



## 2024 EU-wide Transparency Exercise

<b>Bank Name</b>	CEC BANK S.A.
<b>LEI Code</b>	2138008AVF4W7FMW8W87
<b>Country Code</b>	RO

This bank started reporting supervisory data to the EBA as of January 2024, therefore previous quarters are not available.

2024 EU-wide Transparency Exercise

Key Metrics

CEC BANK S.A.

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period			941	936	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied			920	915	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period			941	936	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition			920	915	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period			1,223	1,217	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied			1,202	1,196	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount			5,211	5,442	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied			5,191	5,423	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition			18.06%	17.20%	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			17.73%	16.87%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition			18.06%	17.20%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied			17.73%	16.87%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition			23.46%	22.37%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied			23.15%	22.06%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital			18,247	20,452	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital			5.16%	4.58%	C 47.00 (r0340,c0010)	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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		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition			941	936	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition			920	915	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital			18,247	20,452	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital			18,226	20,431	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital			5.16%	4.58%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital			5.05%	4.48%	[A.2]/[B.2]	



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Overview of Risk exposure amounts

CEC BANK S.A.

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>			4,456	4,684	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach			4,456	4,684	C 02.00 (r0060, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach			0	0	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach			0	0	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB			0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>			0	0	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA			10	14	C 02.00 (r0640, c0010)
Settlement risk			0	0	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)			0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)			0	0	C 02.00 (r0520, c0010)
Of which the standardised approach			0	0	C 02.00 (r0530, c0010)
Of which IMA			0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book			0	0	C 19.00 (r0010, c0010)*12.5 + C 20.00 (r0010, c0450)*12.5 - MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book			0	0	C 02.00 (r0680, c0010)
Operational risk			744	744	C 02.00 (r0590, c0010)
Of which basic indicator approach			744	744	C 02.00 (r0600, c0010)
Of which standardised approach			0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach			0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts			0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total			5,211	5,442	

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

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

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P&L  
CEC BANK S.A.

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income			256	520
Of which debt securities income			77	169
Of which loans and advances income			178	350
Interest expenses			158	321
(Of which deposits expenses)			150	305
(Of which debt securities issued expenses)			8	16
(Expenses on share capital repayable on demand)			0	0
Dividend income			0	0
Net Fee and commission income			14	28
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			4	5
Gains or (-) losses on financial assets and liabilities held for trading, net			-1	-3
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net			0	0
Gains or (-) losses from hedge accounting, net			0	0
Exchange differences [gain or (-) loss], net			3	5
Net other operating income /(expenses)			2	4
<b>TOTAL OPERATING INCOME, NET</b>			<b>120</b>	<b>239</b>
(Administrative expenses)			45	102
(Cash contributions to resolution funds and deposit guarantee schemes)			0	7
(Depreciation)			7	14
Modification gains or (-) losses, net			-2	-5
(Provisions or (-) reversal of provisions)			5	0
(Payment commitments to resolution funds and deposit guarantee schemes)			0	0
(Commitments and guarantees given)			2	2
(Other provisions)			3	-2
Of which pending legal issues and tax litigation <sup>1</sup>			0	0
Of which restructuring <sup>1</sup>			0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>			0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)			9	42
(Financial assets at fair value through other comprehensive income)			0	1
(Financial assets at amortised cost)			9	41
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)			0	0
(of which Goodwill)			0	0
Negative goodwill recognised in profit or loss			0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates			0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations			0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>			<b>52</b>	<b>69</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>			<b>42</b>	<b>56</b>
Profit or (-) loss after tax from discontinued operations			0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>			<b>42</b>	<b>56</b>
Of which attributable to owners of the parent			42	56

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

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

2024 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

CEC BANK S.A.

(mm EUR)	As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				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									2,117								4,045				IAS 1.54 (f)
Financial assets held for trading									30	28	1	0					34	33	0	0	IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss									4	0	0	4					4	0	0	4	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	IFRS 7.8(a)(iii); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income									5,250	5,244	0	7					5,487	5,481	0	7	IFRS 7.8(b); IFRS 9.4.1.2A
Financial assets at amortised cost									9,815								8,912				IFRS 7.8(c); IFRS 9.4.1.2
Derivatives – Hedge accounting									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				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>									262								281				
<b>TOTAL ASSETS</b>									<b>17,478</b>								<b>18,763</b>				IAS 1.8(a), 10.6

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

(mm EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References												
	Gross carrying amount <sup>(1)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(1)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(1)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(1)</sup>			Accumulated impairment <sup>(2)</sup>															
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets													
Financial assets at fair value through other comprehensive income	Debt securities																																			Annex V Part 1.31, 44(b)	
	Loans and advances																																			Annex V Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities																																			Annex V Part 1.31, 44(b)	
	Loans and advances																																			Annex V Part 1.32, 44(a)	
																		6,853	813	449	68	62	255	6,024	740	486	73	55	293								Annex V Part 1.31, 44(b)

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

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

## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

CEC BANK S.A.

