



2016 EU-wide Transparency Exercise

Bank Name	Banca Transilvania
LEI Code	549300RG3H390KEL8896
Country Code	RO

2016 EU-wide Transparency Exercise

Capital

Banca Transilvania

		(mín EUR, %)		As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	1,102	1,120		C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,019	1,042		C 01.00 (r020,d10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	694	690		C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	291	47		C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	0	0		C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	128	349		C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR
	A.1.5	Funds for general banking risk	17	17		C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	1	1		C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-21	-10		C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-17	-17		C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-23	-9		C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	0	0		C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0		C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0		C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0		C 01.00 (r440,d10)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0		C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0		C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0		C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0		C 01.00 (r490,d10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0		C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0		C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0		C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0		C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments	-53	-26		CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0		C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0		C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	-53	-26		C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0		C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	0	0		C 01.00 (r540,d10) + C 01.00 (r570,d10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0		C 01.00 (r720,d10)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0		C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)		
A.2.4	Additional Tier 1 transitional adjustments	0	0		C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,019	1,042		C 01.00 (r015,d10)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	83	78		C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	83	78		C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	0	0		C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)		
A.4.3	Tier 2 transitional adjustments	0	0		C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	6,098	6,684		C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0		C 05.01 (r010,d40)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.70%	15.59%	CA3 (1)	-	
	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.70%	15.59%	CA3 (3)	-	
	C.3	TOTAL CAPITAL RATIO (transitional period)	18.07%	16.76%	CA3 (5)	-	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,072	1,068	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]	-	
CET1 RATIO (%) Fully loaded¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.58%	15.98%	[D.1]/[B-B.1]	-	

⁽¹⁾ Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"

2016 EU-wide Transparency Exercise

Risk exposure amounts

Banca Transilvania

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	4,387	4,605
Risk exposure amount for securitisation and re-securitisations in the banking book	0	0
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	4,387	4,605
Risk exposure amount for position, foreign exchange and commodities (Market risk)	936	1,131
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	2	1
Risk exposure amount for operational risk	773	946
Other risk exposure amounts	0	0
Total Risk Exposure Amount	6,098	6,684

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

2016 EU-wide Transparency Exercise

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Banca Transilvania

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	415	212
Of which debt securities income	51	29
Of which loans and advances income	361	182
Interest expenses	103	32
(Of which deposits expenses)	103	32
(Of which debt securities issued expenses)	0	0
(Expenses on share capital repayable on demand)	0	0
Dividend income	1	1
Net Fee and commission income	110	59
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	38	68
Gains or (-) losses on financial assets and liabilities held for trading, net	-5	-1
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0	0
Gains or (-) losses from hedge accounting, net	0	0
Exchange differences [gain or (-) loss], net	45	19
Net other operating income /(expenses)	124	17
TOTAL OPERATING INCOME, NET	624	343
(Administrative expenses)	286	128
(Depreciation)	20	10
(Provisions or (-) reversal of provisions)	1	-2
(Commitments and guarantees given)	6	-1
(Other provisions)	-5	-1
Of which pending legal issues and tax litigation ¹	177	
Of which restructuring ¹	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	195	83
(Loans and receivables)	195	83
(Held to maturity investments, AFS assets and financial assets measured at cost)	0	0
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-21	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	365	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	508	125
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	541	107
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	541	107
Of which attributable to owners of the parent	540	106

⁽¹⁾ Information available only as of end of the year

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banca Transilvania

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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, %)									
Consolidated data	Central governments or central banks	1,346	1,346	0		959	959	0	
	Regional governments or local authorities	2	1	0		2	1	0	
	Public sector entities	19	12	12		16	11	11	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	421	486	127		480	519	137	
	Corporates	1,869	1,414	1,383		1,768	1,328	1,298	
	of which: SME	1,186	943	912		1,312	1,033	1,004	
	Retail	2,827	2,009	1,376		2,883	2,004	1,355	
	of which: SME	1,132	731	374		1,250	833	428	
	Secured by mortgages on immovable property	1,736	1,660	569		1,648	1,589	544	
	of which: SME	191	161	39		200	173	42	
	Exposures in default	1,319	529	724	740	1,596	787	1,070	771
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	4	2	0		7	5	1	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	541	745	193		527	778	189		
Standardised Total	10,084	8,204	4,387	971	9,887	7,980	4,605	975	

⁽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).

