



## 2023 EU-wide Transparency Exercise

<b>Bank Name</b>	Banca Transilvania
<b>LEI Code</b>	549300RG3H390KEL8896
<b>Country Code</b>	RO

## 2023 EU-wide Transparency Exercise

### Key Metrics

Banca Transilvania

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	2,199	2,247	1,960	2,351	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,924	1,975	1,796	2,178	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	2,199	2,247	1,960	2,351	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	1,924	1,975	1,796	2,178	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	2,502	2,543	2,258	2,834	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,228	2,270	2,094	2,660	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	11,950	12,234	12,631	12,660	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11,737	11,976	12,505	12,527	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.40%	18.37%	15.52%	18.57%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.39%	16.49%	14.36%	17.38%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.40%	18.37%	15.52%	18.57%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.39%	16.49%	14.36%	17.38%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	20.94%	20.78%	17.88%	22.38%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.98%	18.96%	16.74%	21.24%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	30,039	29,852	31,207	32,395	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	7.32%	7.53%	6.28%	7.26%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## 2023 EU-wide Transparency Exercise

### Leverage ratio

Banca Transilvania

(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,199	2,247	1,960	2,351	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	1,786	1,684	1,796	2,178	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	30,039	29,852	31,207	32,395	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	29,626	29,288	31,043	32,222	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.32%	7.53%	6.28%	7.26%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.03%	5.75%	5.78%	6.76%	[A.2]/[B.2]	

		(mln EUR, %)						
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION	
OWN FUNDS	A	<b>OWN FUNDS</b>	<b>2,502</b>	<b>2,543</b>	<b>2,258</b>	<b>2,834</b>	C 01.00 (0000,0000)	Articles 4(1)(b) and 72 of CRR
	A.1	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>2,199</b>	<b>2,247</b>	<b>1,960</b>	<b>2,351</b>	C 01.00 (0000,0000)	Article 59 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,443	1,434	1,431	1,440	C 01.00 (0000,0000)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	347	569	572	459	C 01.00 (0130,0000)	Articles 36(1) point (c), 26(1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C 01.00 (0100,0000)	Articles 4(1)(b), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	75	-222	-107	381	C 01.00 (0200,0000)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	16	16	16	16	C 01.00 (0210,0000)	Articles 4(1)(b), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (0220,0000)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-4	-9	-10	-10	C 01.00 (0250,0000)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-65	-79	-78	-80	C 01.00 (0300,0000) + C 01.00 (0340,0000)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR, Articles 4(1)(b), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTAs)	0	0	0	0	C 01.00 (0370,0000)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IFRS shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (0380,0000)	Articles 36(1) point (d), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (0390,0000)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0400,0000)	Articles 4(1)(b), 36(1) point (a) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0440,0000)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (0460,0000) + C 01.00 (0462,0000) + C 01.00 (0470,0000) + C 01.00 (0472,0000)	Articles 4(1)(b), 36(1) point (j) (i) and 89 to 91 of CRR, Articles 36(1) point (j) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (j) (ii) and 135(i) of CRR and Article 36(1) point (j) (i) and 135(i) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0462,0000)	Articles 36(1) point (j) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (0480,0000)	Articles 4(2), 36(1) point (k), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (0490,0000)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (0500,0000)	Articles 4(2), 36(1) point (k), 43, 45, 47, 48(1) point (b), 49(1) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0000)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (0520,0000)	Articles 36(1) point (m) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0000)	Article 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0515,0000)	Article 36(1) point (o) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (0524,0000)	Article 3 of CRR
	A.1.20	CET1 capital elements or deductions - other	-26	-26	-29	-28	C 01.00 (0529,0000)	-
	A.1.21	Transitional adjustments	413	564	165	173	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0000)	Articles 48(1) to (3), and 484 to 487 of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0540,0000)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	413	564	165	173	C 01.00 (0526,0000)	Articles 469 to 472, 478 and 481 of CRR	
A.2	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>C 01.00 (0530,0000)</b>	<b>Article 61 of CRR</b>	
A.2.1	Additional Tier 1 Capital Instruments	0	0	0	0	C 01.00 (0500,0000) + C 01.00 (0670,0000)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0670,0000)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0500,0000) + C 01.00 (0510,0000) + C 01.00 (0515,0000) + C 01.00 (0516,0000) + C 01.00 (0517,0000) + C 01.00 (0518,0000) + C 01.00 (0519,0000)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0560,0000) + C 01.00 (0580,0000) + C 01.00 (0570,0000)	-	
A.3	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>2,199</b>	<b>2,247</b>	<b>1,960</b>	<b>2,351</b>	<b>C 01.00 (0000,0000)</b>	<b>Article 25 of CRR</b>	
A.4	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>303</b>	<b>295</b>	<b>298</b>	<b>483</b>	<b>C 01.00 (0700,0000)</b>	<b>Article 71 of CRR</b>	
A.4.1	Tier 2 Capital instruments	303	295	298	483	C 01.00 (0700,0000) + C 01.00 (0980,0000)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (0980,0000) + C 01.00 (0982,0000) + C 01.00 (0983,0000) + C 01.00 (0984,0000) + C 01.00 (0985,0000) + C 01.00 (0986,0000) + C 01.00 (0987,0000) + C 01.00 (0988,0000) + C 01.00 (0989,0000) + C 01.00 (0990,0000)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0980,0000) + C 01.00 (0982,0000) + C 01.00 (0983,0000) + C 01.00 (0984,0000)	-	
OWN FUNDS REQUIREMENTS	B	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>11,950</b>	<b>12,234</b>	<b>12,631</b>	<b>12,650</b>	<b>C 02.00 (0000,0000)</b>	<b>Articles 92(1), 95, 96 and 98 of CRR</b>
	B.1	Of which: Transitional adjustments included	351	258	126	133	C 01.00 (0010,0000)	-
	B.2	Of which: Transitional adjustments excluded	0	0	0	0	-	-
CAPITAL RATIOS (%) Transitional period	C.1	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>18.40%</b>	<b>18.37%</b>	<b>15.52%</b>	<b>18.57%</b>	<b>GA3 (1)</b>	-
	C.2	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>18.40%</b>	<b>18.37%</b>	<b>15.52%</b>	<b>18.57%</b>	<b>GA3 (2)</b>	-
	C.3	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>20.94%</b>	<b>20.70%</b>	<b>17.80%</b>	<b>22.38%</b>	<b>GA3 (3)</b>	-
CET1 Capital Fully loaded	D	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>1,786</b>	<b>1,684</b>	<b>1,796</b>	<b>2,178</b>	<b>GA3 (4)</b>	-
	E	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>15.40%</b>	<b>14.06%</b>	<b>14.36%</b>	<b>17.38%</b>	<b>GA3 (5)</b>	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	274	272	165	173	C 01.00 (0440,0000)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0000)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	213	258	126	133	C 01.00 (0440,0000)	-

