



2021 EU-wide Transparency Exercise

Bank Name	Banca Transilvania
LEI Code	549300RG3H390KEL8896
Country Code	RO

2021 EU-wide Transparency Exercise

Key Metrics

Banca Transilvania

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	CORE 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



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Leverage ratio

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		(mln 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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	1,632	1,955	1,911	1,871	C 47.00 (r310,c010)	
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)	
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]	

		(mln EUR, %)						
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS						
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)				C 01.00 (0101,010)	Articles 4(1)(b) and 72 of CRR	
	A.1.1	1,812	2,172	2,096	2,114	C 01.00 (0102,010)	Article 50 of CRR	
	A.1.1.1	1,086	1,194	1,177	1,166	C 01.00 (0103,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR	
	A.1.2	90	367	324	120	C 01.00 (0130,010)	Articles 36(1) points (c), 26(2) and 36 (1) points (a) and (f) of CRR	
	A.1.3	0	0	0	0	C 01.00 (0180,010)	Articles 4(1)(b), 26(1) point (d) and 36 (1) point (f) of CRR	
	A.1.4	527	473	495	670	C 01.00 (0200,010)	Articles 4(1)(b) and 26(1) point (a) of CRR	
	A.1.5	16	16	16	16	C 01.00 (0210,010)	Articles 4(1)(b), 26(1) point (f) and 36 (1) point (f) of CRR	
	A.1.6	0	0	0	0	C 01.00 (0230,010)	Article 84 of CRR	
	A.1.7	-6	-7	-8	-8	C 01.00 (0250,010)	Articles 32 to 35 and 36 (1) point (f) of CRR	
	A.1.8	(-) Intangible assets (including Goodwill)	-56	-66	-65	-70	C 01.00 (0300,010) + C 01.00 (0340,010)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR. Articles 4(1)(b), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	0	0	0	0	C 01.00 (0370,010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (0380,010)	Articles 36(1) point (d), 40 and 128 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (0390,010)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0430,010)	Articles 4(1)(b), 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 (0440,010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (0450,010) + C 01.00 (0460,010) + C 01.00 (0470,010) + C 01.00 (0471,010) + C 01.00 (0472,010)	Articles 4(1)(b), 36(1) point (j) and 89 to 91 of CRR. Articles 36(1) point (j) (i), 24(1) point (b), 24(1) point (c) and 258 of CRR. Articles 36(1) point (b) and 37(2) of CRR. Articles 36(1) point (k) (i), (j) and 133(b) of CRR and Article 36(1) point (k) (i) and 151(4) of CRR.
	A.1.14.1	(-) Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0460,010)	Articles 36(1) point (k) (i), 24(1) point (b), 24(1) point (c) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (0480,010)	Articles 4(2), 36(1) point (l), 43 to 46, 49 (2) and (3), and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (0490,010)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (0500,010)	Articles 4(2), 36(1) point (l), 43, 45, 47, 48(1) point (b), 48(1) to (2), and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				0	C 01.00 (0520,010)	Article 36(1) point (m) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (0540,010)	Article 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (0550,010)	Article 36(1) point (o) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (0540,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-25	-24	-27	-23	C 01.00 (0570,010)	-
	A.1.21	Transitional adjustments	179	217	185	243	GA1 (1.1.16 + 1.1.18 + 1.1.126)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0220,010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	179	217	185	243	C 01.00 (0530,010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)						
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (0540,010) + C 01.00 (0670,010)	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0700,010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0690,010) + C 01.00 (0700,010) + C 01.00 (0710,010) + C 01.00 (0740,010) + C 01.00 (0741,010) + C 01.00 (0742,010)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0660,010) + C 01.00 (0680,010) + C 01.00 (0730,010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)							
A.3		1,812	2,172	2,096	2,114	C 01.00 (0101,010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)							
A.4		323	315	317	310	C 01.00 (0750,010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	323	315	317	310	C 01.00 (0760,010) + C 01.00 (0860,010)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (0910,010) + C 01.00 (0920,010) + C 01.00 (0930,010) + C 01.00 (0940,010) + C 01.00 (0950,010) + C 01.00 (0970,010) + C 01.00 (0971,010) + C 01.00 (0972,010)		
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0880,010) + C 01.00 (0900,010) + C 01.00 (0960,010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT						
B		11,337	11,820	11,244	11,666	C 02.00 (0101,010)	Articles 92(1), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	0	0	0	243	C 05.01 (0101,010)		
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)						
	C.1	15.98%	18.37%	18.64%	18.12%	CA3 (1)	-	
	C.2	15.98%	18.37%	18.64%	18.12%	CA3 (2)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)							
C.3	18.83%	21.04%	21.46%	20.78%	CA3 (3)	-		
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)						
	D	1,632	1,955	1,911	1,871	11.9.1.13 + 1.13 + MIN(1.2 + A.1.13 + A.2.2 + A.3 + MIN(A.4 + A.2.2 - A.3.2, 0))	-	
Memo Items	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)						
	E	14.40%	16.54%	17.00%	16.38%	(D.1)/(B.1)	-	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	179	217	185	243	C 05.01 (0440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (0440,010)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (0440,010)	
F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	243	C 05.01 (0440,010)		

