

REGULATORY DISCLOSURE REPORT

BANCA TRANSILVANIA GROUP

AS OF 31.03.2022

In accordance with EU Capital Requirements Regulation
575/2013 (CPR), Part 8

Introduction

With this document, Banca Transilvania Financial Group fulfills its disclosure requirements under Part 8 of EU Capital Requirements Regulation (CRR) 575/2013.

This document is available on the bank's website (<https://www.bancatransilvania.ro/>) and was published at the time of the official release of BT's financial statements. This is a free translation of the original document in Romanian, which is the official document.

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Liquidity risk

Liquidity risk represents the current or future risk that the profit and capital may be negatively affected as a result of the incapacity to fulfill its commitments or to repay its debts as they become due. Liquidity risk has two main components: the difficulty in procuring funds at maturity in order to refinance current assets or the inability to convert an asset into cash at a value near its fair value in a reasonable period of time.

The Assets and Liabilities Management Committee of the Bank is responsible of the periodic review of liquidity indicators and with the establishment of corrective measures regarding balance sheet figures, so as to eliminate unacceptable deviations in terms of liquidity risk.

The LCR on March 31, 2022 recorded the following values:

Scope of consolidation (solo/ consolidated)		Total unweighted value				Total weighted value			
Currency and units (RON million)									
Quarter ending on		31-Mar-22	31-Dec-21	30-Sep-21	30-Jun-21	31-Mar-22	31-Dec-21	30-Sep-21	30-Jun-21
Number of data points used in the calculation of a verages		12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality assets (HQLA)					38,379	35,810	48,597	45,511
CASH-OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	85,512	86,589	81,835	78,697	7,017	7,122	6,228	5,980
3	Stable deposits	54,004	55,192	53,391	51,995	2,700	2,760	2,670	2,600
4	Less stable deposits	30,760	30,557	28,116	26,345	3,568	3,522	3,230	3,024
5	Unsecured wholesale funding	19,202	17,568	16,068	15,707	10,076	8,659	8,498	7,483
6	Operational deposits (all counter parties) and deposits in networks of cooperative banks	-	-	-	-	-	-	-	-
7	Non-operational deposits (all Counter parties)	19,202	17,568	16,068	15,707	10,076	8,659	8,498	7,483
8	Unsecured debt	-	-	-	-	-	-	-	-
9	Secured wholesales funding	-	-	-	-	-	-	-	-
10	Additional requirements	2,973	2,816	2,799	2,830	155	145	145	147
11	Outflows related to derivatives exposure and other collateral requirements	-	-	-	-	-	-	-	-
12	Outflows related to loss of funding on debt products	-	-	-	-	-	-	-	-
13	Credit and liquidity facilities	2,973	2,816	2,799	2,830	155	145	145	147
14	Other contractual funding obligations	77	103	571	68	-	-	-	-
15	Other contingent funding obligations	-	-	-	-	-	-	-	-
16	TOTAL CASH OUTFLOWS	-	-	-	-	17,248	15,926	14,871	13,611
CASH-FLOWS									
17	Secured lending (eg reverse repos)	-	-	-	-	-	-	-	-
18	Inflows from fully performing exposures	5,115	9,621	3,678	5,542	4,509	8,721	3,004	4,796
19	Other cash Inflows	277	424	457	238	277	424	457	238
EU-19a	Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies	-	-	-	-	-	-	-	-
EU-19b	Excess inflows from a related specialised credit institution	-	-	-	-	-	-	-	-
20	TOTAL CASH FLOWS	5,393	10,044	4,135	5,780	4,786	9,144	3,461	5,034
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows Subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c	Inflows Subject to 75% cap	5,393	10,044	4,135	5,780	4,786	9,144	3,461	5,034
		-	-	-	-	-	-	-	-
21	LIQUIDITY BUFFER	-	-	-	-	38,379	35,810	48,597	45,511
22	TOTAL NETCASH OUTFLOWS	-	-	-	-	12,462	6,781	11,410	8,576
23	LIQUIDITY COVERAGE RATIO (%)	-	-	-	-	308%	528%	426%	531%

