

2024 EU-wide Transparency Exercise

Bank Name	Banca Transilvania
LEI Code	549300RG3H390KEL8896
Country Code	RO

2024 EU-wide Transparency Exercise

Key Metrics

Banca Transilvania

(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
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	2,221	2,551	2,420	3,087	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	2,035	2,357	2,323	2,988	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	2,221	2,551	2,420	3,087	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	2,035	2,357	2,323	2,988	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	2,705	3,005	2,870	3,513	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,519	2,812	2,773	3,415	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
Risk exposure amounts						
Total risk exposure amount	12,955	13,945	14,538	13,432	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	12,812	13,796	14,464	13,363	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.14%	18.29%	16.64%	22.98%	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	15.89%	17.09%	16.06%	22.36%	(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	17.14%	18.29%	16.64%	22.98%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.89%	17.09%	16.06%	22.36%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	20.88%	21.55%	19.74%	26.15%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.67%	20.38%	19.17%	25.55%	(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))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	33,326	35,574	36,770	37,310	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	6.66%	7.17%	6.58%	8.27%	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

Banca Transilvania

		(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	2,221	2,551	2,420	3,087	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	2,035	2,357	2,323	2,655	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	33,326	35,574	36,770	37,310	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	33,140	35,380	36,673	36,878	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.66%	7.17%	6.58%	8.27%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.14%	6.66%	6.33%	7.20%	[A.2]/[B.2]	

