



2025 EU-wide Transparency Exercise

Bank Name	CEC BANK SA
LEI Code	2138008AVF4W7FMW8W87
Country Code	RO

2025 EU-wide Transparency Exercise

Leverage ratio

CEC BANK SA

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	955	1,123	1,099	1,301	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	935	1,104			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	19,387	20,643	23,106	21,824	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	19,367	20,624			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.92%	5.44%	4.76%	5.96%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.83%	5.36%			[A.2]/[B.2]	

2025 EU-wide Transparency Exercise

P&L
CEC BANK SA

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	781	1,054	284	562
Of which debt securities income	272	384	112	229
Of which loans and advances income	507	667	172	332
Interest expenses	473	629	163	322
(Of which deposits expenses)	449	594	154	303
(Of which debt securities issued expenses)	24	34	10	19
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	2	1	0	0
Net Fee and commission income	40	53	14	29
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	7	10	2	4
Gains or (-) losses on financial assets and liabilities held for trading, net	-5	-6	-3	-2
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-1	0	0	0
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	11	18	4	9
Net other operating income / (expenses)	7	11	2	6
TOTAL OPERATING INCOME, NET	370	513	140	287
(Administrative expenses)	153	218	51	116
(Cash contributions to resolution funds and deposit guarantee schemes)	7	7	0	9
(Depreciation)	22	30	9	17
Modification gains or (-) losses, net	-7	-8	-1	-1
(Provisions or (-) reversal of provisions)	2	5	2	-5
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	3	2	-1	-1
(Other provisions)	-1	3	3	-4
Of which pending legal issues and tax litigation ⁽¹⁾	0	0	0	0
Of which restructuring ²	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ⁽²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	60	80	19	72
(Financial assets at fair value through other comprehensive income)	1	2	0	1
(Financial assets at amortised cost)	59	79	19	71
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	120	165	57	75
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	97	138	47	60
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	97	138	47	60
Of which attributable to owners of the parent	97	138	47	60

⁽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."

2025 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution
CEC BANK SA

(mm EUR)																	
ASSETS:	As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				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	2,405				2,181				2,609				1,796				IAS 1.54 (f)
Financial assets held for trading	24	24	0	0	39	22	18	0	13	13	1	0	267	264	4	0	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	3	0	0	3	4	0	0	4	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	0	0	0	0	0	0	0	0	IFRS 7.8(a)(ii); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	6,908	6,901	0	7	6,525	5,529	987	9	6,295	6,286	0	9	6,864	6,855	0	8	IFRS 7.8(b); IFRS 9.4.1.2a
Financial assets at amortised cost	8,994				10,924				10,711				10,356				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.49A(a); IFRS 9.6.5.8
Other assets ⁽¹⁾	262				313				317				307				
TOTAL ASSETS	18,596				19,886				19,950				19,594				IAS 1.9(a); XI.6

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

(mm EUR)																										
Breakdown of financial assets by instrument and by counterparty sector ⁽¹⁾		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References
		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	6,902	0	0	-1	0	0	6,517	0	0	-1	0	0	6,287	0	0	-1	0	0	6,856	0	0	-1	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	2,131	0	0	-1	0	0	2,365	0	0	-1	0	0	2,576	0	0	-2	0	0	2,663	0	0	-2	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	5,980	783	542	-71	-53	-327	7,755	694	508	-73	-43	-286	7,325	685	550	-70	-41	-318	7,008	542	556	-75	-34	-303	Annex V Part 1.32, 44(a)

⁽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.

2025 EU-wide Transparency Exercise

Breakdown of liabilities

CEC BANK SA

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	1	0	1	2	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	17,424	18,801	18,708	18,176	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	23	26	29	21	IAS 37.10; IAS 1.54(l)
Tax liabilities	28	27	27	23	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	29	36	31	34	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	17,506	18,890	18,796	18,256	IAS 1.9(b);IG 6
TOTAL EQUITY	1,091	1,096	1,154	1,338	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	18,596	19,986	19,950	19,594	IAS 1.IG6

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

CEC BANK SA

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		1	0	1	2	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	4,630	6,279	6,190	6,122	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	121	193	424	395	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	1,171	915	1,028	787	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	86	12	90	107	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	290	325	303	283	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	45	51	58	52	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	2,490	1,868	1,804	1,641	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	722	738	665	664	ECB/2013/33 Annex 2.Part 2.9.1
	Households	8,322	8,712	8,684	8,636	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	1,902	2,103	2,060	2,053	Annex V.Part 1.42(f), 44(c)
Debt securities issued		432	598	587	597	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		0	0	0	0	Annex V.Part 1.37
Other financial liabilities		89	103	112	109	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		17,425	18,801	18,709	18,178	

