

Banca Transilvania's CSR and Environmental Protection Policy

March 2016









Introduction

This document presents information on Banca Transilvania's social engagement policy and it is part of BT's Corporate Social Responsibility (CSR) strategy. Considering the transparency required for a company listed on the Bucharest Stock Exchange, this information about Banca Transilvania is public for all of the bank's stakeholders - both external and internal - who are interested in the way BT is involved in the life of the community.

BT supports the Romanian entrepreneurial spirit, responsible businesses, durable growth, quality, solidarity, responsibility, involvement and building positive relationships with stakeholders, aside from banking.

1. Fields where Banca Transilvania gets involved:

- | | |
|--|---|
|  entrepreneurship |  sports |
|  education |  healthcare |
|  social issues |  environment |

2. As a Romanian bank, Banca Transilvania's guidelines in this respect are the following:

- **Social engagement**
Consists in BT's sponsorship activities, donations, own foundations, volunteering.
- **Social responsibility**
Stakeholders: specific actions according to stakeholder categories - clients, shareholders, employees, partners etc.

Amongst CSR initiatives, there is also the contribution to the continuous development of the team, respectively that of certain stakeholders (examples: BT Academy, BT Club, training programs, e-learning online platforms, financial education programs etc.)

- **Environmental protection**
Examples: involvement in volunteer work for the reforestation of certain areas in Transylvania; BT green buildings; the disposal of expired cards in compliance with EU environmental rules; communication and advertising materials printed on recycled paper; compliance with refurbishment rules imposed for BT units functioning in historical buildings; sunset sensors for all illuminated signs on the surface of the bank's buildings; financing of certain energy efficiency projects etc.

3. BT - CSR Landscape

Society	BT supports the Romanian entrepreneurial spirit It contributes to the development and transformation of several industries			
Banking Industry	BT contributes to the growth of the banking industry Access to products and services Trend setter			
Community	BT gives back to the community BT, a good citizen and neighbor			
Banca Transilvania	Good business Human banking			
	Banca Transilvania	Community	Banking Industry	Society

4. Values around which the social engagement and environmental policy is built:



soul



energy



new ideas

5. Objectives of BT's social involvement and corporate social responsibility activities:

- To be involved in the life of the community that BT is a part of
- To support an idea, a project, a social case
- To facilitate the access of communities to information, know-how
- Support, solidarity
- To demonstrate that it is environmentally friendly
- The association between Banca Transilvania's brand and a program, field, topic or another brand

6. The beneficiaries of BT's social involvement and corporate social responsibility activities could be:

- Any non-profit entities which are currently active in or are starting an activity in one of these fields: cultural, artistic, educational, scientific, religious, humanitarian, sports, philanthropic, human rights protection, medical-healthcare, social welfare and services, environmental protection etc.
- Any individual (natural person)
- Public institutions and authorities
- Communities

Examples of activities BT supports: events at national, regional or local level, certain humanitarian organizations, artistic events, activities with social, educational, cultural, medical or sports related purposes, activities regarding the environment, assistance in case of natural disasters, the association with certain brand names etc.

7. Monitoring of CSR activities:

Based on the evaluation report sent to the bank by the implementer of the supported project, BT's team will perform an analysis comprising:

- Results
- Efficiency according to:
 - ROI - Return on Investment (value for BT)
 - ROO - Return on Objectives (efficiency in terms of objectives)
- Benefits to the community
- Fulfillment of the criteria for supporting the project
- Good management of the project
- Recommendations, SWOT analysis of the project
- Complying with the limits of BT's CSR budget and with the bank's corporate social responsibility strategy