



INTESA SANPAOLO BANK

Romania

Key indicators

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Banca Comercială INTESA SANPAOLO ROMANIA S.A.

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Cap. I Introduction

In order to contribute to the transparency of the Romanian banking system, Commercial Bank Intesa Sanpaolo Romania S.A., hereinafter referred to as the Bank, submits for public information the half-yearly report, prepared in accordance with the provisions of the Government Emergency Ordinance No. 99/2006, the Regulation of the National Bank of Romania No. 5/2013 and the Regulation of the European Parliament and the Council no. 575/2013, Article 447 with subsequent amendments and completions, which provides that the credit institution must, in accordance with its size and complexity, present the following key indicators on a half-yearly basis:

- (a) the composition of own funds and the own funds requirements calculated in accordance with Article 92;
- (b) the total amount of the risk exposure calculated in accordance with Article 92(3);
- (c) where applicable, the amount and composition of the additional own funds that institutions are required to hold in accordance with point (a) of Article 104(1) of Directive 2013/36/EU;
- (d) the requirement of the combined buffer that institutions are required to hold in accordance with Chapter 4 of Title VII of Directive 2013/36/EU;
- (e) the leverage ratio and the total exposure measurement ratio calculated in accordance with Article 429;
- (f) the following information on the liquidity coverage ratio calculated in accordance with the delegated act referred to in Article 460(1):
 - (i) the average or, where applicable, averages of the liquidity coverage ratio based on month-end observations over the previous 12 months for each quarter of the relevant publication period;
 - (ii) the average or, where applicable, the averages of total liquid assets, after applying the relevant adjustments, included in the liquidity buffer pursuant to the delegated act referred to in Article 460(1), based on month-end observations during the previous 12 months for each quarter of the relevant publication period;
 - (iii) the averages of their cash outflows, cash inflows and net cash outflows calculated pursuant to the delegated act referred to in Article 460(1) on the basis of month-end observations during the previous 12 months for each quarter of the relevant publication period;
- (g) the following information on their net stable funding requirement, calculated in accordance with Title IV of Part Six:
 - (i) the net stable funding ratio at the end of each quarter of the relevant publication period;
 - (ii) stable funding available at the end of each quarter of the relevant publication period;
 - (iii) the stable funding required at the end of each quarter of the relevant publication period;
- (h) their own funds and eligible liabilities ratios and their components, numerator and denominator, calculated in accordance with Articles 92a and 92b and broken down at the level of each resolution group, where applicable.

The dates of this publication refer to the reporting date of June 30th, 2025 at individual level.

Figures are expressed in RON millions, individually, unless otherwise specified.

Chapter II Composition of own funds and own funds requirements

Starting with January 2014, the Romanian banking system applies the Basel III rules, regulated by the E.U. Regulation no. 575/2013 of the European Parliament and Council of 26 June 2013 on prudential requirements for credit

institutions and investment companies, Regulation (EU) no. 648/2012 and by Regulation 5/2013 on prudential requirements for credit institutions issued by the National Bank of Romania.

By applying the Basel III rules, the structure of own funds is redefined, as well as the eligibility criteria, that equity instruments must meet in order to be included in Common Tier I, Additional or Tier II capital.

Capital instruments qualify as Common Equity Tier I instruments if the eligibility conditions listed below are met:

- the instruments are issued directly by the institution with the prior consent of the institution's shareholders or, where permitted under applicable national law, the institution's management body;
- the instruments are paid for and their purchase is not financed directly or indirectly by the institution;
- are classified as equity for the purposes of the applicable accounting framework;
- the instruments are clearly and distinctly presented on the balance sheet in the institution's financial statements;
- the instruments are perpetual;
- The instruments meet the following conditions for distributions:
 - there is no preferential distribution treatment in terms of the order in which distributions are made, including in relation to other Common Equity Tier I instruments, and the conditions governing the instruments do not provide preferential rights to make distributions;
 - distributions to instrument holders may only be made from items that can be distributed;
 - the conditions governing the instruments do not include a cap or other restriction on the maximum level of distributions;
 - the level of distributions shall not be determined on the basis of the purchase price of the instruments at issue;
 - the terms governing the instruments do not include any obligation for the institution to make distributions to their holders and the institution is not otherwise subject to such an obligation;
 - failure to make distributions does not constitute a non-reimbursement event for the institution;
 - the cancellation of distributions does not impose restrictions on the institution;
- The instruments are not subject to any arrangement, contractual or otherwise, that increases the priority for payment of claims registered under the instruments in the event of insolvency or liquidation.