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

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Overview of Risk exposure amounts

Banca Transilvania

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
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 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010) - C 02.00 (R460, c010)]
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 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)
Credit valuation adjustment - CVA	7	6	6	31	C 02.00 (R40, 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.

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P&L Banca Transilvania

(m€ EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
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 ²⁾	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 subsidiaries, 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 subsidiaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
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	210	281	131	204

¹⁾ Information available only as of end of the year

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

2021 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

Banca Transilvania

(mín EUR)	As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3	
Cash, cash balances at central banks and other demand deposits	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)(i); 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), IFRS 6

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

(mín EUR)	As of 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References
	Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	
Breakdown of financial assets by instrument and by counterparty sector ¹⁾	Debt securities	5,329	0	0	-1	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)
	Loans and advances	6	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 amortised cost	Debt securities	409	0	0	-2	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)
	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

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

²⁾ 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.

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Banca Transilvania

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
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(l)
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

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Banca Transilvania

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		11	7	7	6	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	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)
	of which: Current accounts / overnight deposits	14	13	11	97	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated 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
TOTAL FINANCIAL LIABILITIES		18,454	19,778	20,109	20,942	

2021 EU-wide Transparency Exercise

Market Risk
Banca Transilvania

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)	As of 30/09/2020	As of 31/12/2020	As of 30/09/2020										As of 31/12/2020											
Traded Debt Instruments	1,306	1,603	0	0	0	0							0	0	0	0							0	0
Of which: General risk	1,169	1,435	0	0	0	0							0	0	0	0							0	0
Of which: Specific risk	137	168	0	0	0	0							0	0	0	0							0	0
Equities	33	32	0	0	0	0							0	0	0	0							0	0
Of which: General risk	16	16	0	0	0	0							0	0	0	0							0	0
Of which: Specific risk	16	16	0	0	0	0							0	0	0	0							0	0
Foreign exchange risk	62	226	0	0	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	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 30/06/2021											
Traded Debt Instruments	2,255	2,460	0	0	0	0							0	0	0	0							0	0
Of which: General risk	2,162	2,265	0	0	0	0							0	0	0	0							0	0
Of which: Specific risk	193	195	0	0	0	0							0	0	0	0							0	0
Equities	37	36	0	0	0	0							0	0	0	0							0	0
Of which: General risk	19	18	0	0	0	0							0	0	0	0							0	0
Of which: Specific risk	19	18	0	0	0	0							0	0	0	0							0	0
Foreign exchange risk	52	71	0	0	0	0							0	0	0	0							0	0
Commodities risk	0	0	0	0	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	0	0

