

Bank Name	Banca Transilvania
LEI Code	549300RG3H390KEL8896
Country Code	RO



Key Metrics

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,812	2,172	2,096	2,114	C 01.00 (r020,c010)	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	1,632	1,955	1,911	1,871	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	1,812	2,172	2,096	2,114	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	1,632	1,955	1,911	1,871	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	2,134	2,487	2,413	2,424	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,955	2,270	2,228	2,181	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	11,337	11,820	11,244	11,666	C 02.00 (r010,c010)	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	11,337	11,820	11,244	11,423	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.98%	18.37%	18.64%	18.12%	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	14.40%	16.54%	17.00%	16.38%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	15.98%	18.37%	18.64%	18.12%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14.40%	16.54%	17.00%	16.38%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	18.83%	21.04%	21.46%	20.78%	CA3 {5}	•
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.25%	19.20%	19.82%	19.09%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	21,588	23,114	23,534	24,636	C 47.00 (r300,c010)	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	8.39%	9.40%	8.91%	8.58%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,812	2,172	2,096	2,114	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	1,632	1,955	1,911	1,871	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	21,588	23,114	23,534	24,636	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	21,409	22,896	23,350	24,394	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.4%	9.4%	8.9%	8.6%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.6%	8.5%	8.2%	7.7%	[A.2]/[B.2]	



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		Í					COREP CODE	
	A	(min EUR, %) OWN FUNDS	As of 30/09/2020 2,134	As of 31/12/2020 2.487	As of 31/03/2021 2.413	As of 30/06/2021	C01.00 (1010.010)	REGULATION Articles 4(118) and 72 of CRR.
		OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying		, .	, ,			Articles 4(118) and 72 of CRR Articles 50 of CRR
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	1,812	2,172	2,096	2,114	C 01.00 (r020,c010)	
	A.1.1	instruments)	1,086	1,194	1,177	1,166	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	90	367	324	120	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	527	473	495	670	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	16	16	16	16	C 01.00 (r210,c010)	Articles 4(112), 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 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-6	-7	-8	-8	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-56	-66	-65	-70	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	 (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs 	0	0	0	0	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) 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 (r450,c010) + C 01.00 (r450,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (4) (i) and 89 to 91 of CRR; Articles 36(1) point (b) (i), 243(1) point (b), 244(1) point (b) and 256 of CRR; Articles 36(1) point (b) (ii) and 378(3) of CRR; Articles 36(1) point (b) (vi) and 155(4) of CRR. 36(1) point (b) (vi) and 153(6) of CRR and Articles 36(1) point (b) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 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 (r480,c010)	Articles 4(27), 36(1) point (h); 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 (r490,c010)	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 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (rS10,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (rS13,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (r515,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-25	-24	-27	-23	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	179	217	185	243	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(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 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	179	217	185	243	C 01.00 (rS20,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (rS30,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Ter 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,812	2,172	2,096	2,114	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	323	315	317	310	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	323	315	317	310	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		0	0	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
	В	TOTAL RISK EXPOSURE AMOUNT	11,337	11,820	11,244	11,666	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	8.1	Of which: Transitional adjustments included	0	0	0	243	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.98%	18.37%	18.64%	18.12%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.98%	18.37%	18.64%	18.12%	CA3 (3)	
Hansidonal period	C.3	TOTAL CAPITAL RATIO (transitional period)	18.83%	21.04%	21.46%	20.78%	CA3 (5)	
CET1 Capital	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,632	1,955	1,911	1,871	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	14.40%	16.54%	17.00%	16.38%	A.4.3.0).0)] [D.1]/[8-8.1]	
Fully loaded ¹	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	179	217	185	243	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements			0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	243	C 05.01 (r440,c040)	
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⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



Overview of Risk exposure amounts

		RW	'As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	7,956	7,974	6,705	6,903	C 02.00 (r040, c010) -{C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r040, c260, s002) + C 08.01 (r040, c260, s002) -{C 08.01 (r040, s020, s002) -{C 08.01 (r040, s020, s02) -{C 08.01 (r040, s020, s020) -
Of which the standardised approach	7,956	7,974	6,705	6,903	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	10	9	9	78	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r050, c260, s002) + C 08.01 (r050, c
Credit valuation adjustment - CVA	7	6	6	31	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	1,725	2,191	2,791	2,925	C 02.00 (R520, c010)
Of which the standardised approach	1,725	2,191	2,791	2,925	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	1,639	1,640	1,732	1,730	C 02.00 (R590, c010)
Of which basic indicator approach	1,639	1,640	1,732	1,730	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	11,337	11,820	11,244	11,666	

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

² 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.



2021 EU-wide Transparency Exercise P&L Banca Transilvania

(1.7%)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR) Interest income	556	743	180	361
Of which debt securities income	111	150	42	87
Of which loans and advances income	442	588	137	273
Interest expenses	108	142	30	58
(Of which deposits expenses)	97	127	27	52
(Of which debt securities issued expenses)	0	0	0	0
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	1	0	1
Net Fee and commission income	116	161	44	92
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	47	60	15	26
Gains or (-) losses on financial assets and liabilities held for trading, net	-7	-6	2	3
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	4	8	12	20
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	58	80	20	42
Net other operating income /(expenses)	5	23	7	16
TOTAL OPERATING INCOME, NET	672	928	249	503
(Administrative expenses)	250	340	88	182
(Cash contributions to resolution funds and deposit guarantee schemes)	15	15	17	18
(Depreciation)	49	67	18	36
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-2	16	-1	1
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	3	19	-3	0
(Other provisions)	-5	-3	2	1
Of which pending legal issues and tax litigation ¹	0	-2	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	114	159	-25	30
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	113	158	-26	30
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	-2	1	-1	-2
(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 subsidaries, 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
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	248	330	153	238
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	218	290	132	206
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	218	290	132	206
Of which attributable to owners of the parent (1) Information available only as of end of the year	210	281	131	204

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Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31	/03/2021			As of 30	06/2021		
		Fi	air value hieran	chy		Fi	air value hieran	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	4,405				4,874				3,846				4,183				IAS 1.54 (i)
Financial assets held for trading	7	4	3	0	8	4	5	0	9	5	4	0	9	5	4	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	285	215	13	57	289	219	13	57	292	233	2	57	294	235	2	57	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	5,340	5,328	0	13	6,342	6,329	0	13	7,915	7,901	0	13	8,124	8,087	0	37	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	10,231				10,187				10,091				10,411				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 ¹	355				387				383				400				
TOTAL ASSETS	20,624				22,088				22,536				23,422				IAS 1.9(a), IG 6

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min	EUR)		,	s of 30/09/20	20					As of 31	/12/2020					As of 31	/03/2021			As of 30/06/2021						
		Gross carry	ing amount		Accur	nulated impair	ment	Gro	ss carrying amo	unt	Accu	mulated impair	rment	Gro	ss carrying am	ount	Acci	ımulated impai	rment	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	nent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector [‡]		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 creditimpaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	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	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impairer assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	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	References
Financial assets at fair	Debt securities	5,329	0	0	-1	0	0	6,331	0	0	-1	0	0	7,903	0	0	-2	0	0	8,112	0	0	-2	0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	6	0	0	0	0	0	6	0	0	0	0	0	6	0	0	0	0	0	6	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	409	0	0	-2	0	0	205	0	0	-2	0	0	255	0	0	-2	0	0	274	0	0	-2	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	8,343	1,567	579	-142	-207	-317	8,520	1,602	586	-148	-241	-334	8,429	1,536	580	-150	-221	-337	8,240	2,087	506	-154	-280	-322	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽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.



