



2022 EU-wide Transparency Exercise

Bank Name	Banca Transilvania
LEI Code	549300RG3H390KEL8896
Country Code	RO

2022 EU-wide Transparency Exercise

Key Metrics

Banca Transilvania

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	2,091	2,190	1,912	2,130	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,846	1,898	1,678	1,881	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	2,091	2,190	1,912	2,130	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	1,846	1,898	1,678	1,881	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	2,402	2,498	2,221	2,433	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	2,157	2,206	1,987	2,184	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	11,824	10,600	11,177	11,451	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11,628	10,371	10,995	11,261	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.68%	20.66%	17.11%	18.61%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.88%	18.30%	15.27%	16.71%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.68%	20.66%	17.11%	18.61%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.88%	18.30%	15.27%	16.71%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	20.31%	23.57%	19.87%	21.24%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.55%	21.27%	18.07%	19.39%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	25,275	28,310	27,399	29,992	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	8.27%	7.74%	6.98%	7.10%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

Banca Transilvania

(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,091	2,190	1,912	2,130	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	1,846	1,741	1,508	1,742	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	25,275	28,310	27,399	29,992	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	25,030	27,861	26,995	29,603	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.27%	7.74%	6.98%	7.10%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	7.38%	6.25%	5.59%	5.88%	[A.2]/[B.2]	

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Capital
Banca Transilvania

		(in EUR, %)									
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION				
OWN FUNDS Transitional period	A	OWN FUNDS									
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)				2,402	2,498	2,221	2,433	C.01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,289	1,289	1,275	1,291	C.01.00 (0050,0050)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR			
	A.1.2	Retained earnings	366	366	321	344	C.01.00 (0130,0050)	Articles 36(1) points (c), 36(2) and 36(1) points (a) and (f) of CRR			
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C.01.00 (0180,0050)	Articles 4(50), 36(1) point (e) and 36(1) point (f) of CRR			
	A.1.4	Other Reserves	339	188	15	233	C.01.00 (0200,0050)	Articles 4(17) and 36(1) point (a) of CRR			
	A.1.5	Funds for general banking risk	16	16	16	16	C.01.00 (0210,0050)	Articles 4(12), 36(1) point (f) and 36(1) point (f) of CRR			
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C.01.00 (0230,0050)	Article 81 of CRR			
	A.1.7	Adjustments to CET1 due to prudential filters	-9	-8	-9	-4	C.01.00 (0250,0050)	Articles 52 to 55 and 36(1) point (f) of CRR			
	A.1.8	(-) Intangible assets (including Goodwill)	-70	-87	-84	-112	C.01.00 (0280,0050) + C.01.00 (0284,0050)	Articles 4(13), 36(1) point (b) and 37 of CRR, Articles 4(15), 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 not of associated DTAs	0	0	0	0	C.01.00 (0370,0050)	Articles 36(1) point (c) and 38 of CRR			
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	0	0	0	0	C.01.00 (0380,0050)	Articles 36(1) points (e), 40 and 159 of CRR			
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C.01.00 (0390,0050)	Articles 4(20), 36(1) point (a) and 41 of CRR			
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400,0050)	Articles 4(22), 36(1) point (g) and 44 of CRR			
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C.01.00 (0440,0050)	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	0	0	C.01.00 (0460,0050) + C.01.00 (0462,0050) + C.01.00 (0467,0050) + C.01.00 (0471,0050) + C.01.00 (0472,0050)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (i) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(b) of CRR and Article 36(1) point (v) and 155(4) of CRR			
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C.01.00 (0462,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(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	0	0	C.01.00 (0480,0050)	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	0	0	C.01.00 (0490,0050)	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	0	0	C.01.00 (0500,0050)	Articles 4(27), 36(1) point (h), 43, 45, 47, 48(1) point (b), 4(1) (3) and 71 of CRR			
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C.01.00 (0510,0050)	Article 48 of CRR			
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C.01.00 (0513,0050)	Articles 36(1) point (m) and Article 470 of CRR			
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0514,0050)	Articles 36(1) point (n) and Article 133(2) of CRR			
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0515,0050)	Article 36(1) point (l) of CRR			
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C.01.00 (0524,0050)	Article 3 CRR			
	A.1.20	CET1 capital elements or deductions - other	-25	-23	-26	-26	C.01.00 (0520,0050)	-			
	A.1.21	Transitional adjustments	244	449	404	389	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-			
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 48(1) to (3), and 48 to 48 of CRR			
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 479 and 480 of CRR			
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	244	449	404	389	C.01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR			
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)				0	0	0	0	C.01.00 (0530,0050)	Article 41 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-			
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-			
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C.01.00 (0600,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050)	-				
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-				
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)				2,091	2,190	1,912	2,130	C.01.00 (0050,0050)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)				311	308	309	302	C.01.00 (0570,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	311	308	309	302	C.01.00 (0570,0050) + C.01.00 (0690,0050)	-				
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-				
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C.01.00 (0680,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-				
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT				11,824	10,000	11,177	11,451	C.01.00 (0010,0050)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	196	229	183	190	C.01.00 (0010,0040)	-			
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)				17.68%	20.66%	17.11%	18.61%	CA1 (1)	-
C.2	TIER 1 CAPITAL RATIO (transitional period)				17.68%	20.66%	17.11%	18.61%	CA1 (2)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)				20.31%	23.57%	19.87%	21.24%	CA2 (3)	-	
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)				1,846	1,741	1,508	1,742	A.1.A.1.13-A.1.21-MEMO.A.2-A.1.13-A.1.21-A.1.13-MEMO.A.4-A.1.21-A.1.13-A.1.13	-	
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)				15.88%	16.79%	13.72%	15.47%	(D.1)/(E-B.1)	-	
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	244	292	234	249	C.01.00 (0440,0050)	-			
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-			
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C.01.00 (0440,0050)	-			
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	196	229	183	190	C.01.00 (0440,0040)	-			