		(in EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	2,705	3,065	2,870	3,513	C01.00 (0003,0005)	Articles 41 (1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,221	2,551	2,420	3,067	C01.00 (0003,0005)	Article 52 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,618	1,613	1,605	1,611	C01.00 (0005,0005)	Articles 36(1) point (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	517	616	553	678	C01.00 (0030,0005)	Articles 36(1) point (c), 36(2) and 36(1) point (g) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	0	-386	-386	-411	C01.00 (0038,0005)	Articles 41(10), 26(1) point (e) and 38(1) point (j) of CRR
	A.1.4	Other Reserves	29	610	688	924	C01.00 (0030,0005)	Articles 41(17) and 26(1) point (h) of CRR
	A.1.5	Funds for general banking risk	16	16	16	16	C01.00 (0030,0005)	Articles 61(1), 26(1) point (f) and 26(1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00 (0030,0005)	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-9	-9	-9	-9	C01.00 (0030,0005)	Articles 32 to 35 and 38(1) point (j) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-507	-73	-100	-110	C01.00 (0030,0005) - C 01.00 (0040,0005)	Articles 41(1), 36(1) point (b) and 37 of CRR; Articles 61(1), 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 DTLs)	0	0	0	0	C01.00 (0037,0005)	Articles 36(1) point (c) and 39 of CRR
	A.1.10	(-) RRS shortfall of credit risk adjustments to expected losses	0	0	0	0	C01.00 (0036,0005)	Articles 36(1) point (d), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00 (0036,0005)	Articles 41(10), 36(1) point (h) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C01.00 (0040,0005)	Articles 41(2), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00 (0040,0005)	Articles 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	-11	-11	C01.00 (0040,0005) - C 01.00 (0040,0005) + C 01.00 (0047,0005) - C 01.00 (0047,0005)	Articles 42(6), 36(1) point (h) and 89 of CRR; Article 36(1) point (h), 34(3) point (b), 244(1) point (b) and 250 of CRR; Articles 36(1) point (h), and 270(2) of CRR; Article 36(1) point (h), and 131(1) of CRR and Article 36(1) point (i) and 131(1) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	-11	-11	C01.00 (0040,0005)	Articles 36(1) point (h), 244(1) point (b), 244(2) point (b) and 250 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	C01.00 (0040,0005)	Articles 42(7), 36(1) point (h), 43 to 46, 49(2) and (3), and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C01.00 (0036,0005)	Articles 36(1) point (c) and 39 of CRR; Article 40(1) point (a) and 40(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	C01.00 (0036,0005)	Articles 42(7), 36(1) point (h), 45, 46, 47, 49(1) point (b), 49(2) to (3), and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C01.00 (0051,0005)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	-2	-2	-2	C01.00 (0051,0005)	Articles 36(1) point (h) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00 (0051,0005)	Articles 36(1) point (h) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00 (0051,0005)	Articles 36(1) point (h) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	0	0	0	0	C01.00 (0054,0005)	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	-28	-26	-31	-31	C01.00 (0050,0005)	-
	A.1.21	Transitional adjustments	486	193	97	432	NAI (1.1.6 - 1.1.9 - 1.1.10)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (+/-)	0	0	0	0	C01.00 (0020,0005)	Articles 48(3) to (5), and 48A to 48F of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00 (0040,0005)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	186	193	97	432	C01.00 (0020,0005)	Articles 480 to 472, 479 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C01.00 (0030,0005)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C01.00 (0046,0005) - C 01.00 (0047,0005)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00 (0070,0005)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (0068,0005) - C 01.00 (0070,0005) + C 01.00 (0070,0005) - C 01.00 (0070,0005) + C 01.00 (0074,0005) - C 01.00 (0074,0005) + C 01.00 (0076,0005) - C 01.00 (0076,0005)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00 (0068,0005) - C 01.00 (0068,0005) + C 01.00 (0070,0005) - C 01.00 (0070,0005)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,221	2,551	2,420	3,067	C01.00 (0015,0005)	Articles 29 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	484	455	451	426	C01.00 (0070,0005)	Articles 71 of CRR	
A.4.1	Tier 2 Capital instruments	484	455	451	426	C01.00 (0070,0005) - C 01.00 (0080,0005)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C01.00 (0050,0005) - C 01.00 (0050,0005) + C 01.00 (0050,0005) - C 01.00 (0050,0005) + C 01.00 (0050,0005) - C 01.00 (0050,0005) + C 01.00 (0057,0005) - C 01.00 (0057,0005) + C 01.00 (0070,0005) - C 01.00 (0070,0005)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00 (0080,0005) - C 01.00 (0080,0005) + C 01.00 (0080,0005) - C 01.00 (0080,0005)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	12,955	13,945	14,538	13,432	C01.00 (0010,0005)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	143	148	73	69	C01.00 (0010,0005)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.14%	16.29%	16.64%	22.98%	CA1 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.14%	16.29%	16.64%	22.98%	CA1 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.88%	21.55%	19.74%	26.15%	CA3 (1)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,035	2,357	2,323	2,655	A.1.A.12.A.1.3+MIN(A.2.1.A.2.2-A.4+MIN(A.2.3.A.2.3+0,0))	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.89%	17.09%	16.06%	19.87%	(B.1)/(B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	486	193	97	58	C01.00 (0040,0005)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0046,0005)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C01.00 (0046,0005)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	143	148	73	69	C01.00 (0040,0005)	-

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

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Overview of Risk exposure amounts

Banca Transilvania

(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) ¹	10,310	10,961	11,419	10,396	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	10,310	10,961	11,419	10,396	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	0	0	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	13	13	19	24	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	18	19	27	30	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	530	480	599	510	C 02.00 (r0520, c0010)
Of which the standardised approach	530	480	599	510	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, 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	0	0	C 02.00 (r0680, c0010)
Operational risk	2,084	2,472	2,473	2,471	C 02.00 (r0590, c0010)
Of which basic indicator approach	2,084	2,472	2,473	2,471	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	12,955	13,945	14,538	13,432	

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

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	1,273	1,762	518	1,045
Of which debt securities income	293	392	110	232
Of which loans and advances income	921	1,288	384	764
Interest expenses	525	723	211	421
(Of which deposits expenses)	480	647	173	345
(Of which debt securities issued expenses)	44	75	38	75
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	2	2	0	2
Net Fee and commission income	191	257	68	141
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	26	33	12	16
Gains or (-) losses on financial assets and liabilities held for trading, net	-1	-18	3	17
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	18	37	12	27
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	105	145	34	69
Net other operating income /(expenses)	52	57	23	38
TOTAL OPERATING INCOME, NET	1,140	1,551	460	935
(Administrative expenses)	432	582	175	380
(Cash contributions to resolution funds and deposit guarantee schemes)	19	19	14	18
(Depreciation)	68	93	25	50
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-3	29	3	-9
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-1	2	-4	-5
(Other provisions)	-2	28	7	-4
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	47	82	5	16
(Financial assets at fair value through other comprehensive income)	9	12	-1	0
(Financial assets at amortised cost)	37	70	6	16
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-1	-1	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	27	27
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	579	747	264	506
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	460	601	228	432
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	460	601	228	432
Of which attributable to owners of the parent	444	582	212	412

⁽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."