Breakdown of liabilities

Banca Transilvania

(mln EUR)

		Carrying	j amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	11	7	7	6	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	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	18,443	19,770	20,102	20,937	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	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	108	127	125	126	IAS 37.10; IAS 1.54(I)
Tax liabilities	22	24	41	48	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	18	18	19	20	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 ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	18,602	19,946	20,294	21,136	IAS 1.9(b);IG 6
TOTAL EQUITY	2,022	2,142	2,242	2,285	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	20,624	22,088	22,536	23,422	IAS 1.IG6

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



Breakdown of liabilities

Banca Transilvania

(mln EUR)

			Carrying	amount		
Breakdown of financial liabiliti	es by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		11	7	7	6	IFRS 9.BA.7(a); CRR Annex II
Chart and there	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	0	0	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	176	207	231	220	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	88	105	114	194	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	415	402	396	469	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	14	13	11	97	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	284	316	323	383	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	85	99	99	144	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	4,202	4,862	4,775	5,190	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	3,440	3,915	3,838	3,974	ECB/2013/33 Annex 2.Part 2.9.1
	Households	12,590	13,327	13,647	13,972	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	6,437	7,046	7,365	7,751	Annex V.Part 1.42(f), 44(c)
Debt securities issued		327	325	328	324	Annex V.Part 1.37, Part 2.98
Of which: Subor	dinated Debt securities issued	287	285	288	285	Annex V.Part 1.37
Other financial liabilities		449	332	402	378	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		18,454	19,778	20,109	20,942	



2021 EU-wide Transparency Exercise Market Risk

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	SA			IM											IN							
			VaR (Memoran	dum item)	STRESSED VaR (Memorandum item)	AND MIC	NTAL DEFAULT GRATION RISK TAL CHARGE	ALL PRICE	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (A	Memorandum item)		LT AND ION RISK	ALL PRICE	RISKS CAPIT	AL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	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		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 (SVaRI 1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30,	09/2020									As of 31/1	2/2020					
Traded Debt Instruments	1.306	1.603	0	0	0	0							0	0	0	0						
Of which: General risk	1,169	1,435	0	0	0	0							0	0	0	0						
Of which: Specific risk Equities	137	168 32	0	0	0	0							0	0	0	0						
Of which: General risk	16	16	l ő	0	0	0							0	0	0	0						
Of which: Specific risk	16	16	ō	ō	ō	ō							0	ō	ō	ō						
Foreign exchange risk	62	226	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0		0	0				0	0	0	0					•	
Total	1,401	1,862	0	0	. 0					0	0	0		0			. 0	0	0	0	0	0
	As of 31/03/2021	As of 30/06/2021				As of 31,	03/2021									As of 30/0	6/2021					
Traded Debt Instruments	2,355	2,460	0	0	0	0							0	0	0	0						
Of which: General risk	2,162	2,265	0	0	0	0							0	0	0	0						
Of which: Specific risk	193	195	0	0	0	0							0	0	0	0						
Equities	37	36	0	0	0	0							0	0	0	0						
Of which: General risk	19	18	0	0	0	0							0	0	0	0						
Of which: Specific risk	19	18	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	52	71	0	0	0	0							0	0	0	0						
Total	2,444	2,567	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
						-									• • •							

Market risk template does not include CIU 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 OVI template.



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Banca Transilvania											
					Standardise	d Approach						
			As of 30/	09/2020		As of 31/12/2020						
	(1) (1)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
Consolidated data	Control of commentation of control of the Control of Co	2,912 84 11 100 2,212 2,899 1,581 5,515 2,434 2,715 10 0 0 0 0	3,683 488 5 103 2,156 1,861 1,006 3,544 1,292 2,646 126 377 0 0 0 0	1,332 24 5 0 729 1,646 8822 2,427 738 916 34 411 0 0 0 0		4,131 93 11 10 0 1,341 2,799 1,497 5,595 2,766 146 733 0 0 0 0 0	5,146 22 5 129 0 1,221 1,822 1,017 3,488 1,192 2,701 0 0 0 0	1,630 16 5 0 514 1,620 814 2,356 681 936 31 403 0 0 0	339			
l	Other exposures	1,400	1,210	1/6	000		1,226		800			

		mark the state of											
					Standardise	d Approach							
			As of 30,	09/2020			As of 31,	12/2020					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
	(min EUR, %)	1.781	2,553	602		1.811	2.827	311					
	Central governments or central banks Regional governments or local authorities	1,781	2,553	23		1,811	2,827	311					
	Public sector entities	11				11							
	Multilateral Development Banks		í	i i		0	76	o o					
	International Organisations	0	0	0		ō	0	0					
	Institutions	510	465	214		350	343	164					
	Corporates	2,807	1,798	1,594		2,712	1,771	1,576					
	of which: SME	1,524	1,025	821		1,456	976	781					
	Retail	5,336	3,375	2,308		5,421	3,263	2,241					
ROMANIA	of which: SME	2,375	1,248	713		2,444	1,152	658					
1101 11 11 12 1	Secured by mortgages on immovable property	2,705 152	2,637 126	912		2,767 146	2,692	932					
	of which: SME Exposures in default	152	126 340	34 365		196	118 350	31 370	322				
	Exposures in default Items associated with particularly high risk	000	340	303	313	000	330	370	322				
	Items associated with particularly high risk Covered bonds	0		1		0	0	0					
	Claims on institutions and corporates with a ST credit assessment	ō	ō	ō		ō	ō	ō					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity	0	0	0		0	0	0					
	Other exposures	1,342	1,172	440		1,259	1,097	462					
	Standardised Total ²				821				857				

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 30)	09/2020			As of 31	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²
ITALY	Central comments or central bases Public sector entities Public sector entities Public sector entities Public sector entities Statistics Central to the sector entities Statistics Statist	800 0 0 0 103 1 1 0 2 2 0 0 0	800 0 0 0 103 1 1 0 2 2 0 0 0	400 0 0 0 25 0 0 0 1 1 1 0 0	0	2,001 0 0 0 102 1 1 0 2 2 0 0 0 0	2,001 0 0 0 102 0 1 1 2 0 0 0 0 0	1,001 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Other exposures					0			

					Standardise	d Approach			
			As of 30)	09/2020			As of 31	12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks	331	330	330		319	318	318	
	Regional governments or local authorities	2	1	1		8	7	4	
	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	120	120	120		91	89	88	
	Corporates of which: SME	70	63 51	52 40		54 42	51	43	
	or which: SME Retail	175	165	116		171	160	113	
MOLDOVA,	of which: SME	49	43	25		45	40	73	
REPUBLIC OF	Secured by mortgages on immovable property	0	0			0	0	0	
KEPUBLIC OF	of which: SME	ō	ō	i i		ō	ō	ō	
	Exposures in default	53	37	46	16	44	27	32	17
	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			
	Other exposures	58	36	36	40	143	127	41	
	Standardised Total ²				1 40				38

		(7) Total value adjustments and evolutions our country of countemarty excludes those for securistization exposures, additional valuation adjustments (AVIA) and other own funds reductions related to the exposures, but includes general credit risk adjustments.								
					Standardise	d Approach				
			As of 30)	09/2020			As of 31	/12/2020		
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
Country of Counterpart 4	Central recomments or central basis. Padic socio acciminato or local authoritica Padic socio mettina Padic socio mettina Padic socio mettina International Tecnnistica ori Basis International Tecnnistica International Tecnnistica International Tecnnistica International Tecnnistica International Tecnnistica International Tecnnistica International Inte	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0				
	Standardised Total ²				0				0	