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

## 2023 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Banca Transilvania

	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	9,402	9,403	9,806	9,967	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	9,402	9,403	9,806	9,967	C 02.00 (r0050, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	20	20	20	15	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	27	29	30	21	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	673	689	680	569	C 02.00 (r0520, c0010)
Of which the standardised approach	673	689	680	569	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r010, c0450)*12.5 + MAX(C 24.00(r0010, c0090), C 24.00(r0010, c0100), C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,828	2,094	2,094	2,088	C 02.00 (r0590, c0010)
Of which basic indicator approach	1,828	2,094	2,094	2,088	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	11,950	12,234	12,631	12,660	

<sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>2</sup> On-balance sheet exposures related to Free Deliveries (according to Article 379(1)) have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

## 2023 EU-wide Transparency Exercise

### P&L Banca Transilvania

(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	826	1,217	410	838
Of which debt securities income	188	266	100	201
Of which loans and advances income	625	927	296	602
Interest expenses	198	327	158	337
(Of which deposits expenses)	193	322	158	319
(Of which debt securities issued expenses)	0	0	0	18
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	2	0	2
Net Fee and commission income	174	238	59	123
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	-21	-25	14	17
Gains or (-) losses on financial assets and liabilities held for trading, net	34	20	-4	-2
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-19	-3	4	10
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences (gain or (-) loss), net	81	120	33	68
Net other operating income /(expenses)	32	39	9	31
<b>TOTAL OPERATING INCOME, NET</b>	<b>909</b>	<b>1,280</b>	<b>365</b>	<b>750</b>
(Administrative expenses)	368	498	135	287
(Cash contributions to resolution funds and deposit guarantee schemes)	31	31	19	19
(Depreciation)	60	82	22	45
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-13	-7	4	-1
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-2	-1	0	0
(Other provisions)	-11	-6	4	0
Of which pending legal issues and tax litigation <sup>1</sup>	0	-1	0	0
Of which restructuring <sup>2</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	75	111	-9	12
(Financial assets at fair value through other comprehensive income)	-8	3	0	-2
(Financial assets at amortised cost)	83	108	-9	14
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-3	-4	0	-1
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>392</b>	<b>569</b>	<b>195</b>	<b>388</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>340</b>	<b>506</b>	<b>169</b>	<b>318</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>340</b>	<b>506</b>	<b>169</b>	<b>318</b>
Of which attributable to owners of the parent	326	489	163	306

