



REGULATORY DISCLOSURE REPORT

**Banca Transilvania Financial Group
Q3 2023**

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/>).

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LIQUIDITY AND FUNDING 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 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, 2023, is presented in the below table:

		a				b			
Scope of consolidation (solo/ consolidated)		Total unweighted value				Total weighted value			
Currency and units (RON million)									
Quarter ending on		30-Sep-23	30-jun-2023	31-Mar-23	31-Dec-22	30-Sep-23	30-jun-2023	31-Mar-23	31-Dec-22
Number of data points used in the calculation of a averages		12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality assets (HQLA)					43,176	46,113	43,703	40,434
CASH-OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	106,032	102,557	101,025	95,855	8,597	8,145	8,067	7,604
3	Stable deposits	64,332	62,259	60,978	59,129	3,217	3,113	3,049	2,956
4	Less stable deposits	41,091	39,891	39,654	36,324	4,772	4,625	4,626	4,245
5	Unsecured wholesale funding	26,248	26,583	27,144	21,965	14,206	14,406	13,697	11,569
6	Operational deposits (all counter parties) and deposits in networks of cooperative banks	-	-	-	-	-	-	-	-
7	Non-operational deposits (all Counter parties)	26,248	26,583	27,144	21,965	14,206	14,406	13,697	11,569
8	Unsecured debt	-	-	-	-	-	-	-	-
9	Secured wholesales funding								
10	Additional requirements	-	3,823	3,551	3,237	220	221	192	174
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	3,933	3,823	3,551	3,237	220	221	192	174
14	Other contractual funding obligations	1,778	266	144	85	17	-	-	-
15	Other contingent funding obligations	1	-	-	-	-	-	-	-
16	TOTAL CASH OUTFLOWS					23,040	22,772	21,957	19,348
CASH-FLOWS									
17	Secured lending (eg reverse repos)	-	-	-	-	-	-	-	-
18	Inflows from fully performing exposures	13,967	13,511	7,821	5,839	12,869	12,304	6,981	4,189
19	Other cash Inflows	2,451	188	1,795	72	2,451	188	1,795	72
20	TOTAL CASH FLOWS	16,418	13,699	9,616	5,910	15,320	12,492	8,776	4,261
21	Total HQLA					43,176	46,113	43,703	40,434
22	TOTAL NETCASH OUTFLOWS					7,720	10,281	13,181	15,087
23	LIQUIDITY COVERAGE RATIO (%)					559%	449%	332%	268%

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.

Template EU KM1 - Key metrics template

RON thous.

		a	b	c	d	e
		30.09.2023	30.06.2023	31.03.2023	31.12.2022	30.09.2022
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	11,044,602	11,668,469	9,701,576	11,123,258	10,880,555
1a	Fully loaded ECL accounting model CET1	10,121,907	10,808,274	8,886,286	9,775,367	9,522,332
2	Tier 1 capital	11,044,602	11,668,469	9,701,576	11,123,258	10,880,555
2a	Fully loaded ECL accounting model Tier 1	10,121,907	10,808,274	8,886,286	9,775,367	9,522,332
3	Total capital	13,453,395	14,064,122	11,176,653	12,584,713	12,382,307
3a	Fully loaded ECL accounting model total capital	12,530,700	13,203,927	10,361,363	11,236,822	11,024,084
	Risk-weighted exposure amounts					
4	Total risk exposure amount	64,431,266	62,839,571	62,512,196	60,551,783	59,139,476
4a	Total risk-weighted assets (pre-floor)	64,431,266	62,839,571	62,512,196	60,551,783	59,139,476
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	17.14%	18.57%	15.52%	18.37%	18.40%
5a	Fully loaded ECL accounting model CET1 (%)	15.89%	17.38%	14.36%	16.14%	16.10%
5b	CET1 ratio (%) (pre-floor ratio)	17.14%	18.57%	15.52%	18.37%	18.40%
6	Tier 1 ratio (%)	17.14%	18.57%	15.52%	18.37%	18.40%
6a	Fully loaded ECL accounting model Tier 1 ratio (%)	15.89%	17.38%	14.36%	16.14%	16.10%
6b	Tier 1 ratio (%) (pre-floor ratio)	17.14%	18.57%	15.52%	0.00%	0.00%
7	Total capital ratio (%)	20.88%	22.38%	17.88%	20.78%	20.94%
7a	Fully loaded ECL accounting model total capital ratio (%)	19.67%	21.24%	16.74%	18.56%	18.64%
7b	Total capital ratio (%) (pre-floor ratio)	20.88%	22.38%	17.88%	20.78%	20.94%
	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%
9	Institution specific countercyclical capital buffer (%)	0.50%	0.50%	0.50%	0.50%	0.00%
10	Global Systemically Important Institution buffer (%)	2.00%	2.00%	2.00%	0.00%	0.00%

