2025 EU-wide Stress Test

Bank Name	Banca Transilvania
LEI Code	549300RG3H390KEL8896
Country Code	RO

2025 EU-wide Stress Test: Summary

Banca Transilvania

RowNum	(mln EUR, %)	1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
		31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Net interest income	1,387		1,464	1,519	1,535	1,282	1,307	1,294
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	10		25	25	25	-39	1	1
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-127		-41	-122	-274	-425	-579	-362
4	**Profit or (-) loss for the year**	**961**		**581**	**533**	**413**	**-25**	**-24**	**107**
5	Coverage ratio: non-performing exposure (%)	47.95%		55.27%	53.92%	53.39%	57.63%	56.17%	55.23%
6	Common Equity Tier 1 capital	3,359	3,367	3,600	3,541	3,768	3,194	2,580	2,622
7	Total Risk exposure amount (all transitional adjustments included)	17,665	17,285	18,161	19,286	20,953	18,277	19,581	21,417
8	**Common Equity Tier 1 ratio, %**	**19.02%**	**19.48%**	**19.82%**	**18.36%**	**17.98%**	**17.48%**	**13.18%**	**12.24%**
9	**Fully loaded Common Equity Tier 1 ratio, %**	**13.73%**	**13.63%**	**15.19%**	**16.60%**	**17.74%**	**12.37%**	**12.21%**	**12.24%**
10	Tier 1 capital	3,359	3,367	3,600	3,541	3,768	3,194	2,580	2,622
11	Total leverage ratio exposures	43,633		43,633	43,633	43,633	43,633	43,633	43,633
12	**Leverage ratio, %**	**7.70%**	**7.72%**	**8.25%**	**8.12%**	**8.64%**	**7.32%**	**5.91%**	**6.01%**
13	**Fully loaded leverage ratio, %**	**6.63%**	**6.65%**	**7.47%**	**8.21%**	**8.73%**	**6.05%**	**5.98%**	**6.08%**

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.
Net interest income (NII) for 2024 is reported in accordance with FINREP definitions. Projections of NII follow the definitions in accordance with Section 4 of the 2025 EU-wide stress test methodological note.

14	**IFRS 9 transitional arrangements?**	Yes (static and dynamic)

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2025 EU-wide Stress Test: Credit risk IRB

Banca Transilvania

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	Banca Transilvania	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
3		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
4		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
5		Institutions			0	0			0	0	0	0	0	0	0	0	-
6		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
7		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
8		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
10		Retail	0	0			0	0			0	0	0	0	0	0	-
11		Retail - Secured by residential estate property	0	0			0	0			0	0	0	0	0	0	-
12		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
13		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
14		Retail - Other Retail	0	0			0	0			0	0	0	0	0	0	-
15		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
16		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	-
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
18		Equity	0	0			0	0			0	0	0	0	0	0	-
19		Securitisation															
20		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
21		TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	0	0	0	0	0	0	-

* Restated 31/12/2024:

RowNum		(mln EUR, %)															
			Restated														
			31/12/2024*														
			Exposure values				Risk exposure amounts				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			A-IRB		F-IRB		A-IRB		F-IRB								
			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted							
22	ROMANIA	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
24		Regional governments or local authorities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
25		Public sector entities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
26		Institutions			0	0			0	0	0	0	0	0	0	0	-
27		Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
28		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
29		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
31		Retail	0	0			0	0			0	0	0	0	0	0	-
32		Retail - Secured by residential estate property	0	0			0	0			0	0	0	0	0	0	-
33		Retail - Qualifying Revolving	0	0			0	0			0	0	0	0	0	0	-
34		Retail - Purchased receivables	0	0			0	0			0	0	0	0	0	0	-
35		Retail - Other Retail	0	0			0	0			0	0	0	0	0	0	-
36		Retail - Other Retail - Of Which: SME	0	0			0	0			0	0	0	0	0	0	-
37		Retail - Other Retail - Of Which: non-SME	0	0			0	0			0	0	0	0	0	0	-
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
39		Equity	0	0			0	0			0	0	0	0	0	0	-
40		Securitisation															
41		Other non-credit obligation assets	0	0			0	0			0	0	0	0	0	0	-
42		TOTAL	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	0	0	0	0	0	0	-

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2025 EU-wide Stress Test: Credit risk IRB

Banca Transilvania

RowNum		(mln EUR, %)	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1		**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
2		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
3		**Regional governments or local authorities**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
4		**Public sector entities**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
5		**Institutions**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
6		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
7		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
8		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
10		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
11	Banca Transilvania	**Retail - Secured by residential estate property**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
12		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
13		**Retail - Purchased receivables**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		**Retail - Other Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
15		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
16		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
17		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
19		**Securitisation**																					
20		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
21		**TOTAL**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		**Central banks**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
23		**Central governments**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
24		**Regional governments or local authorities**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
25		**Public sector entities**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
26		**Institutions**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
27		**Corporates**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
28		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
29		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
31		**Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
32	ROMANIA	**Retail - Secured by residential estate property**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
33		**Retail - Qualifying Revolving**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
34		**Retail - Purchased receivables**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		**Retail - Other Retail**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
36		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
37		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
38		**Collective investments undertakings (CIU)**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		**Equity**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		**Securitisation**																					
41		**Other non-credit obligation assets**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
42		**TOTAL**	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

2025 EU-wide Stress Test: Credit risk IRB

Banca Transilvania

RowNum		(mln EUR, %)	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
			Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Banca Transilvania	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
2		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
3		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
4		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
5		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
6		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
7		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
8		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
9		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
10		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
11		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
12		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
13		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
14		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
15		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
16		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
17		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
18		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
19		Securitisation																					
20		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
21		TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