<sup>1</sup> Information available only as of end of the year

<sup>2</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

**2023 EU-wide Transparency Exercise**  
**Total Assets: fair value and impairment distribution**

Banca Transilvania

(mli EUR)		As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	3,693				3,246				3,909				4,861				IAS 1.54 (i)	
Financial assets held for trading	62	6	56	0	50	6	44	0	49	7	42	0	46	7	39	0	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	293	237	20	36	304	248	20	36	350	250	20	80	331	255	10	66	IFRS 7.8(a)(ii); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	4,110	3,948	22	140	8,786	8,624	28	133	9,531	9,367	29	135	9,202	9,028	29	145	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	19,897				15,391				15,466				15,841				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1</sup>	574				667				659				668					
<b>TOTAL ASSETS</b>	<b>28,629</b>				<b>28,444</b>				<b>29,963</b>				<b>30,948</b>				IAS 1.9(a); ICG 6	

<sup>1</sup>Portfolios, which are nGAMP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(mli EUR)		As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Financial assets at fair value through other comprehensive income	Debt securities	4,064	21	0	-7	0	0	8,753	14	0	-17	0	0	9,499	14	0	-17	0	0	9,168	14	0	-16	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	6	0	0	0	0	0	6	0	0	0	0	0	6	0	0	0	0	0	5	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	5,155	0	0	-12	0	0	420	0	0	-3	0	0	653	0	0	-4	0	0	881	0	0	-4	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	12,537	2,571	492	-224	-340	-330	13,079	2,257	490	-239	-344	-321	12,862	2,323	498	-234	-350	-331	12,971	2,365	515	-244	-350	-335	Annex V.Part 1.32, 44(a)

<sup>1</sup>This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

## 2023 EU-wide Transparency Exercise

### Breakdown of liabilities

Banca Transilvania

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	9	8	8	9	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	26,279	26,363	27,549	28,189	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	97	101	105	101	IAS 37.10; IAS 1.54(l)
Tax liabilities	53	8	48	112	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	37	43	48	57	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>26,475</b>	<b>26,525</b>	<b>27,759</b>	<b>28,468</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>2,155</b>	<b>1,919</b>	<b>2,204</b>	<b>2,481</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>28,629</b>	<b>28,444</b>	<b>29,963</b>	<b>30,948</b>	IAS 1.1G6

(1) Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



## 2023 EU-wide Transparency Exercise

### Breakdown of liabilities

Banca Transilvania

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		9	8	8	9	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	1,293	0	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1,293	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	194	167	185	174	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	159	128	136	123	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,218	1,340	912	822	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	125	67	66	31	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	558	691	888	837	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	105	91	105	105	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	6,354	6,384	7,196	6,981	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	4,696	4,424	4,454	4,606	ECB/2013/33 Annex 2.Part 2.9.1
	Households	15,826	16,961	17,525	17,712	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	9,048	9,084	8,801	8,584	Annex V.Part 1.42(f), 44(c)
Debt securities issued		326	323	328	1,124	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		288	286	290	484	Annex V.Part 1.37
Other financial liabilities		509	497	516	539	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>26,289</b>	<b>26,372</b>	<b>27,557</b>	<b>28,198</b>	

**2023 EU-wide Transparency Exercise**  
**Market Risk**  
 Banca Transilvania

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022											
Traded Debt Instruments	247	231	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	233	220	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	14	11	0	0	0	0						0	0	0	0							0	0	
Equities	37	39	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	18	20	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	18	20	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	50	75	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
<b>Total</b>	<b>334</b>	<b>345</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023											
Traded Debt Instruments	162	116	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	130	90	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	32	26	0	0	0	0						0	0	0	0							0	0	
Equities	39	38	0	0	0	0						0	0	0	0							0	0	
Of which: General risk	20	19	0	0	0	0						0	0	0	0							0	0	
Of which: Specific risk	20	19	0	0	0	0						0	0	0	0							0	0	
Foreign exchange risk	335	79	0	0	0	0						0	0	0	0							0	0	
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0	
<b>Total</b>	<b>336</b>	<b>232</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

Market risk template does not include CUI positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

		Standardised Approach						
		As of 30/09/2022				As of 31/12/2022		
		Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments and provisions <sup>c</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount
Romania (in EUR, '000)								
Consolidated data	Central governments or central banks	10,394	12,322	210		10,984	12,424	221
	Regional governments or local authorities	178	75	26		211	91	27
	Public sector entities	64	30	30		36	25	25
	Multilateral Development Banks	38	142	21		33	131	14
	International Organisations	0	0	0		0	0	0
	Institutions	1,752	1,757	777		1,586	1,604	739
	Corporates	4,719	3,051	2,824		4,915	3,205	2,966
	of which: SME	1,855	1,057	854		2,220	1,413	1,264
	Retail	7,849	4,683	3,286		7,740	4,577	3,159
	of which: SME	2,749	1,271	728		2,529	1,211	875
	Secured by mortgages on immovable property	3,510	3,451	1,180		3,539	3,428	1,186
	of which: SME	148	128	39		189	163	63
	Exposures in default	624	232	349	311	627	239	361
	Items associated with particular high risk	0	0	0		0	0	0
	Covered bonds	0	0	0		0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		49	49	49	
Other exposures	2,122	1,654	152		2,291	2,011	195	
Standardised Total <sup>d</sup>	31,694	27,679	9,423	1,177	32,051	27,982	9,423	1,171

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

<sup>(2)</sup> Standardised Total does not include the securitisation position unless in the results area for the 2022 exercise.