2025 EU-wide Transparency Exercise
Market Risk
CEC BANK SA

TOTAL RISK EXPOSURE AMOUNT	SA		IM										IM										TOTAL RISK EXPOSURE AMOUNT		
	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 (ms) 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 (ms) 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 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024												
Traded Debt Instruments	0	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	0		
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0		
Equities	0	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	0		
Of which: Specific risk	0	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	0		
Commodities risk	0	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	0		
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025												
Traded Debt Instruments	0	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	0		
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0		
Equities	0	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	0		
Of which: Specific risk	0	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	0		
Commodities risk	0	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	0		

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) (c) and 364 (2) a) CRR). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR), both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV2 template.

2025 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

CEC BANK SA

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(min EUR, %)									
Consolidated data	Central governments or central banks	11,128	12,838	49		12,116	13,723	51	
	Regional governments or local authorities	494	478	109		476	463	105	
	Public sector entities	65	16	16		63	14	14	
	Multilateral Development Banks	0	27	0		0	48	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	371	371	195		668	668	289	
	Corporates	2,891	1,624	1,410		2,721	1,613	1,411	
	of which: SME	2,326	1,221	1,035		2,155	1,184	1,003	
	Retail	1,802	984	680		1,770	985	681	
	of which: SME	857	333	190		837	330	188	
	Secured by mortgages on immovable property and ADC exposures	2,527	2,270	1,349		2,569	2,321	1,378	
	of which: SME	1,101	996	788		1,022	924	726	
	Exposures in default	593	177	189	329	545	174	189	277
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures								
	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		13	13	13		
Other exposures	597	561	216		667	646	248		
Standardised Total ⁽²⁾	20,480	19,357	4,224	536	21,608	20,668	4,379	460	

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

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

⁽³⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments.

2025 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

CEC BANK SA

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
(min EUR, %)									
Consolidated data	Central governments or central banks	12,551	14,062	163		12,046	13,361	302	
	Regional governments or local authorities	422	405	94		408	392	95	
	Public sector entities	58	13	13		17	13	13	
	Multilateral Development Banks	0	46	0		0	52	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	832	831	256		826	809	266	
	Corporates	2,481	1,365	1,211		2,240	1,348	1,213	
	of which: SME	1,851	950	819		1,699	979	846	
	Retail	1,779	1,014	700		1,807	999	693	
	of which: SME	804	313	180		792	323	185	
	Secured by mortgages on immovable property and ADC exposures	2,571	2,335	1,462		2,501	2,259	1,511	
	of which: SME	1,019	926	757		1,036	933	830	
	Exposures in default	588	168	181	321	591	175	191	306
	Items associated with particularly high risk								
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	125	125	188		129	129	193	
	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	13	13	13		13	13	13		
Other exposures	617	595	273		631	560	239		
Standardised Total ⁽²⁾	22,037	20,973	4,555	508	21,208	20,110	4,729	495	

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

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

⁽³⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments.

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

CEC BANK SA

		IRB Approach									
		As of 30/09/2024					As of 31/12/2024				
		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
(mln EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments ⁽²⁾	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
	Collective Investments Undertakings (CIU)										
Other non credit-obligation assets			0					0			
IRB Total ⁽³⁾			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⁾ Incl. RGLAs and PSEs from Q1 2025

⁽³⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

CEC BANK SA

		IRB Approach										
		As of 31/03/2025					As of 30/06/2025					
		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	Risk exposure amount		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted		Of which: defaulted			Of which: defaulted	
		(mln EUR, %)										
Consolidated data	Central banks and central governments ⁽²⁾	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
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets												
IRB Total ⁽³⁾					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⁾ Incl. RGLAs and PSEs from Q1 2025

⁽³⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

CEC BANK SA

As of 31/12/2024

(mln 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	50	50	0	0	50	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	Poland																
[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	1,824	1,824	0	0	111	29	0	0	0	0	0	0	3	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		883	883	0	0	597	284	0	0	0	0	0	0	18	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		1,212	1,212	0	0	924	268	0	0	0	0	0	0	24	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		944	944	0	0	633	278	0	0	0	0	0	0	14	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		1,719	1,719	0	0	996	608	0	0	0	0	0	0	3	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		1,256	1,256	0	0	565	425	0	0	0	0	0	0	7	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		113	113	0	0	18	27	0	0	0	0	0	0	3	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more] Total		7,948	7,948	0	0	3,871	1,928	0	0	0	0	0	0	60	0	0	171

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

CEC BANK SA

As of 31/12/2024

(mln EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off-balance sheet exposures							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions						
		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				
[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⁾	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		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other 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 €04.