2024 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution
Banca Transilvania

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	4,649				5,207				5,286				5,595				IAS 1.54 (f)	
Financial assets held for trading	46	7	39	0	33	7	25	0	34	9	26	0	35	5	30	0	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	338	259	10	69	341	185	88	68	353	194	91	68	377	196	102	80	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)(iii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	9,041	8,916	29	96	8,160	8,026	55	79	8,100	7,973	71	57	8,119	8,012	50	57	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortized cost	17,027				19,654				21,010				20,976				IFRS 7.8(c); 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	721				600				655				688					
TOTAL ASSETS	31,823				34,054				35,437				35,790				IAS 1.8(a), XI 6	

¹ Portfolios, which are vGAAP 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
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			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	
Financial assets at fair value through other comprehensive income	Debt securities	9,007	0	26	-15	0	-11	8,124	0	29	-15	0	-15	8,063	0	29	-14	0	-15	8,081	0	29	-15	0	-15	Annex V Part 1.31, 44(b)
	Loans and advances	5	0	0	0	0	0	5	0	0	0	0	0	5	0	0	0	0	0	5	0	0	0	0	0	Annex V Part 1.31, 44(b)
Financial assets at amortized cost	Debt securities	1,043	0	0	-5	0	0	1,910	0	0	-6	0	0	2,943	0	0	-8	0	0	3,787	0	0	-9	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	14,055	2,332	513	-260	-359	-334	15,777	2,375	536	-280	-354	-343	15,863	2,612	540	-238	-397	-352	14,943	2,863	544	-251	-395	-356	Annex V Part 1.31, 44(b)

⁽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.

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Banca Transilvania

(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	10	18	23	29	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	29,059	31,008	32,124	32,475	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	98	131	135	123	IAS 37.10; IAS 1.54(l)
Tax liabilities	115	41	43	53	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	43	58	72	92	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	29,325	31,255	32,396	32,771	IAS 1.9(b); IG 6
TOTAL EQUITY	2,498	2,799	3,041	3,019	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	31,823	34,054	35,437	35,790	IAS 1.IG6

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

2024 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 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		10	18	23	29	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	197	190	180	173	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	107	101	106	96	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	711	732	723	761	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	30	100	51	98	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	832	774	786	841	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	118	161	136	143	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	7,145	8,075	8,235	7,907	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	4,448	5,069	4,774	4,845	ECB/2013/33 Annex 2.Part 2.9.1
	Households	17,972	18,730	19,221	19,775	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	8,591	8,931	8,867	9,091	Annex V.Part 1.42(f), 44(c)
Debt securities issued		1,350	1,857	1,894	1,840	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		495	484	495	485	Annex V.Part 1.37
Other financial liabilities		852	650	1,085	1,176	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		29,068	31,026	32,147	32,503	