RowNum		(mln EUR, %)	Adverse Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22	ROMANIA	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
23		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
24		Regional governments or local authorities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
25		Public sector entities	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
26		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
27		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
28		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
29		Corporates - Of Which: SME general corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
30		Corporates - Of Which: Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
31		Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
32		Retail - Secured by residential estate property	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
33		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
34		Retail - Purchased receivables	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
35		Retail - Other Retail	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
36		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
37		Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
39		Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
40		Securitisation																					
41		Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
42		TOTAL	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

eba European Banking Authority

2025 EU-wide Stress Test: Credit risk STA

Banca Transilvania

RowNum		(mln EUR, %)	1	2	3	4	5	6	7	8	9	10	11
			Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
1	Banca Transilvania	Central banks	3,636	0	30	0	3,436	0	0	1	0	0	0.00%
2		Central governments	16,268	0	329	0	7,975	390	0	24	18	0	0.00%
3		Regional governments or local authorities	327	0	113	0	328	16	1	10	2	1	72.74%
4		Public sector entities	143	0	143	0	126	34	0	4	8	0	62.75%
5		Multilateral Development Banks	659	0	0	0	233	38	0	4	5	0	0.00%
6		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
7		Institutions	2,017	0	735	0	1,829	29	0	2	3	0	0.00%
8		Corporates	3,302	82	2,918	102	3,344	476	194	122	63	79	40.77%
9		of which: Other - SME	1,744	71	1,354	89	1,627	325	150	49	40	56	37.33%
10		of which: Specialised Lending	44	0	46	0	58	4	0	5	1	0	0.00%
11		Retail	4,391	87	3,064	96	4,381	918	344	102	208	238	69.12%
12		of which: SME	1,036	61	592	69	1,174	250	146	38	77	78	53.44%
13		Secured by mortgages on immovable property and ADC exposures	7,971	156	4,408	156	7,343	1,061	337	97	110	106	31.45%
14		of which: Residential immovable property	4,975	121	1,713	121	4,492	554	211	17	28	54	25.40%
15		of which: Commercial immovable property	2,815	35	2,428	35	2,657	489	126	73	80	52	41.56%
16		of which: Land, acquisition, development and construction exposures (ADC)	182	0	267	0	194	19	0	7	3	0	0.00%
17		Subordinated debt exposures	434	0	651	0	173	0	0	1	0	0	0.00%
18		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
21		Equity	116	0	116	0	0	0	0	0	0	0	0.00%
22		Securitisation											
23		Other exposures	2,320	0	787	0	1,727	7	0	203	0	0	0.00%
24		TOTAL	41,586	325	13,295	354	30,895	2,970	877	569	416	424	48.36%

RowNum		(mln EUR, %)	Restated										
			31/12/2024*										
			Exposure values		Risk exposure amounts		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
			Non-defaulted	Defaulted	Non-defaulted	Defaulted							
25	ROMANIA	Central banks	3,250	0	0	0	3,049	0	0	1	0	0	0.00%
26		Central governments	15,788	0	309	0	7,688	390	0	21	18	0	0.00%
27		Regional governments or local authorities	321	0	109	0	327	16	1	9	2	1	72.74%
28		Public sector entities	122	0	122	0	105	33	0	4	8	0	62.75%
29		Multilateral Development Banks	627	0	0	0	233	38	0	4	5	0	0.00%
30		International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
31		Institutions	507	0	246	0	453	29	0	1	3	0	0.00%
32		Corporates	3,154	80	2,797	99	3,200	459	190	118	63	77	40.72%
33		of which: Other - SME	1,645	69	1,279	85	1,520	313	146	45	40	54	37.18%
34		of which: Specialised Lending	39	0	42	0	55	2	0	5	0	0	0.00%
35		Retail	4,262	87	2,966	95	4,244	915	339	95	207	233	68.79%
36		of which: SME	1,035	61	592	69	1,173	250	146	38	77	78	53.44%
37		Secured by mortgages on immovable property and ADC exposures	7,730	151	4,249	151	7,092	1,046	329	94	109	102	31.09%
38		of which: Residential immovable property	4,865	116	1,661	117	4,382	549	203	17	27	50	24.64%
39		of which: Commercial immovable property	2,686	35	2,324	35	2,516	480	126	71	79	52	41.48%
40		of which: Land, acquisition, development and construction exposures (ADC)	180	0	264	0	194	16	0	7	3	0	0.00%
41		Subordinated debt exposures	133	0	200	0	118	0	0	1	0	0	0.00%
42		Covered bonds	0	0	0	0	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
45		Equity	30	0	30	0	0	0	0	0	0	0	0.00%
46		Securitisation											
47		Other exposures	2,314	0	787	0	1,720	7	0	203	0	0	0.00%
48		TOTAL	38,238	318	11,815	346	28,230	2,934	859	550	414	414	48.17%