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading			1	1	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>			0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss			0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost			16,383	17,652	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>			0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting			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	IAS 39.89A(b), IFRS 9.6.5.8
Provisions			27	22	IAS 37.10; IAS 1.54(l)
Tax liabilities			19	21	IAS 1.54(n-o)
Share capital repayable on demand			0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities			28	39	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale			0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>			0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>			<b>16,458</b>	<b>17,734</b>	<b>IAS 1.9(b);IG 6</b>
<b>TOTAL EQUITY</b>			<b>1,021</b>	<b>1,028</b>	<b>IAS 1.9(c), IG 6</b>
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>			<b>17,478</b>	<b>18,763</b>	<b>IAS 1.IG6</b>

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



## 2024 EU-wide Transparency Exercise

### Breakdown of liabilities

CEC BANK S.A.

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives				1	1	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments			0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities			0	0	Annex V.Part 1.31
Deposits	Central banks			0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits			0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments			362	369	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits			13	13	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions			703	1,079	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits			17	55	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations			332	305	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits			46	44	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations			6,523	7,188	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits			768	863	ECB/2013/33 Annex 2.Part 2.9.1
	Households			7,970	8,182	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits			1,810	1,895	Annex V.Part 1.42(f), 44(c)	
Debt securities issued				416	424	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued				0	0	Annex V.Part 1.37
Other financial liabilities				76	104	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>				<b>16,384</b>	<b>17,652</b>	

2024 EU-wide Transparency Exercise  
Market Risk  
CEC BANK S.A.

	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 (m) 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 (m) 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		
(min EUR)																							
	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023											As of 31/12/2023									
Traded Debt Instruments																							
Of which: General risk																							
Of which: Specific risk																							
Equities																							
Of which: General risk																							
Of which: Specific risk																							
Foreign exchange risk																							
Commodities risk																							
Total																							
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024											As of 30/06/2024									
Traded Debt Instruments	0	0	0	0	0	0						0	0	0	0	0							
Of which: General risk	0	0	0	0	0	0						0	0	0	0	0							
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0	0							
Equities	0	0	0	0	0	0						0	0	0	0	0							
Of which: General risk	0	0	0	0	0	0						0	0	0	0	0							
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0	0							
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0	0							
Commodities risk	0	0	0	0	0	0						0	0	0	0	0							
Total	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) CRD), which instead are included in the RWA OI1 template.

**2024 EU-wide Transparency Exercise**

**Credit Risk - Standardised Approach**

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		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(min EUR, %)									
<b>Consolidated data</b>	Central governments or central banks								
	Regional governments or local authorities								
	Public sector entities								
	Multilateral Development Banks								
	International Organisations								
	Institutions								
	Corporates								
	of which: SME								
	Retail								
	of which: SME								
	Secured by mortgages on immovable property								
	of which: SME								
	Exposures in default								
Items associated with particularly high risk									
Covered bonds									
Claims on institutions and corporates with a ST credit assessment									
Collective investments undertakings (CIU)									
Equity									
Other exposures									
Standardised Total <sup>2</sup>									

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

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

<sup>(3)</sup> Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments.

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Credit Risk - Standardised Approach

CEC BANK S.A.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(min EUR, %)									
Consolidated data	Central governments or central banks	10,018	11,628	311		11,634	13,302	420	
	Regional governments or local authorities	580	557	124		570	548	122	
	Public sector entities	64	15	15		65	15	15	
	Multilateral Development Banks	0	10	0		0	34	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	575	575	259		957	956	305	
	Corporates	2,740	1,608	1,378		2,974	1,698	1,466	
	of which: SME	2,222	1,237	1,035		2,468	1,333	1,127	
	Retail	1,629	861	590		1,704	908	625	
	of which: SME	805	319	182		815	321	184	
	Secured by mortgages on immovable property	2,538	2,275	1,360		2,480	2,230	1,326	
	of which: SME	1,157	1,046	826		1,082	979	776	
	Exposures in default	503	183	197	257	535	166	178	295
	Items associated with particularly high risk	0	0	1		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	11	11	11		11	11	11		
Other exposures	563	530	210		608	585	216		
<b>Standardised Total<sup>2</sup></b>	<b>19,222</b>	<b>18,253</b>	<b>4,456</b>	<b>461</b>	<b>21,538</b>	<b>20,452</b>	<b>4,684</b>	<b>501</b>	

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

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

<sup>(3)</sup> Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

CEC BANK S.A.

