

# Banca Comerciala Romana Presentation



*UNEP FI Initiative FI – Bucharest*

*Wednesday, October 17, 2007*

# BCR's Corporate Risk Management Division Chart



## Corporate Risk Management Division

**Corporate Risk Mng. I  
Department**

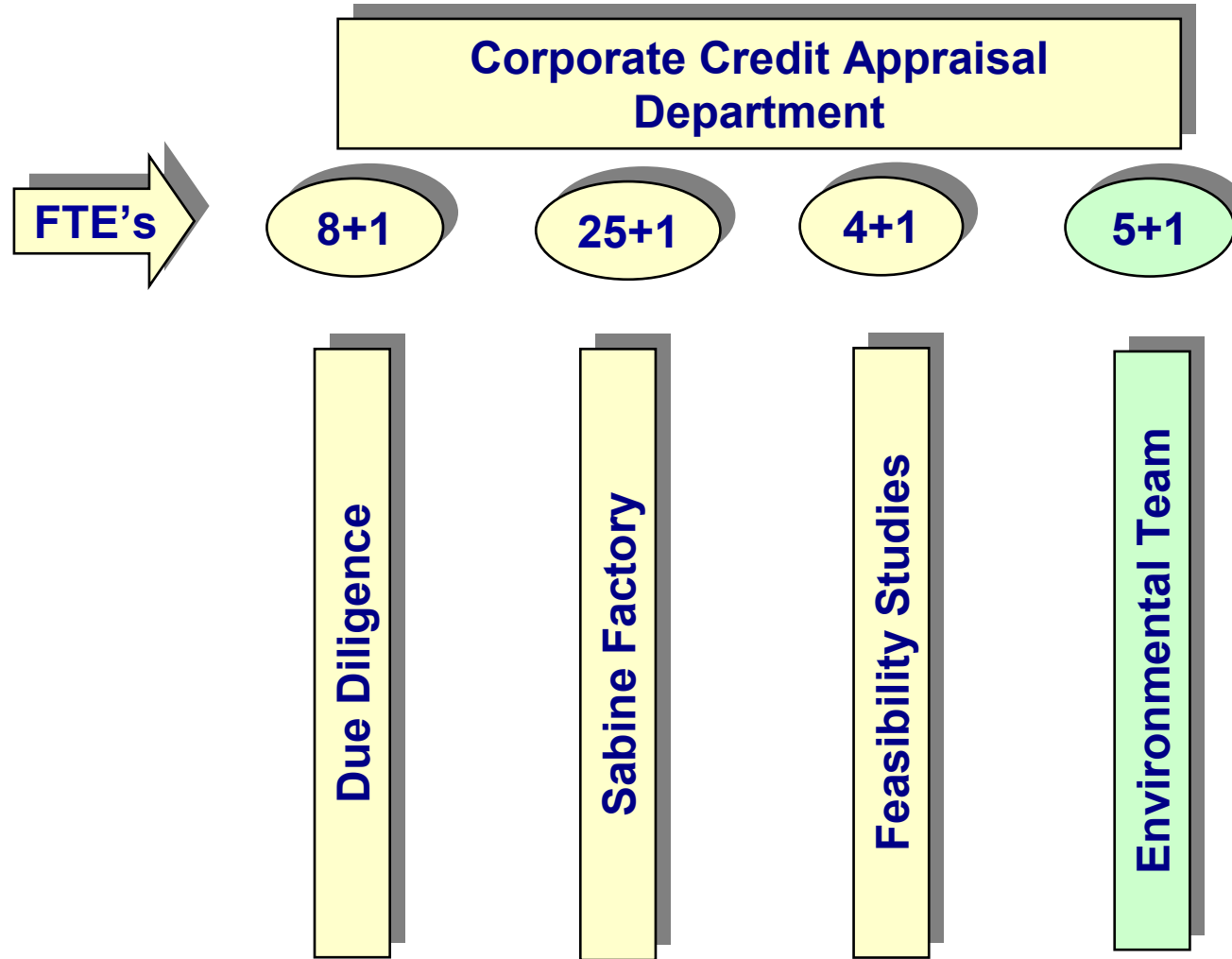
**Corporate Risk Mng. II  
Department**

**Corporate Risk Mng. III  
Department**

**Corporate Credit  
Appraisal Department**

**Big Exposure Risk Mng.  
Department**

# BCR's Corporate Credit Appraisal Department



# BCR – Environmental commitment



## News Release

EMBARGO 6 MAY -- NOON

Seeing Green: Banks and the Environment

New York, 6 May -- Senior executives from 31 commercial banks today committed their operations to pursue common principles of environmental protection, by formally endorsing the "Statement by Banks on the Environment and Sustainable Development." It is the first time the banking industry has agreed to collective operational principles related to environmental protection. At a meeting chaired today by Dr. M.K. Tolba, Executive Director of the United Nations Environment Programme (UNEP), the banks -- from 23 countries, representing more than \$1.5 trillion in combined assets and more than one-half million employees -- committed to uphold the "best practices of environmental management" in their internal operations; to integrate environmental risks into "the normal checklist of risk assessment and management;" and to view the environmental practices of their approximately 50 million customers as marking "a key factor demonstrating effective corporate management."

The signatories committed their banks to move "towards the integration of environmental considerations into internal operations and business decisions," and indicated that "environmental risks should be part of the normal checklist of risk assessment and management. As part of our credit risk assessment, we recommend, where appropriate, environmental impact assessments." Signatories further indicated their willingness in domestic and international operations, to "endeavour to apply the same standards of environmental risk assessment."

In the Statement, the 31 banks recognized that "ecological protection and sustainable development are collective responsibilities, and must rank among the highest priorities of all business activities, including banking." Bankers today agreed to "update our management practices, including accounting, marketing, risk assessment, public affairs, employee communications and training, to incorporate relevant developments in environmental management."

The following banks signed the Statement at the UN today: Arab Bank (Jordan); Banco do Estado de Sao Paulo (Brazil), Banco Espanol de Credito Banesto (Spain), Bank Austria; Bank Handlowy W. Warszawie (Poland), Bank of Baroda (India), Bank of Ireland Group, Banky Fampandrosoana NY (Madagascar), Commerzbank (Germany), Credit Suisse, Den Danske Bank A/S (Denmark), Deutsche Bank AG (Germany), Dresdner Bank AG (Germany), The Hong Kong and

