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PRESS RELEASE

OMRO IFN continues its financing through the stock exchange and listed a new issue of bonds worth RON 10mn

OMRO IFN, one of the first microfinance institutions in Romania, continues its financing through capital market and listed today, May 10, a new bonds issue. The corporate bonds worth RON 10mn are available for trading under the stock ticker [OMRO26](#). This is OMRO's second bond issue listed on the stock exchange. The first one, worth EUR 2mn, is available for trading since 2020.

'Every financing carried out through the stock exchange mechanisms is for us an extra step through which we manage to have an impact in the real economy. OMRO IFN, by the nature of its activity, supports the Romanian businesses in various fields of activity. Thus, the financing that OMRO team attracts, for the second time, from the capital market investors also has an indirect effect on the agriculture, services, transport or trade business credited by OMRO IFN. Moreover, since the beginning of this year, the value of the financing attracted by the 11 issues of corporate bonds, municipal or government bonds, has already reached RON 2.9bn', said Radu Hanga, Bucharest Stock Exchange President.

'The success of the second issue of corporate bonds, concluded above the initial level, shows us once again the confidence of investors in the business model and strategy of OMRO IFN, which through the digital platform [filbo.ro](#) offers the simplest and fastest financing solution for Romanian entrepreneurs. The financing obtained, together with the support of strategic partners both international, such as the European Investment Fund and the European Bank for Reconstruction and Development, as well as local ones, contributes through OMRO IFN to the development of Romanian small businesses environment', said Georgiana Andrei, OMRO IFN Chief Financial Officer.

Between December 8, 2021, and January 27, 2022, OMRO carried out an offer of bonds addressed exclusively to qualified investors, in which 100,000 non-convertible, unsecured and subordinated bonds were subscribed at a price of RON 99.5/bond. The bonds have a nominal value of RON 100, the date of maturity on February 1, 2027, and an interest rate of 9.5%. The



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funds raised through the bond issue will be used to finance the lending activity, as well as to develop the systems necessary for the electronic money activity, according to the Memorandum. The private placement and the listing were carried out with [Goldring's](#) support.

'It is a great experience for us to be with OMRO, following their development closely and supporting them in their efforts to financially fuel the already confirmed high growth rate and traction. We believe that the micro-enterprise segment, especially in the context of recent developments, needs OMRO products, and their contribution to a higher level of equity and financial inclusion will leave a lasting mark on the Romanian economic environment. We are pleased with the performance of the first bond issue under the OMRO25E ticker, whose price was consistently above the nominal value, and we are confident that this new round of bonds will be followed by other OMRO initiatives on the capital market', said Virgil Zahan, Goldring CEO.

OMRO, which already has 28 years of experience, is specialized in providing loans to finance small, medium and micro enterprises. At the end of 2021, OMRO had a loan portfolio of RON 40.7mn, 66% higher than in 2020. The share of loans granted in the field of agriculture is 31% of the total portfolio, the services sector has 17%, transport 14% and trade business 20%. OMRO registered in 2021 total revenues of RON 13.4mn, versus RON 6.7mn in 2020. OMRO launched, in 2020, [Filbo](#), the first 100% digital microfinance platform in Romania. More than half of the loans granted to entrepreneurs in 2021 by the company were contracted through the platform, according to OMRO.

More information on the OMRO26 bonds is available [here](#).

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