



Banca Transilvania is the largest bank in Romania and the main financier of the economy. With a story that began 30 years ago, it has over 22% market share, 4.8 million customers, over 10,000 employees, online banking solutions and 500 offices in 180 locations. Beyond banking, BT wants to have a positive impact in Romania, both for people and for business and the environment

## **Recognition & Leadership**

#1 Financial Group in Romania, largest bank in SEE by assets

Sustainalytics ESG Risk Rating: 14.9 (Low Risk) – top 11% globally among companies and banks

First CSRD/ESRS-aligned Sustainability Report covering the entire BT Group

Financed emissions assessment under PCAF methodology

## **Sustainable Finance**

EUR 1.5 billion in Sustainable Bonds issued (three tranches)

Over RON 1.787 billion in green loans to companies

RON 2.26 billion in retail green loans — 7.3% of total retail loans

- +76% growth in financing for renewable energy projects
- +60% increase in financing for special climate projects (e.g., water efficiency)

## **Climate & Transition Commitments**

Public commitment to publish a Science-Based Transition Plan by June 2027

## **Social Impact & Inclusion**

Strong accessibility through digitalization with over 95% digitalization rate

Continuous investment in entrepreneurship across local communities (e.g., Stup)

BT is the main bank for SMEs in Romania. #1 in coverage on SME and Mid Corporate Segment and top coverage in terms of Large Corporate Segment. 2 out of 5 SMEs in Romania are working with BT.

Agriculture (27% market share) and Healthcare (41% market share) are strategic focus areas with direct economic and social impact in Romania



**Transylvania Evolution** is a private initiative dedicated to economic and social growth by developing solid business partnerships, offering tailored solutions to local and foreign investors, in synergy with local authorities. We are accelerating the long-term coherent consolidation and development of the Cluj Metropolitan Area and the Transylvania region.

**Cluj-Napoca - Klausenburg - Kolozsvár** - "The Heart of Transylvania Region", is a dinamic and cosmopolitan city, an important business destination in Southeast Europe, with a remarkable potential for investment, but also a major center of education and culture.

**Cluj Metropolitan Area** - through the strategic synergy of Cluj-Napoca, Florești and Apahida is consolidating its position as a major pole of socio-economic development in Romania and Eastern Europe.

420,000 INHABITANTS

80,000 + STUDENTS

10 UNIVERSITIES

2.5 MIO CATCHMENT AREA / 2H DRIVE

9 CAPITALS AT 12 H DRIVE DISTANCE

50 CITIES DIRECT INTERNATIONAL FLIGHTS

BEST DIGITAL INFRASTRUCTURE

NO.1 IN ROMANIA ATTRACTING NEW INHABITANTS
RETENTION OF STUDENTS
HIGH SKILLED EMPLOYMENT
AVERAGE LANGUAGES SPOKEN BY
POPULATION
QUALITY OF LIFE



THE HEART OF REGIONAL GROWTH IN TRANSYLVANIA