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

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

CEC BANK SA

As of 30/06/2025

(mln 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	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	Poland																
[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	4,207	4,207	0	0	1,876	28	0	0	0	0	0	0	152	0	0	0
		694	694	0	0	412	279	0	0	0	0	0	0	10	0	0	0
		1,536	1,536	0	0	1,286	933	243	0	0	0	0	0	0	0	0	0
		922	922	0	0	620	272	0	0	0	0	0	0	0	0	0	0
		1,579	1,579	0	0	765	748	0	0	0	0	0	0	0	0	0	0
		1,297	1,297	0	0	553	499	0	0	0	0	0	0	3	0	0	0
		85	85	0	0	18	26	0	0	0	0	0	0	1	0	0	0
Total		9,969	9,969	0	0	5,172	2,095	0	0	0	0	0	0	169	0	0	410

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

CEC BANK SA

As of 30/06/2025

(mln 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]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]			
	Other Central and eastern Europe countries non EEA																	
	Middle East																	
	Latin America and the Caribbean																	
	Africa																	
	Others ⁽¹⁾	0	0	0	0	0	0	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

Notes and definitions

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

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

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

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

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

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

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

Regions:

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic Of The Congo, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, 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 €04.

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

	as of 30/06/2025													as of 30/06/2024																								
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk, and provisions ⁽¹⁾					Collateral 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 ⁽¹⁾					Collateral and financial guarantees received on non-performing exposures															
	Of which performing		Of which non-performing ⁽²⁾		On performing exposures ⁽³⁾					On non-performing exposures ⁽³⁾				Of which performing		Of which non-performing ⁽²⁾		On performing exposures ⁽³⁾					On non-performing exposures ⁽³⁾				Collateral and financial guarantees received on non-performing exposures											
		Of which Stage 2	Of which performing and put over 90 days and <90 days	Of which Stage 2	Of which defaulted	Of which stage 3 ⁽⁴⁾	Of which Stage 2	Of which Stage 2	Of which stage 2	Of which stage 3 ⁽⁴⁾	Of which Stage 2	Of which stage 2	Of which stage 3 ⁽⁴⁾		Of which Stage 2	Of which performing and put over 90 days and <90 days	Of which Stage 2	Of which defaulted	Of which stage 3 ⁽⁴⁾	Of which Stage 2	Of which stage 2	Of which stage 3 ⁽⁴⁾	Of which Stage 2	Of which stage 2	Of which stage 3 ⁽⁴⁾	Of which Stage 2	Of which stage 2	Of which stage 3 ⁽⁴⁾										
Cash balances at central banks and other demand deposits	2,844	2,844	0	0	0	0	0	0	0	0	0	0	0	0	1,507	1,507	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)	8,660	8,660	0	0	0	0	0	0	0	2	0	0	0	0	9,523	9,523	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	
General governments	8,660	8,660	0	0	0	0	0	0	0	2	0	0	0	0	9,523	9,523	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	153	153	0	0	0	0	0	0	0	0	0	0	0	0	153	153	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	4	0	0	0	0	0	0	0	0	0	0	0	0	4	4	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	12	12	0	0	0	0	0	0	0	0	0	0	0	0	12	12	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)	8,205	8,205	485	84	356	516	105	111	41	238	0	238	211	8,205	7,548	541	69	358	5	158	156	109	34	201	0	301	0	285	0	285	0	285	0	285	0	285		
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	
General governments	1,204	1,200	28	4	1	1	1	1	4	1	0	1	1	1,204	1,468	33	0	1	1	4	1	4	1	4	1	4	1	4	1	4	1	4	1	4	1	4	1	
Credit institutions	440	440	0	0	0	0	0	0	0	0	0	0	0	0	503	503	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	28	28	1	0	0	0	0	0	0	0	0	0	0	0	28	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	4,111	3,624	147	65	485	485	485	485	90	40	284	0	284	184	3,363	3,423	421	51	496	0	496	94	32	232	0	484	0	484	0	484	0	484	0	484	0	484		
of which: small and medium-sized enterprises	3,447	3,014	446	63	413	413	413	413	80	36	252	0	252	177	3,263	3,323	381	51	476	0	476	75	28	255	0	476	0	476	0	476	0	476	0	476	0	476		
of which: loans collateralised by commercial immovable property	2,250	1,995	229	21	255	255	255	255	56	26	154	0	154	103	2,181	2,193	272	21	262	0	262	280	56	21	159	0	159	0	159	0	159	0	159	0	159			
Households	2,173	2,008	130	19	65	65	65	65	11	1	30	0	30	14	2,100	2,129	101	18	61	0	61	13	1	11	0	11	0	11	0	11	0	11	0	11	0	11		
of which: loans collateralised by residential immovable property	1,436	1,412	89	11	24	24	24	24	3	1	11	0	11	3	1,399	1,376	80	10	22	0	22	3	1	1	0	1	0	1	0	1	0	1	0	1	0	1		
of which: credit for consumption	677	645	34	3	30	30	30	30	1	0	30	0	30	3	711	692	34	10	24	0	24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
NET INTERESTS other than MTF	88,776	88,828	488	88	356	516	105	111	41	238	0	238	211	88,788	88,888	540	69	358	5	158	156	109	34	201	0	301	0	285	0	285	0	285	0	285	0	285		
OFF-BALANCE SHEET EXPOSURES	8,418	8,418	0	0	0	0	0	0	0	0	0	0	0	0	8,418	8,418	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

