

BANCA  TRAN

A group of five BT employees, four women and one man, are posing for a photo. They are all wearing light blue surgical face masks. The man on the right is wearing a denim shirt over a dark t-shirt. The woman on the far left is wearing a red top. The woman in the center is wearing a light blue shirt. The woman on the far right is wearing a grey top and glasses. The background is a light-colored wall with the 'BANCA BT TRAN' logo.

**BT's commitment for  
responsible growth**

# **T h i n k g o o d**

What does community involvement mean to us?

More than banking, being a good citizen, a good neighbor  
and doing business with our heart.

This is our math, and every step for community is a plus.

A company works well, if it does well.

# **BT, part of the community**

As it is normal, people want to work with companies that do more than business.

Ethical, transparent, friendly, involved companies.

We always want to be such a company, which is why we get involved in the communities we belong to, we support ideas from the most diverse fields, projects and social causes, we facilitate access to information and know-how.

## **Social Implication**

We help, we contribute, we inspire. We believe in solidarity and in the impact we can have on society, for its own well-being.

## **Social Responsibility**

We contribute to solving some topics of interest for the society, such as financial education and entrepreneurship. We are part of the solution for the society's problems, such as the pandemic generated by COVID-19. We are one of the largest taxpayers in Romania. We pay taxes.



## **Education**

We trust in the long-term impact on society. BT is the learning organization, so it runs projects for the personal and professional development of its employees, especially through the BT Academy. On the other hand, it is the company from which people and communities can learn, through the bank's contribution to the financial and entrepreneurial education. Such as BT Club, EMBA University of Hull, partnerships with various universities in the country mentoring programs for students, but also internship programs.

The bank helps children and young people without opportunities to have access to school, and one of the projects is the BT foundation, Clujul are Suflet or the most recent action "Pune suflet in ghiozdane".

## **Sports**

We share the same values. BT continued to invest in sports programs, competitions, clubs and federations. We financially support various sports entities, especially those that have sustained programs to promote the benefits of sport among children and young people. Since 2018, we have a partnership with Simona Halep precisely because we have something in common, Romania, and together we want to increase the confidence and optimism of the Romanians, as well as to promote sports education.

## **Art and Culture**

Because it promotes new ideas, national identity. We also support big events in Romania, such as IF TIFF, Gopo Awards, Sibiu International Theater Festival.







**Together** against COVID-19

# **BT's involvement in COVID-19 crisis management**

## **Mobilization for health**

We mobilized our forces right from the first wave of the medical crisis with money and equipment. In total, our contribution was over 2 million euros to help hospitals and communities in 30 cities in Romania.

## **Business continuity**

BT ensured the continuation of its operations, launched commercial campaigns, maintained the pace of network modernization projects and launched various options regarding the customers interaction with the bank. Likewise, during march – may 2020 the bank had the same pace of employment in comparison to the same period of last year, with almost 70 new jobs / month.

## **Accelerate the launch of online banking solutions**

We have accelerated the launch of online banking facilities to allow permanent access to our products and services. BT has come up with almost 20 launches since March insofar, for #distance banking.

## **Customer support measures**

We are the first bank to announce measures to support its customers with loans that were affected by the pandemic. The bank has launched the most consistent package to support customers with loans, the measures implemented by the bank far exceeding the mandatory legal framework, being close to its customers during this challenging period.







**BT, friendly with the environment**

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As part of the community,  
we want to be a good citizen  
a good neighbor  
a good bank.

We use natural resources responsibly,  
we support business ideas  
we give green loans  
we sustain forestry volunteering programs,  
we offer online banking solutions.



# **BT, friendly with the environment**

A first responsibility we have towards the environment is to diminish the impact of our activity on the environment. With over 500 agencies and branches in almost 180 cities, we are part of as many geographies and communities.

We are concerned of energy efficiency, renewable energy, transport and mobility, as well as responsible purchasing practices. Banca Transilvania, being a Green Bank, pays attention to the social, ethical and environmental dimensions of the eco approach, for the environment and natural resources protection.

## **Energy:**

We use only computers and laptops that comply with the environmental standards - the light frames of the BT premises are equipped with dusk sensors.

## **Green Buildings:**

We use of sustainable practices in the design and management of the real estates, including conducting energy assessment analyses for the premises where we operate and certifying a list of the premises as “green buildings” (on a system of certification BREEAM, LEED, DGNB).



## **Going digital**

Promoting the digital alternatives for the documents management - both within the bank and in the relation with our customers, suppliers and other partners; online documents to replace the printed ones; using recyclable paper.

## **Monitoring**

We have an efficient energy management framework to reduce the use of natural resources and prevent the pollution. We monitor and optimize those actions that can reduce the total energy consumption.



# Transylvania Forest

Our involvement in the community life also means investments every year in volunteer actions for afforestation in different localities in the country.

We thus do good things for the Romanians, for Romania and we also encourage volunteering.

- Over 300,000 euros in volunteer programs dedicated to afforestation in Cluj (Tritenii de Jos), Bistrița-Năsăud (Budeși, Budeți-Fânațe, Sânmihaiu de Câmpie, Călărași (Jegălia) and Bucharest (Videle);
- Over 10,000 volunteers With approximately 1,500 participants in each afforestation action, the green volunteer actions were the largest volunteer actions in the country.

- Almost 50 hectares have been forested;
- Over 200,000 seedlings were planted, for which the attachment rate is almost 90%.

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We are currently working with The CSR Agency, a consulting and management agency specializing in CSR and sustainability. We have started working together on the BT sustainability report for 2020, which will be in line with the Global Reporting Initiative (GRI) Standards. The report will be published in March 2021 and will present the impact of our bank on the economy, society and the environment, our challenges, solutions and achievements to contribute to a better future, through stakeholder involvement.

BT's commitment to responsible growth.





**Courage, Romania!**

Banca oamenilor  
întreprinzători

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