<sup>(3)</sup> Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparties covers up to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

<sup>(4)</sup> Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach						
		As of 30/09/2022				As of 31/12/2022		
		Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments and provisions <sup>c</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount
Romania (in EUR, '000)								
ROMANIA	Central governments or central banks	9,571	11,099	205		10,215	11,711	205
	Regional governments or local authorities	167	64	18		252	71	19
	Public sector entities	66	59	59		26	25	25
	Multilateral Development Banks	0	0	0		0	0	0
	International Organisations	0	0	0		0	0	0
	Institutions	217	249	171		313	332	302
	Corporates	4,650	3,051	2,780		4,851	3,211	2,877
	of which: SME	1,773	1,059	828		2,204	1,289	1,248
	Retail	7,648	4,511	3,165		7,541	4,411	3,045
	of which: SME	2,881	1,222	688		3,468	1,472	841
	Secured by mortgages on immovable property	3,407	3,302	1,146		3,451	3,328	1,151
	of which: SME	108	90	24		144	121	32
	Exposures in default	628	232	328	315	643	232	345
	Items associated with particular high risk	0	0	0		0	0	0
	Covered bonds	0	0	0		0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	1,935	1,483	151		2,051	1,827	151	
Standardised Total <sup>d</sup>				1,991				1,101

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach						
		As of 30/09/2022				As of 31/12/2022		
		Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments and provisions <sup>c</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount
Moldova, Republic of (in EUR, '000)								
MOLDOVA, REPUBLIC OF	Central governments or central banks	400	400	0		500	498	0
	Regional governments or local authorities	0	0	0		0	0	0
	Public sector entities	0	0	0		0	0	0
	Multilateral Development Banks	0	0	0		0	0	0
	International Organisations	0	0	0		0	0	0
	Institutions	180	180	180		107	107	106
	Corporates	32	39	32		27	24	19
	of which: SME	32	29	22		27	24	19
	Retail	148	149	148		104	102	111
	of which: SME	58	59	58		71	59	54
	Secured by mortgages on immovable property	93	90	26		94	89	29
	of which: SME	36	37	14		45	42	11
	Exposures in default	38	19	17	17	33	15	16
	Items associated with particular high risk	0	0	0		0	0	0
	Covered bonds	0	0	0		0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	21	16	7		20	15	7	
Standardised Total <sup>d</sup>				75				75

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach						
		As of 30/09/2022				As of 31/12/2022		
		Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments and provisions <sup>c</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount
Italy (in EUR, '000)								
ITALY	Central governments or central banks	621	621	52		100	100	40
	Regional governments or local authorities	0	0	0		0	0	0
	Public sector entities	0	0	0		0	0	0
	Multilateral Development Banks	0	0	0		0	0	0
	International Organisations	0	0	0		0	0	0
	Institutions	141	141	40		156	156	41
	Corporates	0	0	0		0	0	0
	of which: SME	0	0	0		0	0	0
	Retail	1	1	1		2	1	1
	of which: SME	1	1	1		2	1	1
	Secured by mortgages on immovable property	2	2	2		2	2	2
	of which: SME	0	0	0		0	0	0
	Exposures in default	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0		0	0	0
	Covered bonds	0	0	0		0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised Total <sup>d</sup>				0				0