Capital instruments qualify as Tier II instruments if the eligibility conditions listed below are met:

- subordinated loans are obtained and paid in full;
- subordinated loans are not provided by a subsidiary or associated entity;
- the granting of subordinated loans is not financed directly or indirectly by the institution
- the claim on the principal of subordinated loans, under the provisions governing subordinated loans, is entirely subordinated to the claims of all non-subordinated creditors;
- subordinated loans have an initial maturity of at least five years;
- the provisions governing subordinated loans do not include any incentive for their principal amount to be repaid or, where applicable, repaid by the institution before maturity;
- subordinated loans may be recognised as tier II items if, in the opinion of the National Bank of Romania, they meet the eligibility conditions listed above.

Intesa Sanpaolo Romania does not hold Additional Tier I equity instruments.

For the determination of own funds and own funds requirements, the Bank uses the standard approach applying EU Regulation No. 575/2013 of the European Parliament and Council of 26 June 2013 on prudential requirements for credit institutions and investment firms, Regulation (EU) No. 648/2012 and Regulation No. 5/2013 on prudential requirements for credit institutions issued by the National Bank of Romania.

	31.03.2025	30.06.2025
	mIn Ron	mIn Ron
Common equity tier 1 capital	1,053.45	1,049.58
Tier 1 capital	1,053.45	1,049.58
Own funds	1,053.45	1,049.58

The capital requirements established for B.C. INTESA SANPAOLO ROMANIA S.A. as of June 30th, 2025 are as follows:

Indicators	31.03.2025	30.06.2025
	mIn Ron	mIn Ron
Tier 1 capital	1,053.45	1,049.58
Tier 2 capital	0	0
TOTAL OWN FUNDS	31.03.2024	1,049.58
Capital requirements for credit risk	250.26	269.29
Capital requirements for operational risk	28.38	28.38
Capital requirements for foreign exchange and commodities risk	0	0
TOTAL CAPITAL REQUIREMENTS	278.64	297.68
CET1 Capital ratio	30.25%	28.21%
T1 Capital ratio	30.25%	28.21%
Total capital ratio	30.25%	28.21%

Internal Capital Requirements

In order to assess the adequacy of domestic capital, the Bank assessed the following categories of risks: (1) interest rate risk, (2) risk derived from the portfolio of government securities available for sale, (3) strategic risk, (4) fixed asset risk, (5) risk related to the portfolio of shares/participations held, (6) concentration risk of the credit portfolio, (7) risk related to loans in foreign currency, (8) residual risk and (9) risk related to repossessed assets.

The related internal capital of these risks determined based on the Group or local models, together with the capital requirements related to Pillar I, is compared with the value of Available Financial Resources. Thus, this results in covering the internal capital requirements is 229.05% compared to the limit set at 120%.

Chapter III Total amount of risk exposure

For 30.06.2025, the total value of risk exposure calculated in accordance with Article 92(3) was RON 3,720.96 million.

OV1		RON, M		
		RWA		MINIMUM CAPITAL REQUIREMENTS
		30.06.2025	31.03.2025	30.06.2025
1	Credit risk (excluding CCR)	3,364.03	3,128.24	269.12
2	Of which the standardized approach	3,364.03	3,128.24	269.12
3	Of which the basic IRB approach (FIRB)			
4	Of which the IRB (AIRB) Advanced Approach			
5	Of which IRB equity securities under the simple risk-weighted approach or AMI			
6	CCR	2.12	0.00	0.17
7	Of which the mark-to-market method	0.00	0.00	0.00
8	Of which method initial exposures			
9	Of which the standardized method			
10	Of which the internal model method (MMI)			
11	Of which the amount of the risk exposure for contributions to the CCP guarantee fund			
12	Of which credit valuation adjustment (CVA)	0.00	0.00	0.00
13	Settlement risk	0.00	0.00	0.00
14	Securitisation exposures in the banking book (by cap)			
15	From which IRB approach			
16	Of which IRB Regulated Formula Method (SFA)			
17	Of which the Internal Assessment (IAA) approach			
18	Of which the standardized approach			
19	Market risk	0.00	0.00	0.00
20	Of which the standardized approach	0.00	0.00	0.00