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments										
	Institutions										
	Corporates										
	Corporates - Of Which: Specialised Lending										
	Corporates - Of Which: SME										
	Retail										
	Retail - Secured on real estate property										
	Retail - Secured on real estate property - Of Which: SME										
	Retail - Secured on real estate property - Of Which: non-SME										
	Retail - Qualifying Revolving										
	Retail - Other Retail										
	Retail - Other Retail - Of Which: SME										
Retail - Other Retail - Of Which: non-SME											
Equity											
Other non credit-obligation assets											
IRB Total <sup>2</sup>											

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

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

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

CEC BANK S.A.

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	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
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	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
	Retail - Other Retail - Of Which: non-SME	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											
IRB Total <sup>2</sup>			0					0			

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

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













2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

CEC BANK S.A.

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				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 ] Total	Other Central and eastern Europe countries non EEA																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Middle East																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latin America and the Caribbean																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Africa																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Others																

**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 Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S. ).

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

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

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

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













2024 EU-wide Transparency Exercise  
General governments exposures by country of the counterparty

CEC BANK S.A.

As of 30/06/2024

(min EUR)		Direct exposures											Risk weighted exposure amount				
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				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 ] Total	Other Central and eastern Europe countries non EEA																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Middle East																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Latin America and the Caribbean																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Africa																
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total	Others	1,576	1,576	0	0	740	2	2,292	141	0	0	0	0	0	0	837	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		2,438	2,438	0	0	2,292	141	2,292	141	0	0	0	0	0	0	18	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		965	965	0	0	677	294	677	294	0	0	0	0	0	0	36	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		955	955	0	0	579	354	579	354	0	0	0	0	0	0	27	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		1,331	1,331	0	0	765	421	765	421	0	0	0	0	0	0	0	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		1,276	1,276	0	0	371	613	371	613	0	0	0	0	0	0	16	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		131	131	0	0	62	53	62	53	0	0	0	0	0	0	11	0
[ 0 - 3M ] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more ] Total		8,742	8,742	0	0	5,486	1,875	5,486	1,875	0	0	0	0	0	0	925	0

**Notes and definitions**

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

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

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

**Regions:**

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

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

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

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

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

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

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

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

	As of 30/09/2023							As of 31/12/2023								
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1</sup>			Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1</sup>			Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>2</sup>			On performing exposures <sup>3</sup>	On non-performing exposures <sup>4</sup>			Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>2</sup>			On performing exposures <sup>3</sup>	On non-performing exposures <sup>4</sup>		
		Of which: defaulted	Of which Stage 3 <sup>5</sup>			Of which Stage 3 <sup>5</sup>		Of which: defaulted		Of which Stage 3 <sup>5</sup>						
mil. EUR																
Cash balances at central banks and other demand deposits																
Debt securities (including at amortised cost and fair value)																
Central banks																
General governments																
Credit institutions																
Other financial corporations																
Non-financial corporations																
Loans and advances (including at amortised cost and fair value)																
Central banks																
General governments																
Credit institutions																
Other financial corporations																
Non-financial corporations																
of which: small and medium-sized enterprises																
of which: Loans collateralized by commercial immovable property																
Households																
of which: Loans collateralized by residential immovable property																
of which: Credit for consumption																
DEBT INSTRUMENTS other than MPT																
OFF-BALANCE SHEET EXPOSURES																

<sup>1</sup> For the definition of non-performing exposures please refer to Article 4(7)(2) of Regulation (EU) No 575/2013 (CRD).

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

<sup>3</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than MPT and provisions for off-balance sheet exposures.

<sup>4</sup> For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporarily F 18.00 / F 18.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise  
Performing and non-performing exposures  
CEC BANK S.A.

