

REGULATORY DISCLOSURE REPORT BANCA TRANSILVANIA GROUP AS OF 30.09.2021

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

Introduction

With this document, Banca Transilvania Financial Group fulfils 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 in conjunction with the date 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 2 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 Group is continuously acting to manage this type of risk. 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.

LCR as of September 30, 2021, is presented in the below table:

Scope of consolidation solo		Total unweighted value				Total weighted value			
Currency and units (RON million)									
Quarter ending on		30-Sep-21	30-Jun-21	31-Mar-21	31-Dec-20	30-Sep-21	30-Jun-21	31-Mar-21	31-Dec-20
Number of data points used in the calculation of averages		12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality assets (HQLA)					45,511	43,498	39,249	
CASH-OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	81,835	78,697	76,766	75,223	6,228	5,980	5,899	5,941
3	<i>Stable deposits</i>	53,391	51,995	50,892	49,775	2,670	2,600	2,545	2,489
4	<i>Less stable deposits</i>	28,116	26,345	25,448	24,859	3,230	3,024	2,928	2,863
5	Unsecured wholesale funding	16,068	15,707	13,319	12,509	8,498	7,483	6,057	5,328
6	<i>Operational deposits (all counter parties) and deposits in networks of cooperative banks</i>	-	-	-	-	-	-	-	-
7	<i>Non-operational deposits (all Counter parties)</i>	16,068	15,707	13,319	12,509	8,498	7,483	6,057	5,328
8	<i>Unsecured debt</i>	-	-	-	-	-	-	-	-
9	Secured wholesales funding	-	-	-	-	-	-	-	-
10	Additional requirements	2,799	2,830	2,733	2,665	145	147	141	137
11	<i>Outflows related to derivatives exposure and other collateral requirements</i>	-	-	-	-	-	-	-	-
12	<i>Outflows related to loss of funding on debt products</i>	-	-	-	-	-	-	-	-
13	<i>Credit and liquidity facilities</i>	2,799	2,830	2,733	2,665	145	147	141	137
14	Other contractual funding obligations	571	68	70	88	-	-	-	-

15	Other contingent funding obligations	-	-	-	-	-	-	-	-
16	TOTAL CASH OUTFLOWS	-	-	-	-	14,871	13,611	12,096	11,406
CASH-FLOWS		0	0	0	0	0	0	0	0
17	Secured lending (eg reverse repos)	-	-	-	-	-	-	-	-
18	Inflows from fully performing exposures	3,678	5,542	5,100	4,412	3,004	4,796	4,486	3,700
19	Other cash Inflows	457	238	342	363	457	238	342	363
EU-19a	Difference between total weighted inflows and total weighted outflows arising from transactiona 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	4,135	5,780	5,442	4,775	3,461	5,034	4,828	4,063
EU-20a	<i>Fully exempt inflows</i>	-	-	-	-	-	-	-	-
EU-20b	<i>Inflows Subject to 90% cap</i>	-	-	-	-	-	-	-	-
EU-20c	<i>Inflows Subject to 75% cap</i>	4,135	5,780	5,442	4,775	3,461	5,034	4,828	4,063
		-	-	-	-	-	-	-	-
21	LIQUIDITY BUFFER	-	-	-	-	48,597	45,511	43,498	39,249
22	TOTAL NETCASH OUTFLOWS	-	-	-	-	11,410	8,576	7,268	7,343
23	LIQUIDITY COVERAGE RATIO (%)	-	-	-	-	426%	531%	599%	535%

Own funds

REQUIREMENTS RELATED TO OWN FUNDS

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.