2025 EU-wide Stress Test: Credit risk STA

Banca Transilvania

RowNum		(mln EUR, %)	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Banca Transilvania	Central banks	3,387	48	1	0	0	0	36.51%	3,347	88	1	0	0	0	35.88%	3,313	122	1	0	0	0	35.56%
2		Central governments	7,832	444	89	16	22	26	28.80%	7,676	527	163	15	15	47	29.19%	7,508	631	227	15	22	67	29.60%
3		Regional governments or local authorities	329	12	4	2	1	3	76.92%	317	22	7	2	2	5	77.33%	296	39	10	2	4	8	77.48%
4		Public sector entities	114	36	10	1	7	5	49.00%	113	29	18	1	4	9	48.80%	110	25	25	1	4	12	48.69%
5		Multilateral Development Banks	208	52	10	1	7	4	37.30%	203	48	20	2	6	7	36.13%	195	49	27	1	8	10	37.35%
6		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
7		Institutions	1,800	51	7	1	2	1	21.54%	1,776	69	13	0	1	3	22.60%	1,749	93	16	0	3	4	24.81%
8		Corporates	3,065	635	314	25	97	154	49.14%	3,030	569	416	19	78	206	49.57%	2,841	684	489	18	98	244	49.93%
9		of which: Other - SME	1,424	442	236	11	82	107	45.25%	1,420	374	308	11	67	138	44.71%	1,346	394	363	10	78	163	44.87%
10		of which: Specialised Lending	38	20	4	1	2	3	69.01%	45	10	7	1	1	5	67.06%	32	21	9	0	3	6	67.70%
11		Retail	4,521	632	489	32	120	349	71.32%	4,495	546	601	31	83	426	70.76%	4,436	512	694	31	77	489	70.36%
12		of which: SME	1,069	284	216	10	68	127	59.09%	1,053	242	275	10	45	163	59.47%	1,025	223	322	10	40	191	59.49%
13		Secured by mortgages on immovable property and ADC exposures	7,102	1,151	489	22	110	238	48.78%	7,062	1,046	634	19	80	306	48.27%	6,636	1,379	726	18	157	349	48.01%
14		of which: Residential immovable property	4,463	542	251	4	37	105	41.70%	4,469	503	285	4	29	114	40.14%	4,227	721	309	4	62	122	39.41%
15		of which: Commercial immovable property	2,449	590	233	17	70	131	56.19%	2,405	526	341	14	49	187	54.83%	2,234	631	407	13	90	221	54.31%
16		of which: Land, acquisition, development and construction exposures (ADC)	190	19	4	1	3	3	60.52%	188	17	8	1	2	5	57.39%	175	27	11	1	4	6	56.71%
17		Subordinated debt exposures	173	1	0	0	0	0	34.50%	172	1	0	0	0	0	34.50%	172	2	0	0	0	0	34.50%
18		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
21		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
22		Securitisation																					
23		Other exposures	1,296	439	0	0	204	0	0.00%	1,296	439	0	0	204	0	0.00%	1,296	439	0	0	204	0	0.00%
24		**TOTAL**	**29,829**	**3,501**	**1,413**	**99**	**571**	**781**	**55.27%**	**29,486**	**3,384**	**1,872**	**90**	**473**	**1,010**	**53.92%**	**28,551**	**3,975**	**2,217**	**86**	**577**	**1,184**	**53.39%**

RowNum		(mln EUR, %)																					
			Baseline Scenario																				
			31/12/2025							31/12/2026							31/12/2027						
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
25	ROMANIA	Central banks	3,004	45	1	0	0	0	34.50%	2,966	82	1	0	0	0	34.50%	2,934	113	1	0	0	0	34.50%
26		Central governments	7,552	439	87	15	22	24	27.93%	7,401	518	159	14	15	45	28.27%	7,238	619	222	14	22	64	28.64%
27		Regional governments or local authorities	328	12	4	2	1	3	77.07%	316	21	7	2	2	5	77.48%	295	39	10	2	4	8	77.60%
28		Public sector entities	95	34	10	1	7	5	48.97%	93	28	18	1	4	9	48.76%	92	23	24	1	4	12	48.60%
29		Multilateral Development Banks	208	52	10	1	7	4	37.30%	203	48	20	2	6	7	36.13%	195	49	27	1	8	10	37.35%
30		International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
31		Institutions	448	28	6	0	2	1	19.87%	442	28	12	0	1	3	20.95%	432	36	14	0	2	3	22.67%
32		Corporates	2,948	596	305	24	93	150	49.17%	2,912	534	403	18	74	200	49.59%	2,730	646	473	17	91	236	49.86%
33		of which: Other - SME	1,332	419	228	10	78	103	45.21%	1,328	353	297	10	64	132	44.59%	1,257	373	349	9	73	156	44.62%
34		of which: Specialised Lending	35	18	3	1	2	3	71.70%	42	9	6	1	1	4	69.21%	29	20	8	0	2	5	69.55%
35		Retail	4,386	630	483	31	120	343	71.07%	4,361	545	594	30	83	419	70.53%	4,305	509	685	30	76	480	70.13%
36		of which: SME	1,069	284	216	10	68	127	59.09%	1,053	242	275	10	45	163	59.47%	1,025	223	322	10	40	191	59.49%
37		Secured by mortgages on immovable property and ADC exposures	6,873	1,120	474	21	107	230	48.45%	6,832	1,021	613	18	76	294	47.98%	6,422	1,344	701	16	151	334	47.68%
38		of which: Residential immovable property	4,357	536	242	4	36	99	40.88%	4,362	498	274	4	28	108	39.37%	4,129	708	297	4	61	115	38.65%
39		of which: Commercial immovable property	2,327	566	228	16	68	128	56.24%	2,283	507	331	13	46	182	54.87%	2,118	609	394	12	86	214	54.27%
40		of which: Land, acquisition, development and construction exposures (ADC)	189	17	4	1	3	2	61.21%	187	16	8	1	1	4	57.58%	175	26	10	1	4	6	56.62%
41		Subordinated debt exposures	117	1	0	0	0	0	34.50%	116	1	0	0	0	0	34.50%	116	2	0	0	0	0	34.50%
42		Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
45		Equity	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
46		Securitisation																					
47		Other exposures	1,290	437	0	0	203	0	0.00%	1,290	437	0	0	203	0	0.00%	1,290	437	0	0	203	0	0.00%
48		**TOTAL**	**27,248**	**3,394**	**1,380**	**94**	**562**	**760**	**55.09%**	**26,933**	**3,263**	**1,827**	**85**	**464**	**982**	**53.75%**	**26,048**	**3,816**	**2,158**	**81**	**561**	**1,148**	**53.17%**