The Control amounts a color Economy value. It reported before taken into account any offer the six control control and the color control control and the color control and the color color color color and the color col



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Banca Transilvania

Country of	Country of	sanca i ransiivania											
Country of Counterpart 5 Counterpart 7 Counterpar	Country of					Standardise	d Approach						
Country of	Country of			As of 30,	09/2020			As of 31	/12/2020				
Country of	Country of		Original Exposure ¹	Exposure Value ¹	Risk exposure amount		Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
		Central enversaments or central suches sectional ownermore or food an absorbities should allow or food of an absorbities should not be contracted to the contractions food of the contractions contractions contractions contractions contractions contractions contractions contractions defined to the contractions of the contraction of an absorbition of such contractions on immovable enverting of such contractions on immovable enverting of such contractions on immovable enverting of such contractions contractions defined to the contractions of the contractions contractions of the contractions of the contractions defined to the contraction of the contractions contractions on the contractions of the contractions contractions on the contractions of the contractions contractions on the contractions of the contractions contractions of the contractions of the contractions contractions on the contractions of the contractions contractions on the contractions of the contractions contractions on the contractions of the contrac	0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0			0			

					Standardise	d Approach			
			As of 30	/09/2020			As of 31,	/12/2020	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 6	Central oversements or central basis Associated oversements or root and authorities and an advantage of the authorities and an advantage of the authorities and an advantage of the authorities and an advantage of authorities and of authorities and of authorities and an advantage of a advantage of advantage of a advantage of a advantage of a advantage of a advant	0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0

** Obtained announce, writte Emissers value is recorded before taking the account any effect due to consider any entire or monitor there are monitor and emissions from the emission and emissions are emissions and emissions and emissions and emissions are emissions and emissions and emissions are emissions are emissions and emissions are emissions and emissions are emissions are emissions and emissions are emissions are emissions and emissions are emissions are emissions are emissions are emissions and emissions are emissions are emissions are emissions and emissions are emissions are

					Standardise	d Approach			
			As of 30,	/09/2020			As of 31	/12/2020	
	(min File %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 7 Sec	until all securiments or central sinks and contral sinks and contral sinks and contral	0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	o

O Civinal encourse, untile Escourse value, is recorded before takino into account any effect due to credit convenion factors or credit risk mitioation techniques (i.e., substitution effects).

(3) Total value adjustments and crevisions oer country of countercardir excludes those for scountistation encourse, additional valuation adjustments (ARNs) and other com funds reductions related to the

			**Cold Yould additionable operation of the department of the depar									
					Standardise	d Approach						
			As of 30/	09/2020			As of 31	/12/2020				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min EUR. %) Central governments or central banks											
	Regional governments or local authorities	ů	0	0		0	0	ı o				
	Public sector entities	0	0	0		ō	ō	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				
Country of	Retail of which: SME	0		0		0	U	0				
Country of	Secured by mortgages on immovable property	0		0		ů		0				
Counterpart 8	of which: SMF	ů	0	0		0	0	ı o				
	Pronsures in default	ō	ō	ō	0	ō	ō	ō	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 undertakinos (CIU)	0	0	0		0	0	0				
	Equity	0	0	0		0	0	0				
	Other exposures	0		0		0		0				
	Standardised Total ²				0				0			

Opinisal exocure, unitie Exocure value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitisation techniques (e.g. substitution effects).

(I) Total value activaments and previously our counterparty excludes those for securification exocures, additional valuation advantages (ANA) and other own funds reductions related to the

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 30,	/09/2020			As of 31	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min RIR_%) Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entitles Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions Corporates of which: SME	0	0	0		0	0	0	
Country of Counterpart 9	Retail of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 9	of which: SME Exosures in default Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Access associated with particularly might have Covered bonds Claims on institutions and cornorates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				

					Standardise	d Approach			
			As of 30,	/09/2020			As of 31	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks		0			0	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	9	0	0		0	0	0	
	Institutions Corporates	0				0			
	of which: SME	o o							
	Retail	ů		0		0	0	o o	
Country of	of which: SME	ō	0	0		ō	ō	0	
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	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 Collective investments undertakings (CIU)	0	0	0		0	0		
	Collective investments undertakings (CIU) Equity					0			
	Other exposures	0				0	0		
	Standardised Total ²	Ů				, and the second			
	- Standardisco rotal	(1) Original exposure, unlike Ex	none waken is encounted before	en takina into account any offic	t due to confit convenien facts	er or conflicted militarities backs	sianor (a a substitution effort	te)	



					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(mh EUR. %)	Original Exposure ¹	Exposure Value ^t	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	3,012	4,092			3,539	4,581	401	
	Regional governments or local authorities	87	30	12		113	55	16	
	Public sector entities	10	.4	4		11	.4	4	
	Multilateral Development Banks	102	138	0		102	156	0	
	International Organisations Institutions	1,184	1,173	471		1,116	1,115	472	
	Corporates	2,703	1,762			2,768	1,848	1,666	
	of which: SMF	1,341	876			1,356	901	719	
	Retail	5,720	3,461	2,389		6,003	3,615	2,501	
Consolidated data	of which: SME	2,385	1,158	662		2,455	1,178	673	
CONSONUALEU UALA	Secured by mortgages on immovable property	2,831	2,757			2,937	2,856		
	of which: SME	139	114			134	110		
	Exposures in default	726	358	383	351	711	367	390	32
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and comprates with a ST credit assessment	0	0	0		0	0		
	Collective investments undertakinos (CIU) Equity	0	0			0	0		
	Other exposures	1.454	1.271	508		1.557	1,359	538	
	Standardised Total ²	17,828	15,048		919	18,857	15,955		93

		Standardised Approach										
					Standardise	d Approach						
			As of 31,	/03/2021			As of 30	06/2021				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min EUR, %)											
	Central governments or central banks Regional governments or local authorities	1,343	2,424			1,658 106	2,701	23				
	Public sector entities	10	43	3		100	40	13				
	Multilateral Development Banks	0	36			0	54	0				
	International Organisations	ō	0	ō		ō	0	ō				
	Institutions	213	210	124		265	274	149				
	Corporates	2,656	1,719	1,551		2,704	1,808	1,633				
	of which: SME	1,297	835			1,320	867	692				
	Retail	5,515	3,291			5,808	3,437	2,375				
ROMANIA	of which: SME	2,342	1,118	639		2,404	1,134	648				
KONANIA	Secured by mortgages on immovable property	2,821	2,748			2,928	2,847	987				
	of which: SME	139 683	114 332		333	134 670	110 342	29 362				
	Exposures in default	683	332	353	333	6/0	342	362	309			
	Items associated with particularly high risk Covered bonds	0	0			0	0					
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	1				
	Collective investments undertakings (CIU)	ŏ	o o	0		ŏ	ŏ	l ő				
	Equity	0	0	0		o	0					
	Other exposures	1,279	1,130	452		1,390	1,222	508				
	Standardised Total ²				859				880			

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	d Approach			
			As of 31/	03/2021			As of 30	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	1.302	1,302	0		1.501	1.501		
	Regional governments or local authorities	0	0	0		0	0	ő	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	65	65	13		85	85	24	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	of which: SME	0	0	0		ô	0		
ITALY	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default Items associated with particularly high risk	0	0	0	0	0			
	Covered bonds	0	0	0		ŏ	ő	ő	
	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 Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0		·		0