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

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Overview of Risk exposure amounts

Banca Transilvania

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	7,207	7,746	8,338	8,800	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	7,207	7,746	8,338	8,800	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	23	27	35	51	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	21	28	47	74	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	2,850	928	887	621	C 02.00 (r0520, c0010)
Of which the standardised approach	2,850	928	887	621	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and res securitisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,723	1,870	1,871	1,904	C 02.00 (r0590, c0010)
Of which basic indicator approach	1,723	1,870	1,871	1,904	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	11,824	10,600	11,177	11,451	

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

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

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P&L
Banca Transilvania

(m€ EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	543	742	228	503
Of which debt securities income	133	183	55	120
Of which loans and advances income	408	557	171	377
Interest expenses	84	113	35	98
Of which deposits expenses	75	101	32	94
Of which debt securities issued expenses	0	0	0	0
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	1	0	1
Net Fee and commission income	143	196	53	112
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	35	36	-3	-14
Gains or (-) losses on financial assets and liabilities held for trading, net	4	9	9	28
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	22	14	-4	-17
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences (gain or (-) loss), net	65	93	26	54
Net other operating income /(expenses)	14	27	11	20
TOTAL OPERATING INCOME, NET	743	1,005	287	590
(Administrative expenses)	286	393	112	242
(Cash contributions to resolution funds and deposit guarantee schemes)	18	18	30	31
(Depreciation)	54	72	19	39
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-11	-18	0	-3
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-3	3	-4	0
(Other provisions)	-7	-20	5	-2
Of which pending legal issues and tax litigation ¹⁾	0	-5	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)	5	74	33	41
(Financial assets at fair value through other comprehensive income)	0	14	2	-7
(Financial assets at amortised cost)	5	61	31	48
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-3	-2	-2	-3
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	1	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	394	468	96	243
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	338	411	81	213
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	338	411	81	213
Of which attributable to owners of the parent	331	403	78	205

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."