2025 EU-wide Stress Test: Credit risk STA

Banca Transilvania

Adverse Scenario — 31/12/2025 (mln EUR, %)

RowNum			33 Stage 1 exposure	34 Stage 2 exposure	35 Stage 3 exposure	36 Stock of provisions for Stage 1 exposure	37 Stock of provisions for Stage 2 exposure	38 Stock of provisions for Stage 3 exposure	39 Coverage Ratio - Stage 3 exposure
1	Banca Transilvania	Central banks	3,380	55	1	1	0	0	41.98%
2		Central governments	7,619	619	128	56	34	43	33.48%
3		Regional governments or local authorities	306	35	5	2	5	4	76.60%
4		Public sector entities	103	45	12	1	12	7	54.38%
5		Multilateral Development Banks	152	107	13	1	15	5	42.80%
6		International Organisations	0	0	0	0	0	0	0.00%
7		Institutions	1,791	59	7	1	3	2	22.36%
8		Corporates	2,792	887	336	23	158	167	49.85%
9		of which: Other - SME	1,205	643	254	10	133	116	45.66%
10		of which: Specialised Lending	30	27	4	1	4	3	70.63%
11		Retail	4,231	897	514	32	193	373	72.45%
12		of which: SME	948	389	233	9	117	144	61.89%
13		Secured by mortgages on immovable property and ADC exposures	6,375	1,863	503	21	199	275	54.59%
14		of which: Residential immovable property	4,081	921	254	6	64	119	46.90%
15		of which: Commercial immovable property	2,110	917	244	14	130	152	62.42%
16		of which: Land, acquisition, development and construction exposures (ADC)	184	24	5	1	5	3	64.02%
17		Subordinated debt exposures	173	1	0	0	0	0	39.67%
18		Covered bonds	0	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%
21		Equity	0	0	0	0	0	0	0.00%
22		Securitisation							
23		Other exposures	1,296	439	0	0	204	0	0.00%
24		**TOTAL**	**28,217**	**5,007**	**1,519**	**137**	**822**	**875**	**57.63%**

Adverse Scenario — 31/12/2026 (mln EUR, %)

RowNum			40 Stage 1 exposure	41 Stage 2 exposure	42 Stage 3 exposure	43 Stock of provisions for Stage 1 exposure	44 Stock of provisions for Stage 2 exposure	45 Stock of provisions for Stage 3 exposure	46 Coverage Ratio - Stage 3 exposure
1	Banca Transilvania	Central banks	3,321	113	2	1	0	1	42.00%
2		Central governments	7,288	779	298	65	69	107	35.92%
3		Regional governments or local authorities	259	79	8	2	15	6	74.33%
4		Public sector entities	94	46	21	1	14	11	54.59%
5		Multilateral Development Banks	134	112	24	1	30	11	43.02%
6		International Organisations	0	0	0	0	0	0	0.00%
7		Institutions	1,752	93	13	1	3	3	24.49%
8		Corporates	2,493	1,078	444	20	200	224	50.51%
9		of which: Other - SME	1,059	709	334	9	163	153	45.62%
10		of which: Specialised Lending	27	28	8	1	5	5	70.83%
11		Retail	4,011	1,002	630	32	210	456	72.38%
12		of which: SME	828	454	288	9	135	181	62.80%
13		Secured by mortgages on immovable property and ADC exposures	5,543	2,548	651	22	350	355	54.60%
14		of which: Residential immovable property	3,467	1,507	282	7	146	130	45.97%
15		of which: Commercial immovable property	1,905	1,005	361	13	196	221	61.14%
16		of which: Land, acquisition, development and construction exposures (ADC)	170	35	8	1	8	5	63.79%
17		Subordinated debt exposures	172	2	0	0	0	0	39.67%
18		Covered bonds	0	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%
21		Equity	0	0	0	0	0	0	0.00%
22		Securitisation							
23		Other exposures	1,296	439	0	0	204	0	0.00%
24		**TOTAL**	**26,361**	**6,291**	**2,090**	**143**	**1,095**	**1,174**	**56.17%**

Adverse Scenario — 31/12/2027 (mln EUR, %)