Own funds

OWN FUNDS REQUIREMENTS

The Group's and the Bank's own funds are based on the applicable legal requirements on regulatory capital and include:

- Tier I, which includes subscribed and paid in capital, share premiums, eligible reserves, retained earnings and deductions stipulated by the applicable legal provisions;
- Tier II, which includes subordinated borrowings and deductions stipulated by the applicable legal provisions.

Banca Transilvania has chosen to implement the transitional measures for IFRS 9 or similar ECL and starting with December 2021 also applies the temporary treatment in accordance with Article 468 of CRR.

Anexa 1 - Template on the comparison of institutions' own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs, and with and without the application of the temporary treatment in accordance with Article 468 CRR.

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	31.03.2022	31.12.2021	30.09.2021	30.06.2021	31.03.2021
Available own funds (amounts)					
Common Equity Tier 1 (CET1) capital	9,457,510	10,838,319	10,343,354	10,416,614	10,317,558
CET1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,302,276	9,391,812	9,133,968	9,220,491	9,408,666
CET1 capital as if the temporary treatment of unrealized gains and losses measured at fair value through OCI (other comprehensive income) in accordance with Article 468 of the CRR had not been applied	8,615,650	10,062,742	10,343,354	10,416,614	10,317,558
Tier 1 capital	9,457,510	10,838,319	10,343,354	10,416,614	10,317,558
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,302,276	9,391,812	9,133,968	9,220,491	9,408,666
Tier 1 capital as if the temporary treatment of unrealized gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	8,615,650	10,062,742	10,343,354	10,416,614	10,317,558
Total capital	10,984,200	12,364,500	11,882,616	11,944,029	11,877,188
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9,828,965	10,917,993	10,673,231	10,747,906	10,968,297
Total capital as if the temporary treatment of unrealized gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	10,142,340	11,588,923	11,882,616	11,944,029	11,877,188

Risk-weighted exposure amounts					
Total risk exposure amount	55,286,564	52,457,370	58,501,311	57,487,819	55,344,252
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	54,131,330	51,010,862	57,291,926	56,291,696	54,435,361
Capital ratios (as a percentage of risk-weighted exposure amount)					
Common Equity Tier 1 ratio (%)	17.11%	20.66%	17.68%	18.12%	18.64%
CET1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.34%	18.41%	15.61%	16.04%	17.00%
CET1 (as a percentage of risk exposure amount) as if the temporary treatment of unrealized gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	15.58%	19.18%	17.68%	18.12%	18.64%
Tier 1 ratio (%)	17.11%	20.66%	17.68%	18.12%	18.64%
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.34%	18.41%	15.61%	16.04%	17.00%
Tier 1 (as a percentage of risk exposure amount) as if the temporary treatment of unrealized gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	15.58%	19.18%	17.68%	18.12%	18.64%
Total capital ratio (%)	19.87%	23.57%	20.31%	20.78%	21.46%
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.16%	21.40%	18.24%	18.70%	19.82%
Total capital (as a percentage of risk exposure amount) as if the temporary treatment of unrealized gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	18.35%	22.09%	20.31%	20.78%	21.46%
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)					
Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2.25%	2.25%	2.25%	2.25%	2.03%
of which: to be made up of CET1 capital (percentage points)	1.27%	1.27%	1.27%	1.27%	1.14%
of which: to be made up of Tier 1 capital (percentage points)	1.69%	1.69%	1.69%	1.69%	1.52%
Total SREP own funds requirements (%)	10.25%	10.25%	10.25%	10.25%	10.03%
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)					
Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%	2.50%

Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)					
Institution specific countercyclical capital buffer (%)					
Systemic risk buffer (%)	1.00%	1.00%	1.00%	1.00%	1.00%
Global Systemically Important Institution buffer (%)	-				
Other Systemically Important Institution buffer (%)	2.00%	2.00%	2.00%	2.00%	2.00%
Combined buffer requirement (%)	5.50%	4.50%	4.50%	4.50%	4.50%
Overall capital requirements (%)	15.75%	14.75%	14.75%	14.75%	14.53%
CET1 available after meeting the total SREP own funds requirements (%)	11.34%	14.90%	11.91%	12.35%	13.00%
Leverage ratio					
Total exposure measure	135,523,380	140,104,191	125,046,564	121,408,136	115,843,137
Leverage ratio (%)	6.98%	7.74%	8.27%	8.58%	8.91%
Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6.18%	6.77%	7.38%	7.67%	8.19%
Leverage ratio as if the temporary treatment of unrealized gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	6.40%	7.22%	8.27%	8.58%	8.91%
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)					
Additional own funds requirements to address the risk of excessive leverage (%)	-	-	-	-	-
of which: to be made up of CET1 capital (percentage points)	-	-	-	-	-
Total SREP leverage ratio requirements (%)	-	-	-	-	-
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)					
Leverage ratio buffer requirement (%)	-	-	-	-	-
Overall leverage ratio requirement (%)	-	-	-	-	-
Liquidity Coverage Ratio					
Total high-quality liquid assets (HQLA) (Weighted value -average)	38,379	35,810	48,597	45,511	43,498
Cash outflows - Total weighted value	17,248	15,926	14,871	13,611	12,096
Cash inflows - Total weighted value	4,786	9,144	3,461	5,034	4,828
Total net cash outflows (adjusted value)	12,462	6,781	11,410	8,576	7,268
Liquidity coverage ratio (%)	307.97%	528.06%	425.92%	530.67%	598.50%
Net Stable Funding Ratio					
Total available stable funding	103,336,771	106,149,135	98,464,797	98,541,729	
Total required stable funding	51,429,016	61,700,922	44,732,725	42,245,331	
NSFR ratio (%)	200.93%	172.04%	220.12%	233.26%	

Own funds (prudential)

Form for publishing information on own funds.

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Common Equity Tier 1 (CET1) capital: instruments and reserves	31.03.2022
Capital instruments and the related share premium accounts	6,429,205
of which: Instrument type 1	
of which: Instrument type 2	
of which: Instrument type 3	
Retained earnings	1,586,266
Accumulated other comprehensive income (and other reserves)	76,413
Funds for general banking risk	77,893
Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1	
Minority interests (amount allowed in consolidated CET1)	
Independently reviewed interim profits net of any foreseeable charge or dividend	
Common Equity Tier 1 (CET1) capital before regulatory adjustments	8,169,777
Common Equity Tier 1 (CET1) capital: regulatory adjustments	31.03.2022
Additional value adjustments (negative amount)	(172,969)
Intangible assets (net of related tax liability) (negative amount)	(414,806)
Not applicable	
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) CRR are met) (negative amount)	
Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	
Negative amounts resulting from the calculation of expected loss amounts	
Any increase in equity that results from securitized assets (negative amount)	
Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	
Defined-benefit pension fund assets (negative amount)	
Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)	(121,587)
Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	
Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	
Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	
Not applicable	
Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	
of which: qualifying holdings outside the financial sector (negative amount)	
of which: securitisation positions (negative amount)	
of which: free deliveries (negative amount)	

Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38(3) CRR are met) (negative amount)	
Amount exceeding the 17,65% threshold (negative amount)	
of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	
Not applicable	
of which: deferred tax assets arising from temporary differences	
Losses for the current financial year (negative amount)	
Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)	
Not applicable	
Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	
Other regulatory adjustments	1,997,095
Total regulatory adjustments to Common Equity Tier 1 (CET1)	1,287,733
Common Equity Tier 1 (CET1) capital	9,457,510
Additional Tier 1 (AT1) capital: instruments	31.03.2022
Capital instruments and the related share premium accounts	
of which: classified as equity under applicable accounting standards	
of which: classified as liabilities under applicable accounting standards	
Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1	
Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1	
Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1	
Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	
of which: instruments issued by subsidiaries subject to phase out	
Additional Tier 1 (AT1) capital before regulatory adjustments	
Additional Tier 1 (AT1) capital: regulatory adjustments	31.03.2022
Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)	
Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	
Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	
Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	
Not applicable	
Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)	
Other regulatory adjustments to AT1 capital	
Total regulatory adjustments to Additional Tier 1 (AT1) capital	
Additional Tier 1 (AT1) capital	
Tier 1 capital (T1 = CET1 + AT1)	9,457,510
Tier 2 (T2) capital: instruments	31.12.2022

Capital instruments and the related share premium accounts	
Amount of qualifying items referred to in Article 484(5) CRR and the related share premium accounts subject to phase out from T2 as described in Article 486(4) CRR	
Amount of qualifying items referred to in Article 494a(2) CRR subject to phase out from T2	
Amount of qualifying items referred to in Article 494b(2) CRR subject to phase out from T2	
Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	
of which: instruments issued by subsidiaries subject to phase out	
Credit risk adjustments	
Tier 2 (T2) capital before regulatory adjustments	1,526,690
Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)	
Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	
Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	
Not applicable	
Direct, indirect and synthetic holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	
Not applicable	
Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	
Other regulatory adjustments to T2 capital	
Total regulatory adjustments to Tier 2 (T2) capital	
Tier 2 (T2) capital	1,526,690
Total capital (TC = T1 + T2)	10,984,200
Total Risk exposure amount	55,286,564
Capital ratios and requirements including buffers	31.03.2022
Common Equity Tier 1 capital	17.11%
Tier 1 capital	17.11%
Total capital	19.87%
Institution CET1 overall capital requirements	11.27%
of which: capital conservation buffer requirement	2.50%
of which: countercyclical capital buffer requirement	-
of which: systemic risk buffer requirement	1.00%
of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	2.00%
of which: additional own funds requirements to address the risks other than the risk of excessive leverage	1.27%
Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	5.84%
National minima (if different from Basel III)	31.03.2022
Not applicable	
Not applicable	
Not applicable	
Amounts below the thresholds for deduction (before risk weighting)	31.03.2022

Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	
Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)	
Not applicable	
Deferred tax assets arising from temporary differences (amount below 17,65% threshold, net of related tax liability where the conditions in Article 38 (3) CRR are met)	
Applicable caps on the inclusion of provisions in Tier 2	31.03.2022
Credit risk adjustments included in T2 in respect of exposures subject to standardized approach (prior to the application of the cap)	
Cap on inclusion of credit risk adjustments in T2 under standardized approach	
Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	
Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)	31.03.2022
Current cap on CET1 instruments subject to phase out arrangements	
Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	
Current cap on AT1 instruments subject to phase out arrangements	
Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	
Current cap on T2 instruments subject to phase out arrangements	
Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	

Capital requirements

The internal process for the assessment of capital adequacy to risks is integrated in the administration and management process of Banca Transilvania and in its decision making culture, according to which the management body must ensure the proper identification, measurement, aggregation and monitoring of risks, the preservation of internal capital levels adjusted to the bank's risk profile, as well as the use and development of sound risk management systems.

The following computation methods are used by the Bank and the Group:

- Credit risk: RWA (risk weighted assets) standardized approach;
- Market risk: capital requirements with respect to the foreign exchange risk and the trading portfolio are calculated based on the standardized approach;
- Operational risk: capital requirements for the coverage of operational risk are calculated according to the basic indicator approach.

The Group manages its capital base in a flexible manner, by monitoring regulatory capital requirements, by anticipating the adequate adjustments required for the achievement of its objectives, as well as by optimizing the structure of assets and shareholders' equity.