2022 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Banca Transilvania

(mín EUR)	As of 30/09/2021				As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				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	4,331				4,007				3,359				4,286				IAS 1.54 (i)
Financial assets held for trading	13	7	7	0	23	6	16	0	32	6	26	0	54	6	47	0	IFRS 7.8(a)(i); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	313	254	2	57	306	247	2	57	309	251	2	56	297	241	20	36	IFRS 7.8(a)(i); 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)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	8,246	8,209	0	37	8,324	8,285	0	38	8,720	8,680	0	40	4,100	3,957	21	123	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	10,558				13,647				13,006				19,106				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 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	411				489				529				555				
TOTAL ASSETS	23,872				26,795				25,956				28,398				IAS 1.9(a), I.G 6

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

(mín EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						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	8,233	0	0	-2	0	0	8,322	0	0	-15	0	0	8,699	21	0	-16	-1	0	4,071	20	0	-7	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	6	0	0	0	0	6	0	0	0	0	0	6	0	0	0	0	0	6	0	0	0	0	0	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	291	0	0	-2	0	0	303	0	0	-3	0	0	262	0	0	-3	0	0	5,019	0	0	-12	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	8,403	2,046	508	-163	-270	-316	11,277	2,319	471	-165	-316	-303	10,559	2,489	468	-182	-343	-307	11,936	2,480	484	-202	-335	-321	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.

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Banca Transilvania

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	9	8	7	9	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	21,452	24,478	23,789	26,174	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	115	109	106	107	IAS 37.10; IAS 1.54(l)
Tax liabilities	56	20	21	34	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	32	39	38	54	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	21,664	24,654	23,961	26,378	IAS 1.9(b);IG 6
TOTAL EQUITY	2,208	2,141	1,995	2,020	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	23,872	26,795	25,956	28,398	IAS 1.IG6

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

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Banca Transilvania

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		9	8	7	9	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	1,213	505	1,921	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	505	1,921	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	212	231	217	208	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	185	204	187	177	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	421	578	549	913	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	58	55	40	72	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	364	452	502	521	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	151	149	132	120	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	5,220	5,941	5,810	6,319	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	4,217	4,689	4,688	4,925	ECB/2013/33 Annex 2.Part 2.9.1
	Households	14,350	15,264	15,244	15,436	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	8,138	8,810	9,017	9,172	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		327	331	331	328	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		287	291	293	291	Annex V.Part 1.37
Other financial liabilities		557	470	630	529	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		21,461	24,486	23,796	26,183	

