire market as well as the country’s financing potential. The funds raised will help us support our clients, the local economy and investment projects—boldly, yet prudently and responsibly” – stated [Ömer Tetik](#), Chief Executive Officer, Banca Transilvania.

The bonds mature in 2032, will be listed on the Dublin Stock Exchange (Euronext Dublin), and are eligible for the Minimum Requirement for Own Funds and Eligible Liabilities (MREL). They contribute to maintaining an optimal level of own funds, separate from customer deposits, which are guaranteed by the Bank Deposits Guarantee Fund. BT is one of Romania’s systemically important banks, which entails additional capital and eligible funding requirements.

The legal advisers were Filip & Company, Freshfields Bruckhaus Deringer LLP, Clifford Chance Badea and Clifford Chance LLP. Deloitte Audit SRL acted as financial auditor, and KPMG Tax SRL served as tax adviser.

### **EUR 4 billion raised by BT through bond issuances since 2023**

Since 2023, Banca Transilvania has raised nearly EUR 4 billion through seven bond issuances completed to date. The new issuance strengthens BT’s position as one of the most active issuers in the local and regional markets.

### **Banca Transilvania | Communication & Public Relations**

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