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Consolidated data	Central governments or central banks	12,700	14,160	490		12,703	13,266	833	
	Regional governments or local authorities	207	82	27		245	84	27	
	Public sector entities	34	12	12		32	20	20	
	Multilateral Development Banks	0	130	14		35	150	14	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,463	1,494	714		1,691	1,708	715	
	Corporates	5,019	3,173	2,869		5,276	3,254	2,883	
	of which: SME	2,573	1,583	1,253		2,746	1,640	1,258	
	Retail	7,953	4,382	3,159		8,149	4,711	3,256	
	of which: SME	5,078	2,588	896		5,275	2,568	894	
	Secured by mortgages on immovable property	3,507	3,302	1,174		3,538	3,401	1,175	
	of which: SME	195	165	44		195	166	44	
	Exposures in default	875	291	309	376	882	302	321	367
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	52	52	52		55	55	55		
Other exposures	336	300	57		323	303	53		
Standardised Total <sup>2</sup>	34,025	25,471	9,827	1,313	35,700	30,944	9,982	1,327	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Standardised Total does not include the securitisation position unless in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
ROMANIA	Central governments or central banks	11,246	13,022	860		12,240	12,206	853	
	Regional governments or local authorities	198	73	20		227	77	20	
	Public sector entities	4	12	12		22	20	20	
	Multilateral Development Banks	0	96	0		0	114	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	415	436	226		371	388	150	
	Corporates	4,962	3,128	2,810		5,209	3,191	2,825	
	of which: SME	2,248	1,523	1,229		2,728	1,613	1,228	
	Retail	7,735	4,629	3,653		7,921	4,529	3,131	
	of which: SME	3,623	1,502	860		3,660	1,511	851	
	Secured by mortgages on immovable property	3,405	3,295	1,144		3,439	3,302	1,145	
	of which: SME	146	122	33		152	126	33	
	Exposures in default	840	277	294	350	862	294	313	353
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	2,283	2,007	492		2,252	1,961	535		
Standardised Total <sup>2</sup>	19,469	14,441	5,245	1,245	20,252	17,861	5,535	1,284	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
MOLDOVA, REPUBLIC OF	Central governments or central banks	788	786	12		837	835	13	
	Regional governments or local authorities	4	0	2		3	3	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	61	61	58		107	107	107	
	Corporates	23	38	24		29	27	21	
	of which: SME	33	30	24		20	27	20	
	Retail	198	152	102		196	176	123	
	of which: SME	75	63	35		64	57	33	
	Secured by mortgages on immovable property	91	85	27		90	87	27	
	of which: SME	3,405	42	12		42	41	11	
	Exposures in default	34	14	14	20	16	7	7	9
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	111	0	0		111	0	0		
Standardised Total <sup>2</sup>	1,002	938	313	60	1,118	1,054	374	40	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
ITALY	Central governments or central banks	190	190	49		452	452	49	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	2	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>	190	190	49	0	452	452	49	0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

## 2023 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

Banca Transilvania

		IRB Approach										
		As of 30/09/2022					As of 31/12/2022					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
(mIn EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets			0					0			
	<b>IRB Total <sup>2</sup></b>			<b>0</b>				<b>0</b>				

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

## 2023 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

Banca Transilvania

		IRB Approach										
		As of 31/03/2023					As of 30/06/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
(mln EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets			0					0			
<b>IRB Total <sup>2</sup></b>			<b>0</b>					<b>0</b>				

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

<sup>(2)</sup> IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



























**2023 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Banca Transilvania

As of 30/06/2023

(min EUR)		Direct exposures													Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss			of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
[ 0 - 3M ]	Africa														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															
Total															
[ 0 - 3M ]	Others														
[ 3M - 1Y ]															
[ 1Y - 2Y ]															
[ 2Y - 3Y ]															
[ 3Y - 5Y ]															
[ 5Y - 10Y ]															
[ 10Y - more ]															
Total															

**Notes and definitions**

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Switzerland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

2023 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Banca Transilvania

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>				
	Of which performing but past due >30 days and <90 days		Of which non-performing <sup>2)</sup>			On performing exposures <sup>3)</sup>		On non-performing exposures <sup>3)</sup>			Of which performing but past due >30 days and <90 days		Of which non-performing <sup>2)</sup>			On performing exposures <sup>3)</sup>		On non-performing exposures <sup>3)</sup>		
			Of which: defaulted	Of which Stage 3 <sup>4)</sup>				Of which Stage 3 <sup>4)</sup>					Of which: defaulted	Of which Stage 3 <sup>4)</sup>			Of which Stage 3 <sup>4)</sup>			
<b>Cash balances at central banks and other demand deposits</b>	2,783	0	0	0	0	1	0	0	0	2,365	0	0	0	0	1	0	0	0	0	
<b>Debt securities (including at amortised cost and fair value)</b>	9,488	0	0	0	0	20	0	0	0	9,442	0	0	0	0	21	0	0	0	0	
Central banks	3	0	0	0	0	0	0	0	0	45	0	0	0	0	0	0	0	0	0	
General governments	8,597	0	0	0	0	17	0	0	0	8,538	0	0	0	0	19	0	0	0	0	
Credit institutions	535	0	0	0	0	1	0	0	0	510	0	0	0	0	0	0	0	0	0	
Other financial corporations	337	0	0	0	0	0	0	0	0	345	0	0	0	0	0	0	0	0	0	
Non-financial corporations	25	0	0	0	0	2	0	0	0	24	0	0	0	0	1	0	0	0	0	
<b>Loans and advances (including at amortised cost and fair value)</b>	15,681	77	549	549	492	576	345	330	166	15,902	72	542	542	490	585	337	321	155		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	1,860	0	0	0	0	8	0	0	0	1,929	0	0	0	0	8	0	0	0	0	
Credit institutions	663	0	0	0	0	0	0	0	0	768	0	0	0	0	0	0	0	0	0	
Other financial corporations	281	0	0	0	0	5	0	0	0	294	0	0	0	0	5	0	0	0	0	
Non-financial corporations	6,322	27	315	315	276	359	191	180	101	6,401	23	313	313	277	363	183	172	98		
of which: small and medium-sized enterprises	3,143	11	150	150	135	174	90	86	46	3,307	19	205	205	189	262	117	113	69		
of which: Loans collateralised by commercial immovable property	2,254	1	169	169	143	118	95	89	74	2,294	2	143	143	117	119	76	69	67		
Households	6,556	49	231	231	216	204	154	150	64	6,510	49	229	229	213	208	153	149	60		
of which: Loans collateralised by residential immovable property	3,940	24	93	93	88	29	33	30	60	3,951	26	91	91	88	29	35	33	58		
of which: Credit for consumption	2,272	28	154	154	142	119	103	100	38	2,176	26	148	148	138	117	101	98	35		
<b>NET INSTRUMENTS other than HFT</b>	27,952	77	549	549	492	597	345	330	166	27,709	72	542	542	490	607	337	321	155		
<b>OFF-BALANCE SHEET EXPOSURES</b>	5,662		37	37	37	50	21	21	6	4,457		48	48	47	48	24	24	10		