11	Combined buffer requirement (%)	5.00%	5.00%	5.00%	5.00%	4.50%
12	CET1 available after meeting the total SREP own funds requirements (%)	12.14%	13.57%	10.52%	12.28%	12.31%
Leverage ratio						
13	Total exposure measure	165,744,944	160,794,207	154,445,323	147,751,218	148,661,969
14	Leverage ratio (%)	6.66%	7.26%	6.28%	7.53%	7.32%
EU 14a	Fully loaded ECL accounting model Basel III leverage ratio (including the impact of any applicable temporary exemption of central bank reserves) (%)	6.14%	6.76%	5.75%	6.62%	6.89%
EU 14b	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves)					
EU 14c	Basel III leverage ratio (%) (including the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets					
EU 14d	Basel III leverage ratio (%) (excluding the impact of any applicable temporary exemption of central bank reserves) incorporating mean values for SFT assets					
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	43,176	46,113	43,703	40,434	34,760
16	Total net cash outflows (adjusted value)	7,720	10,281	13,181	15,087	14,756
17	Liquidity coverage ratio (%)	559%	449%	332%	268%	236%
Net Stable Funding Ratio						
18	Total available stable funding	132,820,368	127,126,026	120,659,345	117,319,047	111,546,560
19	Total required stable funding	58,790,858	55,958,667	56,371,756	56,183,066	60,991,315
20	NSFR ratio (%)	226%	227%	214%	209%	183%

Own funds (prudential)

Template EU CC1 - Composition of regulatory own funds

RON thous.

		(a)	(b)
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 (CET1) capital: instruments and reserves		30.09.2023	
1	Capital instruments and the related share premium accounts	8,105,186	CC2 row 35+ CC2 row 37
2	Retained earnings	2,569,237	CC2 row 38 + CC2 row 39 + CC2 row 40 + CC2 row 41
3	Accumulated other comprehensive income (and other reserves)	222,018	
4	Directly issued capital subject to phase-out from CET1 capital (only applicable to non-joint stock companies)		
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1 capital)		
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	10,896,440	
Common Equity Tier 1 (CET1) capital: regulatory adjustments		30.09.2023	
7	Prudent valuation adjustments	(46,945)	
8	Goodwill (net of related tax liability)	(298,727)	
9	Other intangibles other than mortgage servicing rights (MSR) (net of related tax liability)	(231,203)	
10	Deferred tax assets (DTA) that rely on future profitability, excluding those arising from temporary differences (net of related tax liability)		
11	Cash flow hedge reserve		
12	Shortfall of provisions to expected losses		
13	Securitisation gain on sale (as set out in [CAP30.14])		
14	Gains and losses due to changes in own credit risk on fair valued liabilities		
15	Defined-benefit pension fund assets		
16	Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)	(57,479)	CC2 row 36 (partial) – own shares
17	Reciprocal cross-holdings in common equity		
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)		
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation (amount above 10% threshold)		
20	MSR (amount above 10% threshold)		

21	DTA arising from temporary differences (amount above 10% threshold, net of related tax liability)		
22	Amount exceeding the 15% threshold		
23	Of which: significant investments in the common stock of financials		
24	Of which: MSR		
25	Of which: DTA arising from temporary differences		
26	National specific regulatory adjustments	782,516	
27	Regulatory adjustments applied to Common Equity Tier 1 capital due to insufficient Additional Tier 1 and Tier 2 capital to cover deductions		
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	148,162	
29	Common Equity Tier 1 (CET1) capital	11,044,602	
Additional Tier 1 (AT1) capital: instruments		30.09.2023	
30	Directly issued qualifying additional Tier 1 instruments plus related stock surplus		
31	Of which: classified as equity under applicable accounting standards		
32	Of which: classified as liabilities under applicable accounting standards		
33	Directly issued capital instruments subject to phase-out from additional Tier 1 capital		
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group additional Tier 1 capital)		
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		30.09.2023	
37	Investments in own additional Tier 1 instruments		
38	Reciprocal cross-holdings in additional Tier 1 instruments		
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation		
41	National specific regulatory adjustments		
42	Regulatory adjustments applied to additional Tier 1 capital due to insufficient Tier 2 capital to cover deductions		
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital		
44	Additional Tier 1 (AT1) capital		
45	Tier 1 capital (T1 = CET1 + AT1)	11,044,602	
Tier 2 (T2) capital: instruments		30.09.2023	
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	2,408,793	
47	Directly issued capital instruments subject to phase-out from Tier 2 capital		
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)		
49	of which: instruments issued by subsidiaries subject to phase out		

