

A word from our Editor-in-Chief



Banca Transilvania S.A

Banca Transilvania (BT) is the largest financial group in Romania, in terms of assets and its mission is to support the development of the business environment, through innovative products and services, offered with professionalism.

The bank's history began in Cluj-Napoca in 1994, at the initiative of a group of business people. The idea was to create a local bank, a representative brand for Cluj. The entrepreneurial spirit of its founders led to the consolidation of BT's position, initially in Cluj and later at regional and national level. The bank originally focused its activity on the SME sector and, due to market demand, after a short while it also turned its attention to retail. In 1997, BT became the first banking institution in Romania to be listed on the Bucharest Stock Exchange.

The bank's strategy is supported by strong shareholders, such as: the European Bank for Reconstruction and Development. BT is the central element of the 'Banca Transilvania Financial Group', offering to its clients integrated financial products and services: banking, investment and financing options, such as business administration, securities transactions and leasing.

The bank's activity is organized on three main business lines: Corporate, SME and Retail, which are approached on specific sectors: the Healthcare Division, Agribusiness and European Funds.

BT has a dedicated department for Project Financing, with experience in financing complex and major projects, across all business areas. We cover both stand alone, as well as club loans projects.



Due to its long-standing presence on the Romanian market, BT has gained a strong know-how on the Romanian business environment, taking fast, flexible decisions, meant to support and offer the best solutions to its clients. Decentralized decision-making represents one of the elements that differentiate it from the other banks present on the market.

Key figures:

- 1ST financial group in Romania
- Over 3 million customers
- 2 million daily operations through BT
- 3 lines of business: retail, SME and corporate
- 8.000 people in the team
- Network of 500 units across Romania in 180 cities
- 3 acquisitions of banks Volksbank Romania (2015), Bancpost (2018) and Victoriabank from the Republic of Moldova (2018)

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