RowNum			47 Stage 1 exposure	48 Stage 2 exposure	49 Stage 3 exposure	50 Stock of provisions for Stage 1 exposure	51 Stock of provisions for Stage 2 exposure	52 Stock of provisions for Stage 3 exposure	53 Coverage Ratio - Stage 3 exposure
1	Banca Transilvania	Central banks	3,266	167	4	1	0	2	42.21%
2		Central governments	6,985	884	497	54	71	182	36.61%
3		Regional governments or local authorities	241	92	13	2	19	10	74.49%
4		Public sector entities	88	44	28	1	11	16	54.74%
5		Multilateral Development Banks	128	104	39	1	26	16	42.05%
6		International Organisations	0	0	0	0	0	0	0.00%
7		Institutions	1,717	123	18	0	4	5	26.10%
8		Corporates	2,284	1,167	563	18	195	290	51.56%
9		of which: Other - SME	995	686	421	8	145	195	46.23%
10		of which: Specialised Lending	21	30	11	0	5	8	70.82%
11		Retail	3,910	978	755	30	184	544	72.07%
12		of which: SME	778	435	356	9	115	226	63.41%
13		Secured by mortgages on immovable property and ADC exposures	4,900	3,030	812	19	429	443	54.55%
14		of which: Residential immovable property	2,988	1,949	320	6	220	144	45.11%
15		of which: Commercial immovable property	1,754	1,038	480	12	200	291	60.60%
16		of which: Land, acquisition, development and construction exposures (ADC)	158	43	12	1	9	8	63.70%
17		Subordinated debt exposures	171	3	0	0	0	0	39.67%
18		Covered bonds	0	0	0	0	0	0	0.00%
19		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%
20		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%
21		Equity	0	0	0	0	0	0	0.00%
22		Securitisation							
23		Other exposures	1,296	439	0	0	204	0	0.00%
24		**TOTAL**	**24,983**	**7,030**	**2,730**	**125**	**1,142**	**1,508**	**55.23%**

Adverse Scenario — 31/12/2025 (mln EUR, %)

RowNum			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
25	ROMANIA	Central banks	2,997	52	1	0	0	0	39.67%
26		Central governments	7,340	614	125	51	34	40	32.26%
27		Regional governments or local authorities	305	35	5	2	5	4	76.69%
28		Public sector entities	84	42	12	1	11	6	54.22%
29		Multilateral Development Banks	152	107	13	1	15	5	42.80%
30		International Organisations	0	0	0	0	0	0	0.00%
31		Institutions	444	32	7	0	2	1	20.53%
32		Corporates	2,693	831	326	22	149	162	49.74%
33		of which: Other - SME	1,129	605	245	9	125	111	45.44%
34		of which: Specialised Lending	28	25	4	1	3	3	72.56%
35		Retail	4,099	892	508	31	192	367	72.21%
36		of which: SME	948	389	233	9	117	144	61.89%
37		Secured by mortgages on immovable property and ADC exposures	6,169	1,810	487	20	190	264	54.27%
38		of which: Residential immovable property	3,979	911	245	6	62	113	46.13%
39		of which: Commercial immovable property	2,006	877	238	13	123	149	62.45%
40		of which: Land, acquisition, development and construction exposures (ADC)	184	23	4	1	5	3	63.95%
41		Subordinated debt exposures	117	1	0	0	0	0	39.67%
42		Covered bonds	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%
45		Equity	0	0	0	0	0	0	0.00%
46		Securitisation							
47		Other exposures	1,290	437	0	0	203	0	0.00%
48		**TOTAL**	**25,689**	**4,852**	**1,482**	**128**	**801**	**850**	**57.39%**

Adverse Scenario — 31/12/2026 (mln EUR, %)

RowNum			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
25	ROMANIA	Central banks	2,942	105	2	1	0	1	39.67%
26		Central governments	7,018	771	290	59	68	100	34.47%
27		Regional governments or local authorities	258	79	8	2	15	6	74.41%
28		Public sector entities	77	42	20	1	13	11	54.45%
29		Multilateral Development Banks	134	112	24	1	30	11	43.02%
30		International Organisations	0	0	0	0	0	0	0.00%
31		Institutions	432	39	11	0	2	2	22.38%
32		Corporates	2,405	1,016	428	19	186	215	50.31%
33		of which: Other - SME	993	665	321	8	152	145	45.23%
34		of which: Specialised Lending	25	25	7	1	4	5	72.25%
35		Retail	3,882	995	622	31	210	449	72.17%
36		of which: SME	827	454	288	9	135	181	62.80%
37		Secured by mortgages on immovable property and ADC exposures	5,358	2,480	628	20	335	341	54.30%
38		of which: Residential immovable property	3,374	1,489	271	7	144	123	45.24%
39		of which: Commercial immovable property	1,814	958	350	13	184	214	61.14%
40		of which: Land, acquisition, development and construction exposures (ADC)	170	34	7	1	7	5	63.60%
41		Subordinated debt exposures	116	2	0	0	0	0	39.67%
42		Covered bonds	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%
45		Equity	0	0	0	0	0	0	0.00%
46		Securitisation							
47		Other exposures	1,290	437	0	0	203	0	0.00%
48		**TOTAL**	**23,913**	**6,078**	**2,033**	**134**	**1,063**	**1,135**	**55.85%**

Adverse Scenario — 31/12/2027 (mln EUR, %)

RowNum			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
25	ROMANIA	Central banks	2,891	155	3	0	0	1	39.67%
26		Central governments	6,724	872	482	49	70	169	35.09%
27		Regional governments or local authorities	240	91	13	2	19	10	74.55%
28		Public sector entities	72	39	27	1	10	15	54.65%
29		Multilateral Development Banks	128	104	39	1	26	16	42.05%
30		International Organisations	0	0	0	0	0	0	0.00%
31		Institutions	423	44	15	0	3	4	23.83%
32		Corporates	2,199	1,107	542	17	183	278	51.32%
33		of which: Other - SME	930	645	403	7	134	184	45.74%
34		of which: Specialised Lending	19	28	10	0	4	7	71.91%
35		Retail	3,784	970	745	29	183	536	71.87%
36		of which: SME	778	435	356	9	115	226	63.41%
37		Secured by mortgages on immovable property and ADC exposures	4,727	2,958	781	17	415	424	54.27%
38		of which: Residential immovable property	2,903	1,924	307	5	217	137	44.43%
39		of which: Commercial immovable property	1,666	993	463	11	190	280	60.58%
40		of which: Land, acquisition, development and construction exposures (ADC)	157	42	11	1	8	7	63.48%
41		Subordinated debt exposures	115	3	0	0	0	0	39.67%
42		Covered bonds	0	0	0	0	0	0	0.00%
43		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%
44		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%
45		Equity	0	0	0	0	0	0	0.00%
46		Securitisation							
47		Other exposures	1,290	437	0	0	203	0	0.00%
48		**TOTAL**	**22,593**	**6,781**	**2,649**	**117**	**1,112**	**1,453**	**54.86%**