50	Provisions		
51	Tier 2 (T2) capital before regulatory adjustments	2,408,793	
52	Investments in own Tier 2 instruments		
53	Reciprocal cross-holdings in Tier 2 instruments and other TLAC liabilities		
54	Investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)		
54a	Investments in the other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation and where the bank does not own more than 10% of the issued common share capital of the entity: amount previously designated for the 5% threshold but that no longer meets the conditions (for G-SIBs only)		
55	Significant investments in the capital and other TLAC liabilities of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)		
56	National specific regulatory adjustments		
57	Total regulatory adjustments to Tier 2 (T2) capital		
58	Tier 2 (T2) capital	2,408,793	
59	Total capital (TC = T1 + T2)	13,453,395	
60	Total risk-weighted assets	64,431,266	
Capital ratios and requirements including buffers		30.09.2023	
61	Common Equity Tier 1 capital	17.14%	
62	Tier 1 capital	17.14%	
63	Total capital	20.88%	
64	Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus higher loss absorbency requirement, expressed as a percentage of risk-weighted assets)	11.09%	
65	of which: capital conservation buffer requirement	2.50%	
66	of which: countercyclical capital buffer requirement	0.50%	
67	of which: systemic risk buffer requirement	2.00%	
68	Common Equity Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements	6.05%	
National minima (if different from Basel III)		30.09.2023	
69	National minimum Common Equity Tier 1 capital adequacy ratio (if different from Basel III minimum)		
70	National minimum Tier 1 capital adequacy ratio (if different from Basel III minimum)		
71	National minimum Total capital adequacy ratio (if different from Basel III minimum)		
Amounts below the thresholds for deduction (before risk weighting)		30.09.2023	
72	Non-significant investments in the capital and other TLAC liabilities of other financial entities		
73	Significant investments in the common stock of financial entities		
74	MSR (net of related tax liability)		
75	DTA arising from temporary differences (net of related tax liability)		
Applicable caps on the inclusion of provisions in Tier 2		30.09.2023	

76	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to standardized approach (prior to application of cap)		
77	Cap on inclusion of provisions in Tier 2 capital under standardized approach		
78	Provisions eligible for inclusion in Tier 2 capital in respect of exposures subject to internal ratings-based approach (prior to application of cap)		
79	Cap for inclusion of provisions in Tier 2 capital under internal ratings-based approach		
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)		30.09.2023	
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

Template 4: EU OV1 – Overview of RWAs

RON thous.

		a	b	c
		RWA		Minimum capital requirements
		30.09.2023	30.06.2023	30.09.2023
1	Credit risk (excluding CCR)	51,274,647	49,472,162	4,101,972
2	Of which: standardized approach (SA)	51,274,647	49,472,162	4,101,972
3	Of which: foundation internal ratings-based (F-IRB) approach			
4	Of which: supervisory slotting approach			
5	Of which: advanced internal ratings-based (A-IRB) approach			
6	Counterparty credit risk - CCR	65,886	75,400	5,271
7	Of which: standardized approach for counterparty credit risk	65,886	75,400	5,271
8	Of which IMM			
9	Of which other CCR			
10	Of which valuation adjustment - CVA	91,494	105,191	7,319
11	Equity positions under the simple risk weight approach and the internal model method during the five-year linear phase-in period			
12	Equity investments in funds – look-through approach			
13	Equity investments in funds – mandate-based approach			
14	Equity investments in funds – fallback approach			
15	Settlement risk			
16	Securitization exposures in banking book			
17	Of which: securitization IRB approach (SEC-IRBA)			
18	Of which: securitization external ratings-based approach (SEC-ERBA), including internal assessment approach (IAA)			
19	Of which: securitization standardized approach (SEC-SA)			
20	Market risk	2,634,274	2,821,853	210,742
21	Of which: standardized approach (SA)	2,634,274	2,821,853	210,742
22	Of which: internal model approach (IMA)			
23	Capital charge for switch between trading book and banking book			
24	Operational risk	10,364,965	10,364,965	829,197
25	Amounts below the thresholds for deduction (subject to 250% risk weight)			
26	Output floor applied			
27	Floor adjustment (before application of transitional cap)			
28	Floor adjustment (after application of transitional cap)			
29	Total	64,431,266	62,839,571	5,154,501