					Standardise	d Approach			
			As of 31	/03/2021			As of 30	06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²
	(min EUR. %) Central governments or central banks	367	365	365		380	378	378	
	Regional governments or local authorities	8	7	7		7	7	3	
	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	138	137	137		136	135	134	
	Corporates	47	43	34		44	40	33	
	of which: SME	44	41	33		35	34	27	
MOLDOVA,	Retail	178	167	118		189	175	123 26	
	of which: SME	43	40	23		52	45	26	
REPUBLIC OF	Secured by mortgages on immovable property of which: SME	0	U	0		0	0	0	
	Fynosures in default	42	76	20	17	40	24	20	
	Items associated with particularly high risk	-0			.,			20	
	Covered hands	o o	0	0		0	0	o o	
	Claims on institutions and corporates with a ST credit assessment	ō	ō	ō		ō	ō	i o	
	Collective investments undertakings (CIU)	0	o	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	175	139	56		167	135	31	
	Chandrad Tabal ²				59				

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

		(2) Total value adjustments an exposures, but includes gene		unterparty excludes those for s	ecuristisation exposures, additio	nal valuation adjustments (AVA	s) and other own funds reduc	tions related to the	
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 4	Control (communities or control beales) Reading accommentar or local authorities Public sector certifies Public sector certifies International Conscientions Internationa	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0
	Other exposures Standardised Total ²	Ü			0				

(1) Original exposure, unline Exposure value, is reported before tableg into account any effect due to credit convenient florish tables or constraint military florish tables or for accomplishing or constraint florish reductions related to the exposure, but Account or constraint or constraint florish military florishing or constraint military florishing florishing



Country of Counterpart 8

2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Banca Transilvania

	Banca Transilvania								
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 5	Control Community or control basis. A control Community or Control basis. Public source certifies or force in Authorities. Public source certifies. Public source certifies. Public source certifies. A control Constructions Comparates. of which 15% Recursed by windows or control	0 0 0 0 0 0 0 0 0 0 0			0	0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	o
					ect due to credit conversion fact ecuristisation exposures, additio				

					Standardise	ed Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 6	Central overmentals or central basics Bassical overmental or central attentions and a second consumers or rock at antibities shadulated a forestiment Basics behavioral or central central central central central central central central central central central central central central central central central central central central cen	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o
	Standardised Total ²				0				

	•	exposures, but includes gene	a creating last account to the		Standardise	d American			
					Standardise	a Approacn			
			As of 31	03/2021			As of 30	/06/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 7	Contral sociaments or central hands Belleman comments for recial arthrotises Harlisticand Development Banks Harlisticand Development Banks Harlisticand Development Banks Grandson's Section S	0		000000000000000000000000000000000000000	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000	0

1	exposures, but includes gene	ral credit risk adjustments.						
				Standardise	d Approach			
		As of 31/	03/2021			As of 30/	06/2021	
	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0	0	0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	0	0	0	0				

			nd provisions per country of co		ecuristisation exposures, additio				
					Standardis	ed Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min PIII) %).)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country Counterp	Contral overmentation or contral hashs Residual outcomments of social arbitrities Public active entities International of basis International organizations International organizations International organizations International organizations International organization Intern	000000000000000000000000000000000000000			0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	
	Standardicad Total ²								

		exposures, but includes gene				rai raidaton acquaintina (xxx	-,		
					Standardis	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Control Construction or control for Control Control Another Construction or control and control control Another Construction or Control Another Construction Another Constru	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000		000000000000000000000000000000000000000	
	Standardised Total ²	Ü			0		,		



Credit Risk - IRB Approach

							IRB App	proach					
				As of 30/	09/2020					As of 31/	12/2020		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original Exposure ¹		Exposure			Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	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	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	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	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	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	0
	Retail - Other Retail	0	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	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						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) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31/	03/2021					As of 30,	06/2021		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Original Exposure ¹ Exposure			sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	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	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	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	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	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	0
	Retail - Other Retail	0	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	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						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) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

Ranca Trancilvania

							Banca Transilvania							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off balance of	neet exposures	
												Off-balance si	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				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			
				neid for didding	through profit or loss	comprehensive income	diffordised cost							
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [[5Y - 10Y [Austria													
[10Y - more Total	=													
[0 - 3M [[3M - 1V [
[1Y - 2Y [Belgium													
[5V - 10V [
[10Y - more Total [0 - 3M [[3M - 1Y [[1Y - 2Y [
[1Y - 2Y [Bulgaria													
[2Y - 3Y	Dalgaria													
Total [0 - 3M [
[3M - 1Y [
[3Y - 5Y [5Y - 10Y	Cyprus													
[10Y - more Total [0 - 3M [[3M - 1Y [
[3M - 1Y [
[1Y - 2Y 12Y - 3Y 13Y - 5Y [5Y - 10Y	Czech Republic													
[10Y - more														
[0 - 3M [
1 27 - 37 I 137 - 57 I 157 - 107 I	Denmark													
[10Y - more	1													
[0 - 3M [
[1Y - 2Y [Estonia													
[5Y - 10Y 10Y - more Total														
Total	1													



General governments exposures by country of the counterparty

							As of 31/12/2020							
						Direc	ct exposures							
	(min EUR)			On balance si	1eet				Deriva	tives		Off balar	ice sheet	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Risk weighted exposure amount
[0 - 3M [Finland													
[0 - 3M	France													
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Germany													
Total	Croatia													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] Total	Greece	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [3M - 1Y [1Y - 2Y] [2Y - 3Y	Hungary	0 25 7 0 0 0 10	0 25 7 0 0 10	0 25 7 0 0 10 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Total	Ireland	94	42	92	,	,	Ü	,	3	J	U	J	J	v
[3M - 1Y [Italy	0 21 21 0 0 22 0 0	0 21 21 0 22 0 0	0 21 21 0 22 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
13Y - more Total 10 - 3M 1 1 2Y - 3Y 1 2Y - 3Y 1 3Y - 5Y 1 1 1 2Y - 3Y 1 1 1 1 1 1 1 1 1	Latvia	0.5	63	6.5	0	0	0	Ü	3	J	U	U	J	U



General governments exposures by country of the counterparty

							Banca Transilvania							
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			
														Rick weighted
		Total gross carrying amount of non-	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)											
			positions	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
1 M S - Q 1														
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y														
[2Y - 3Y [[3Y - 5Y]	Lithuania													
T-t-i														
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [Luxembourg													
Total Tota														
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y														
[1Y - 2Y [Malta													
Total														
[0 - 3M [Netherlands													
13Y - 5Y I	Nedlerlands													
[10Y - more Total [0 - 3M [
[0 - 3M [
[5Y - 10Y [Poland													
f 10Y - more Total														
[0 - 3M [
[2Y - 3Y [13Y - 5Y [15Y - 10Y [Portugal													
[10Y - more														
[0 - 3M [[3M - 1Y [4,282 387 1,904 1,507 1,318	4,276 387 1,904 1,507 1,318 271 108	463 379 1,903 1,507 1,317 255 105	0	0	1 8	0	0	0	0	1 2 2	0	
[2Y - 3Y [[2Y - 5Y [Romania	1,507 1,318	1,504 1,507 1,318	1,505 1,507 1,317	0	0	0 0 1	0	0	0	0	2 0	0	
Total Tota]	271 108 9,777	271 108 9,771	255 105 5,928	0	0	16 3 30	0	0	0	0	42 17 66	0	4 220
[3M - 1V [9,777	9,771	5,928	0	0	30	0	0	0	0	66	0	1,329
[1Y - 2Y [Slovakia													
[3Y - 5Y [5Y - 10Y [10Y - more														
[3Y - MY] [10Y - more Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [1Y - MY] [1] [1] [1]														
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [5Y - 10Y	Slovenia													
f 10Y - more Total														