<sup>1)</sup> For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRR).

<sup>2)</sup> Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

<sup>3)</sup> Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

<sup>4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRBEP framework (template F 16.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRBEP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>5)</sup> From June 2022, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Banca Transilvania

	As of 31/03/2023										As of 30/06/2023										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*				
	Of which performing but past due >90 days and <=90 days		Of which non-performing <sup>(1)</sup>			On performing exposures <sup>(2)</sup>	On non-performing exposures <sup>(2)</sup>			Of which performing but past due >90 days and <=90 days		Of which non-performing <sup>(1)</sup>			On performing exposures <sup>(2)</sup>	On non-performing exposures <sup>(2)</sup>					
			Of which: defaulted	Of which Stage 3 <sup>(3)</sup>			Of which Stage 3 <sup>(3)</sup>				Of which: defaulted	Of which Stage 3 <sup>(3)</sup>		Of which Stage 3 <sup>(3)</sup>							
<b>(in BTL)</b>																					
Cash balances at central banks and other demand deposits	3,034	0	0	0	0	1	0	0	0	0	4,008	0	0	0	0	1	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	10,465	0	0	0	0	21	0	0	0	0	10,339	0	0	0	0	20	0	0	0	0	0
Central banks	244	0	0	0	0	0	0	0	0	0	230	0	0	0	0	0	0	0	0	0	0
General governments	9,286	0	0	0	0	19	0	0	0	0	8,990	0	0	0	0	17	0	0	0	0	0
Credit institutions	530	0	0	0	0	1	0	0	0	0	555	0	0	0	0	0	0	0	0	0	0
Other financial corporations	376	0	0	0	0	0	0	0	0	0	338	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	35	0	0	0	0	1	0	0	0	0	25	0	0	0	0	2	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>15,755</b>	<b>69</b>	<b>548</b>	<b>548</b>	<b>498</b>	<b>587</b>	<b>346</b>	<b>331</b>	<b>154</b>	<b>15,917</b>	<b>70</b>	<b>560</b>	<b>560</b>	<b>515</b>	<b>597</b>	<b>351</b>	<b>335</b>	<b>159</b>	<b>159</b>	<b>159</b>	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1,808	0	0	0	0	7	0	0	0	0	1,816	0	0	0	0	6	0	0	0	0	0
Credit institutions	752	0	0	0	0	0	0	0	0	0	761	0	0	0	0	0	0	0	0	0	0
Other financial corporations	290	0	0	0	0	5	0	0	0	0	31	0	0	0	0	5	0	0	0	0	0
Non-financial corporations	6,440	21	303	303	309	369	179	169	94	6,653	21	303	303	276	307	171	168	95	95	95	
of which: small and medium-sized enterprises	4,448	17	200	200	187	259	114	111	67	4,649	15	222	222	205	264	121	117	70	70	70	
of which: Loans collateralised by commercial immovable property	2,302	1	131	131	106	120	67	60	64	2,351	2	121	121	103	123	61	58	58	58	58	
Households	6,465	48	244	244	229	206	166	162	61	6,597	49	257	257	238	218	176	167	64	64	64	
of which: Loans collateralised by residential immovable property	3,810	26	93	93	82	30	36	33	37	3,892	27	95	95	83	32	35	32	32	32	32	
of which: Credit for consumption	2,157	25	159	159	148	114	110	107	35	2,214	25	168	168	154	117	119	112	36	36	36	
<b>DEBT INSTRUMENTS other than HFT</b>	<b>29,254</b>	<b>69</b>	<b>548</b>	<b>548</b>	<b>498</b>	<b>609</b>	<b>346</b>	<b>331</b>	<b>154</b>	<b>30,265</b>	<b>70</b>	<b>560</b>	<b>560</b>	<b>515</b>	<b>617</b>	<b>351</b>	<b>335</b>	<b>159</b>	<b>159</b>	<b>159</b>	
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>4,762</b>		<b>39</b>	<b>39</b>	<b>39</b>	<b>50</b>	<b>21</b>	<b>21</b>	<b>9</b>	<b>5,028</b>		<b>36</b>	<b>36</b>	<b>36</b>	<b>52</b>	<b>19</b>	<b>19</b>	<b>8</b>	<b>8</b>	<b>8</b>	