2022 EU-wide Transparency Exercise
Market Risk
Banca Transilvania

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021									
Traded Debt Instruments	2,443	481	0	0	0	0						0	0	0	0							0
Of which: General risk	2,271	437	0	0	0	0						0	0	0	0							0
Of which: Specific risk	172	44	0	0	0	0						0	0	0	0							0
Equities	39	37	0	0	0	0						0	0	0	0							0
Of which: General risk	20	18	0	0	0	0						0	0	0	0							0
Of which: Specific risk	20	18	0	0	0	0						0	0	0	0							0
Foreign exchange risk	0	53	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
Total	2,482	572	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022									
Traded Debt Instruments	430	197	0	0	0	0						0	0	0	0							0
Of which: General risk	413	181	0	0	0	0						0	0	0	0							0
Of which: Specific risk	17	16	0	0	0	0						0	0	0	0							0
Equities	36	35	0	0	0	0						0	0	0	0							0
Of which: General risk	18	18	0	0	0	0						0	0	0	0							0
Of which: Specific risk	18	18	0	0	0	0						0	0	0	0							0
Foreign exchange risk	62	51	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
Total	528	283	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), which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	3,429	4,534	380		10,463	15,676	276	
	Regional governments or local authorities	97	42	14		131	66	27	
	Public sector entities	46	33	33		13	6	6	
	Multilateral Development Banks	0	71	0		37	37	116	
	International Organisations	0	0	0		0	0	0	
	Institutions	880	886	82		1,391	1,322	603	
	Corporates	3,211	2,115	1,024		3,503	2,217	2,024	
	of which: SME	1,507	950	79		1,656	1,032	403	
	Retail	6,191	3,771	2,581		6,851	4,078	2,810	
	Secured by mortgages on immovable property	2,611	1,516	695		3,008	1,388	793	
	of which: SME	3,056	2,865	1,028		3,265	3,173	1,088	
	Exposures in default	141	110	29		181	149	40	
	Items associated with particularly high risk	0	0	0	321	0	0	0	326
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	1,668	1,463	550		1,756	1,511	76		
Standardised Total ²	19,288	16,382	7,231	939	28,616	24,546	7,772	945	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Standardised Total does not include the securitisation position unless in the results prior to the 2022 exercise.
⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ROMANIA	Central governments or central banks	1,162	2,268	15		9,229	10,443	276	
	Regional governments or local authorities	90	35	14		138	54	17	
	Public sector entities	39	33	33		12	6	6	
	Multilateral Development Banks	0	71	0		7	7	7	
	International Organisations	0	0	0		0	0	0	
	Institutions	141	140	71		180	180	76	
	Corporates	3,156	2,265	1,262		3,479	2,297	2,007	
	of which: SME	1,465	909	726		1,591	988	792	
	Retail	5,253	3,329	2,445		6,244	3,919	2,699	
	Secured by mortgages on immovable property	2,537	1,470	669		2,959	1,346	769	
	of which: SME	3,046	2,865	1,025		3,169	3,060	1,060	
	Exposures in default	141	110	29		141	112	30	
	Items associated with particularly high risk	0	0	0	325	0	0	0	328
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	1,517	1,320	485		1,645	1,439	535		
Standardised Total ²				937				934	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ITALY	Central governments or central banks	1,200	1,200	0		424	424	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	46	46	41		72	72	72	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	2	1	1		1	1	1	
	Secured by mortgages on immovable property	2	2	2		2	2	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
MOLDOVA, REPUBLIC OF	Central governments or central banks	397	365	365		392	390	0	
	Regional governments or local authorities	7	7	3		7	7	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	139	137	137		158	158	158	
	Corporates	46	46	42		15	14	14	
	of which: SME	42	41	32		15	14	11	
	Retail	202	188	122		271	254	168	
	Secured by mortgages on immovable property	54	46	26		49	42	24	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	40	24	26	16	40	23	23	16
	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	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	12	12	30		11	9	34		
Standardised Total ²				16				43	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	150	150	42		164	164	84	
	Corporates	5	3	3		5	3	3	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	1	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective Investments Undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	8,761	10,056	226		10,761	12,204	279	
	Regional governments or local authorities	176	69	27		169	70	26	
	Public sector entities	40	19	3		36	32	32	
	Multilateral Development Banks	0	119	0		0	79	143	10
	International Organisations	0	0	0		0	0	0	0
	Institutions	1,862	1,907	819		2,091	2,120	866	
	Corporates	3,863	2,492	2,279		4,422	2,713	2,457	
	of which: SME	1,774	1,099	868		2,092	1,214	952	
	Retail	6,973	4,169	2,874		7,599	4,538	3,147	
	of which: SME	3,053	1,413	807		3,141	1,425	820	
	Secured by mortgages on immovable property	3,341	3,268	1,124		3,628	3,325	1,122	
	of which: SME	179	150	40		168	145	39	
	Exposures in default	668	344	343	334	666	344	341	331
	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	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	2,009	2,861	27		2,147	2,887	30		
Standardised Total⁴	27,866	24,228	6,373	1,079	31,362	27,367	6,833	1,113	