General governments exposures by country of the counterparty

							Banca Transilvania							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	exposure amount
「0 - 3M 「 13M - 1Y 「 11Y - 2Y [12Y - 3Y [13Y - 5Y	Spain	0 0 0 0 0 6 0	0 0 0 6 0	0 0 0 6 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
To - 3M	Sweden									-				_
[0 - 3M [United Kingdom													
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [10Y - 10Y [10Y - more	Iceland													
Total [0 - 3M[13M - 1Y 11Y - 2Y 12Y - 3Y 3Y - 5Y 15Y - 10Y 110Y - more	Liechtenstein													
Total [0 - 3M [Norway													
[0 - 3M	Australia													
130 y - more Total [0 - 3M [3M - 1Y [1 1 y - 2 y [37 - 5 y [57 - 10 y [10 y - more Total	Canada													
Total	Hong Kong													



General governments exposures by country of the counterparty

							Banca Transilvania							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance si	neet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	e.posait a aniconic
[0 - 3M [Japan													
Total	u.s.													
[0 - 3M [China													
Total [0 - 3 M [10Y - more Total [0 - 3 M []]	Switzerland													
[3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Other advanced economies non EEA													
Total Tota	Other Central and eastern Europe countries non EEA													
10 tal 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Middle East													
10-13M 10-13M 13M - 11Y	Latin America and the Caribbean													



General governments exposures by country of the counterparty

							Banca Transilvania							
							As of 31/12/2020	1						
						Direc	t exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitivo fair valvo	Doniustivos with	negative fair value	Off-balance sh	eet exposures	
								Derivatives with po	siuve iaii vaiue	Derivatives with	rnegauve iaii value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Risk weighted exposure amount
[0 - 3M [Africa													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Others	319 0 0 7 7	319 0 0 0 7 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 7 7	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	4
Total		327	327	1	0	0	7	0	0	0	0	0	0	

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 counterparts 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 counterparts (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 counterparts (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, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



General governments exposures by country of the counterparty

							Banca Transilvania							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	ıce sheet	
												Off-balance s	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			-
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Nominal	Provisions	Risk weighted exposure amount
				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	NO.	Piovisions	
[0 - 3M [
[3M - 1Y[[1Y - 2Y[
[2Y - 3Y [[3Y - 5Y [Austria													
[5Y - 10Y [[10Y - more														
Total [0 - 3M [
「1Y - 2Y 「 「2Y - 3Y 「	Belgium													
[3Y - 5Y [15Y - 10Y 10Y - more Total														
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [
[1Y - 2Y [Bulgaria													
[5Y - 10Y [10Y - more														
Total 「0 - 3M 「 「3M - 1Y 「 「1Y - 2Y 「														
	Cyprus													
13Y - 5Y 15Y - 10Y 110Y - more Total														
[0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Czech Republic													
[5Y - 10Y [[10Y - more														
Total 「0 - 3M 「 「3M - 1Y 「 「1Y - 2Y 「														
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Denmark													
Total [0 - 3M [[3M - 1Y [
[0 - 3M [Estonia													
[5Y - 10Y [10Y - more														
Total	1													



General governments exposures by country of the counterparty

							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance si	neet				Derivat	tives		Off balar	ıce sheet	
	(min corry							Derivatives with pos		Part and an add	negative fair value	Off-balance sl	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	exposure amount
[0 - 3M [Finland													
[0 - 3M	France													
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Germany													
Total	Croatia													
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] Total	Greece	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
[0 - 3M [3M - 1Y [1Y - 2Y] [2Y - 3Y	Hungary	0 25 7 0 0 0	0 0 25 7 0 0 0	0 25 7 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M	Ireland		54	32						j		,		
[3M - 1Y [Italy	0 20 20 0 0 22 0 0 0	0 20 20 0 22 0 0	0 20 20 0 22 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
13Y - 10Y 110Y - more	Latvia		0.2	32	· ·		, and the second	Ţ.	,	j		j	,	-



General governments exposures by country of the counterparty

							Banca Transilvania							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
					I	l .			<u> </u>		I			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											exposure amount
,	,,,	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost	can ying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M 3M - 1Y 1Y - 2Y														
[1Y - 2Y [Lithuania													
12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total														
[0 - 3M [
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Luxembourg													
[0 - 3M [
[1Y - 2Y [Malta													
	-													
Total 0 - 3M														
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Netherlands													
Total	-													
[0 - 3M [
[1Y - 2Y [Poland													
Total														
[1Y - 2Y [Portugal													
Total														
[0 - 3M [[3M - 1V [69 616 1,558	57 616 1.558	57 614 1,538	0	0	0 3 20	0	0	0	0	0 2	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Romania	616 1,558 1,819 1,514 1,652	57 616 1,558 1,819 1,514 1,652	1,819 1,512	0	0	20 0 2	0	0	0	0	1 1	0	
		1,652 381 7,610	1,652 381 7,598	57 614 1,538 1,819 1,512 1,633 372 7,545	0 0	0 0	19 10 53	0 0	0	0 0	0 0 0	43 14 63	1 0 1	41
T10Y - more														
[1Y - 2Y [Slovakia													
[5Y - 10Y [10Y - more Total To - 3M Total														
[0 - 3M [
[2Y - 3Y [Slovenia													



General governments exposures by country of the counterparty

							Banca Transilvania							
							As of 30/06/2021							
						Dire	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ıce sheet	
	(Off-balance sl	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Risk weighted exposure amount
[0 - 3M 1 1 1 1 1 1 1 1 1	Spain	0 0 0 0 6 0	0 0 0 6 0	0 0 0 6 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [Sweden		J	J			,		,	Ţ		Ţ.	Ţ.	
[0 - 3M [United Kingdom													
10 - 3M	Iceland													
[0 - 3M [Liechtenstein													
13Y - 10Y 110Y - more	Norway													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Australia													
10Y - more	Canada													
Total	Hong Kong													



General governments exposures by country of the counterparty

							Banca Transilvania							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	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	
[0 - 3M [Japan													
[0 - 3M [u.s.													
[0 - 3M [[3M - 1Y [China													
Total [0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M [Middle East													
[0 - 3M [Latin America and the Caribbean													



General governments exposures by country of the counterparty

							Banca Transilvania							
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Risk weighted exposure amount
[0 - 3M [3M - 1Y [1Y - 2Y	Africa													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Others	239 0 7 0 0	239 0 0 7 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 6 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	
Total		247	247	1	0	0	7	0	0	0	0	0	0	241

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 counterparts 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 counterparts (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 counterparts (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, Dominician Republic, Ecuador, Glenada, Guyana, Halt, 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 Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (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.