2024 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		
(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	75	73	0	0	0	0						0	0	0	0								
Of which: General risk	50	48	0	0	0	0						0	0	0	0								
Of which: Specific risk	25	25	0	0	0	0						0	0	0	0								
Equities	38	39	0	0	0	0						0	0	0	0								
Of which: General risk	19	20	0	0	0	0						0	0	0	0								
Of which: Specific risk	19	20	0	0	0	0						0	0	0	0								
Foreign exchange risk	66	0	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
Total	182	112	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024										
Traded Debt Instruments	75	72	0	0	0	0						0	0	0	0								
Of which: General risk	51	57	0	0	0	0						0	0	0	0								
Of which: Specific risk	24	15	0	0	0	0						0	0	0	0								
Equities	41	37	0	0	0	0						0	0	0	0								
Of which: General risk	21	18	0	0	0	0						0	0	0	0								
Of which: Specific risk	21	18	0	0	0	0						0	0	0	0								
Foreign exchange risk	111	0	0	0	0	0						0	0	0	0								
Commodities risk	0	0	0	0	0	0						0	0	0	0								
Total	228	169	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.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		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	14,307	16,013	894		16,551	17,755	892	
	Regional governments or local authorities	267	301	23		320	186	71	
	Public sector entities	41	39	39		36	21	21	
	Multilateral Development Banks	26	142	14		24	123	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,084	1,033	887		2,034	1,089	823	
	Corporates	5,580	3,413	3,034		6,030	3,752	3,324	
	of which: SME	2,779	1,669	1,295		2,975	1,819	1,426	
	Retail	6,441	4,641	4,451		6,421	4,625	4,425	
	Secured by mortgages on immovable property	3,999	1,651	505		3,994	1,750	586	
	of which: SME	3,729	1,385	1,241		3,252	1,756	1,336	
	of which: SME	163	136	39		236	194	52	
	Excesses in default	620	700	217	301	620	722	222	301
	Risks associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIS)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other resources	3,215	1,951	611		3,211	1,971	771		
Standardised total ⁴	27,288	32,222	13,212	1,249	33,997	34,944	13,974	1,249	

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

² Discontinued Total does not include the securitisation portfolio unless in the results prior to the 2012 exercise.

³ Only the most relevant categories are disclosed. These have been selected over the following table. Categories of counterparty covering up to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

⁴ Starting from the 2022 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		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	13,322	14,943	621		15,241	16,650	640	
	Regional governments or local authorities	228	93	29		321	159	69	
	Public sector entities	41	39	39		36	21	21	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	428	378	299		464	428	262	
	Corporates	5,436	3,262	2,811		5,911	3,671	3,251	
	of which: SME	2,712	1,639	1,349		2,944	1,790	1,424	
	Retail	6,189	4,726	4,236		6,129	4,736	4,286	
	Secured by mortgages on immovable property	3,633	1,548	482		3,633	1,624	543	
	of which: SME	3,670	1,534	1,221		3,639	1,676	1,276	
	Excesses in default	189	121	25	341	171	149	26	341
	Risks associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIS)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other resources	3,338	1,981	623	1,249	3,323	1,971	771	1,249	
Standardised total ⁴	27,288	32,222	13,212	1,249	33,997	34,944	13,974	1,249	

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

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

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		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	592	590	0		629	629	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	82	71	64		49	43	43	
	Corporates	56	51	46		29	29	29	
	of which: SME	148	109	126		223	209	129	
	Retail	83	77	44		81	76	42	
	Secured by mortgages on immovable property	47	46	24		102	86	26	
	of which: SME	1	1	1	111	48	48	12	1
	Excesses in default	0	0	0		0	0	0	
	Risks associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIS)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other resources	0	0	0	21	0	0	0	21	
Standardised total ⁴	592	590	0	21	629	629	0	21	

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

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

		Standardised Approach							
		As of 30/09/2023				As of 31/12/2023			
		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	303	303	53		303	303	43	
	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	169	169	26		147	147	21	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	1	
	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Excesses in default	0	0	0	1	0	0	0	1
	Risks associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIS)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other resources	0	0	0		0	0	0		
Standardised total ⁴	303	303	53	1	303	303	43	1	

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

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		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
Consolidated data	(in EUR, %)								
	Central governments or central banks	17,367	18,206	1,694		17,643	18,022	302	
	Regional governments or local authorities	395	392	73		462	721	81	
	Public sector entities	27	12	12		25	19	19	
	Multilateral Development Banks	27	523	0		71	363	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,203	1,869	822		1,603	1,214	686	
	Corporates	6,225	3,885	3,210		6,317	3,760	3,309	
	of which: SME	3,106	1,883	1,487		3,278	1,987	1,539	
	Retail	3,119	4,839	3,369		3,039	5,163	3,163	
	Secured by mortgages on immovable property	3,880	1,340	880		3,880	1,744	997	
	of which: SME	4,001	3,829	3,234		4,026	3,864	3,242	
	Exposures in default	232	201	54		239	205	59	
	Exposures in default	665	261	206	395	665	266	206	395
	Items associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	64	64	64		60	60	60		
Equity	0	0	0		0	0	0		
Other resources	2,329	3,345	303		2,498	3,115	293		
Standardised Total ²	43,268	36,375	13,438	1,483	43,823	36,693	13,412	1,493	

(1) Original exposure, unless 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) Discontinued Total does not include the securitisation portfolio as per the results prior to the 2024 exercise.