	As of 31/03/2024										As of 30/06/2024																																
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(2)</sup>					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(2)</sup>																											
	Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(1)</sup>				On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>				Collateral and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <90 days	Of which non-performing <sup>(1)</sup>				On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>				Collateral and financial guarantees received on non-performing exposures																					
		Of which: defaulted	Of which Stage <sup>(4)</sup>				Of which Stage <sup>(4)</sup>	Of which Stage <sup>(4)</sup>	Of which Stage <sup>(4)</sup>	Of which Stage <sup>(4)</sup>			Of which: defaulted	Of which Stage <sup>(4)</sup>				Of which Stage <sup>(4)</sup>	Of which Stage <sup>(4)</sup>	Of which Stage <sup>(4)</sup>	Of which Stage <sup>(4)</sup>																						
(in € bn)																																											
Cash balances at central banks and other demand deposits	1,887	0	0	0	0	0	0	0	0	0	3,772	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	7,322	0	0	0	0	2	0	0	0	0	7,558	0	0	0	0	0	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	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	7,170	0	0	0	0	1	0	0	0	0	7,407	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	126	0	0	0	0	0	0	0	0	0	127	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	4	0	0	0	0	0	0	0	0	0	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	9	0	0	0	0	0	0	0	0	0	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	8,140	120	474	474	440	129	268	256	179	179	7,274	53	510	510	510	488	128	307	290	154	154	7,274	53	510	510	510	488	128	307	290	154	154	7,274	53	510	510	510	488	128	307	290	154	154
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	1,587	0	10	10	10	5	2	2	0	0	507	0	5	5	5	4	5	3	3	0	0	507	0	5	5	5	4	5	3	3	0	0											
Credit institutions	365	0	0	0	0	0	0	0	0	0	442	0	0	0	0	0	0	0	0	0	0	442	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	37	0	0	0	0	2	0	0	0	0	29	0	0	0	0	0	1	0	0	0	0	29	0	0	0	0	0	1	0	0	0	0											
Non-financial corporations	4,178	104	404	404	376	113	237	223	160	160	4,274	35	442	442	417	113	270	257	139	139	4,274	35	442	442	417	113	270	257	139	139													
of which: small and medium-sized enterprises	3,593	103	321	321	321	94	184	184	133	133	3,688	35	384	384	384	93	231	231	100	100	3,688	35	384	384	384	93	231	231	100	100													
of which: Loans collateralised by commercial immovable property	2,249	48	277	277	252	71	171	162	101	101	2,327	22	291	291	267	72	182	178	73	73	2,327	22	291	291	267	72	182	178	73	73													
Households	1,973	56	60	60	60	8	26	26	56	56	2,022	18	61	61	61	9	33	33	54	54	2,022	18	61	61	61	9	33	33	54	54													
of which: Loans collateralised by residential immovable property	1,402	11	26	26	26	3	12	12	14	14	1,409	12	25	25	25	3	12	12	13	13	1,409	12	25	25	25	3	12	12	13	13													
of which: Credit for consumption	525	4	31	31	31	5	19	19	3	3	568	6	33	33	33	5	22	22	3	3	568	6	33	33	33	5	22	22	3	3													
DEBT INSTRUMENTS other than HFT	17,228	120	474	474	440	131	268	256	179	179	18,604	53	510	510	488	130	307	290	164	164	18,604	53	510	510	488	130	307	290	164	164													
OFF-BALANCE SHEET EXPOSURES	1,342		17	17	17	8	2	2	2	2	1,496		12	12	12	8	2	2	2	2	1,496		12	12	12	8	2	2	2	2													

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).  
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.  
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.  
(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 debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/NER framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1, paragraphs 10 and 11 of Regulation (EU) 2012/1451 - 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 FTR/NER 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.

2024 EU-wide Transparency Exercise

Forborne exposures

CEC BANK S.A.

	As of 30/09/2023				As of 31/12/2023							
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>1</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
<b>Cash balances at central banks and other demand deposits</b>												
<b>Debt securities (including at amortised cost and fair value)</b>												
Central banks												
General governments												
Credit institutions												
Other financial corporations												
Non-financial corporations												
<b>Loans and advances (including at amortised cost and fair value)</b>												
Central banks												
General governments												
Credit institutions												
Other financial corporations												
Non-financial corporations												
of which: small and medium-sized enterprises												
Households												
<b>DEBT INSTRUMENTS other than HFT</b>												
<b>Loan commitments given</b>												
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>												
Loans and advances that have been forborne more than twice <sup>3</sup>												
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>												

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

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

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

2024 EU-wide Transparency Exercise

Forborne exposures

CEC BANK S.A.