Performing and non-performing exposures

Ī					As of 30/09/202	0								As of 31/12/202	20			
		Gr	oss carrying amo	unt			ted impairment, acco n fair value due to cr 4		Collaterals and financial		Gross	carrying amou	unt			ed impairment, a fair value due to		Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perforn	ning ¹	On performing	On non-performin	ng exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perforn	ning ¹	On performing exposures ²	On non-perform	ning exposures ³	guarantees received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²	0	f which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	3,795	0	0	o derauteu	0				0	4,291	0	0	ueraurteu 0	,		0		0
Debt securities (including at amortised cost and fair value)	5,980	0	0	0	0			0	0	6,780		0	0		3	0	0	
Central banks	48	0	0	0	0	-	0	0	0	4		0	0		0			0
General governments	5,127	0	0	0	0		3 0	0	0	6,129	0	0	0		0 :		0	0
Credit institutions	273	0	0	0	0		0	0	0	274		0	0			0	0	0
Other financial corporations	528	0	0	0	0		0	0	0	331		0	0		0		0	
Non-financial corporations	4	0	0	0	0		0	0	0	3	0	0	0		0	0	0	0
Loans and advances(including at amortised cost and fair value)	10,495	51	579	579	579	348	317	317	225	10,714	40	586	586	586	389	334	334	212
Central banks										٠,								
Central banks	U	U	U	U	0	,	1 1	U	0		1 1	U	U	· '			0	ĭ
General governments	56	0	0	0	0	:	. 0	0	0	40	0	0	0	(0 2	. 0	0	0
Credit institutions	1,124	0	0	0	0		0	0	0	1,068	3 0	0	0		0	0	0	0
Other financial corporations	94	0	0	0	0		4 0	0	0	296	5 0	0	0		0 6	0	0	0
Non-financial corporations	3,943	8	359	359	359	230	186	186	150	3,968	9	350	350	350	0 267	191	191	133
of which: small and medium-sized enterprises at amortised cost	2,140	7	145	145	145	112	63	63	25	2,209	8	155	155	155	5 133	74	74	22
of which: Loans collateralised by commercial immovable property at	1,837		244	244	244	96	111	111	131	1,755		231	231	231	1113	116	116	114
amortised cost	1,037	-	244	244	244	,	1		131	1,733	1 1	251	231	23.	1	110	110	114
Households	5,278	43	219	219	219	112	2 132	132	75	5,343	30	235	235	235	5 114	143	143	79
of which: Loans collateralised by residential immovable property at amortised cost	3,307	26	108	108	108	20	42	42	66	3,400	18	112	112	112	2 22	41	41	70
of which: Credit for consumption at amortised cost	1,956	27	137	137	137	65	84	84	46	1,939	16	151	151	151	L 64	94	94	49
DEBT INSTRUMENTS other than HFT	20,271	51	579	579	579	351	317	317	225	21,784	40	586	586	586	392	334	334	212
OFF-BALANCE SHEET EXPOSURES	3,099		48	48	48	25	26	26	11	3,005		56	56	56	5 34	36	36	10

¹⁷ For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost or an exposure of the specific and isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost provision of the provisions (instruments at fair value other than HFT)
18 Translations report here specifical isoscentific for frauncial seasity, individually and collective eliminated impairments and accumulated engagements at an extraording on the FIRREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a carellided intercontain contraction, see guinted in Annual collective (15) to 863/101-11-15 in Supervisory reported series based in the sign convention, the provisors of the sign convention, the provisors



Performing and non-performing exposures

									Banca Tra	insiivania								
					As of 31/03/202	1								As of 30/06/2021	1			
		Gross	carrying amo	unt		Accumulat changes in provisions	ted impairment, a n fair value due to 4	ccumulated credit risk and	Collaterals and financial		Gro	ss carrying amou	nt ⁵		Accumulat changes in provisions	ed impairment, a fair value due to	ccumulated credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perforr	ming ¹	On performing	On non-perfor	ming exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of wi	nich non-perforr	ning¹	On performing	On non-perform	ming exposures ³	guarantees received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	3,237		0	deladited	,			,		3,525		0	ueraurteu	,			,	
Debt securities (including at amortised cost and fair value)	8,404		0				1 :			8,632		0	0			1		
Central banks	62	0	0							6,632		0	0		-			
General governments	7,594	0	0						0	7,838	0	0					1	
Credit institutions	406	0	0						0	436		0	0					
Other financial corporations	339	0	0	0	0				0	296	0	0						
Non-financial corporations	3	0	0	0	0				0	4	0	0	0	0				
Loans and advances(including at amortised cost and fair value)	10,552	68	580	580	580	370	337	337	204	10,920	44	570	570	506	436	338	322	192
Central banks	0	0	0	0	0	c	0	0	0	0	0	0	0	0	C	0	0	0
General governments	38	0	0	0	0	2	2 (0	0	225	0	0	0	0	2	2 (0	0
Credit institutions	824	0	0	0	0	c	0	0	0	675	0	0	0	0	o	0	0	0
Other financial corporations	289	0	0	0	0	5	5 (0	0	328	0	0	0	0	5	5 (0	0
Non-financial corporations	3,983	26	353	353	353	253	3 195	195	131	4,050	6	342	342	297	270	193	182	122
of which: small and medium-sized enterprises at amortised cost	2,214	21	150	150	150	128	B 73	73	19	2,228	6	155	155	134	150	76	73	61
of which: Loans collateralised by commercial immovable property at amortised cost	1,671	4	232	232	232	106		118	112	1,703	1	213	213		100	110	104	102
Households	5,418	42	227	227	227	111	1 142	142	73	5,641	38	228	228	208	159	145	5 140	69
of which: Loans collateralised by residential immovable property at amortised cost	3,452	25	104	104	104	20	38	38	66	3,555	25	100	100	85	28	37	35	63
of which: Credit for consumption at amortised cost	1,942	23	146	146	146	61	L 94	94	45	2,020	22	146	146	133	98	97	94	41
DEBT INSTRUMENTS other than HFT	22,193	68	580	580	580	374	337	337	204	23,077	44	570	570	506	440	338	322	192
OFF-BALANCE SHEET EXPOSURES	3.012		53	53	53	35	32	. 32	10	3,129		57	57	55	37	33	32	13

<sup>3,012 53 53 53 53 53 52 32 10 3,129 57 57 57 55 37 33 32 2

(1)</sup> For the definition of non-performing exposures please nefer to COMMISSION IMPLEMENTING REGULATION (EU) 2015;227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, substite 25
(2) Institutions report here collective allowances for incurrent but not reported losses (institutines at a demotised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value of their than IFT)
(3) Institutions report here specific allowances for innicial assess, individually and collectively estimated (instruments at amortised cost) and changes in fair value of their due to credit risk and provisions (instruments at fair value other than IFT)
(4) For the enhances where terms, accumulated impairments and accomulated repairments and accomulated repair



Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ring amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ring amount of with forbearance	Accumulated ir accumulated cl value due to cr provisions for forbearance me	hanges in fair edit risk and exposures with		ancial guarantees xposures with e measures
(min EUR)		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
Cash balances at central banks and other demand deposits	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	О
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)	390	318	173	160	188	149	377	306	173	160	175	136
Central banks	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
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	0	0	0	0	0	1	0	0	0	1	0
Non-financial corporations	300	245	135	124	141	112	285	232	135	124	127	99
of which: small and medium-sized enterprises at amortised cost	124	89	41	34	68		126	90	45	38	64	
Households	90	73	38	36	47	36	91	74	38	36	48	37
DEBT INSTRUMENTS other than HFT	390	318	173	160	188		377	306	173	160	175	
Loan commitments given	7	3	1	1	3	1	7	5	3	3	2	1
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	168						154					
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	318						306					

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

[©]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 F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - 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.



Forborne exposures

Banca Transilvania

			As of 31/	03/2021					As of 30/	06/2021		
		ring amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc	xposures with		ring amount of with forbearance	Accumulated ir accumulated cl value due to cr provisions for forbearance me	hanges in fair edit risk and exposures with	received on e	ancial guarantees exposures with the measures
(min EUR)		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
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	o	0	0	0	0	0	0	0	0	0	О
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)	394	308	177	162	187	135	401	302	189	163	184	127
Central banks	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
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	0	0	0	1	0	1	0	0	0	0	0
Non-financial corporations	303	237	140	127	139	100	313	235	150	130	138	95
of which: small and medium-sized enterprises at amortised cost	126	86	45	37	63		136	88	53	38	65	
Households	89	71	37	35	47	35	87	66	38	33	45	32
DEBT INSTRUMENTS other than HFT	394	308	177	162	187		401	302	189	163	184	
Loan commitments given	7	5	3	3	3	2	7	4	2	2	3	2
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	150						151					
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	308						302					
	(1) [U ATTOM (EU) 201 E (222							

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

(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 F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - 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.