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	2,922	3,663	1,332		4,131	5,146	1,630	
	Regional governments or local authorities	48	48	24		53	25	12	
	Public sector entities	11	5	5		11	5	5	
	Multilateral Development Banks	103	103	0		103	129	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,212	2,156	729		1,341	1,321	534	
	Corporates	2,099	1,861	1,596		2,769	1,823	1,220	
	of which: SME	1,981	1,076	802		1,497	1,017	814	
	Retail	5,335	3,948	2,427		5,399	3,426	2,366	
	of which: SME	2,424	1,203	728		2,489	1,120	661	
	Secured by mortgages on immovable property	2,715	2,646	936		2,776	2,701	936	
	of which: SME	152	125	34		118	196	31	
	Exposures in default	719	377	411	312	733	378	403	339
	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 < 3T credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	1,900	1,210	476		1,902	1,220	504		
Standardised Total ⁴	18,971	15,631	7,966	862	18,975	16,186	7,863	894	

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
² Exposure value is reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
³ Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ROMANIA	Central governments or central banks	1,781	2,551	602		1,811	2,827	311	
	Regional governments or local authorities	82	46	23		82	25	12	
	Public sector entities	11	5	5		11	5	5	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	310	460	234		309	343	189	
	Corporates	2,807	1,798	1,594		2,732	1,771	1,576	
	of which: SME	1,524	1,025	821		1,456	976	791	
	Retail	5,336	3,376	2,388		5,421	3,241	2,241	
	of which: SME	2,375	1,248	713		2,444	1,152	658	
	Secured by mortgages on immovable property	2,705	2,639	932		2,703	2,602	932	
	of which: SME	152	126	34		146	118	31	
	Exposures in default	666	340	365	315	688	350	370	322
	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 < 3T credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	1,342	1,172	440		1,309	1,007	452		
Standardised Total ⁴	18,971	15,631	7,966	862	18,975	16,186	7,863	894	

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
² Exposure value is reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
³ Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ITALY	Central governments or central banks	800	800	400		2,000	2,000	1,000	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	103	103	25		102	102	21	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	1		2	2	1	
	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 < 3T credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴	800	800	400	0	2,000	2,000	1,000	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 (i.e. substitution effects).
² Exposure value is reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
³ Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
MOLDOVA, REPUBLIC OF	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	70	63	52		54	51	43	
	of which: SME	57	51	40		42	41	32	
	Retail	175	165	135		173	160	113	
	of which: SME	45	45	25		45	40	23	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	53	37	46	15	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 < 3T credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	58	25	20		53	27	43		
Standardised Total ⁴	331	330	330	40	319	318	318	38	