* Restated 31/12/2024: Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2025 as per Methodological Note. Exposure values and REA reflect the restatement of the 31/12/2024 balance sheet for the entry into force of CRR3.

2025 EU-wide Stress Test: Securitisations

Banca Transilvania

RowNum		(mln EUR)	1	2	3	4	5	6	7
			Restated	Baseline Scenario			Adverse Scenario		
			31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Exposure values	SEC-IRBA	0						
2		SEC-SA	0						
3		SEC-ERBA	0						
4		SEC-IAA	0						
5		**Total**	**0**						
6	REA	SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	0	0	0	0	0	0	0
8		SEC-ERBA	0	0	0	0	0	0	0
9		SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		**Total**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
12	Impairments	**Total banking book others than assessed at fair value**		**0**	**0**	**0**	**0**	**0**	**0**

2025 EU-wide Stress Test: Risk exposure amounts

Banca Transilvania

RowNum	(mln EUR)	1	2	3	4	5	6	7	8
		Actual	Restatement CRR3	Baseline scenario			Adverse scenario		
		31/12/2024	31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	Risk exposure amount for credit risk	13,496	13,649	14,615	15,741	17,408	14,732	16,035	17,872
2	Risk exposure amount for securitisations and re-securitisations	0	0	0	0	0	0	0	0
3	Risk exposure amount other credit risk	13,496	13,649	14,615	15,741	17,408	14,732	16,035	17,872
4	Risk exposure amount for market risk	732	741	741	741	741	741	741	741
5	Risk exposure amount for operational risk	3,346	2,805	2,805	2,805	2,805	2,805	2,805	2,805
6	Other risk exposure amounts	0	0	0	0	0	0	0	0
7	**Total Risk exposure amount before Output floor**	**17,574**	**17,195**	**18,161**	**19,286**	**20,953**	**18,277**	**19,581**	**21,417**
8	**Unfloored Total Risk exposure amount (transitional)**		**17,285**	**18,161**	**19,286**	**20,953**	**18,277**	**19,581**	**21,417**
9	**Unfloored Total Risk exposure amount (fully loaded)**		**21,039**	**21,193**	**21,329**	**21,245**	**21,092**	**21,138**	**21,417**
10	Standardised Risk exposure amount for credit risk exposures		13,649	14,615	15,741	17,408	14,732	16,035	17,872
11	Standardised Risk exposure amount for market risk exposures		1,113	1,113	1,113	1,113	1,113	1,113	1,113
12	Standardised Risk exposure amount for operational risk		2,805	2,805	2,805	2,805	2,805	2,805	2,805
13	Other Standardised risk exposure amounts		0	0	0	0	0	0	0
14	**Standardised Total risk exposure amount (S-TREA) for Output floor (transitional)**		**17,566**	**18,533**	**19,658**	**21,325**	**18,649**	**19,953**	**21,789**
15	**Standardised Total risk exposure amount (S-TREA) for Output floor (fully loaded)**		**17,566**	**18,533**	**19,658**	**21,325**	**18,649**	**19,953**	**21,789**
16	**TOTAL RISK EXPOSURE AMOUNT (transitional)**	**17,665**	**17,285**	**18,161**	**19,286**	**20,953**	**18,277**	**19,581**	**21,417**
17	**TOTAL RISK EXPOSURE AMOUNT (fully loaded)**	**20,837**	**21,039**	**21,193**	**21,329**	**21,245**	**21,092**	**21,138**	**21,417**

2025 EU-wide Stress Test: Capital

Banca Transilvania

(mln EUR, %)