2021 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Banca Transilvania

			AS 01 3	0/09/2020					AS 01 3	1/12/2020					AS 01 3.	1/03/2021					AS 01 31	0/06/2021		
	Gross carr	ying amount				Accumulated	Gross car	rying amount				Accumulated	Gross car	rying amount				Accumulated	Gross carr	rying amount				Accumulated
(min EUR)		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative
A Agriculture, forestry and fishing	399	24	24	399	32	0	368	27	27	368	36	0	360	25	25	360	35	0	398	26	26	398	39	0
B Mining and guarrying	27	18	18	27	17	0	25	17	17	25	16	0	26	17	17	26	16	0	25	17	17	25	16	0
C Manufacturing	733	104	104	733	110	0	750	94	94	750	119	0	703	105	105	703	112	0	690	96	96	690	107	0
D Electricity, gas, steam and air conditioning supply	53	13	13	53	8	0	64	11	11	64	8	0	68	9	9	68	8	0	77	7	7	77	8	0
E Water supply	33	2	2	33	3	0	36	2	2	36	3	0	39	1	1	39	3	0	42	2	2	42	4	0
F Construction	429	60	60	429	60	0	401	57	57	401	61	0	403	53	53	403	58	0	404	44	44	404	54	0
G Wholesale and retail trade	1.018	59	59	1.018	82	0	1.060	64	64	1.060	91	0	1.118	62	62	1.118	93	0	1.122	63	63	1.122	102	0
H Transport and storage	378	29	29	378	36	0	397	30	30	397	41	0	402	28	28	402	39	0	413	29	29	413	45	0
I Accommodation and food service activities	140	14	14	140	11	0	147	12	12	147	19	0	148	13	13	148	19	0	146	15	15	146	20	0
3 Information and communication	74	8	8	74	8	0	56	6	6	56	6	0	48	7	7	48	5	0	45	6	6	45	6	0
K Financial and insurance activities	4	0	0	4	1	0	4	0	0	4	0	0	3	0	0	3	0	0	4	0	0	4	0	0
L Real estate activities	215	8	8	215	10	0	208	8	8	208	11	0	218	12	12	218	15	0	231	11	11	231	16	0
M Professional, scientific and technical activities	113	10	10	113	14	0	118	9	9	118	17	0	111	8	8	111	12	0	113	8	8	113	13	0
N Administrative and support service activities	82	5	5	82	9	0	81	5	5	81	10	0	77	5	5	77	9	0	77	8	8	77	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	10	0	0	10	1	0	10	0	0	10	1	0	10	0	0	10	1	0	10	0	0	10	1	0
Q Human health services and social work activities	167	3	3	167	8	0	173	3	3	173	11	0	175	3	3	175	12	0	178	4	4	178	12	0
R Arts, entertainment and recreation	45	1	1	45	4	0	45	1	1	45	6	0	54	1	1	54	9	0	52	1	1	52	8	0
S Other services	23	3	3	23	2	0	22	3	3	22	3	0	22	3	3	22	3	0	21	3	3	21	3	0
Loans and advances	3 943	359	359	3 943	416	0	3 968	350	350	3 968	459	0	3 983	353	353	3.983	449	0	4.050	342	342	4.050	463	0

⁽¹⁾ 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 oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



2021 EU-wide Transparency Exercise Collateral valuation - Ioans and advances Banca Transilvania

			As of 31/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/06/2021		
	Loans and advance	P4	AS 01 31/09/2020			Loans and advance		AS 01 31/12/2020	<u>' </u>		Loans and advance	PE	AS 01 31/03/2021	·		Loans and advanc	es.	AS 01 30/00/2021		
		Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing		Non-performing	
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	10,495	9,916	51	579	321	10,714	10,128	40	586	328	10,552	9,971	68	590	334	10,920	10,350	44	570	303
Of which secured	6,189	5,771	32	418	275	6,388	5,978	23	410	275	6,413	6,013	43	400	271	6,545	6,165	30	379	244
Of which secured with immovable property	5,467	5,077	30	390	254	5,454	5,074	20	380	253	5,408	5,038	34	370	250	5,534	5,186	28	348	222
Of which instruments with LTV higher than 60% and lower or equal to 80%	1,506	1,453		53	35	1,491	1,445		46	31	1,530	1,483		47	34	1,559	1,517		42	29
Of which instruments with LTV higher than 80% and lower or equal to 100%	974	934		39	23	999	957		41	27	1,001	963		38	24	1,096	1,056		40	24
Of which instruments with LTV higher than 100%	1,136	931		205	134	1,086	883		203	128	996	797		200	129	934	755		179	107
Accumulated impairment for secured assets	348	160	3	188	122	383	189	3	194	125	371	178	6	192	125	370	186	4	184	114
Collateral																				
Of which value capped at the value of exposure	4,668	4,453	27	216	141	4,635	4,432	17	202	137	4,637	4,442	29	194	134	4,783	4,601	23	182	119
Of which immovable property	4,416	4,211	26	204	131	4,394	4,201	17	193	129	4,404	4,220	29	184	126	4,541	4,367	23	175	113
Of which value above the cap	3,615	3,313	29	302	198	3,603	3,288	16	314	209	3,559	3,290	27	269	187	3,640	3,371	24	269	181
Of which immovable property	3,371	3,110	29	261	168	3,386	3,112	16	273	179	3,350	3,115	26	236	162	3,428	3,193	24	235	155
Financial guarantees received	663	653	2	9	8	881	870	3	10	8	948	938	7	10	8	930	919	1	10	8
Accumulated partial write-off	-25	0	0	-25	0	-22	0	0	-22	0	-22	0	0	-22	0	-22	0	0	-22	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 1% or above.



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02 Bay Carassiania

İ								As of 30	/09/2020															As of 31	/12/2020							
	Gross i	canying amount						,	Accumulated im	pairment, accumu	lated negative char	e due to credit ri	k	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount							Accumulated imp	aliment, accumu	lated negative ch	anges in fair vali	ue due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount	
(min EUR)		Performing	Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk sinou intial recognition but not credit- impaired (Stape 2)	Non-performi	of which: of which: esposures with forbassance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which:	Non-performi	ng Of which: exposures with forbalance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- parforming exposures		Performing	Of which: exposures with forbeasince measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ng Of which: exposures with forbaseance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbussince measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposures with forburance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guisantee received in the contact of the COVID-19 crisis	Enflows to non- performing exposures
Loans and advances subject to active EBA-compliant moratoria	1,035	943	31	398	92	74	88	102	58	3	42	44	36	42		15	1		0		1	1	1	0		0		0	0	0		۰
of which: Households	335	312	s	91	23	16	23	23	12	0	10	11		11	۰	4	0	0	0		0	۰	0	0		0		0	0	0		
of which: Collateralised by residential immovable property	50	44	1	13	6	4	6	s	2	0	2	3	2	3	0	1	0	0	0		0		0	0		0		0	0	0	0	
of which: Non-financial corporations	658	529	26	293	68	58	65	77	45	3	30	33	28	31	۰	11	1	0	0		1	1	1	0		0		0	0	0		
of which: Small and Medium-sized Enterprises	416	382	22	196	33	23	30	36	25	2	17	11	7	10	0	4	1	0	0	0	1	1	1	0		0		0	0	0	0	0
of which: Collateralised by commercial immovable property	80	70	16	27	10		30	6	4	0	3	2	2	2		1	1		0		1	1	1	0		0		0	0	0		