OV1		RWA		RON, M
		30.06.2025	31.03.2025	MINIMUM CAPITAL REQUIREMENTS 30.06.2025
21	Of which AMI			
22	High exposures			
23	Operational risk	354.80	354.80	28.38
24	Of which the basic approach			
25	Of which the standardized approach	354.80	354.80	28.38
26	Of which the advanced assessment approach			
27	Values below the thresholds for deduction (which are subject to a risk weight of 250 %)			
28	Adjustment for the minimum threshold			
29	Total	3,720.96	3,483.05	297.68

Chapter IV Requirement of the combined shock absorber

For June 2025 the combined buffer requirement was 3.5%, out of which: 2.5% capital conservation buffer, 0% systemic risk buffer and 1% countercyclical buffer.

Chapter V Leverage indicator and total exposure measurement indicator

The Bank calculates the leverage ratio, as a percentage between the capital measurement indicator and the total exposure measurement indicator of the Bank (the sum of the values of the exposures of all assets and off-balance sheet items that were not deducted when determining the capital measurement indicator), in accordance with the provisions of Article 429, paragraph 3 of EU Regulation 575/2013. For June 30, 2025, this indicator was 11.93% vs the internal limit of 5%.

Chapter VI Liquidity risk

The Bank's liquidity policy consists of keeping sufficiently liquid resources to honor its obligations on their maturity date and in compliance with the NBR rules. The Bank's liquidity strategy is approved and reviewed annually by the Bank's Board of Directors. The situation at the individual level is presented below:

The Bank has developed a conceptual liquidity risk management framework with the following main components:

- identification of sources of liquidity risk;
- evaluation and monitoring;
- control and reduction of exposure to liquidity risk.

This framework sets out the principles, roles and responsibilities, the management model, as well as the tools used by the Bank in managing liquidity risk. The aforementioned framework complied with the regulatory requirements in force and was fully aligned with the Intesa Sanpaolo Group's conceptual liquidity risk management framework.

Short-term liquidity – Liquidity coverage ratio (LCR)

The **LCR (Liquidity Coverage Ratio)** indicator aims for the Bank to hold an adequate volume of liquid assets – high quality (HQLA) in order to meet short-term liquidity needs under stress conditions (over a time horizon of 30 days).

The level of the indicator was above the minimum imposed by the RAF – 112%, by Early Warning – 140%.

LCR	Sep '24	Dec. '24	Mar. '25	Jun. '25
High Quality Liquid Assets (HQLA)	2,281.8	2,211.2	2,256.2	1,996.5
Cash	200.1	176.2	182.3	184.6
Titles	2,0818.7	2,035.0	2,073.9	1,811.9
Cash outflows	-1,400.0	-1,800.1	-1,635.5	-1,707.4
Retail Deposits	-147.7	-142.3	-145.4	-138.4
Cash outflows from other liabilities	-1,037.7	-1,505.6	-1,304.6	-1,357.9
Additional requirements (off-balance sheet items)	-214.6	-153.9	-185.6	-211.0
Cash Inflows	565.2	882.8	830.2	813.3
Redemption repo operations and bond loans =< 90 days	0.0	0.0	0.0	0.0
Other cash inflows on counterparties, with maturity =< 90 days	565.2	882.8	830.2	813.3
Inflows - Net Cash Outflows	-834.8	-919.3	-805.4	-894.1
LCR (HQLA / Inflows - Net Cash Outflows)	273.3%	240.5%	280.2%	223.2%

Structural liquidity – Stable funding ratio (NSFR)

This indicator sets the minimum level of funds available for the one-year time horizon, taking into account the liquidated characteristics and residual maturities of assets and off-balance sheet exposures. It shall be determined as the ratio of items providing stable funding to items requiring stable funding.

The level of the indicator was above the minimum imposed by the RAF – 102.5%, by Early Warning – 105.0%.