- **First Romanian Bank UNEP FI member since May 1<sup>st</sup>, 1992**

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

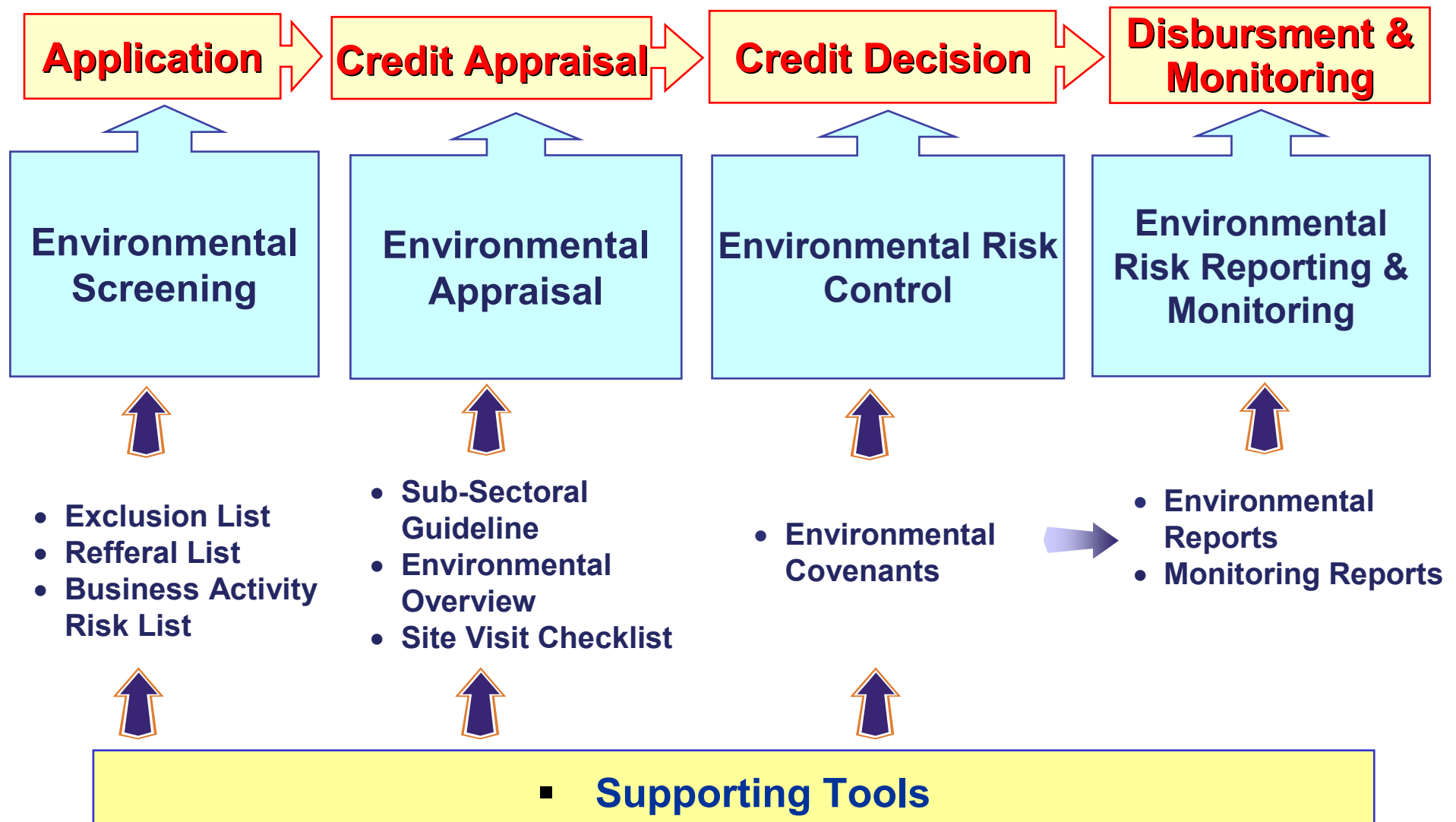
- **1 Year Internal Training Program ( FY 2005) - 597 corporate loan officers trained**

- **No. of Credit Application analyzed per month:**

- **Actual : 100; ~ 30 / person**

- **FC : 200; ~ 60/person**

# BCR – Environmental Procedure (EP) – EDD stages



# BCR – Other Supporting Tools



**Intranet BCR - Echipa Risc de Mediu**

My Site Site Settings Help

Intranet General RF KM Comunicare Zone de Interes IDP Front Office Utile

Intranet BCR Echipa Risc de Mediu

This topic

**Current Location**

- Intranet General
- RF
- Structura RF
  - Echipa Risc de Mediu

**Actions**

- Create Subarea
- Change Settings
- Manage Content
- Manage Portal Site
- Alert Me
- Edit Page

**Anunturi**

**Anunt 1** 27.11.2006 11:54  
by Alina Gabriela Radu  
S-a actualizat Legea 50/91( autorizarea in constructii) cu modificarile prevazute in Legea 376/05.10.06, in **Biblioteca de Documente**/folderul **Legislatie**

**Anunt 2** 30.01.2006 15:30  
by Alina Gabriela Radu  
S-a actualizat Biblioteca de Documente/folderul **Manual Electronic BERD**. Aici aveti acum disponibila ultima versiune a **Manualului Managementului Riscului de Mediu (octombrie 2005)**. Accesarea acesteia este directa printr-un click pe...