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

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		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
ROMANIA	(in EUR, %)								
	Central governments or central banks	13,855	17,426	1,506		13,755	17,276	220	
	Regional governments or local authorities	268	268	49		408	265	76	
	Public sector entities	27	12	12		25	19	19	
	Multilateral Development Banks	0	305	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	849	420	299		380	303	229	
	Corporates	63,815	33,805	33,309		63,109	33,304	33,304	
	of which: SME	3,053	1,797	1,373		3,190	1,894	1,506	
	Retail	4,064	4,639	3,219		4,619	4,893	3,404	
	Secured by mortgages on immovable property	3,514	1,458	832		3,764	1,652	944	
	of which: SME	3,830	3,223	1,261		3,890	3,345	1,266	
	Exposures in default	171	144	39		177	149	40	
	Exposures in default	695	0	293	395	671	0	300	397
	Items associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other resources	2,329	3,345	303		2,498	3,115	293		
Standardised Total ²	83,268	86,375	53,438	1,483	83,823	86,693	53,412	1,493	

(1) Original exposure, unless 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 counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		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
MOLDOVA, REPUBLIC OF	(in EUR, %)								
	Central governments or central banks	684	681	0		689	686	36	
	Regional governments or local authorities	1	1	1		1	1	1	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	1		1	1	1	
	Corporates	80	72	64		92	83	73	
	of which: SME	32	46	36		48	42	36	
	Retail	247	227	195		256	229	195	
	Secured by mortgages on immovable property	95	84	48		106	92	53	
	of which: SME	322	328	40		328	328	41	
	Exposures in default	61	15	15		62	17	17	
	Exposures in default	14	7	7	11	17	7	7	10
	Items associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other resources	0	0	0		0	0	0		
Standardised Total ²	843	843	26	26	849	849	27	27	

(1) Original exposure, unless 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 counterparties includes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2024				As of 30/06/2024			
		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
ITALY	(in EUR, %)								
	Central governments or central banks	683	683	51		922	922	26	
	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	157	157	32		43	43	9	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	1	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	2	2	1		2	2	1	
	Exposures in default	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other resources	0	0	0		0	0	0		
Standardised Total ²	843	843	82	82	922	922	32	32	

(1) Original exposure, unless 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 counterparties includes those for securitisation exposures but includes general credit risk adjustments.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Banca Transilvania

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	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			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.

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Banca Transilvania

		IRB Approach										
		As of 31/03/2024					As of 30/06/2024					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
(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			
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												
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.

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

Banca Transilvania

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	Provisions
[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	160	160	160	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		300	300	300	0	0	0	0	0	0	0	0	0	0	0	0	0	304

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

Banca Transilvania

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Latvia																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Lithuania																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Luxembourg																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Malta																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Netherlands																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Portugal																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total	Romania	478	163	162	0	1	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		11,016	10,793	10,496	0	0	0	205	0	0	0	0	0	214	1		361

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

Banca Transilvania

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	Provisions
[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	72	72	72	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		163	163	163	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		54	54	54	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		35	35	35	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		10	9	9	0	0	1	0	0	0	0	0	0	0	0	0	0	0
		3	3	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		345	345	345	0	0	1	0	0	0	0	0	0	0	0	0	0	1

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 e4.