(1) For the disclosure of non-performing exposures, please refer to Article 17(1)(d) of Regulation (EU) No 1070/2013 (CRD4).
(2) Institutions report here the cumulative amount of expected credit losses (also called 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 (also called 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 MTF and provisions for off-balance sheet exposures).
(4) For the credit loss provisions, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with positive sign if they are increasing items. Following the sign convention, information is disclosed with the opposite sign if what is reported according to the IFRS9 framework (paragraph 7.4.2.10) which follows a sign convention based on a credit-loss convention, as explained in Annex 1 of the Regulatory Technical Standards (RTS) on Supervisory Reporting. However, for the off-balance sheet instruments, the same sign (accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the credit loss 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 2024, the gross carrying amount of assets and accumulated impairments that are purchased or originated at total impairment are not included in the impairment stage, as it was the case in previous periods.

2025 EU-wide Transparency Exercise

Forborne exposures

CEC BANK SA

	As of 30/09/2024						As of 31/12/2024						
	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 on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	360	182	140	122	169	45	288	164	118	108	155	56	56
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	11	0	0	0	0	0	14	4	4	4	1	1	1
Credit institutions	0	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	0
Non-financial corporations	343	178	137	119	166	44	270	157	113	102	152	54	54
of which: small and medium-sized enterprises	299	150	113	97	145		245	149	104	96	135		
Households	6	4	3	2	3	1	4	3	2	2	2	1	1
DEBT INSTRUMENTS other than HFT	360	182	140	122	169		288	164	118	108	155		
Loan commitments given	1	0	0	0	0	0	1	0	0	0	1	0	0
QUALITY OF FORBEARANCE													
Loans and advances that have been forborne more than twice ⁽³⁾	24						24						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ⁽³⁾	182						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.

2025 EU-wide Transparency Exercise

Forborne exposures

CEC BANK SA

	As of 31/03/2025						As of 30/06/2025					
	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
(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)	280	162	120	110	106	37	233	165	107	101	100	46
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	13	4	3	3	1	1	9	0	1	0	4	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	262	155	115	105	103	35	219	162	105	100	93	45
of which: small and medium-sized enterprises	238	148	106	98	87		218	161	105	100	92	
Households	5	3	2	2	3	1	6	2	2	2	4	1
DEBT INSTRUMENTS other than HFT	280	162	120	110	106		233	165	107	101	100	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (1)	22						21					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	162						165					

(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.

