Banca Comerciala Romana
Presentation

UNEPI Initiative FI – Bucharest
Wednesday, October 17, 2007
BCR's Corporate Risk Management Division Chart

Corporate Risk Mng. I
Department

Corporate Risk Mng. II
Department

Corporate Risk Mng. III
Department

Corporate Credit
Appraisal Department

Big Exposure Risk Mng.
Department
BCR – Environmental commitment

• First Romanian Bank UNEP FI member since May 1st, 1992

• First to introduce an Environmental Procedure (EP) to assist the corporate activity (2004)

• 1 Year Internal Training Program (FY 2005) - 597 corporate loan officers trained

• No. of Credit Application analyzed per month:
  - Actual: 100; ~ 30/person
  - FC: 200; ~ 60/person
BCR – Environmental Procedure (EP) – EDD stages

Application

Environmental Screening

Credit Appraisal

Environmental Appraisal

Credit Decision

Environmental Risk Control

Disbursment & Monitoring

Environmental Risk Reporting & Monitoring

Supporting Tools
An Intranet site for all person involved in the EDD to keep them informed with the latest environmental info.
Fiți bineveniți la manualul BERD privind Managementul Riscului de Mediu

Acest manual a fost elaborat de BERD pentru a veni în sprijinul partenerilor săi financiari la evaluarea riscurilor și oportunităților în domeniul mediului înconjurător, asociate tranzacțiilor care utilizează fonduri BERD.

Meniu principal
Mesaj din partea Președintelui BERD
Instrumente ajutătoare
Ghidul utilizatorului
BCR (EP) - Exclusion List

- f) Production or trade in ozone depleting substances subject to international phase out
- g) Trade in wildlife products regulated under CITES
- h) Drift net fishing in the marine environment using nets in excess of 2.5 km. in length
- i) Shipment of oil or other hazardous substances in tankers which do not comply with IMO requirements
- a) Production or activities involving harmful or exploitative forms of forced labor/harmful child labor
- b) Production or trade in or use unbonded asbestos fibers
- c) Activities prohibited by host country legislation or international conventions relating to the protection of biodiversity resources or cultural heritage
- d) Production or trade in products containing PCBs (Polychlorinated biphenyls)
- e) Production or trade in pharmaceuticals, pesticides/herbicides and other hazardous substances subject to international phase-outs or bans
- j) Trade in goods without required export or import licenses or other evidence of authorization of transit from the relevant countries of export, import and, if applicable, transit
f) Energy generation using nuclear fuels

g) Production or trade of radioactive materials including storage and treatment of radioactive wastes

h) Mining and primary processing of metal ores

e) Activities which are generating the release of genetically modified organisms into the natural environment, and trade in GMOs

d) Activities which can lead to involuntary resettlements

c) Activities which may affect adversely sites of cultural or archaeological significance

a) Activities within, adjacent to, or upstream of land occupied by indigenous peoples’ and/or vulnerable groups, such as lands and waterways used for subsistence activities such as livestock grazing or hunting/fishing

b) Activities within, adjacent to, or upstream of designated protected areas under national law or international conventions, sites of scientific interest, habitats of rare/endangered species, fisheries of economic importance and primary/old growth forests of ecological significance

Only with BCR'Executive Committee approval
BCR - Reporting as of 31 March 2007

### Approved Loans

<table>
<thead>
<tr>
<th>Risk Level</th>
<th>Total (EUR)</th>
<th>Investments (EUR)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low Risk</td>
<td>3,931,366</td>
<td>2,001,016</td>
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<tr>
<td>Intermediate</td>
<td>2,359,922</td>
<td>921,815</td>
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<tr>
<td>High Risk</td>
<td>1,613,098</td>
<td>410,890</td>
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### Outstanding Loans

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<th>Risk Level</th>
<th>Total (EUR)</th>
<th>Investments (EUR)</th>
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<tbody>
<tr>
<td>Low Risk</td>
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<td>1,168,451</td>
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<tr>
<td>Intermediate</td>
<td>1,512,512</td>
<td>671,822</td>
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<tr>
<td>High Risk</td>
<td>843,679</td>
<td>322,513</td>
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