	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
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	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	344	155	114	95	182	47	343	177	135	117	166	35
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	16	0	0	0	0	0	15	0	0	0	0	0
Credit institutions	0	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	0
Non-financial corporations	322	151	111	92	179	46	323	173	132	114	163	33
of which: small and medium-sized enterprises	278	122	89	71	157		276	143	108	93	140	
Households	6	4	3	3	3	2	6	4	3	3	3	1
DEBT INSTRUMENTS other than HFT	344	155	114	95	182		343	177	135	117	166	
Loan commitments given	2	0	0	0	0	0	2	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>2</sup>	20						24					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	155						158					

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

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

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

**2024 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 CEC BANK S.A.

(min EUR)	As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024						
	Gross carrying amount		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>	Gross carrying amount		Accumulated impairment <sup>1</sup>	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>2</sup>			
	Of which: non-performing	Of which: loans and advances subject to impairment			Of which: non-performing	Of which: loans and advances subject to impairment			Of which: non-performing	Of which: loans and advances subject to impairment			Of which: non-performing	Of which: loans and advances subject to impairment					
	of which: defaulted			of which: defaulted				of which: defaulted		of which: defaulted			of which: defaulted						
A Agriculture, forestry and fishing								642	40	40	642	32	0	673	39	39	673	32	0
B Mining and quarrying								48	31	31	48	15	0	47	32	32	47	21	0
C Manufacturing								1,089	81	81	1,089	64	0	1,075	82	82	1,075	81	0
D Electricity, gas, steam and air conditioning supply								101	1	1	101	3	0	100	1	1	100	4	0
E Water supply								37	11	11	37	6	0	46	11	11	46	9	0
F Construction								714	92	92	714	76	0	747	88	88	747	79	0
G Wholesale and retail trade								687	48	48	687	37	0	742	55	55	742	47	0
H Transport and storage								92	9	9	92	9	0	92	10	10	92	9	0
I Accommodation and food service activities								203	51	51	203	35	0	201	50	50	201	36	0
J Information and communication								64	6	6	64	6	0	72	30	30	72	18	0
K Financial and insurance activities								45	0	0	45	1	0	37	1	1	37	1	0
L Real estate activities								290	15	15	290	26	0	254	15	15	254	26	0
M Professional, scientific and technical activities								77	17	17	77	13	0	82	25	25	82	19	0
N Administrative and support service activities								36	2	2	36	2	0	35	2	2	35	2	0
O Public administration and defence, compulsory social security								3	0	0	3	0	0	3	0	0	3	0	0
P Education								3	0	0	3	0	0	3	0	0	3	0	0
Q Human health services and social work activities								45	1	1	45	2	0	44	1	1	44	1	0
R Arts, entertainment and recreation								10	1	1	10	1	0	9	0	0	9	0	0
S Other services								3	3	0	3	0	0	10	0	0	10	0	0
T Loans and advances								4,178	404	404	4,178	359	0	4,274	442	442	4,274	383	0

<sup>1</sup>The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F.08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

(mln EUR)	As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024					
	Loans and advances		Non-performing		Loans and advances		Non-performing		Loans and advances		Non-performing		Loans and advances		Non-performing			
	Performing	if which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days	Performing	if which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days	Performing	if which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days	Performing	if which past due > 30days <= 90 days	Non-performing	Unlikely to pay that are not past due or past due <= 90 days		
Gross carrying amount									6,140	7,666	120	474	206	7,274	6,764	53	519	225
Of which secured									6,081	6,577	80	424	194	6,113	5,857	47	488	213
Of which secured with immovable property									3,761	3,463	83	318	135	3,875	3,518	43	368	162
Of which instruments with LTV higher than 60% and lower or equal to 80%									3	1		2	0	10	5		5	0
Of which instruments with LTV higher than 80% and lower or equal to 100%									4	3		1	0	5	4		0	0
Of which instruments with LTV higher than 100%									10	7		3	2	16	13		3	0
Accumulated impairment for secured assets									354	138	7	228	87	300	117	7	223	108
Collateral																		
Of which value capped at the value of exposure									3,964	3,435	56	128	67	5,619	3,527	62	52	41
Of which immovable property									3,007	2,895	33	112	64	3,032	2,951	19	80	39
Of which value above the cap									4,299	3,798	33	502	231	4,489	3,979	68	511	244
Of which immovable property									2,872	2,598	23	384	142	2,997	2,822	12	375	208
Financial guarantees received									1,365	1,254	17	51	32	1,360	1,288	8	62	35
Accumulated partial write-off									0	0	0	0	0	0	0	0	0	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.