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD).  
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.  
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk and provisions for off-balance sheet exposures.  
(4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRODO Framework (template F 18.00 / F 18.05), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FRODO sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.  
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Forborne exposures

Banca Transilvania

	As of 30/09/2022						As of 31/12/2022						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		
General governments	0	0	0	0	0		0	0	0	0	0		
Credit institutions	0	0	0	0	0		0	0	0	0	0		
Other financial corporations	0	0	0	0	0		0	0	0	0	0		
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	342	246	162	141	139	95	319	222	142	125	123	86	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	0	0	1	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	1	0	0	0	1	0	0
Non-financial corporations	268	194	132	116	100	69	250	173	113	100	87	63	
of which: small and medium-sized enterprises	142	92	67	57	56		172	122	81	69	71		
Households	73	52	30	25	40	26	67	49	29	25	35	23	
<b>DEBT INSTRUMENTS other than HFT</b>	<b>342</b>	<b>246</b>	<b>162</b>	<b>141</b>	<b>139</b>		<b>319</b>	<b>222</b>	<b>142</b>	<b>125</b>	<b>123</b>		
Loan commitments given	6	2	2	1	2	1	6	3	2	1	3	1	
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>													
Loans and advances that have been forborne more than twice <sup>3</sup>	105						93						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	246						222						

<sup>(1)</sup> Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(3)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above.

## 2023 EU-wide Transparency Exercise

### Forborne exposures

Banca Transilvania

	As of 31/03/2023						As of 30/06/2023						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
(mln EUR)													
<b>Cash balances at central banks and other demand deposits</b>	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Debt securities (including at amortised cost and fair value)</b>	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
<b>Loans and advances (including at amortised cost and fair value)</b>	291	216	136	122	117	86	286	206	129	114	122	85	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	1	0	0	0	1	0	0
Non-financial corporations	225	167	107	97	83	63	222	158	101	89	90	62	
of which: small and medium-sized enterprises	153	115	76	66	64		165	120	77	66	75		
Households	65	49	29	25	33	23	63	48	28	25	32	23	
<b>DEBT INSTRUMENTS other than HFT</b>	291	216	136	122	117		286	206	129	114	122		
<b>Loan commitments given</b>	6	4	3	3	3	1	4	3	2	2	1	1	
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>													
Loans and advances that have been forborne more than twice <sup>3</sup>	97						90						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	216						206						