(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) Total value adjustments and provisions per country of counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ROMANIA	Central governments or central banks	8,072	9,340	167		9,531	10,957	219	
	Regional governments or local authorities	144	61	18		141	61	21	
	Public sector entities	4	3	3		38	32	32	
	Multilateral Development Banks	0	79	0		0	105	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	218	261	124		411	444	302	
	Corporates	3,817	2,453	2,244		4,373	2,682	2,421	
	of which: SME	1,751	1,079	864		2,072	1,194	936	
	Retail	6,785	4,021	2,766		7,461	4,368	3,028	
	of which: SME	2,954	1,371	783		3,086	1,386	792	
	Secured by mortgages on immovable property	3,245	3,091	1,091		3,334	3,234	1,122	
	of which: SME	142	114	30		133	113	30	
	Exposures in default	626	305	323	310	626	304	321	310
	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	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	1,988	1,767	623		1,960	1,763	504		
Standardised Total⁴	12,866	12,228	3,373	1,023	14,962	13,367	3,844	1,044	

(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) Total value adjustments and provisions per country of counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ITALY	Central governments or central banks	190	190	49		202	202	51	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	111	111	27		303	303	63	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	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	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁴	190	190	49	0	202	202	51	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) Total value adjustments and provisions per country of counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
MOLDOVA, REPUBLIC OF	Central governments or central banks	345	345	0		381	382	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	125	125	125		0	0	0	
	Corporates	23	21	16		23	21	16	
	of which: SME	144	148	105		153	152	116	
	Retail	49	42	24		53	48	28	
	of which: SME	85	83	26		86	82	26	
	Secured by mortgages on immovable property	33	34	10		35	33	9	
	Exposures in default	37	19	20	11	39	19	19	11
	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	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	11	93	38		178	133	13		
Standardised Total⁴	111	93	38	45	178	133	13	71	

(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) Total value adjustments and provisions per country of counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GERMANY	Central governments or central banks	94	94	0		115	115	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	112	112	34		414	414	74	
	Corporates	11	0	0		4	4	4	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	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	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total⁴	94	94	0	0	115	115	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) Total value adjustments and provisions per country of counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

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

2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Banca Transilvania

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		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	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets			0					0			
IRB Total ²			0					0			

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

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

2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Banca Transilvania

		IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
		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	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets											
IRB Total ²			0				0				

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

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

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Banca Transilvania

As of 31/12/2021

(min EUR)		Direct exposures													Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
1 0 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Africa																
1 0 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		8	8	1	0	0	7	0	0	0	0	0	0	0	0	0	7

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, Congo, The Democratic Republic Of The, 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, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

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

2022 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Banca Transilvania

As of 30/06/2022

(min EUR)		Direct exposures												Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Africa															
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		6	6	1	0	0	0	0	0	0	0	0	0	0	0	5

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, Congo, The Democratic Republic Of The, 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, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