RowNum				1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
1	OWN FUNDS	A	**OWN FUNDS**		**3,781**	**3,790**	**4,023**	**3,963**	**4,190**	**3,617**	**3,003**	**3,045**
2		A.1	**COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)**		**3,359**	**3,367**	**3,600**	**3,541**	**3,768**	**3,194**	**2,580**	**2,622**
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		1,846		1,846	1,846	1,846	1,846	1,846	1,846
4		A.1.1.1	of which: CET1 instruments subscribed by Government		0		0	0	0	0	0	0
5		A.1.2	Retained earnings		874		1,230	1,556	1,809	850	827	892
6		A.1.3	Accumulated other comprehensive income		-447		-447	-447	-447	-666	-666	-666
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		-447		-447	-447	-447	-666	-666	-666
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		0		0	0	0	0	0	0
9		A.1.3.3	Other OCI contributions		0		0	0	0	0	0	0
10		A.1.4	Other Reserves		758		753	753	753	739	739	739
11		A.1.5	Funds for general banking risk		16		16	16	16	16	16	16
12		A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0	0
13		A.1.7	Adjustments to CET1 due to prudential filters		-9	-9	-9	-9	-9	-9	-9	-9
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-9	-9	-9	-9	-9	-9	-9	-9
15		A.1.7.2	Cash flow hedge reserve		0		0	0	0	0	0	0
16		A.1.7.3	Other adjustments		0		0	0	0	0	0	0
17		A.1.8	(-) Intangible assets (including Goodwill)		-124		-125	-125	-125	-125	-125	-125
18		A.1.8.1	of which: Goodwill (-)		-31		-31	-31	-31	-31	-31	-31
19		A.1.8.2	of which: Software assets (-)		0		0	0	0	0	0	0
20		A.1.8.3	of which: Other intangible assets (-)		-93		-94	-94	-94	-94	-94	-94
21		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		0	0	0	0	0	0	0	0
22		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	0	0
23		A.1.11	(-) Defined benefit pension fund assets		0		0	0	0	0	0	0
24		A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0		0	0	0	0	0	0
25		A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0		0	0	0	0	0	0
26		A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		-10	-10	-10	-10	-10	-10	-10	-10
27		A.1.14.1	of which: from securitisation positions (-)		-10		-10	-10	-10	-10	-10	-10
28		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	0	0	0
29		A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0	0
30		A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0		0	0	0	0	0	0
31		A.1.18	(-) Amount exceeding the 17.65% threshold		0		0	0	0	0	0	0
32		A.1.18A	(-) Insufficient coverage for non-performing exposures		-11	-3	-1	-6	-33	-1	-5	-28
33		A.1.18B	(-) Minimum value commitment shortfalls		0		0	0	0	0	0	0
34		A.1.18C	(-) Other foreseeable tax charges		0		0	0	0	0	0	0
35		A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		0		0	0	0	0	0	0
36		A.1.20	CET1 capital elements or deductions - other		-31		-31	-31	-31	-31	-31	-31
37		A.1.21	Amount subject to IFRS 9 transitional arrangements		-564							
38		A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	9	9							
39		A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		97							
40		A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		17							
41		A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		565							
42		A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		90							
43		A.1.22	Transitional adjustments		499	499	380	0	0	586	0	0
44		A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		119							
45		A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		119							
46		A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0							
47		A.1.22.2	Other transitional adjustments to CET1 Capital		380	380	380	0	0	586	0	0
48		A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0	0
49		A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0	0
50		A.1.22.2.3	of which: due to temporary treatment of unrealised gains and losses measured at fair value through other comprehensive income		380	380	380			586		

2025 EU-wide Stress Test: Capital

Banca Transilvania

RowNum			(mln EUR, %)	1	2	3	4	5	6	7	8	9
				IFRS 9 first implementation	Actual	Restatement CRR3	Baseline Scenario			Adverse Scenario		
				01/01/2018	31/12/2024	31/12/2024	2025	2026	2027	2025	2026	2027
51		A.2	**ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
52		A.2.1	Additional Tier 1 Capital instruments		0	0	0	0	0	0	0	0
53		A.2.2	(-) Excess deduction from T2 items over T2 capital		0		0	0	0	0	0	0
54		A.2.3	Other Additional Tier 1 Capital components and deductions		0		0	0	0	0	0	0
55		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0	0
56		A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
57		A.3	**TIER 1 CAPITAL (net of deductions and after transitional adjustments)**		**3,359**	**3,367**	**3,600**	**3,541**	**3,768**	**3,194**	**2,580**	**2,622**
58		A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**		**422**	**423**	**422**	**422**	**422**	**422**	**422**	**422**
59		A.4.1	Tier 2 Capital instruments		422	423	422	422	422	422	422	422
60		A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	0	0
61		A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0	0
62		A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0							
63	TOTAL RISK EXPOSURE AMOUNT AND OUTPUT FLOOR	B.3	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (transitional)			17,285	18,161	19,286	20,953	18,277	19,581	21,417
64		B.4	TOTAL RISK EXPOSURE AMOUNT BEFORE OUTPUT FLOOR (UTREA) (fully loaded)			21,039	21,193	21,329	21,245	21,092	21,138	21,417
65		B.7	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (transitional)			17,566	18,533	19,658	21,325	18,649	19,953	21,789
66		B.8	STANDARDISED TOTAL RISK EXPOSURE AMOUNT (STREA) FOR OUTPUT FLOOR (fully loaded)			17,566	18,533	19,658	21,325	18,649	19,953	21,789
67		B.12	TOTAL RISK EXPOSURE AMOUNT (transitional)		17,665	17,285	18,161	19,286	20,953	18,277	19,581	21,417
68		B.13	TOTAL RISK EXPOSURE AMOUNT (fully loaded)		20,837	21,039	21,193	21,329	21,245	21,092	21,138	21,417
69	CAPITAL RATIOS (%) Transitional period	C.1	Common Equity Tier 1 Capital ratio (transitional)		19.02%	19.48%	19.82%	18.36%	17.98%	17.48%	13.18%	12.24%
70		C.2	Tier 1 Capital ratio (transitional)		19.02%	19.48%	19.82%	18.36%	17.98%	17.48%	13.18%	12.24%
71		C.3	Total Capital ratio (transitional)		21.41%	21.93%	22.15%	20.55%	20.00%	19.79%	15.34%	14.22%
72	Fully loaded CAPITAL	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		2,860	2,868	3,220	3,541	3,768	2,608	2,580	2,622
73		D.2	TIER 1 CAPITAL (fully loaded)		2,860	2,868	3,220	3,541	3,768	2,608	2,580	2,622
74		D.3	TOTAL CAPITAL (fully loaded)		3,283	3,291	3,643	3,963	4,190	3,031	3,003	3,045
75	CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio (fully loaded)		13.73%	13.63%	15.19%	16.60%	17.74%	12.37%	12.21%	12.24%
76		E.2	Tier 1 Capital ratio (fully loaded)		13.73%	13.63%	15.19%	16.60%	17.74%	12.37%	12.21%	12.24%
77		E.3	Total Capital ratio (fully loaded)		15.75%	15.64%	17.19%	18.58%	19.72%	14.37%	14.21%	14.22%
78	Leverage ratios (%)	H.1	Total leverage ratio exposures (transitional)		43,633		43,633	43,633	43,633	43,633	43,633	43,633
79		H.2	Total leverage ratio exposures (fully loaded)		43,134		43,134	43,134	43,134	43,134	43,134	43,134
80		H.3	Leverage ratio (transitional)		7.70%	7.72%	8.25%	8.12%	8.64%	7.32%	5.91%	6.01%
81		H.4	Leverage ratio (fully loaded)		6.63%	6.65%	7.47%	8.21%	8.73%	6.05%	5.98%	6.08%
82	Transitional combined buffer requirements (%)	P.1	Capital conservation buffer		2.50%		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
83		P.2	Countercyclical capital buffer		1.00%		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
84		P.3	O-SII buffer		2.00%		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
85		P.4	G-SII buffer		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
87		P.6	Combined buffer		5.50%		6.00%	6.00%	6.00%	6.00%	6.00%	6.00%
88	Pillar 2 (%)	R.1	Pillar 2 capital requirement		3.83%	3.83%	3.83%	3.83%	3.83%	3.83%	3.83%	3.83%
89		R.1.1	of which: CET1		2.15%	2.15%	2.15%	2.15%	2.15%	2.15%	2.15%	2.15%
90		R.1.2	of which: AT1		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
91		R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		11.83%	11.83%	11.83%	11.83%	11.83%	11.83%	11.83%	11.83%
92		R.2.1	of which: CET1		6.65%	6.65%	6.65%	6.65%	6.65%	6.65%	6.65%	6.65%
93		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		17.33%	17.33%	17.83%	17.83%	17.83%	17.83%	17.83%	17.83%
94		R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		12.15%	12.15%	12.65%	12.65%	12.65%	12.65%	12.65%	12.65%
95		R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
96	Shortages	S	AT1/T2 shortages of Pillar 1 and Pillar 2 risk-based requirements as % of total risk exposure amount		2.79%	2.73%	2.85%	2.99%	3.16%	2.87%	3.02%	3.21%

