

BANCA TRANSILVANIA

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, 5.1 million active clients, 10,364 active employees, online banking solutions and 521 offices. 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: **14.6 (Low Risk)** – 8th percentile among regional banks and 12th percentile in the banking industry

Second consecutive 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 2.1802 billion** in green loans to companies

RON 2.9435 billion in retail green loans — 7.5% of total retail loans

+76.1% growth in financing for renewable energy projects

+60.7% 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 **98% digitalization rate**.

Continuous investment in entrepreneurship across local communities, including through Stup.

BT is a key banking partner for SMEs in Romania, serving approximately **0.6 million active Corporate & SME clients** as of 30 June 2026. Corporate & SME gross loans reached **RON 29.3 billion**, representing 25.8% of total gross loans, while new lending increased by 18% year-on-year in H1 2026.

Agriculture and Healthcare are strategic focus areas with direct economic and social impact in Romania. BT Group's covered exposures and investments in agriculture, forestry and fishing amounted to **RON 5.602 billion** as of 31 December 2025.



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 dynamic 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, Floresti, Apahida, Gilau, Baci, Jucu - is consolidating its position as a fast-growing metropolitan economy combining talent, international connectivity, industrial capacity and major infrastructure investment at the heart of Transylvania, Romania.

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

3,5 MIO passengers / Cluj Airport traffic (2025)

EUR 32.000+ Metropolitan GDP per capita (Eurostat)

Diversified regional economic ecosystem

strong presence in IT & innovation, education, business services, advanced manufacturing, energy, logistics and real estate.

**NO.1 IN
ROMANIA**

ATTRACTING NEW INHABITANTS
RETENTION OF STUDENTS
HIGH SKILLED EMPLOYMENT
AVERAGE LANGUAGES SPOKEN BY
POPULATION
QUALITY OF LIFE

**CLUJ-NAPOCA
KLAUSENBURG**

**THE HEART OF
REGIONAL GROWTH
IN TRANSYLVANIA**