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
² Exposure value is reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
³ Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Country of Counterpart 4	Central governments or central banks	0	0	0		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	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a < 3T credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴	0	0	0	0	0	0	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 (i.e. substitution effects).
² Exposure value is reported after taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).
³ Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^b	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^b
(in EUR, %)									
Consolidated data	Central governments or central banks	3,012	4,092	407		3,539	4,581	401	
	Regional governments or local authorities	67	30	12		113	55	16	
	Public sector entities	10	4	4		11	4	4	
	Multilateral Development Banks	102	138	0		102	158	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,189	1,173	471		1,116	1,115	472	
	Corporates	2,702	1,302	1,955		2,768	1,848	1,666	
	of which: SME	1,341	676	760		1,358	901	719	
	Retail	578	3,461	2,897		630	3,613	2,251	
	Secured by mortgages on immovable property	2,385	1,158	1,662		2,453	1,178	873	
	of which: SME	2,831	2,757	1,996		2,937	2,858	1,991	
	Exposures in default	128	144	31		124	130	30	
	Items associated with particularly high risk	726	388	383	351	711	367	360	326
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	1,464	1,271	568		1,557	1,351	538		
Standardised Total^c	17,828	15,048	6,715	919	18,857	15,951	6,988	935	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^b	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^b
(in EUR, %)									
ROMANIA	Central governments or central banks	1,343	2,424	41		1,658	2,703	23	
	Regional governments or local authorities	80	21	5		104	46	11	
	Public sector entities	10	4	4		11	4	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	233	210	124		263	274	149	
	Corporates	2,656	1,719	1,551		2,704	1,808	1,633	
	of which: SME	1,297	835	667		1,320	867	692	
	Retail	5,515	3,291	2,369		5,808	3,617	2,375	
	Secured by mortgages on immovable property	2,342	1,118	639		2,404	1,134	648	
	of which: SME	2,821	2,448	852		2,928	2,847	897	
	Exposures in default	139	114	31		134	110	29	
	Items associated with particularly high risk	683	312	353	331	670	341	362	309
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	1,279	1,130	462		1,390	1,272	508		
Standardised Total^c	12,779	11,130	4,627	859	13,920	12,722	5,080	880	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^b	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^b
(in EUR, %)									
ITALY	Central governments or central banks	1,302	1,302	0		1,501	1,501	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	65	65	13		85	85	24	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	1		2	2	1	
	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	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total^c	1,302	1,302	13	0	1,501	1,501	24	0	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^b	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^b
(in EUR, %)									
MOLDOVA, REPUBLIC OF	Central governments or central banks	363	365	365		380	378	378	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	138	137	137		136	135	134	
	Corporates	49	41	34		46	40	33	
	of which: SME	44	41	33		44	39	32	
	Retail	178	167	133		189	175	123	
	Secured by mortgages on immovable property	61	40	21		62	45	26	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	43	26	30	17	40	24	28	16
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	175	159	56		167	153	51		
Standardised Total^c	641	641	561	17	647	643	561	16	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^b	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^b
(in EUR, %)									
Country of Counterpart 4	Central governments or central banks	0	0	0		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	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total^c	0	0	0	0	0	0	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) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Banca Transilvania

		IRB Approach											
		As of 30/09/2020					As of 31/12/2020						
		Original Exposure ¹	Of which: defaulted	Exposure Value ¹	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure ¹	Of which: defaulted	Exposure Value ¹	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
(mln EUR, %)													
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets				0						0		
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 Securitisation position unlike in the results prior to the 2019 exercise.

2021 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Banca Transilvania

		IRB Approach											
		As of 31/03/2021					As of 30/06/2021						
		Original Exposure ¹	Of which: defaulted	Exposure Value ¹	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure ¹	Of which: defaulted	Exposure Value ¹	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
(mln EUR, %)													
Consolidated data	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	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	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 Securitisation position unlike in the results prior to the 2019 exercise.

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Banca Transilvania

As of 31/12/2020

Residual Maturity		Country / Region		On balance sheet				Derivatives				Off balance sheet		Risk weighted exposure amount	
				Direct exposures				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				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
[0 - 3M]	[3M - 1Y]	[1Y - 2Y]	[2Y - 3Y]	[3Y - 5Y]	[5Y - 10Y]	[10Y - more]									
		Africa													
		Others		319	319	0	0	0	0	0	0	0	0	0	0
		Total		327	327	1	0	0	7	0	0	0	0	0	4

Notes and definitions

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

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Banca Transilvania

As of 30/06/2021

Residual Maturity		Country / Region		Direct exposures											Risk weighted exposure amount	
				On balance sheet				Derivatives				Off balance sheet				
				Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Carrying amount	Notional amount	Carrying amount	Notional amount							Nominal	Provisions					
[0 - 3M]																
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]		239	239	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		7	7	0	0	0	6	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		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	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 counterparties with full or partial government guarantees

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

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

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

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

Regions:

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

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

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

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

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

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

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

2021 EU-wide Transparency Exercise
Performing and non-performing exposures
 Banca Transilvania

	As of 30/09/2020										As of 31/12/2020											
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹⁾					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹⁾				On performing exposures ²⁾	On non-performing exposures ²⁾					Of which performing but past due >30 days and <=90 days	Of which non-performing ¹⁾				On performing exposures ²⁾	On non-performing exposures ²⁾				
		Of which: defaulted	Of which Stage 3				Of which Stage 3	Of which Stage 3	Of which Stage 3	Of which Stage 3	Of which: defaulted		Of which Stage 3			Of which Stage 3		Of which Stage 3	Of which Stage 3	Of which Stage 3		
(mln EUR)																						
Cash balances at central banks and other demand deposits	3,795	0	0	0	0	0	0	0	0	0	4,291	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	5,980	0	0	0	0	3	0	0	0	0	6,780	0	0	0	0	3	0	0	0	0	0	
Central banks	48	0	0	0	0	0	0	0	0	0	43	0	0	0	0	0	0	0	0	0	0	
General governments	5,127	0	0	0	0	3	0	0	0	0	6,129	0	0	0	0	3	0	0	0	0	0	
Credit institutions	273	0	0	0	0	0	0	0	0	0	274	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	528	0	0	0	0	0	0	0	0	0	331	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	4	0	0	0	0	0	0	0	0	0	3	0	0	0	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	56	0	0	0	0	1	0	0	0	40	0	0	0	0	2	0	0	0	0	0	0	
Credit institutions	1,124	0	0	0	0	0	0	0	0	1,068	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	94	0	0	0	0	4	0	0	0	296	0	0	0	0	6	0	0	0	0	0	0	
Non-financial corporations	3,943	8	359	359	359	230	186	186	150	3,968	9	350	350	350	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	133	74	74	22				
of which: Loans collateralised by commercial immovable property at amortised cost	1,837	1	244	244	244	96	111	111	131	1,755	1	231	231	231	113	116	116	114				
Households	5,278	43	219	219	219	112	132	132	75	5,343	30	235	235	235	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	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	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	29	26	26	11	3,005		56	56	56	34	36	36	10				

¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtable 29

²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F.18.00 / F.19.00), which follows a sign convention based on a credit/debt 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.

⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2021 EU-wide Transparency Exercise

Forborne exposures

Banca Transilvania

	As of 30/09/2020						As of 31/12/2020						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
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	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	0	0	0	0	0	1	0	0	0	1	0	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 FORBEARANCE²													
Loans and advances that have been forborne more than twice	168						154						
Non-performing forborne loans and advances that failed to meet the non-performing 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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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

Forborne exposures

Banca Transilvania

	As of 31/03/2021						As of 30/06/2021						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
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	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	0	0	0	1	0	1	0	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 FORBEARANCE²													
Loans and advances that have been forborne more than twice	150						151						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	308						302						

(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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 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

(m€ EUR)	AS OF 30/09/2020					AS OF 31/12/2020					AS OF 31/03/2021					AS OF 30/06/2021								
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	399	24	24	399	12	0	368	27	27	368	36	0	360	25	25	360	35	0	398	26	26	398	39	0
B Mining and quarrying	22	18	18	22	17	0	26	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	25	2	2	23	3	0	26	2	2	26	3	0	26	1	1	26	3	0	42	2	2	42	4	0
F Construction	429	60	60	429	60	0	495	57	57	491	61	0	493	53	53	493	58	0	494	44	44	495	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
J Information and communication	74	8	8	76	8	0	56	6	6	56	6	0	48	7	7	48	5	0	45	4	4	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 opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

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

(m€ EUR)	As of 31/09/2020					As of 31/12/2020					As of 31/03/2021					As of 30/06/2021				
	Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing		
	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 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	580	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 80% and lower or equal to 80%	1,506	1,463		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	4,463	27	216	141	4,635	4,432	17	202	137	4,637	4,442	29	194	134	4,763	4,601	23	182	119
Of which immovable property	4,416	4,211	26	204	131	4,391	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	167	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 5% or above.