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Credit Risk - IRB Approach

Banca Transilvania

		IRB Approach													
		As of 31/12/2015					As of 30/06/2016								
		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	
		Of which: defaulted		Of which: defaulted					Of which: defaulted		Of which: defaulted				
(min EUR, %)															
Consolidated data	Central banks and central governments	0		0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0		0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0		0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0		0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0		0	0	0	0	0	0	0	0	0	0	0	
	Retail	0		0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0		0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0		0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0		0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0		0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0		0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0		0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0		0	0	0	0	0	0	0	0	0	0	0	
	Equity														
	Securitisation	0		0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets														
IRB Total				0							0				

¹³ 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).

2016 EU-wide Transparency Exercise

Sovereign Exposure

Banca Transilvania

(min EUR)

		As of 31/12/2015																
Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
	of which: loans and advances	of which: debt securities		Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	2,634.7	7.0	2,627.7	0.0	0.0	0.0	0.0	0.0	0.0	2,627.7	0.0	2,627.7	7.0	7.0	0.0	0.0	0.0	0.0

Note:
The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

- ¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP
- ²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP
- ³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP
- ⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2016 EU-wide Transparency Exercise

Sovereign Exposure

Banca Transilvania

(mln EUR)

As of 30/06/2016

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
	of which: loans and advances	of which: debt securities	Held for trading ⁽¹⁾	Designated at fair value through profit or loss ⁽²⁾			Available-for-sale ⁽³⁾	Loans and Receivables ⁽⁴⁾			Held-to-maturity investments							
				of which: Loans and advances	of which: Debt securities	of which: Loans and advances		of which: Debt securities	of which: Loans and advances	of which: Debt securities	of which: Loans and advances	of which: Debt securities						
TOTAL - ALL COUNTRIES	2,913.9	6.4	2,907.5	0.0	0.0	0.0	0.0	0.0	2,907.5	0.0	2,907.5	6.4	6.4	0.0	0.0	0.0	0.0	

Note:
The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP
⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP
⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP
⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2016 EU-wide Transparency Exercise

Performing and non-performing exposures

Banca Transilvania

	As of 31/12/2015							As of 30/06/2016						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³			
							(min EUR, %)							
Debt securities (including at amortised cost and fair value)	2,756	0	0	0	0	0	0	3,039	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2,628	0	0	0	0	0	0	2,907	0	0	0	0	0	0
Credit institutions	20	0	0	0	0	0	0	25	0	0	0	0	0	0
Other financial corporations	102	0	0	0	0	0	0	100	0	0	0	0	0	0
Non-financial corporations	6	0	0	0	0	0	0	6	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	7,959	66	1,042	1,042	67	552	1,024	7,854	60	1,066	1,066	85	552	1,052
Central banks	1,317	0	0	0	0	0	0	948	0	0	0	0	0	0
General governments	9	0	3	3	0	2	4	8	0	3	3	0	2	5
Credit institutions	436	0	0	0	0	0	0	529	0	0	0	0	0	0
Other financial corporations	31	0	1	1	0	0	1	36	0	0	0	0	0	4
Non-financial corporations	2,994	14	812	812	33	428	783	3,004	9	784	784	35	404	769
of which: small and medium-sized enterprises at amortised cost	1,096	11	145	145	13	71	39	1,221	7	159	159	15	70	46
Households	3,172	52	226	226	33	122	237	3,328	51	280	280	49	146	274
DEBT INSTRUMENTS other than HFT	10,714	66	1,042	1,042	67	552	1,024	10,893	60	1,066	1,066	85	552	1,052
OFF-BALANCE SHEET EXPOSURES	1,620		81	81	2	10	33	1,560		65	65	3	7	30

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

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

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

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Forborne exposures

Banca Transilvania

	As of 31/12/2015					As of 30/06/2016				
	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		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		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 non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
Debt securities (including at amortised cost and fair value)	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)	595	470	284	258	648	608	482	286	260	656
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	2	2	1	1	4	2	2	2	2	4
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	472	375	232	213	492	485	392	237	221	504
of which: small and medium-sized enterprises at amortised cost	85	64	34	30	108	93	71	34	30	135
Households	122	93	51	43	152	121	87	47	37	147
DEBT INSTRUMENTS other than HFT	595	470	284	258	648	608	482	286	260	656
Loan commitments given	3	2	0	0	3	2	1	0	0	1

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□