(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 ¹⁾					Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾					
	Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾					On performing exposures ³⁾	On non-performing exposures ⁴⁾				Collaterals and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <=90 days	Of which non-performing ²⁾				On performing exposures ³⁾	On non-performing exposures ⁴⁾				Collaterals and financial guarantees received on non-performing exposures
		Of which: defaulted	Of which Stage 3 ⁵⁾																				
min EUR																							
Cash balances at central banks and other demand deposits	3,894	0	0	0	0	1	0	0	0	0	0	4,369	0	0	0	0	1	0	0	0	0		
Debt securities (including at amortised cost and fair value)	10,359	0	26	26	26	20	11	11	0	10,345	0	29	29	29	21	15	15	15	0	0	0		
Central banks	115	0	0	0	0	0	0	0	0	114	0	0	0	0	0	0	0	0	0	0	0		
General governments	9,095	0	0	0	0	18	0	0	0	9,078	0	18	18	18	0	0	0	0	0	0	0		
Credit institutions	577	0	26	26	26	0	11	11	0	588	0	29	29	29	1	15	15	15	0	0	0		
Other financial corporations	547	0	0	0	0	0	0	0	0	597	0	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	26	0	0	0	0	2	0	0	0	26	0	0	0	0	1	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	16,960	73	553	553	513	620	345	334	155	18,743	74	568	568	538	638	351	342	342	161	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		
General governments	2,252	0	0	0	0	4	0	0	0	3,340	0	0	0	0	10	0	0	0	0	0	0		
Credit institutions	772	0	0	0	0	0	0	0	0	973	0	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	91	0	0	0	0	0	0	0	0	132	0	1	1	1	0	0	0	0	0	0	0		
Non-financial corporations	6,941	22	299	299	274	391	172	166	91	7,264	19	307	307	287	412	173	169	169	97	0	0		
of which: small and medium-sized enterprises	4,707	16	200	200	184	264	107	103	66	5,111	16	222	222	210	289	118	115	115	71	0	0		
of which: Loans collateralized by commercial immovable property	2,478	2	100	100	92	130	55	53	53	2,613	2	107	107	91	143	58	58	58	48	0	0		
Households	6,903	51	253	253	238	219	172	167	84	7,034	54	261	261	248	208	178	174	174	63	0	0		
of which: Loans collateralized by residential immovable property	4,112	29	95	95	84	33	32	32	60	4,212	29	90	90	82	31	32	32	32	60	0	0		
of which: Credit for consumption	2,358	26	169	169	160	118	121	118	38	2,348	25	177	177	167	108	127	125	125	35	0	0		
DEBT INSTRUMENTS other than HFT	31,213	73	578	578	539	641	356	345	155	33,454	74	597	597	565	658	365	358	358	161	0	0		
OFF-BALANCE SHEET EXPOSURES	6,292		34	34	34	51	17	17	0	6,292		36	36	36	54	19	19	19	0	0	0		

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

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

³⁾ Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk 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 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.

⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credits 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
Banca Transilvania

	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 ⁽²⁾					Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽²⁾						
	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽¹⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾	Collateral 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 ⁽³⁾	On non-performing exposures ⁽³⁾	Collateral and financial guarantees received on non-performing exposures									
		Of which: defaulted	Of which Stage 3 ⁽⁴⁾							Of which Stage 3 ⁽⁴⁾														
(in € bn)																								
Cash balances at central banks and other demand deposits	4,535	0	0	0	0	1	0	0	0	0	0	0	0	4,782	0	0	0	0	0	1	0	0	0	0
Debt securities (including at amortised cost and fair value)	11,324	0	29	29	22	22	15	15	0	12,214	0	29	29	24	29	24	15	15	0	0	15	15	0	0
Central banks	165	0	0	0	0	0	0	0	0	115	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	9,950	0	0	0	0	20	0	0	0	10,959	0	0	0	0	22	0	0	0	0	22	0	0	0	0
Credit institutions	556	0	29	29	29	1	15	15	0	456	0	29	29	29	0	15	15	0	0	0	15	15	0	0
Other financial corporations	584	0	0	0	0	0	0	0	0	670	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	27	0	0	0	0	1	0	0	0	14	0	0	0	0	1	0	0	0	0	1	0	0	0	0
Loans and advances (including at amortised cost and fair value)	19,077	74	582	582	540	639	359	352	156	18,216	63	590	590	544	649	384	356	151	0	0	384	356	151	0
Central banks	580	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	2,650	0	0	0	0	11	0	0	0	1,980	0	0	0	0	11	0	0	0	0	0	0	0	0	0
Credit institutions	1,139	0	0	0	0	0	0	0	0	1,175	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	144	0	1	1	1	6	0	0	0	132	0	1	1	4	1	0	0	0	0	4	0	0	0	0
Non-financial corporations	7,356	24	305	305	276	400	167	163	91	7,589	17	317	317	283	400	172	167	88	0	0	172	167	88	0
of which: small and medium-sized enterprises	5,246	19	224	224	204	282	114	112	71	5,381	14	237	237	212	284	119	113	69	0	0	119	113	69	0
of which: Loans collateralised by commercial immovable property	2,658	2	101	101	85	142	52	49	48	2,761	1	98	98	84	105	50	48	48	0	0	50	48	48	0
Households	7,212	56	275	275	261	225	191	188	64	7,302	46	272	272	268	213	192	188	62	0	0	192	188	62	0
of which: Loans collateralised by residential immovable property	4,267	27	92	92	81	34	33	29	60	4,257	25	89	89	79	30	28	28	59	0	0	28	28	59	0
of which: Credit for consumption	2,314	23	187	187	178	117	138	136	35	2,394	21	184	184	176	115	138	137	34	0	0	138	137	34	0
DEBT INSTRUMENTS other than HFT	34,938	74	611	611	569	662	374	364	156	35,212	63	619	619	572	673	379	370	151	0	0	379	370	151	0
OFF-BALANCE SHEET EXPOSURES	5,720		31	31	33	84	34	15	0	5,479		31	31	34	82	34	16	0	0	0	34	16	0	0