Template CMS1 – Comparison of modelled and standardised RWA at risk level

		30.09.2023			
		a	b	c	d
		RWA			
		RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where standardised approaches are used	Total Actual RWA (a + b) (ie RWA which banks report as current requirements)	RWA calculated using full standardised approach (ie used in the base of the output floor)
1	Credit risk (excluding counterparty credit risk)	-	-	51,274,646.95	51,274,646.95
2	Counterparty credit risk	-	-	65,886.25	65,886.25
3	Credit valuation adjustment	-	-	91,493.57	91,493.57
4	Securitisation exposures in the banking book	-	-	-	-
5	Market risk	-	-	2,634,274.43	2,634,274.43
6	Operational risk	-	-	10,364,964.89	10,364,964.89
7	Residual RWA	-	-	-	-
8	Total	-	-	64,431,266.08	64,431,266.08

Template CVA4: RWA flow statements of CVA risk exposures under SA-CVA

		a
		30.09.2023
1	Total RWA for CVA at previous quarter-end	105,191
2	Total RWA for CVA at end of reporting period	91,494

LEVERAGE RATIO

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 30.09.2023, the leverage ratio according to the transitional definition decreased slightly from 7.53% at 31.12.2022 to 6.66%, mainly due to the increase of the leverage ration exposures.

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

		a
		Applicable amount 30.09.2023
1	Total assets as per published financial statements	157,622,089
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation	1,431,676
3	(Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference)	-
4	(Adjustment for temporary exemption of exposures to central banks (if applicable))	-
5	(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)	-
6	Adjustment for regular-way purchases and sales of financial assets subject to trade date accounting	-
7	Adjustment for eligible cash pooling transactions	-
8	Adjustment for derivative financial instruments	190,077
9	Adjustment for securities financing transactions (SFTs)	-
10	Adjustment for off-balance sheet items (ie conversion to credit equivalent amounts of off-balance sheet exposures)	6,976,907
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)	-
12	Other adjustments	(475,806)
13	Total exposure measure	165,744,944

RON thous.

Template EU LR2 - LRCom: Leverage ratio common disclosure

RON thous.

		a	b
		Applicable amount 30.09.2023	Applicable amount 30.06.2023
On-balance sheet exposures (excluding derivatives and SFTs)			
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	159,053,765	154,396,945
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)	(475,806)	(480,119)
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	158,577,960	153,916,826
8	Replacement cost associated with SA-CCR derivatives transactions (ie net of eligible cash variation margin)	35,628	27,227
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	154,449	171,526
10	(Exempted CCP leg of client-cleared trade exposures) (SA-CCR)		
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	190,077	198,752
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions		
15	(Netted amounts of cash payables and cash receivables of gross SFT assets)		
16	Counterparty credit risk exposure for SFT assets		
17	Agent transaction exposures		
18	Total securities financing transaction exposures		
19	Off-balance sheet exposures at gross notional amount	23,610,503	22,436,367
20	(Adjustments for conversion to credit equivalent amounts)	(16,633,596)	(15,757,738)
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)		
22	Off-balance sheet exposures	6,976,907	6,678,629
23	Tier 1 capital	11,044,602	11,668,469
24	Total exposure measure	165,744,944	160,794,207
25	Leverage ratio	6.66%	7.26%
25	Leverage ratio (including the impact of any applicable temporary exemption of central bank reserves)		
25a	Leverage ratio (excluding the impact of any applicable temporary exemption of central bank reserves) (%)		
26	National minimum leverage ratio requirement		
27	Applicable leverage buffers		
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	Basel III 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	Basel III 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)		