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

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
Banca Transilvania

	As of 30/09/2021										As of 31/12/2021											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾		Of which performing but past due >30 days and <=90 days	Of which non-performing ⁽²⁾		On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾		Collaterals and financial guarantees received on non-performing exposures							
			Of which: defaulted	Of which Stage 3			Of which Stage 3			Of which defaulted			Of which Stage 3			Of which defaulted	Of which Stage 3					
Cash balances at central banks and other demand deposits	3,587	0	0	0	0	0	0	0	0	3,267	0	0	0	0	1	0	0	0	0			
Debt securities (including at amortised cost and fair value)	8,789	0	0	0	0	4	0	0	0	8,882	0	0	0	0	18	0	0	0	0			
Central banks	32	0	0	0	0	0	0	0	0	38	0	0	0	0	0	0	0	0	0			
General governments	7,946	0	0	0	0	4	0	0	0	7,930	0	0	0	0	16	0	0	0	0			
Credit institutions	493	0	0	0	0	0	0	0	0	593	0	0	0	0	0	0	0	0	0			
Other financial corporations	315	0	0	0	0	0	0	0	0	307	0	0	0	0	0	0	0	0	0			
Non-financial corporations	4	0	0	0	0	0	0	0	0	13	0	0	0	0	2	0	0	0	0			
Loans and advances (including at amortised cost and fair value)	11,042	44	569	569	508	436	330	316	199	14,157	53	537	537	471	484	319	303	181	181			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	81	0	0	0	0	3	0	0	0	2,485	0	0	0	0	4	0	0	0	0			
Credit institutions	514	0	0	0	0	0	0	0	0	502	0	0	0	0	0	0	0	0	0			
Other financial corporations	293	0	1	1	1	4	0	0	0	293	0	1	1	1	4	0	0	0	0			
Non-financial corporations	4,315	6	337	337	295	267	183	173	129	4,795	15	327	327	281	306	190	178	114	114			
of which: small and medium-sized enterprises	2,292	4	142	142	123	141	67	64	58	2,559	14	143	143	121	157	70	67	57	57			
of which: Loans collateralised by commercial immovable property	1,685	0	212	212	182	95	101	98	111	1,838	2	199	199	168	113	107	99	99	99			
Households	5,833	38	231	231	212	162	147	143	70	6,083	38	208	208	189	167	120	124	64	64			
of which: Loans collateralised by residential immovable property	3,651	24	99	99	89	27	36	34	63	3,774	21	95	95	81	28	33	31	61	61			
of which: Credit for consumption	2,074	22	149	149	136	101	100	97	42	2,158	22	133	133	119	102	82	80	40	40			
DEBT INSTRUMENTS other than MPT	23,438	44	569	569	508	440	330	316	199	26,307	53	537	537	471	503	319	303	181	181			
OFF-BALANCE SHEET EXPOSURES	3,374		50	50	51	38	29	29	13	3,786		50	50	49	41	31	31	19	19			

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

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

⁽³⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRDP framework (paragraph F 19.05), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2012/163 - 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 PFRDP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit employed at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
Banca Transilvania

	As of 31/03/2022											As of 30/06/2022																
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures				
	Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾		On non-performing exposures ⁽³⁾				Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾		On non-performing exposures ⁽³⁾							
			Of which: defaulted		Of which Stage 3			Of which Stage 3					Of which: defaulted		Of which Stage 3			Of which Stage 3										
Cash balances at central banks and other demand deposits	2,802	0	0	0	0	0	1	0	0	0	0	0	3,324	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	9,242	0	0	0	0	0	20	0	0	0	0	0	9,361	0	0	0	0	0	0	20	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	27	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	8,206	0	0	0	0	0	18	0	0	0	0	0	8,414	0	0	0	0	0	0	17	0	0	0	0	0	0	0	0
Credit institutions	696	0	0	0	0	0	1	0	0	0	0	0	939	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0
Other financial corporations	352	0	0	0	0	0	0	0	0	0	0	0	340	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	29	0	0	0	0	0	0	0	0	0	0	0	25	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)	13,866	61	534	534	468	528	324	307	173	14,979	86	539	539	484	540	335	321	169										
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
General governments	1,277	0	0	0	0	0	6	0	0	1,829	0	0	0	0	0	0	0	0	0	8	0	0	0	0	0	0	0	0
Credit institutions	623	0	0	0	0	0	0	0	0	624	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	301	0	1	1	1	5	0	0	1	286	1	1	1	1	4	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	5,207	19	317	317	271	335	187	174	108	5,830	36	316	316	280	337	193	182	104										
of which: small and medium-sized enterprises	3,555	18	220	220	194	230	122	117	81	3,830	18	211	211	191	231	123	116	75										
of which: Loans collateralised by commercial immovable property	1,870	1	189	189	158	122	103	96	84	2,033	0	179	179	150	110	101	93	79										
Households	6,198	41	216	216	194	182	137	132	65	6,411	40	222	222	203	191	144	139	64										
of which: Loans collateralised by residential immovable property	3,825	23	94	94	86	28	34	32	59	3,875	28	91	91	79	26	33	30	58										
of which: Credit for consumption	2,184	23	138	138	124	112	88	85	39	2,265	28	144	144	131	114	94	91	39										
DEBT INSTRUMENTS other than HFT	25,395	61	534	534	468	549	324	307	173	27,664	86	539	539	484	540	335	321	169										
OFF-BALANCE SHEET EXPOSURES	4,337		44	44	43	42	27	26	8	6,263		38	38	38	50	23	23	5										