Note: Fully-loaded figures are computed considering full implementation of the CRR3, i.e. excluding the transitional arrangements that are allowed temporarily to help banks to adjust towards the new regulation. Banks have an adaptation period to comply with fully loaded ratios since the full implementation of CRR3 is scheduled for 2033. Please refer to the dedicated box on CRR3 implementation in the EU-wide stress test report for further details.

2025 EU-wide Stress Test: P&L

Banca Transilvania

RowNum	(mln EUR)	1	2	3	4	5	6	7
		Actual	Baseline scenario			Adverse scenario		
		31/12/2024	31/12/2025	31/12/2026	31/12/2027	31/12/2025	31/12/2026	31/12/2027
1	**Net interest income**	1,387	1,464	1,519	1,535	1,282	1,307	1,294
2	Interest income	2,276	2,361	2,308	2,280	2,568	2,613	2,579
3	Interest expense	-889	-896	-788	-746	-1,282	-1,207	-1,127
4	**Dividend income**	3	3	3	3	2	2	2
5	**Net fee and commission income**	302	297	283	273	240	226	220
6	**Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities**	10	25	25	25	-39	1	1
7	**Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss**					-121		
8	**Other operating income not listed above, net**	325	67	67	67	48	67	67
9	**Total operating income, net**	2,027	1,857	1,898	1,903	1,411	1,603	1,584
10	**Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss**	-127	-41	-122	-274	-425	-579	-362
11	**Other income and expenses not listed above, net**	-792	-987	-1,014	-1,039	-1,022	-1,059	-1,069
12	**Profit or (-) loss before tax from continuing operations**	1,108	829	762	590	-35	-35	153
13	**Tax expenses or (-) income related to profit or loss from continuing operations**	-147	-249	-229	-177	11	10	-46
14	**Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)**	0						
15	**Profit or (-) loss for the year**	**961**	**581**	**533**	**413**	**-25**	**-24**	**107**
16	**Amount of dividends paid and minority interests after MDA-related adjustments**	359	225	207	160	-1	-1	42
17	**Attributable to owners of the parent net of estimated dividends**	602	356	326	253	-24	-23	65
18	Memo row: Impact of one-off adjustments		0	0	0	0	0	0
19	Total post-tax MDA-related adjustment		0	0	0	0	0	0
20	Total assets	41,634						

The total net interest income (NII) is reported after the effect of the aggregate cap in accordance with Section 4.1 of the 2025 EU-wide stress test methodological note and the contribution of held-for-trading instruments in accordance with Section 4.5 of the 2025 EU-wide stress test methodological note.

2025 EU-wide Stress Test: Major capital measures and realised losses

Banca Transilvania

(mln EUR)

		1
RowNum	**Issuance of CET 1 Instruments 01 January to 31 March 2025**	**Impact on Common Equity Tier 1**
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

RowNum	**Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2025**	**Impact on Additional Tier 1 and Tier 2**
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

RowNum	**Realised losses 01 January to 31 March 2025**	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0