**Biblioteca de documente**

Type	Name	Modified By
Folder	LEGISLATIE	sorinelb
Folder	MANUALUL ELECTRONIC BERD	Alina Gabriela Radu
Folder	MATERIALE INFORMATIVE DIVERSE	Alina Gabriela Radu

Add new document

**Contacte**

Last Name	First Name	Business Phone	E-mail Address
Carausu	Constanta	(021) 310 02 41; (021) 314 91 91 interior 4450	Constanta.Carausu@bcr.rc

**Intranet Linkuri Utile**

- Vice Presedinte Executiv Corporate Banking
- Manual EBERD

Add new link

**Internet - Linkuri utile**

- Ministerul Mediului
- Persoane de contact pentru Agentii Locale de Protectie a Mediului, Agentii Regionale de Protectie a mediului
- Garda Nationala de Mediu - contacte in cadrul Comisariatelor regionale, judetene precum si a inspectoratelor teritoriale de regim silvic si cinegetic
- Adrese web pentru Agentii Locale de Protectie a Mediului, Agentii Regionale de Protectie a mediului
- http://www.ifc.org
- http://www.ebrd.com
- http://unepfi.net

Add new link

**Biblioteca de imagini**

Local intranet 100%

Start | Inboxes - Microsoft Out... | 2 Windows Explorer | 2 Microsoft Office P... | Intranet BCR - E... | 4:14 PM

# BCR – Other Supporting Tools



The screenshot shows a Windows Internet Explorer browser window. The title bar reads "Manualul BERD privind Managementul Riscului de Mediu v3 - Bine ati venit - Windows Internet Explorer". The address bar shows the URL "http://intranet/C12/UM/DOC/EBERD/welcome.htm". The browser's menu bar includes "File", "Edit", "View", "Favorites", "Tools", and "Help". The page content is as follows:

**Manualul BERD privind Managementul Riscului de Mediu**

**Versiunea 3**

## 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.

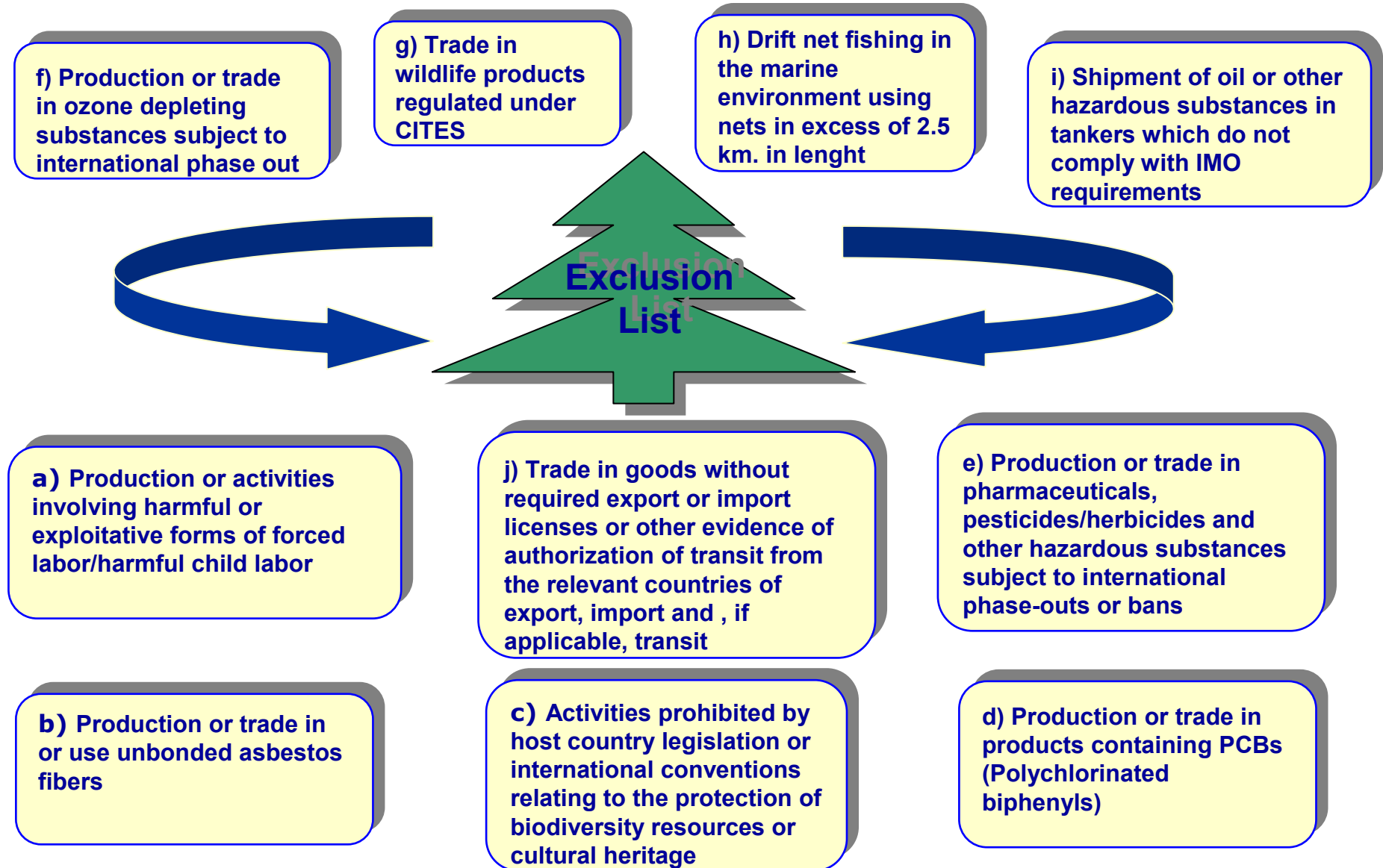
Four circular icons representing Earth are arranged horizontally. Below each icon is a text label:

- Meniu principal
- Mesaj din partea Președintelui BERD
- Instrumente ajutătoare
- Ghidul utilizatorului

At the bottom left of the page, there is a link: [declinarea răspunderii](#)

The Windows taskbar at the bottom shows the Start button, several application icons (including Outlook, PowerPoint, and the current browser window), and the system tray with the time "3:56 PM" and "Local intranet" status.

# BCR (EP) - Exclusion List





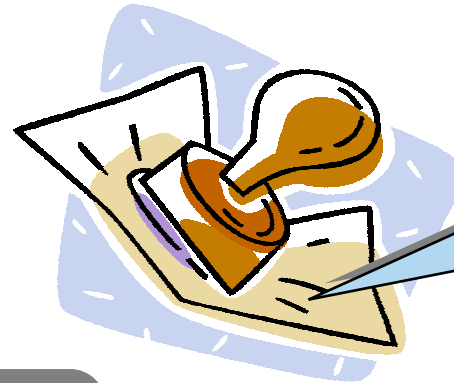
# BCR (EP) - Refferal List



**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**



**Only with BCR Executive Committee approval**

**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**

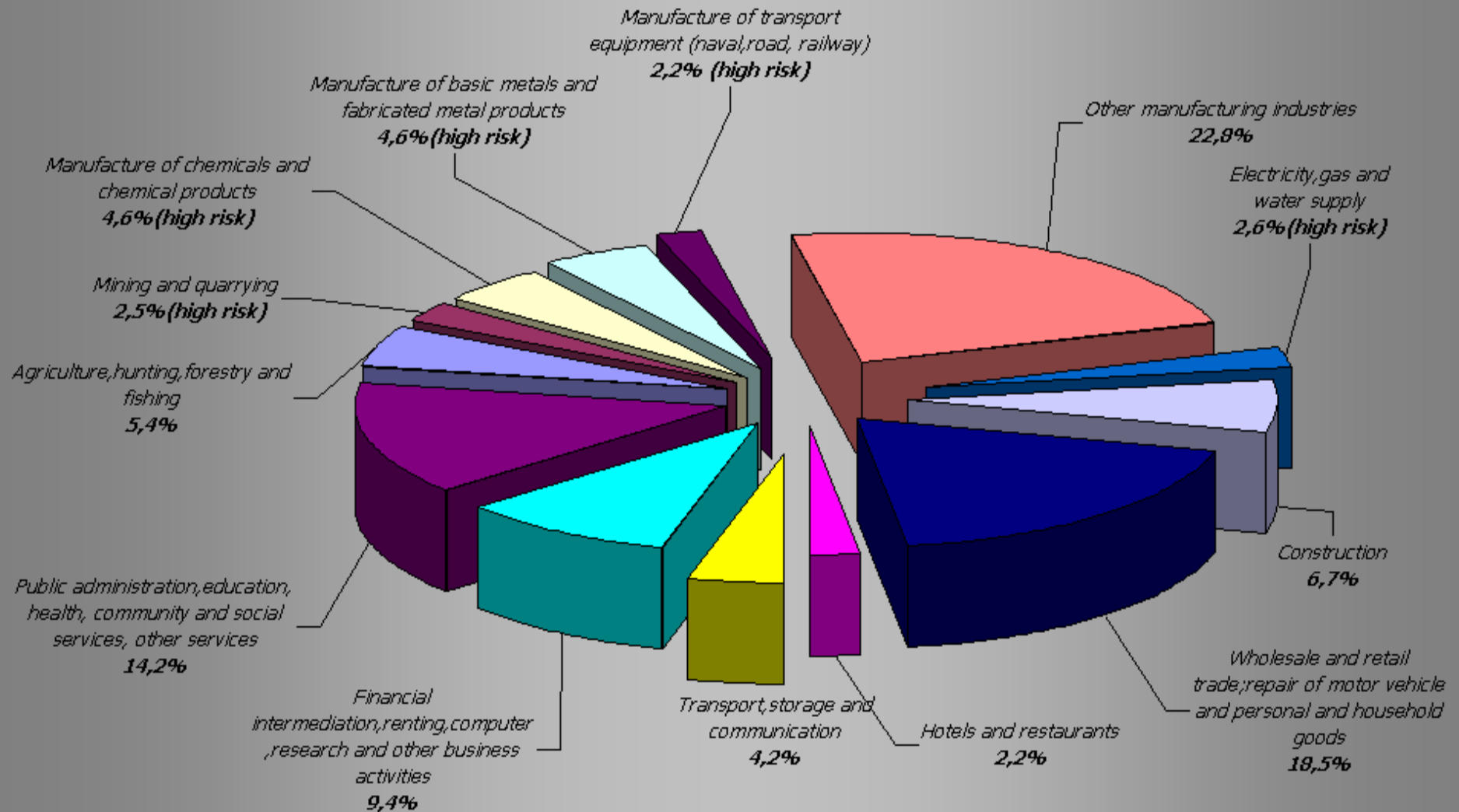