(1) For the definition of non-performing exposure please refer to Article 474(3) of Regulation (EU) No 575/2013 (CRD).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the PFRSP Annexes (Annexes F, 18.02 / F 18.02), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 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 PFRSP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Forborne exposures

Banca Transilvania

	As of 30/09/2021						As of 31/12/2021					
	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
(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	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	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	0
Loans and advances (including at amortised cost and fair value)	391	293	176	152	187	130	369	281	179	156	166	116
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	0	0	0	0	0	1	0	0	0	1	0
Non-financial corporations	306	229	140	120	142	99	288	222	145	127	124	87
of which: small and medium-sized enterprises	129	83	49	35	63	31	123	80	51	37	58	29
Households	85	63	36	31	45	31	79	59	34	29	42	29
DEBT INSTRUMENTS other than HFT	391	293	176	152	187	130	369	281	179	156	166	116
Loan commitments given	7	3	2	2	4	1	8	5	3	3	3	2
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	137						131					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	293						281					

⁽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.

2022 EU-wide Transparency Exercise

Forborne exposures

Banca Transilvania

	As of 31/03/2022						As of 30/06/2022						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	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	0	0
Loans and advances (including at amortised cost and fair value)	363	267	179	150	156	108	358	257	168	147	147	101	101
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	2	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	0	0	0	1	0	1	0	0	0	1	0	0
Non-financial corporations	284	209	145	121	114	79	280	201	136	120	106	73	73
of which: small and medium-sized enterprises	201	142	95	78	90	0	200	137	92	77	87	0	0
Households	78	58	34	29	41	28	75	55	32	27	40	27	27
DEBT INSTRUMENTS other than HFT	363	267	179	150	156	108	358	257	168	147	147	101	101
Loan commitments given	6	4	3	2	3	1	5	3	2	2	2	1	1
QUALITY OF FORBEARANCE²													
Loans and advances that have been forborne more than twice ³	123						108						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	267						257						

(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.

2022 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Banca Transilvania

(mln EUR)	As of 30/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022								
	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
		Of which: non-performin						Of which: non-performin											Of which: non-performin					
A Agriculture, forestry and fishing	418	24	24	418	34	0	400	23	23	400	34	0	450	21	21	450	36	0	528	20	20	528	36	0
B Mining and quarrying	36	17	17	36	16	0	27	17	17	27	16	0	28	17	17	28	17	0	28	12	12	28	14	0
C Manufacturing	705	92	92	705	104	0	823	90	90	823	127	0	817	84	84	817	126	0	819	87	87	819	119	0
D Electricity, gas, steam and air conditioning supply	104	6	6	104	10	0	134	6	6	134	11	0	266	2	2	266	14	0	267	2	2	267	15	0
E Water supply	41	2	2	41	3	0	41	1	1	41	3	0	43	1	1	43	3	0	52	1	1	52	3	0
F Construction	418	35	35	418	47	0	406	32	32	406	43	0	462	32	32	462	47	0	552	31	31	552	56	0
G Wholesale and retail trade	1,373	63	63	1,373	103	0	1,378	85	85	1,378	103	0	1,495	86	86	1,495	113	0	1,626	58	58	1,626	119	0
H Transport and storage	435	99	99	435	44	0	512	28	28	512	51	0	497	29	29	497	54	0	583	29	29	583	54	0
I Accommodation and food service activities	144	14	14	144	18	0	158	18	18	158	21	0	168	18	18	168	22	0	204	17	17	204	20	0
J Information and communication	54	5	5	54	5	0	67	4	4	67	4	0	79	4	4	79	6	0	79	4	4	79	6	0
K Financial and insurance activities	3	0	0	3	0	0	31	0	0	31	0	0	31	0	0	31	2	0	31	0	0	31	2	0
L Real estate activities	229	26	26	229	17	0	271	26	26	271	26	0	332	26	26	332	26	0	392	25	25	392	28	0
M Professional, scientific and technical activities	117	9	9	117	14	0	139	9	9	139	14	0	149	8	8	149	15	0	179	13	13	179	19	0
N Administrative and support service activities	76	8	8	76	11	0	83	8	8	83	11	0	86	8	8	86	11	0	105	8	8	105	11	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	8	0	0	8	1	0	10	0	0	10	1	0	9	0	0	9	1	0	11	0	0	11	1	0
Q Human health services and social work activities	186	4	4	186	12	0	207	4	4	207	14	0	213	3	3	213	14	0	221	4	4	221	13	0
R Arts, entertainment and recreation	56	1	1	56	8	0	60	1	1	60	11	0	66	1	1	66	12	0	71	1	1	71	8	0
S Other services	22	3	3	22	3	0	28	3	3	28	3	0	34	5	5	34	3	0	37	3	3	37	4	0
Loans and advances	4,315	337	337	4,315	449	0	4,295	327	327	4,295	496	0	5,207	317	317	5,207	521	0	5,830	316	316	5,830	527	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.