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

**2023 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 Banca Transilvania

(min EUR)	AS OF 30/09/2022					AS OF 31/12/2022					AS OF 31/03/2023					AS OF 30/06/2023								
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	658	19	19	658	39	0	665	18	18	665	43	0	654	19	19	654	43	0	653	17	17	653	44	0
B Mining and quarrying	30	12	12	30	13	0	17	1	1	17	1	0	18	1	1	18	2	0	19	1	1	19	2	0
C Manufacturing	889	82	82	889	120	0	936	74	74	936	119	0	947	70	70	947	117	0	1.000	69	69	1.000	120	0
D Electricity, gas, steam and air conditioning supply	360	1	1	360	23	0	343	0	0	343	25	0	268	0	0	268	22	0	211	0	0	211	17	0
E Water supply	30	2	2	30	4	0	33	4	4	33	4	0	35	3	3	35	4	0	39	3	3	39	4	0
F Construction	588	34	34	588	62	0	577	46	46	577	66	0	601	46	46	601	66	0	666	50	50	666	73	0
G Wholesale and retail trade	1.777	59	59	1.777	123	0	1.800	57	57	1.800	118	0	1.900	59	59	1.900	121	0	1.949	54	54	1.949	112	0
H Transport and storage	593	29	29	593	54	0	625	33	33	625	55	0	584	28	28	584	53	0	634	31	31	634	56	0
I Accommodation and food service activities	217	16	16	217	20	0	225	16	16	225	20	0	234	12	12	234	21	0	258	12	12	258	22	0
J Information and communication	23	5	5	23	8	0	18	5	5	18	8	0	26	4	4	26	7	0	46	4	4	46	6	0
K Financial and insurance activities	37	0	0	37	2	0	40	0	0	40	3	0	12	0	0	12	1	0	12	0	0	12	1	0
L Real estate activities	384	25	25	384	28	0	401	26	26	401	26	0	412	26	26	412	28	0	410	24	24	410	26	0
M Professional, scientific and technical activities	184	14	14	184	19	0	178	14	14	178	19	0	171	14	14	171	18	0	169	13	13	169	17	0
N Administrative and support service activities	112	8	8	112	11	0	114	8	8	114	12	0	115	8	8	115	11	0	123	8	8	123	11	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	12	0	0	12	1	0	13	0	0	13	1	0	14	1	1	14	1	0	15	0	0	15	1	0
Q Human health services and social work activities	236	4	4	236	13	0	220	7	7	220	15	0	250	9	9	250	17	0	269	10	10	269	19	0
R Arts, entertainment and recreation	69	1	1	69	7	0	68	1	1	68	7	0	69	1	1	69	7	0	69	5	5	69	8	0
S Other services	33	3	3	33	3	0	31	3	3	31	4	0	30	3	3	39	10	0	39	3	3	39	4	0
<b>Loans and advances</b>	<b>6.722</b>	<b>315</b>	<b>315</b>	<b>6.722</b>	<b>508</b>	<b>0</b>	<b>6.401</b>	<b>313</b>	<b>313</b>	<b>6.401</b>	<b>547</b>	<b>0</b>	<b>6.449</b>	<b>300</b>	<b>300</b>	<b>6.449</b>	<b>548</b>	<b>0</b>	<b>6.653</b>	<b>300</b>	<b>300</b>	<b>6.653</b>	<b>547</b>	<b>0</b>

<sup>1</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

2023 EU-wide Transparency Exercise  
Collateral valuation - loans and advances  
Banca Transilvania

(mth EUR)	As of 30/09/2022					As of 31/12/2022					As of 31/03/2023					As of 30/06/2023				
	Loans and advances		Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Loans and advances		Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Loans and advances		Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Loans and advances		Non-performing		Unlikely to pay that are not past due or past due <= 90 days
	Performing	of which past due > 30days <= 90 days				Performing	of which past due > 30days <= 90 days				Performing	of which past due > 30days <= 90 days				Performing	of which past due > 30days <= 90 days			
Gross carrying amount	15,681	15,132	77	549	286	15,902	15,360	72	542	304	15,755	15,207	69	548	289	15,917	15,357	70	560	289
Of which secured	8,381	8,058	35	323	209	8,437	8,135	40	301	200	8,452	8,159	39	293	197	8,635	8,342	41	292	202
Of which secured with immovable property	6,464	6,380	29	285	186	6,515	6,253	29	282	175	6,489	6,238	29	251	170	6,525	6,283	31	242	170
Of which instruments with LTV higher than 60% and lower or equal to 80%	2,014	1,962		52	39	2,070	2,020		49	39	2,007	1,961		45	34	2,099	2,055		44	31
Of which instruments with LTV higher than 80% and lower or equal to 100%	898	870		27	16	910	872		38	22	885	847		38	23	774	736		38	24
Of which instruments with LTV higher than 100%	1,099	972		127	67	1,040	950		90	45	1,076	994		82	44	1,022	952		70	42
Accumulated impairment for secured assets	393	238	4	157	64	393	248	5	146	80	385	247	5	138	86	387	254	5	133	85
Collateral																				
Of which value capped at the value of exposure	5,846	5,697	29	149	103	5,993	5,856	29	136	97	5,996	5,861	29	135	97	6,105	5,971	33	134	101
Of which immovable property	5,347	5,205	24	142	98	5,446	5,315	24	131	93	5,420	5,291	23	128	92	5,493	5,366	25	127	95
Of which value above the cap	5,725	5,369	30	356	269	5,914	5,549	32	365	271	5,940	5,577	30	363	276	6,197	5,821	31	376	290
Of which immovable property	5,347	5,029	29	318	238	5,424	5,087	31	337	251	5,469	5,135	29	334	254	5,765	5,418	29	347	268
Financial guarantees received	1,462	1,445	2	17	11	1,422	1,403	5	19	13	1,418	1,398	4	20	14	1,488	1,463	3	25	16
Accumulated partial write-off	-20	0	0	-20	0	-19	0	0	-19	0	-19	0	0	-19	0	-2	0	0	-2	0

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.