NSFR	Sep. '24	Dec. '24	Mar. '25	Jun. '25
Stable Financing Available (AFS)	5,060.6	5,367.8	5,333.5	5,029.8
Capital	1,008.2	1,043.1	1,053.4	1,049.6
Customer Deposits & Group Financing	4,022.2	4,300.7	4,256.0	3,962.1
Other debts	30.2	23.9	24.1	18.0
Stable funding required (RSF)	3,055.3	3,209.1	2,981.5	3,029.1
Loans, fixed assets, equity investments	0.0	0.0	0.0	0.0
Other assets	2,905.6	3,084.2	2,853.7	2,884.2
Off-balance sheet items	149.7	124.9	127.8	144.9
Net Stable Funding Ratio (NSFR)	165.6%	167.3%	178.9%	166.1%

Chapter VII Interest Rate Risk

The bank monitors on a quarterly basis the stress scenarios regulated and defined by the banking authorities. These include estimating the sensitivity of the economic value of equity (EVE) as well as the net interest income (NII) under the BCBS scenarios, provided for by the IRRBB standards, being included in the EBA Guidelines:

- parallel shock up;
- parallel shock down;
- steeper shock (reduction of short-term rates and increase of long-term rates);
- flattener shock (increase in short-term rates and reduction in long-term rates);
- short rates shock up;
- short rates shock down.

BCBS shocks are applied to the risk-free curve different for each currency, taking into account the maturity-differentiated ceiling as defined in the EBA Guidelines: from -100 basis points for immediate maturities to 0 basis points for maturities equal to or greater than 20 years, with an annual growth rate of 5 basis points.

The EBA/RTS/2022/10 Guideline published in March 2023, provides for two limits on the interest rate risk indicators of the Supervisory Outlier Test (SOT).

In accordance with the provisions of the NBR Regulation no. 11/2020, the bank monitors and complies with the SOT EVE limit related to the BCBS scenarios. The largest loss of economic value that the bank can record must not exceed the limit of 15% of CET1. The limit applies to each of the 6 BCBS scenarios.

For June 2025, the level of the indicator, SOT EVE calculated is -6.26% vs -15% regulated limit.

According to the provisions of Delegated Act (EU) no. 2024/856, the new SOT NII indicator measures the potential loss that the bank could incur in the event of a major interest rate shock, using only the parallel interest rate shocks foreseen under the BCBS scenarios, with a limit foreseen of -5% of CET1.

For June 2025, the level of the indicator, SOT NII calculated is -3.31% vs -5% the regulated limit.

Chapter VIII Indicators of own funds and eligible liabilities

		Minimum requirement for own funds and eligible liabilities (MREL)					G-SII Requirement for own funds and eligible liabilities (TLAC)	
		30.06.2025	30.06.2025	30.03.2025	31.12.2024	30.09.2024	30.06.2024	
Mln Ron								
Own funds and eligible liabilities, ratios and components								
1	Own funds and eligible liabilities	1,252.94						
EU-1a	Of which own funds and subordinated liabilities	1,049.58						
2	Total risk exposure amount (TREA)	3,720.96						
3	Own funds and eligible liabilities as a percentage of the TREA	33.67%						
EU-3a	Of which own funds and subordinated liabilities	28.21%						
4	Total exposure measure (TEM)	8,796.05						
5	Own funds and eligible liabilities as percentage of the TEM	14.24%						
EU-5a	Of which own funds or subordinated liabilities	11.93%						
6a	Does the subordination exemption in Article 72b(4) of Regulation (EU) No 575/2013 apply? (5 % exemption)							
6b	Aggregate amount of permitted non-subordinated eligible liabilities instruments if the subordination discretion in accordance with Article 72b(3) of Regulation (EU) No 575/2013 is applied (max 3,5 % exemption)							
6c	If a capped subordination exemption applies in accordance with Article 72b (3) of Regulation (EU) No 575/2013, the amount of funding issued that ranks pari passu with excluded liabilities and that is recognised under row 1, divided by funding issued that ranks pari passu with excluded liabilities and that would be recognised under row 1 if no cap was applied (%)							
Minimum requirement for own funds and eligible liabilities (MREL)								
EU-7	MREL expressed as a percentage of the TREA	26.58%						
EU-8	Of which to be met with own funds or subordinated liabilities							
EU-9	MREL expressed as a percentage of the TEM	5.90%						
EU-10	Of which to be met with own funds or subordinated liabilities							

Chapter IX Key indicators

	31.03.2025	30.06.2025
	mIn Ron	mIn Ron
Own funds	1,053.45	1,049.58
Capital requirements	278.64	297.68
Total risk exposure amount	3,483.05	3,720.96
Cerința amortizorului combinat	3.50%	3.50%
Leverage ratio	12.01%	11.93%
Indicatorul de măsurare a expunerii totale	8,774.15	8,796.05