(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 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 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/EP framework (templates F 18.01 / F 19.02), 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/EP 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

Banca Transilvania

	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 ¹		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
(min 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)	282	193	124	108	125	78	265	175	115	97	118	72
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	0	0	0	0	0	1	0	0	0	0	0
Non-financial corporations	221	146	97	83	95	56	206	130	89	74	89	51
of which: small and medium-sized enterprises	158	105	70	59	76		156	96	67	53	75	
Households	60	47	27	24	30	22	58	45	26	23	29	21
DEBT INSTRUMENTS other than HFT	282	193	124	108	125		265	175	115	97	118	
Loan commitments given	4	3	2	2	1	1	5	4	2	2	2	2
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	85						83					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	193						175					

⁽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

Forborne exposures

Banca Transilvania

	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 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)	262	170	113	92	116	72	264	164	108	88	117	69	69
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	0	0	0
Non-financial corporations	203	126	86	69	87	51	203	120	82	65	89	49	49
of which: small and medium-sized enterprises	152	92	65	50	72		153	87	61	46	73		73
Households	59	45	26	23	29	21	60	44	26	23	28	20	20
DEBT INSTRUMENTS other than HFT	262	170	113	92	116		264	164	108	88	117		69
Loan commitments given	4	3	1	1	3	2	4	2	1	1	2	1	1
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice ²	77						71						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	170						164						