2022 EU-wide Transparency Exercise
Collateral valuation - loans and advances
Banca Transilvania

(m€ EUR)	As of 31/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022				
	Loans and advances		Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Loans and advances		Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Loans and advances		Non-performing		Unlikely to pay that are not past due or past due <= 90 days	Loans and advances		Non-performing		Unlikely to pay that are not past due or past due <= 90 days
	Performing	of which past due > 30days <= 90 days				Performing	of which past due > 30days <= 90 days				Performing	of which past due > 30days <= 90 days				Performing	of which past due > 30days <= 90 days			
Gross carrying amount	11,042	10,473	44	569	299	14,157	13,621	53	537	277	13,606	13,071	61	524	275	14,979	14,441	86	539	282
Of which secured	6,725	6,352	28	374	240	7,243	6,986	30	357	215	7,637	7,293	33	394	213	7,995	7,663	38	332	212
Of which secured with immovable property	5,597	5,255	27	342	219	5,877	5,553	25	324	193	6,061	5,749	27	312	193	6,177	5,879	30	297	191
Of which instruments with LTV higher than 60% and lower or equal to 80%	1,625	1,574		51	34	1,768	1,716		52	37	1,825	1,776		49	37	1,914	1,863		50	37
Of which instruments with LTV higher than 80% and lower or equal to 100%	1,006	968		38	25	1,077	1,039		38	24	1,122	1,086		37	23	934	904		31	18
Of which instruments with LTV higher than 100%	914	736		159	90	956	812		144	62	935	795		140	68	945	807		138	74
Accumulated impairment for secured assets	350	179	4	171	103	388	214	4	174	94	398	229	5	168	95	383	220	4	163	96
Collateral																				
Of which value capped at the value of exposure	4,891	4,700	23	191	128	5,340	5,169	23	171	113	5,946	5,385	26	161	107	5,682	5,528	30	154	105
Of which immovable property	4,645	4,461	23	184	123	4,896	4,732	20	164	107	5,079	4,925	22	154	103	5,205	5,058	25	147	101
Of which value above the cap	4,051	3,746	24	305	213	4,693	4,339	25	355	249	4,993	4,640	28	353	255	5,467	5,115	32	352	262
Of which immovable property	3,832	3,562	24	269	186	4,242	3,932	24	310	223	4,504	4,192	27	313	226	5,052	4,738	31	314	232
Financial guarantees received	1,003	994	1	9	6	1,136	1,127	2	9	6	1,211	1,199	3	12	7	1,358	1,343	2	15	10
Accumulated partial write-off	-23	0	0	-23	0	-24	0	0	-24	0	-21	0	0	-21	0	-20	0	0	-20	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.