								As of 30	/09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	
		Performing			Non-performi	ing			Performing			Non-perform	ing					Performing			Non-performi							Non-perform	ning			
(min EUR)			Of which: exposures wi forbearance measures	Of which: Instruments with significant increase in credit risk sino initial recognition but not credit- impaind (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: exposures with forbeinance measures	Of which: Instruments with significant increase in oradit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbalization measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures			Of which: exposures wit forbearings measures	Of which: in Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Slage 2)		Of which: exposures with forbasising measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeasings missiones	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	
	325	312	2	73	13	9	12	16	13	0	9	6	4	5	۰	2	1,300	1,202	31	521	106	79	98	152	99	4	80	53	41	49	0	5
f which: Households	243	232	1	s	11	7	10	13		0	7	s	3	5	۰	2	560	524	4	136	36	23	34	38	21	٥	16	17	10	16	0	4
of which: Collateralised by residential immovable property	15	13	0	4	2	2	2	1	0	0	0	1	1	1	۰	0	63	55	0	18		6		7	3	0	3	4	2	4	0	1
f which: Non-financial corporations	80	78	1	22	2	1	2	5	4	0	2	1	1	1		0	705	635	27	369	70	56	64	111	75	4	60	36	31	34	0	1
	46	46	1	13	2	1	1	3	3	0	1	1		1	۰	0	442	404	22	243	38	25	32	60	47	3	39	13		11	0	۰
of which: Collateralised by commercial immovable property				2	0		0		0	0	0	0		0		0	83	74	15	33	9	9	9	-	5	0	s	3	3	3	0	

								As of 30	09/2020															As of 31	/12/2020							
		Great comparement, accordance in page 1 and 1 an													Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in ordit risk since initial recognition but not credit- impaired (Stage 2)	Non-performi	Of which: supplicates with forbiarance measures	Of which: Unlikely to pay that are not paint-due or paint-due <= 90 days		Performing	Of which: soposums with forbearance measures	Of which:		Of which: exposures with forbeirance	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis			Performing	Of which: soposums with forbeasings measures	Of which: Instruments with significant increase in could risk since initial recognition but not could- irrpained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not pait-due or pait-due <= 90 days			Of which: exposums will forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbusiance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee nooseed in the contact of the COVID-19 crisis	Enflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	340	338	0	13	2	1	2	5	5	0	1	0		0		2	559	555	0	36	3	2		11	11	۰	3	0	0	0		
of which: Households	2	2			۰				0			0				0	5	5			0			0	۰			0				0
of which: Collateralised by residential immovable property		0			۰			۰	0			0				0	0	۰			0			0	۰			0				0
of which: Non-financial corporations	337	335	0	13	2	1	2	5	5	0	1	0		0		2	552	548	0	36	3	2	3	11	11	0	3		0	0	۰	0
of which: Small and Medium-sized Enterprises	320	320			1			5	5			0				1	521	529			2			10	10			0				0
of which: Collateralised by commercial immovable property	1	1			0				0			0				0	2	2			0							0				



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02. Barca Translamina

								As of 31	(03/2021															As of 30	/06/2021							
	Gross :														Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross														Maximum amount of the guarantee that can be considered	d Gross carrying amount
					Non-perform				Performing									Performing			Non-perform							Non-perform				
(min EUR)			Of which: exposures with forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures wit fortwarance measures	Of which: Unlikely to pay that are not past-due or past-due c= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <- 90 days	context of the COVID-19				Of which: exposures with forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: h Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the content of the COVID-19 crisis	e non- e performing
Loans and advances subject to active EBA-compliant moratoria	26	24	1	10	2	1	2	2	2	0	1	1	0	1	0	1	21	18	1	12	3	3	1	3	2	0	2	1	1	1	0	
of which: Households	17	16	0	5	1	1	1	1	1	0	1	0	0	0	0	1	10	10	0	6	0	0	۰	1	1	0	1	0	0	۰	0	
of which: Collaboralised by residential immovable property	1	1	0		0		0	0	0	0	۰	0		0	0	0	0	۰	0		0	0	۰	0	۰	0		0	0		0	
of which: Non-financial corporations		7	0	5	1	1	1	1	1	0		0		0	0	0	11		0	7	3	2	3	2	1	0	1	1	1	1	0	
of which: Small and Medium-sized Enterprises	5	4	0	2	1	1	1	1	1	0		0	0	0	0	0	7	s	0	4	3	2	2	2	1	0	1	1	1	1	0	
of which: Collaboratised by commercial immovable property	1	1	0		1	1	1	0	0		۰	0		0	0	0	1		۰	۰	1	1	1	0	۰	0	۰	0				۰

								As of 31	/03/2021															As of 30	/06/2021							
	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount															Miximum amount of the guarantee that can be considered	Gross carrying amount
					Non-perform				Performing			Non-perform	ing					Performing			Non-perform	ning						Non-performi	ng			
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since instruments in recognition but not credit- impaired (Stage 2)			Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbearings measures	Of which: Instruments with significant increase in credit risk since initial ricognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbearance measures	Of which: bristruments with significant increase in credit risk since ential ricognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contast of the COVED-19 crisis	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant moratoria	1,184	1,067	44	445	117	85	107	141	83	7	64	58	42	53	0	22	1,090	964	53	418	126	84	107	139	75	13	52	64	42	sı		20
of which: Households	503	466	6	122	37	23	33	36	10	0	15	10	10	15	0	5	464	443		192	40	20	32	43	23	2	19	20	9	15	0	7
of which: Collateralised by residential immovable property	50	42	0	16		5		6	3	0	2	3	2	3	0	0	45	41	1	17	7	5	7	6	3	0	2	3	2	3	۰	
of which: Non-financial corporations	652	573	38	321	79	62	74	104	64	6	49	40	31	36	0	17	581	495	45	224	86	64	я	95	52	11	33	44	33	37		13
of which: Small and Medium-sized Enterprises	395	357	24	213	29	26	34	55	41	3	34	14		12	0	4	347	300	30	141	47	28	37	52	32		20	19	10	13	۰	10
of which: Collaboralised by commercial immovable property	68	57	14	21	11	9	11		4	1	3	4	2	4	0	3	64	52	17	14	12	10	11	-	4	2	2	4	3	3		3

İ								As of 31,	/03/2021															As of 3	0/06/2021							
	Gross		unt Accumulated impairment, accumulated registive changes in fair value due to crudit sisk											Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount	
(min EJII)			Of which: exposures wit forbairance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	Of which: esposites will forbeirance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: exposums with forbeirance measures	Of which:	Non-perform	Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-parform	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in ovedit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not pail-due or pail-due < = 90 days	Public guarantee received in the content of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	631	626	0	51	5	2	4	13	13	0	4	0		0	0	2	606	603	0	206	3	1	3	21	21	0	14	0	0	0	۰	
of which: Households	8							0	0			0				۰	9	9			0			0				0				
of which: Collateralised by residential immovable property	۰	0			۰			0	0			0				۰	0	۰			۰			0	۰			0				۰
of which: Non-financial corporations	621	616	0	51	s	2	4	13	13	0	4	0	0		0	2	595	592	0	205	3	1	3	21	20	0	14	0	0	0		
of which: Small and Medium-sized Enterprises	583	590			3			12	12			0				2	558	555			3			29	19			0				
of which: Collateralised by commercial immovable property	2	2			0			0	0			0				0	2	2			0			0				0				0