Annex I –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

Template EU KM1 - Key metrics template

	30.09.2021	30.06.2021	31.03.2021	31.12.2020	30.09.2020	
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	10,343,354	10,416,614	10,317,558	10,573,525	8,826,857
	CET1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9,133,968	9,220,491	9,408,666	9,515,777	7,954,236
	CET1 capital as if the temporary treatment of unrealised gains and losses measured at fair value through OCI (other comprehensive income) in accordance with Article 468 of the CRR had not been applied	10,343,354	10,416,614	10,317,558	10,573,525	8,826,857
2	Tier 1 capital	10,343,354	10,416,614	10,317,558	10,573,525	8,826,857
	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9,133,968	9,220,491	9,408,666	9,515,777	7,954,236
	Tier 1 capital as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	10,343,354	10,416,614	10,317,558	10,573,525	8,826,857
3	Total capital	11,882,616	11,944,029	11,877,188	12,108,132	10,399,418
	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10,673,231	10,747,906	10,968,297	11,050,385	9,526,797
	Total capital as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	11,882,616	11,944,029	11,877,188	12,108,132	10,399,418
Risk-weighted exposure amounts						
4	Total risk exposure amount	58,501,311	57,487,819	55,344,252	57,543,951	55,237,487
	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	57,291,926	56,291,696	54,435,361	56,486,204	54,364,866
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	17.68%	18.12%	18.64%	18.37%	15.98%
	CET1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.61%	16.04%	17.00%	16.54%	14.40%
	CET1 (as a percentage of risk exposure amount) as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	17.68%	18.12%	18.64%	18.37%	15.98%
6	Tier 1 ratio (%)	17.68%	18.12%	18.64%	18.37%	15.98%
	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.61%	16.04%	17.00%	16.54%	14.40%
	Tier 1 (as a percentage of risk exposure amount) as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	17.68%	18.12%	18.64%	18.37%	15.98%
7	Total capital ratio (%)	20.31%	20.78%	21.46%	21.04%	18.83%
	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.24%	18.70%	19.82%	19.20%	17.25%
	Total capital (as a percentage of risk exposure amount) as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	20.31%	20.78%	21.46%	21.04%	18.83%
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure)						
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2.25%	2.25%	2.03%	2.03%	2.03%
EU 7b	of which: to be made up of CET1 capital (percentage points)	1.27%	1.27%	1.14%	1.14%	1.14%
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	1.69%	1.69%	1.52%	1.52%	1.52%
EU 7d	Total SREP own funds requirements (%)	10.25%	10.25%	10.03%	10.03%	10.03%
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%	2.50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)					
9	Institution specific countercyclical capital buffer (%)					
EU 9a	Systemic risk buffer (%)	2.00%	2.00%	2.00%	2.00%	2.00%
10	Global Systemically Important Institution buffer (%)	2.00%	2.00%	2.00%	2.00%	2.00%
EU 10a	Other Systemically Important Institution buffer (%)					
11	Combined buffer requirement (%)	4.50%	4.50%	4.50%	4.50%	4.50%
EU 11a	Overall capital requirements (%)	14.75%	14.75%	14.53%	14.53%	14.53%
12	CET1 available after meeting the total SREP own funds requirements (%)	5.77%	5.77%	5.64%	5.64%	5.64%
Leverage ratio						
13	Total exposure measure	125,046,564	121,408,136	115,843,137	112,524,595	105,189,567
14	Leverage ratio (%)	8.27%	8.58%	8.91%	9.40%	8.39%
	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	7.38%	7.67%	8.19%	8.54%	7.63%
	Leverage ratio as if the temporary treatment of unrealised gains and losses measured at fair value through OCI in accordance with Article 468 of the CRR had not been applied	8.27%	8.58%	8.91%	9.40%	8.39%
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0	0	0	0	0
EU 14b	of which: to be made up of CET1 capital (percentage points)	0	0	0	0	0
EU 14c	Total SREP leverage ratio requirements (%)	0	0	0	0	0
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
EU 14d	Leverage ratio buffer requirement (%)	0.00%	0.00%	0.00%	0.00%	0.00%
EU 14e	Overall leverage ratio requirement (%)	0.00%	0.00%	0.00%	0.00%	0.00%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	48,597	45,511	43,498	39,249	32,252
EU 16a	Cash outflows - Total weighted value	14,871	13,611	12,096	11,406	10,737
EU 16b	Cash inflows - Total weighted value	3,461	5,034	4,828	4,063	8,073
16	Total net cash outflows (adjusted value)	11,410	8,576	7,268	7,343	2,664
17	Liquidity coverage ratio (%)	425.92%	530.67%	598.50%	534.50%	1201.50%
Net Stable Funding Ratio						
18	Total available stable funding	98,464,797	98,541,729	0	0	0
19	Total required stable funding	44,732,725	42,245,331	0	0	0
20	NSFR ratio (%)	220.12%	233.26%	0	0	0