Planning and monitoring take into consideration the total own funds (core tier 1, additional tier 1 and tier 2) on the one hand and risk-weighted assets (RWA) on the other hand.

CAPITAL REQUIREMENTS

Template 4: EU OV1 – Overview of RWAs

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	Total risk exposure amounts (TREA)		Total own funds requirements
	31.03.2022	31.12.2021	31.03.2022
Credit risk (excluding CCR)	41,242,943	38,336,182	3,299,435
Of which the standardized approach	41,242,943	38,336,182	3,299,435
Of which the Foundation IRB (F-IRB) approach	-	-	-
Of which slotting approach	-	-	-
Of which equities under the simple risk weighted approach	-	-	-
Of which the Advanced IRB (A-IRB) approach	-	-	-
Counterparty credit risk - CCR	404,297	273,560	32,344
Of which the standardized approach	171,045	133,080	13,684
Of which internal model method (IMM)	-	-	-
Of which exposures to a CCP	-	-	-
Of which credit valuation adjustment - CVA	233,252	140,479	18,660
Of which other CCR	-	-	-
Not applicable			
Not applicable			
Not applicable			
Not applicable			
Not applicable			
Settlement risk	0	0	0
Securitization exposures in the non-trading book (after the cap)	0	0	0
Of which SEC-IRBA approach	-	-	-
Of which SEC-ERBA (including IAA)	-	-	-
Of which SEC-SA approach	-	-	-
Of which 1250% / deduction	-	-	-
Position, foreign exchange and commodities risks (Market risk)	4,386,110	4,594,414	350,889
Of which the standardized approach	4,386,110	4,594,414	350,889
Of which IMA	-	-	-
Large exposures	-	-	-
Operational risk			
Of which basic indicator approach	9,253,214	9,253,214	740,257
Of which standardized approach	-	-	-
Of which advanced measurement approach	-	-	-
Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-
Not applicable			
Not applicable			
Not applicable			
Not applicable			
Total	55,286,564	52,457,370	4,422,925

Leverage

Within the framework of EU Regulation no.575/2013 and in addition to the total capital requirements, the leverage ratio was implemented as a new instrument to limit the risk of excessive indebtedness.

The leverage ratio is the ratio of capital to the leverage exposure, specifically the tier 1 capital in relation to unweighted exposure on and off the statement of financial position.

As at 31.03.2022, the leverage ratio according to the transitional definition decreased slightly from 7.74% at 31.12.2021 to 6.98%, mainly due to the increase of the leverage ratio exposures.

EU LR1 - LRSum: Summary reconciliation of accounting assets and leverage ratio exposures

RON thous.

	CRR leverage ratio exposures
	Applicable amount 31.03.2022
Total assets as per published financial statements	128,300,555
Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	1,144,326
(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	-
(Adjustment for temporary exemption of exposures to central banks (if applicable))	-
(Adjustment for fiduciary assets recognised on the balance sheet pursuant to the applicable accounting framework but excluded from the total exposure measure in accordance with point (i) of Article 429a(1) CRR)	-
Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	-
Adjustment for eligible cash pooling transactions	-
Adjustment for derivative financial instruments	399,187
Adjustment for securities financing transactions (SFTs)	989,386
Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	5,399,288
(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	-
(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	-
(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)	-
Other adjustments	(709,361)
Total exposure measure	135,523,380

EU LR2 - LRCom: Leverage ratio common disclosure

RON thous.