(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
 Banca Transilvania

(mil EUR)	As of 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024								
	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	694	18	18	694	46	0	700	18	18	700	49	0	709	22	22	709	64	0	714	23	23	714	69	0
B Mining and quarrying	20	1	1	20	1	0	21	1	1	21	2	0	22	1	1	22	1	0	22	1	1	22	1	0
C Manufacturing	1,029	68	68	1,029	117	0	1,097	69	69	1,097	121	0	1,154	69	69	1,154	128	0	1,241	66	66	1,241	122	0
D Electricity, gas, steam and air conditioning supply	271	1	1	271	23	0	401	0	0	401	27	0	279	0	0	279	18	0	242	0	0	242	17	0
E Water supply	63	3	3	61	4	0	75	1	1	75	5	0	75	3	3	75	6	0	75	3	3	71	6	0
F Construction	720	47	47	720	74	0	797	60	60	797	80	0	812	59	59	812	74	0	911	60	60	911	81	0
G Wholesale and retail trade	1,970	67	67	1,970	118	0	1,894	56	56	1,894	114	0	1,959	56	56	1,959	117	0	1,937	61	61	1,937	121	0
H Transport and storage	653	33	33	653	60	0	705	44	44	705	66	0	704	40	40	704	62	0	727	44	44	727	67	0
I Accommodation and food service activities	297	10	10	297	23	0	290	11	11	290	23	0	298	11	11	298	23	0	300	12	12	300	23	0
J Information and communication	103	4	4	103	7	0	102	3	3	102	8	0	108	4	4	108	7	0	114	3	3	114	7	0
K Financial and insurance activities	5	0	0	5	0	0	15	0	0	15	1	0	16	0	0	16	1	0	17	0	0	17	1	0
L Real estate activities	417	24	24	417	27	0	426	22	22	426	27	0	425	19	19	425	23	0	433	21	21	433	25	0
M Professional, scientific and technical activities	176	11	11	176	17	0	182	8	8	182	16	0	191	6	6	191	14	0	200	10	10	200	16	0
N Administrative and support service activities	127	7	7	127	11	0	135	6	6	135	11	0	136	7	7	136	11	0	156	7	7	156	12	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	16	0	0	16	1	0	17	1	1	17	1	0	19	1	1	19	1	0	20	1	1	20	2	0
Q Human health services and social work activities	288	10	10	288	23	0	313	8	8	313	23	0	328	7	7	328	21	0	342	8	8	342	21	0
R Arts, entertainment and recreation	85	4	4	85	6	0	86	4	4	86	7	0	100	4	4	100	6	0	102	4	4	102	7	0
S Other services	38	2	2	38	4	0	38	2	2	38	4	0	39	2	2	39	4	0	39	2	2	39	4	0
Loans and advances	6,841	299	299	6,841	563	0	7,264	307	307	7,264	584	0	7,356	305	305	7,356	567	0	7,589	317	317	7,589	592	0

¹The 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 FRRP 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.

2024 EU-wide Transparency Exercise
Collateral valuation - loans and advances
Banca Transilvania

(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		Performing		Non-performing	Loans and advances		Performing		Non-performing	Loans and advances		Performing		Non-performing	Loans and advances		Performing		Non-performing
			if which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			if which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			if which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			if which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	16,960	16,407	73	553	285	18,743	18,175	74	568	305	19,077	18,496	74	582	292	18,238	17,826	63	590	301
Of which secured	9,045	8,762	42	283	194	9,301	8,985	42	296	202	9,409	9,129	39	280	181	9,358	9,085	31	271	182
Of which secured with immovable property	6,873	6,643	31	229	164	7,117	6,893	33	224	156	7,222	7,005	31	217	147	7,325	7,113	27	212	152
Of which instruments with LTV higher than 60% and lower or equal to 80%	2,182	2,138		44	30	2,077	2,034		43	31	2,106	2,066		40	28	2,187	2,136		51	39
Of which instruments with LTV higher than 80% and lower or equal to 100%	449	313		35	25	701	751		29	19	900	775		36	17	982	894		19	10
Of which instruments with LTV higher than 100%	1,200	1,033		87	41	1,299	1,030		66	42	1,124	1,052		75	42	1,165	1,100		64	42
Accumulated impairment for secured assets	362	265	6	137	82	466	222	7	134	88	389	286	6	123	75	386	227	5	119	78
Collateral																				
Of which value capped at the value of exposure	6,361	6,253	32	128	96	6,626	6,465	29	131	98	6,716	6,593	27	122	88	6,722	6,604	23	118	88
Of which immovable property	5,760	5,660	25	121	91	6,047	5,932	27	115	84	6,162	6,047	25	115	82	6,140	6,126	22	113	85
Of which value above the cap	6,429	6,068	36	361	284	6,897	6,516	37	351	283	6,977	6,636	35	340	245	7,220	6,880	29	340	257
Of which immovable property	5,984	5,651	32	323	284	6,420	6,103	36	317	237	6,546	6,235	34	312	225	6,828	6,516	28	312	238
Financial guarantees received	1,549	1,522	4	27	36	1,544	1,514	6	30	36	1,560	1,526	6	34	37	1,524	1,491	3	33	17
Accumulated partial write-off	-2	0	0	-2	0	-1	0	0	-1	0	-1	0	0	-1	0	-1	0	0	-1	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.