Template EU CC1 - Composition of regulatory own funds

Common Equity Tier 1 (CET1) capital: instruments and reserves		30.09.2021
1	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	-
2	Retained earnings	1,512,708
3	Accumulated other comprehensive income (and other reserves)	1,679,111
EU-3a	Funds for general banking risk	77,893
4	Amount of qualifying items referred to in Article 484 (3) CRR and the related share premium accounts subject to phase out from CET1	-
5	Minority interests (amount allowed in consolidated CET1)	-
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	-
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	9,698,916
Common Equity Tier 1 (CET1) capital: regulatory adjustments		30.09.2021
7	Additional value adjustments (negative amount)	(165,090)
8	Intangible assets (net of related tax liability) (negative amount)	(346,625)
9	Not applicable	-
10	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)	-
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	-
12	Negative amounts resulting from the calculation of expected loss amounts	-
13	Any increase in equity that results from securitized assets (negative amount)	-
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	-
15	Defined-benefit pension fund assets (negative amount)	-
16	Direct, indirect and synthetic holdings by an institution of own CET1 instruments (negative amount)	(53,233)
17	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)	-
18	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)	-
19	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)	-
20	Not applicable	-

EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	-
EU-20b	of which: qualifying holdings outside the financial sector (negative amount)	-
EU-20c	of which: securitization positions (negative amount)	-
EU-20d	of which: free deliveries (negative amount)	-
21	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)	-
22	Amount exceeding the 17,65% threshold (negative amount)	-
23	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	-
24	Not applicable	-
25	of which: deferred tax assets arising from temporary differences	-
EU-25a	Losses for the current financial year (negative amount)	-
EU-25b	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)	-
26	Not applicable	-
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	-
27a	Other regulatory adjustments	1,209,385
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	644,437
29	Common Equity Tier 1 (CET1) capital	10,343,354
Additional Tier 1 (AT1) capital: instruments		30.09.2021
30	Capital instruments and the related share premium accounts	-
31	of which: classified as equity under applicable accounting standards	-
32	of which: classified as liabilities under applicable accounting standards	-
33	Amount of qualifying items referred to in Article 484 (4) CRR and the related share premium accounts subject to phase out from AT1	-
EU-33a	Amount of qualifying items referred to in Article 494a(1) CRR subject to phase out from AT1	-
EU-33b	Amount of qualifying items referred to in Article 494b(1) CRR subject to phase out from AT1	-
34	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	-
35	of which: instruments issued by subsidiaries subject to phase out	-
36	Additional Tier 1 (AT1) capital before regulatory adjustments	-
Additional Tier 1 (AT1) capital: regulatory adjustments		30.09.2021
37	Direct, indirect and synthetic holdings by an institution of own AT1 instruments (negative amount)	-
38	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)	-
39	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)	-

40	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)	-
41	Not applicable	-
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)	-
42a	Other regulatory adjustments to AT1 capital	-
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	-
44	Additional Tier 1 (AT1) capital	-
45	Tier 1 capital (T1 = CET1 + AT1)	10,343,354
Tier 2 (T2) capital: instruments		30.09.2021
46	Capital instruments and the related share premium accounts	-
47	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	-
EU-47a	Amount of qualifying items referred to in Article 494a(2) CRR subject to phase out from T2	-
EU-47b	Amount of qualifying items referred to in Article 494b(2) CRR subject to phase out from T2	-
48	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	-
49	of which: instruments issued by subsidiaries subject to phase out	-
50	Credit risk adjustments	-
51	Tier 2 (T2) capital before regulatory adjustments	1,722,233
52	Direct, indirect and synthetic holdings by an institution of own T2 instruments and subordinated loans (negative amount)	-
53	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)	-
54	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)	-
54a	Not applicable	-
55	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)	-
56	Not applicable	-
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	-
EU-56b	Other regulatory adjustments to T2 capital	(182,971)
57	Total regulatory adjustments to Tier 2 (T2) capital	-
58	Tier 2 (T2) capital	1,539,262
59	Total capital (TC = T1 + T2)	11,882,616
60	Total Risk exposure amount	58,501,311
Capital ratios and requirements including buffers		30.09.2021