	CRR leverage ratio exposures	
	Applicable amount 31.03.2022	Applicable amount 31.12.2021
On-balance sheet exposures (excluding derivatives and SFTs)		
On-balance sheet items (excluding derivatives, SFTs, but including collateral)	129,444,881	133,893,604
Gross-up for derivatives collateral provided, where deducted from the balance sheet assets pursuant to the applicable accounting framework		
(Deductions of receivables assets for cash variation margin provided in derivatives transactions)		
(Adjustment for securities received under securities financing transactions that are recognized as an asset)		

(General credit risk adjustments to on-balance sheet items)		
(Asset amounts deducted in determining Tier 1 capital)	(709,361)	(612,281)
Total on-balance sheet exposures (excluding derivatives and SFTs)	128,735,519	133,281,323
Derivative exposures		
Replacement cost associated with SA-CCR derivatives transactions (i.e. net of eligible cash variation margin)	287,735	183,723
Derogation for derivatives: replacement costs contribution under the simplified standardized approach	-	-
Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	111,452	125,406
Derogation for derivatives: Potential future exposure contribution under the simplified standardized approach	-	-
Exposure determined under Original Exposure Method	-	-
(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)	-	-
(Exempted CCP leg of client-cleared trade exposures) (simplified standardized approach)	-	-
(Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)	-	-
Adjusted effective notional amount of written credit derivatives	-	-
(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
Total derivatives exposures	399,187	309,129
Securities financing transaction (SFT) exposures		
Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	989,386	1,156,825
(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
Counterparty credit risk exposure for SFT assets	-	-
Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR	-	-
Agent transaction exposures	-	-
(Exempted CCP leg of client-cleared SFT exposure)	-	-
Total securities financing transaction exposures	989,386	1,156,825
Other off-balance sheet exposures		
Off-balance sheet exposures at gross notional amount	16,849,852	16,822,006
(Adjustments for conversion to credit equivalent amounts)	(11,450,564)	(11,465,092)
(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)	-	-
Off-balance sheet exposures	5,399,288	5,356,914
Excluded exposures		
(Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	-	-
(Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))	-	-
(Excluded exposures of public development banks (or units) - Public sector investments)	-	-
(Excluded exposures of public development banks (or units) - Promotional loans)	-	-
(Excluded passing-through promotional loan exposures by non-public development banks (or units))	-	-
(Excluded guaranteed parts of exposures arising from export credits)	-	-

(Excluded excess collateral deposited at triparty agents)	-	-
(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)	-	-
(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)	-	-
(Reduction of the exposure value of pre-financing or intermediate loans)	-	-
(Total exempted exposures)	-	-
Capital and total exposure measure		
Tier 1 capital	9,457,510	10,838,319
Total exposure measure	135,523,380	140,104,191
Leverage ratio	6.98%	7.74%
Leverage ratio (%)	-	-
Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	-	-
Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	-	-
Regulatory minimum leverage ratio requirement (%)	-	-
Additional own funds requirements to address the risk of excessive leverage (%)	-	-
of which: to be made up of CET1 capital	-	-
Leverage ratio buffer requirement (%)	-	-
Overall leverage ratio requirement (%)	-	-
Choice on transitional arrangements and relevant exposures	-	-
Choice on transitional arrangements for the definition of the capital measure	-	-
Disclosure of mean values	-	-
Mean of daily values of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivable	-	-
Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
Total exposure measure (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	-	-
Total exposure measure (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	-	-
Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	-	-
Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values from row 28 of gross SFT assets (after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables)	-	-

EU LR3 - LRSpl: Split-up of on balance sheet exposures (excluding derivatives, SFTs and exempted exposures)

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Total on-balance sheet exposures (excluding derivatives, SFTs, and exempted exposures), of which:	CRR leverage ratio exposures
Trading book exposures	14,235,292
Banking book exposures, of which:	115,209,589
Covered bonds	-
Exposures treated as sovereigns	43,313,976
Exposures to regional governments, MDB, international organizations and PSE, not treated as sovereigns	551,153
Institutions	8,752,327
Secured by mortgages of immovable properties	16,180,204
Retail exposures	23,944,798
Corporates	12,061,222
Exposures in default	1,537,107
Other exposures (egg equity, securitizations, and other non-credit obligation assets)	8,868,804