2025 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
CEC BANK SA

(mln EUR)	As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount		Of which: non-performin	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-performin	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-performin	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-performin	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⁾
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	727	47	47	727	37	0	724	51	51	724	40	0	722	62	62	722	46	0	680	70	70	680	44	0
B Mining and quarrying	44	31	31	44	20	0	45	34	34	45	23	0	45	33	33	45	22	0	40	31	31	40	21	0
C Manufacturing	1,092	94	94	1,092	88	0	1,030	65	65	1,030	64	0	985	65	65	985	60	0	932	104	104	932	69	0
D Electricity, gas, steam and air conditioning supply	73	1	1	73	2	0	107	1	1	107	3	0	138	3	3	138	4	0	152	3	3	152	5	0
E Water supply	43	13	13	43	9	0	41	13	13	41	10	0	36	11	11	36	9	0	33	11	11	33	8	0
F Construction	776	86	86	776	77	0	735	70	70	735	61	0	661	72	72	661	62	0	648	78	78	648	72	0
G Wholesale and retail trade	758	79	79	758	63	0	752	100	100	752	73	0	690	116	116	690	86	0	625	92	92	625	65	0
H Transport and storage	107	10	10	107	10	0	118	8	8	118	6	0	110	8	8	110	6	0	101	7	7	101	5	0
I Accommodation and food service activities	192	48	48	192	36	0	209	45	45	209	33	0	204	50	50	204	35	0	207	49	49	207	35	0
J Information and communication	78	31	31	78	19	0	77	31	31	77	19	0	76	31	31	76	20	0	74	32	32	74	21	0
K Financial and insurance activities	43	0	0	43	1	0	39	0	0	39	1	0	38	0	0	38	1	0	38	1	1	38	2	0
L Real estate activities	264	25	25	264	26	0	256	19	19	256	15	0	246	19	19	246	15	0	240	10	10	240	8	0
M Professional, scientific and technical activities	85	25	25	85	19	0	64	10	10	64	8	0	61	10	10	61	8	0	49	3	3	49	2	0
N Administrative and support service activities	37	2	2	37	2	0	36	2	2	36	2	0	36	3	3	36	3	0	36	3	3	36	3	0
O Public administration and defence, compulsory social security	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0	2	0	0
P Education	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0	3	0	0
Q Human health services and social work activities	45	1	1	45	1	0	44	1	1	44	1	0	42	1	1	42	1	0	39	1	1	39	1	0
R Arts, entertainment and recreation	9	1	1	9	1	0	9	0	0	9	0	0	9	0	0	9	0	0	7	0	0	7	0	0
S Other services	9	0	0	9	0	0	9	0	0	9	0	0	9	0	0	9	0	0	14	0	0	14	0	0
Loans and advances	4,386	494	494	4,386	413	0	4,279	450	450	4,279	359	0	4,111	485	485	4,111	379	0	3,919	496	496	3,919	360	0

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

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024_7158)

	As of 30/09/2024					As of 31/12/2024					As of 31/03/2025					As of 30/06/2025									
	Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing		Non-performing							
		of which past due > 30days <= 90 days		of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days		of which past due > 30days <= 90 days		of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days		of which past due > 30days <= 90 days		of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days		of which past due > 30days <= 90 days		of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days					
(mln EUR)																									
Gross carrying amount	7,320	6,763	63	566	191	8,862	8,449	54	513	190	8,565	8,009	84	556	174	8,107	7,549	60	538	206	8,107	7,549	60	538	206
Of which secured	6,247	5,743	50	504	176	5,653	5,225	43	433	147	5,074	4,674	61	401	119	5,000	4,527	62	473	172	5,000	4,527	62	473	172
Of which secured with immovable property	3,920	3,574	33	345	124	3,886	3,600	28	286	109	3,836	3,534	34	330	98	3,726	3,425	31	302	121	3,726	3,425	31	302	121
Of which instruments with LTV higher than 80% and lower or equal to 90%	8	3		5	0	3,098	3,032		66	31	20	2		18	0	16	0		16	0	16	0		16	0
Of which instruments with LTV higher than 80% and lower or equal to 90%	22	0		22	0	446	420		27	4	2	1		1	0	3	1		2	0	3	1		2	0
Of which instruments with LTV higher than 100%	40	45		4	1	920	814		106	22	61	35		26	0	32	3		29	7	32	3		29	7
Accumulated impairment for secured assets	415	134		301	89	330	301		239	75	312	87		240	58	353	96		237	64	353	96		237	64
Collateral																									
Of which value capped at the value of exposure	3,682	3,552	24	129	59	3,718	3,595	24	123	52	3,610	3,483	30	127	50	3,556	3,412	20	144	66	3,556	3,412	20	144	66
Of which immovable property	3,038	2,893	14	105	37	3,091	2,993	18	98	50	3,038	2,930	26	102	48	3,004	2,893	22	114	44	3,004	2,893	22	114	44
Of which value above the cap	4,638	4,032	25	606	228	5,702	5,155	30	637	307	4,352	3,784	37	568	182	4,568	4,058	34	510	211	4,568	4,058	34	510	211
Of which immovable property	3,072	2,690	12	383	195	3,453	3,109	19	344	205	3,059	2,728	31	333	154	3,007	2,788	18	269	133	3,007	2,788	18	269	133
Financial guarantees received	1,415	1,341	16	73	28	1,346	1,267	10	79	31	1,260	1,185	38	94	33	1,147	1,055	25	91	38	1,147	1,055	25	91	38
Accumulated partial write off	0	0		0	0	0	0		0	0	0	0		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.