**a) Activities within, adjacent to, or upstream of land occupied by indigenous peoples' and/or vulnerable groups, such as lands and waterways used for subsistence activities such as livestock grazing or hunting/fishing**

**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**

# BCR - Reporting as of 31 March 2007



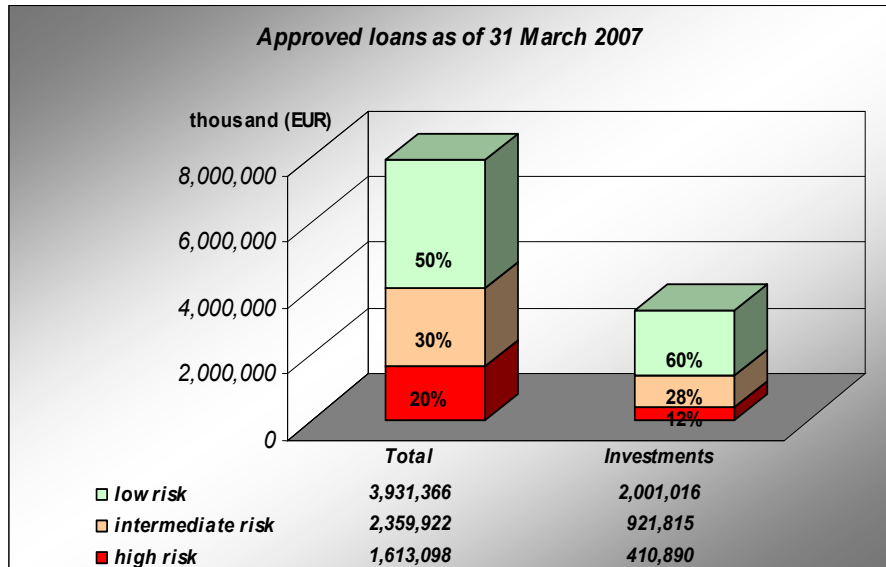
**BUSINESS SECTORS IN TOTAL OUTSTANDING LOANS  
as of 31 March 2007**



# BCR - Reporting as of 31 March 2007



Approved loans as of 31 March 2007



Outstanding loans as of 31 March 2007