61	Common Equity Tier 1 capital	17.68%
62	Tier 1 capital	17.68%
63	Total capital	20.31%
64	Institution CET1 overall capital requirements	10.27%
65	of which: capital conservation buffer requirement	2.50%
66	of which: countercyclical capital buffer requirement	
67	of which: systemic risk buffer requirement	2.00%
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	2.00%
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	1.27%
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	5.77%
National minima (if different from Basel III)		30.09.2021
69	Not applicable	-
70	Not applicable	-
71	Not applicable	-
Amounts below the thresholds for deduction (before risk weighting)		30.09.2021
72	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)	-
73	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)	-
74	Not applicable	-
75	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		30.09.2021
76	Credit risk adjustments included in T2 in respect of exposures subject to standardized approach (prior to the application of the cap)	-
77	Cap on inclusion of credit risk adjustments in T2 under standardized approach	-
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	-
79	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)		30.09.2021
80	Current cap on CET1 instruments subject to phase out arrangements	-
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	-
82	Current cap on AT1 instruments subject to phase out arrangements	-
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	-
84	Current cap on T2 instruments subject to phase out arrangements	-
85	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

Model EU OV1 – Overview of the total amounts of risk exposures

		a	b	c
		Total risk exposure amounts (TREA)		Total own funds requirements
		30.09.2021	30.06.2021	30.09.2021
1	Credit risk (excluding CCR)	35,657,528	34,015,622	2,852,602
2	Of which the standardised approach	35,657,528	34,015,622	2,852,602
3	Of which the Foundation IRB (F-IRB) approach	-	-	-
4	Of which slotting approach	-	-	-
EU 4a	Of which equities under the simple riskweighted approach	-	-	-
5	Of which the Advanced IRB (A-IRB) approach	-	-	-
6	Counterparty credit risk - CCR	218,630	534,025	17,490
7	Of which the standardised approach	116,110	382,453	9,289

8	Of which internal model method (IMM)	-	-	-
EU 8a	Of which exposures to a CCP	-	-	-
EU 8b	Of which credit valuation adjustment - CVA	102,520	151,572	8,202
9	Of which other CCR	-	-	-
10	Not applicable			
11	Not applicable			
12	Not applicable			
13	Not applicable			
14	Not applicable			
15	Settlement risk	-	-	-
16	Securitisation exposures in the non-trading book (after the cap)	-	-	-
17	Of which SEC-IRBA approach	-	-	-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA approach	-	-	-
EU 19a	Of which 1250% / deduction	-	-	-
20	Position, foreign exchange and commodities risks (Market risk)	14,100,788	14,413,808	1,128,063
21	Of which the standardised approach	14,100,788	14,413,808	1,128,063
22	Of which IMA	-	-	-
EU 22a	Large exposures	-	-	-
23	Operational risk			
EU 23a	Of which basic indicator approach	8,524,365	8,524,365	681,949
EU 23b	Of which standardised approach	-	-	-
EU 23c	Of which advanced measurement approach	-	-	-
24	Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-
25	Not applicable			
26	Not applicable			
27	Not applicable			
28	Not applicable			
29	Total	58,501,311	57,487,819	4,680,105

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 30.09.2021, the leverage ratio according to the transitional definition decreased slightly from 8.58% at 30.06.2021 to 8.27%, mainly due to the increase of the total leverage ratio exposures.

