

## **SUSTAINABILITY IN THE ROMANIAN BANKING SECTOR**

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### **Abstract**

Starting from the definition of the word sustainable, which represents the ability to exist constantly, the central objective of the study is to identify the main directions regarding a sustainable development in the Romanian banking sector, as well as how the risk indicators of the banking sector were influenced in the period 2018– 2023 through the lens of a much more environmentally friendly development. The research hypothesis is that most banking institutions have shown their interest in sustainability and have already made impressive progress in implementation by adopting policies for this purpose. The research methodology was based on an analysis of aggregated indicators regarding credit institutions in Romania, a very important indicator being the rate of non-performing loans, the research carried out trying to demonstrate the fact that the presence of sustainability can positively influence the performance indicators of the banking system. At the same time, the new global ESG trend (environmental policies, sustainability and governance) and how it impacted bank financing in Romania was integrated into the paper.

### **Keywords**

sustainable, banking system, banking institutions, non-performing loans, ESG, Romania

**JEL Classification: G21**

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