

BCR launches Financial Assistant - the mobile app

- Launch of Financial Assistant Mobile;
- Results 6 months after releasing the desktop version;

Bucharest, 08 December 2014 – Banca Comercială Română (BCR) has launched the **Financial Assistant for mobile smartphones and tablets** running on iOS (Apple) and Android operating systems. Starting from 5 December, the Financial Assistant mobile app can easily and quickly be downloaded from Appstore or Google Play, depending on the phone's operating system.



*„Part of BCR strategy of developing digital channels, **BCR Financial Assistant** is the third banking application available to BCR clients in Apple Store and Google Play, along with the **Touch 24 banking BCR**, a Mobile Banking app and the **eToken BCR** app. These apps are free for all users of the 24 Banking BCR service and allow our clients to enjoy the best services using either a smartphone or a tablet.*

*By launching the **BCR Financial Assistant** mobile app, we offer our clients the possibility to have a “personal banker” in their pocket 24/7 and a complete perspective over their monthly revenues, their consumption appetite and, last but not least, it helps them manage efficiently their personal finances”* said **Marian Ignat, Chief Executive Officer for Retail Channels Management in BCR.**



BCR Financial Assistant is a tool of automatic classification of all revenues and expenses. It allows for planning and administration of personal budgets and boasts a whole range of features used to analyze the information in a friendly manner, using a rich variety of easy-to-grasp charts. The operations carried out through Click 24 Banking or with the BUN DE PLATĂ card are automatically classified by the Financial Assistant. Clients are able to identify their future expenses and to make estimates, to compare their profile with other similar ones from the same category, to be notified on the expense targets that they estimated and to view an evolution over time of their portfolio.

BCR Financial Assistant generates a global perspective of one's own budget and offers the possibility to have absolute control over money owned.

6 months after launching the BCR Financial Assistant application, we determined that 30% of the total Internet Banking active clients have chosen to use BCR Financial Assistant. From the portfolio of existing clients, most use BCR to collect their monthly revenues and subsequently manage them by means of alternative (non-cash) channels.

Among clients who set expense budgets, 53% have chosen one budget that they keep managing, 24% of those clients have chosen to track 2 to 4 budgets, while the other 23% opted to track more than 5 monthly expense budgets.

The use of the Financial Assistant among BCR clients generated double monthly non-cash transactions.

www.24banking.ro/asistentul-financiar-bcr

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Banca Comerciala Romana (BCR), an Erste Group member, is the most important financial group in Romania, including universal banking operations (retail, corporate & investment banking, treasury and capital markets), as well as companies specialized in leasing, asset management, private pensions, housing banks and banking service by mobile phone market. BCR is the No. 1 bank in Romania according to its asset value (over EUR 14.4 bil), the No. 1 bank according to its number of clients, and the No. 1 bank in the saving and crediting segments. BCR is the most valuable financial brand in Romania, according to its clients' degree of confidence and to the number of persons having BCR as their main banking institution.

BCR offers a complete range of financial products and services, through a network of 22 business centers and 23 mobile offices dedicated to companies and 538 retail units located in most towns with over 10,000 inhabitants, all over the country. BCR is the No. 1 bank in Romania on the banking transactions market, BCR clients having at their disposal the largest national ATM network - over 2,000 de cash machines and POSs – 13,500 terminals for payment by card at retailers, as well as complete Internet banking, Mobile Banking, Phone-banking and E-commerce services.

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Erste Group is one of the main providers of financial services in the Eastern European Union. Around 44,000 employees serve 16,5 million clients in 2,800 branches in 7 countries (Austria, Czech Republic, Slovakia, Romania, Hungary, Croatia, Serbia). On June 30, 2014, Erste Group's total assets had a value of EUR 198.4 billion and registered a cost/income ratio of 54.4%. Tier 1 common capital ratio (Basel 3 partially implemented) improved to 10.8%.

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BCR – External Communication

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This information is available on our web page as well, at: www.bcr.ro

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