Template EU LR2 - LRCom: Leverage ratio common disclosure

	Applicable amount 30.09.2021	Applicable amount 30.06.2021	
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	119,209,735	115,467,398
2	Gross-up for derivatives collateral provided, where deducted from the balance sheet assets pursuant to the applicable accounting framework	-	-
3	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-	-
4	(Adjustment for securities received under securities financing transactions that are recognised as an asset)	-	-
5	(General credit risk adjustments to on-balance sheet items)	-	-
6	(Asset amounts deducted in determining Tier 1 capital)	(542,524)	(583,940)
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	118,667,211	114,883,457
Derivative exposures			
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	130,103	153,777
EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardised approach	-	-
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	147,426	708,484
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardised approach	-	-
EU-9b	Exposure determined under Original Exposure Method	-	-
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)	-	-
EU-10a	(Exempted CCP leg of client-cleared trade exposures) (simplified standardised approach)	-	-
EU-10b	(Exempted CCP leg of client-cleared trade exposures) (Original Exposure Method)	-	-
11	Adjusted effective notional amount of written credit derivatives	-	-
12	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-	-
13	Total derivatives exposures	277,529	862,261
Securities financing transaction (SFT) exposures			
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	1,002,438	1,042,984
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)	-	-
16	Counterparty credit risk exposure for SFT assets	-	-
EU-16a	Derogation for SFTs: Counterparty credit risk exposure in accordance with Articles 429e(5) and 222 CRR	-	-
17	Agent transaction exposures	-	-
EU-17a	(Exempted CCP leg of client-cleared SFT exposure)	-	-
18	Total securities financing transaction exposures	1,002,438	1,042,984
Other off-balance sheet exposures			
19	Off-balance sheet exposures at gross notional amount	14,810,914	13,651,543
20	(Adjustments for conversion to credit equivalent amounts)	(9,711,527)	(9,032,109)
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)	-	-
22	Off-balance sheet exposures	5,099,387	4,619,433
Excluded exposures			
EU-22a	(Exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)	-	-
EU-22b	(Exposures exempted in accordance with point (j) of Article 429a(1) CRR (on and off balance sheet))	-	-
EU-22c	(Excluded exposures of public development banks (or units) - Public sector investments)	-	-
EU-22d	(Excluded exposures of public development banks (or units) - Promotional loans)	-	-
EU-22e	(Excluded passing-through promotional loan exposures by non-public development banks (or units))	-	-
EU-22f	(Excluded guaranteed parts of exposures arising from export credits)	-	-
EU-22g	(Excluded excess collateral deposited at triparty agents)	-	-
EU-22h	(Excluded CSD related services of CSD/institutions in accordance with point (o) of Article 429a(1) CRR)	-	-
EU-22i	(Excluded CSD related services of designated institutions in accordance with point (p) of Article 429a(1) CRR)	-	-
EU-22j	(Reduction of the exposure value of pre-financing or intermediate loans)	-	-
EU-22k	(Total exempted exposures)	-	-
Capital and total exposure measure			
23	Tier 1 capital	10,343,354	10,416,614
24	Total exposure measure	125,046,564	121,408,136
Leverage ratio			
25	Leverage ratio (%)	8.27%	8.58%
EU-25	Leverage ratio (excluding the impact of the exemption of public sector investments and promotional loans) (%)	-	-
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)	-	-
26	Regulatory minimum leverage ratio requirement (%)	-	-
EU-26a	Additional own funds requirements to address the risk of excessive leverage (%)	-	-
EU-26b	of which: to be made up of CET1 capital	-	-
27	Leverage ratio buffer requirement (%)	-	-
EU-27a	Overall leverage ratio requirement (%)	-	-
Choice on transitional arrangements and relevant exposures			
EU-27b	Choice on transitional arrangements for the definition of the capital measure	-	-
Disclosure of mean values			
28	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	-	-
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	-	-
30	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)	-	-
30a	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)	-	-
31	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)	-	-
31a	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)	-	-