



INFORMAȚII SUPUSE CERINȚELOR DE PUBLICARE

Banca Transilvania Group as of 30.09.2022

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

THE CURRENT DOCUMENT IS PRESENTED BELOW IN ITS FINAL FORM FROM THE REGULATORY POINT OF VIEW, ITS DESIGN BEING SUBJECT TO MARKETING & PR DEPARTMENT REVIEW.

IT WILL BE PUBLISHED ON THE BANK'S WEBSITE AFTER RECEIVING THE INPUT REGARDING ITS PRESENTATION FORM.

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 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, 2022, is presented in the below table:

LCR

		a	b	c	d	e	f	g	h
Scope of consolidation (solo/ consolidated)		Total unweighted value				Total weighted value			
Currency and units (RON million)									
Quarter ending on		30 Sept 2022	30 jun 2022	31 march 2022	31 dec 2021	30 Sept 2022	30 jun 2022	31 march 2022	31 dec 2021
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)					34,760	35,061	38,379	35,810
CASH-OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	91,104	88,450	85,512	86,589	7,172	7,007	7,017	7,122
3	Stable deposits	56,923	55,551	54,004	55,192	2,846	2,778	2,700	2,760
4	Less stable deposits	33,791	32,429	30,760	30,557	3,937	3,760	3,568	3,522
5	Unsecured wholesale funding	21,090	21,000	19,202	17,568	11,368	10,574	10,076	8,659
6	Operational deposits (all counter parties) and deposits in networks of cooperative banks	-	-	-	-	-	-	-	-
7	Non-operational deposits (all Counter parties)	21,090	21,000	19,202	17,568	11,368	10,574	10,076	8,659
8	Unsecured debt	-	-	-	-	-	-	-	-
9	Secured wholesales funding								
10	Additional requirements	3,117	3,014	2,973	2,816	166	157	155	145
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	3,117	3,014	2,973	2,816	166	157	155	145
14	Other contractual funding obligations	87	87	77	103	-	-	-	-
15	Other contingent funding obligations	-	-	-	-	-	-	-	-
16	TOTAL CASH OUTFLOWS					18,706	17,737	17,248	15,926
CASH-FLOWS									
17	Secured lending (eg reverse repos)	-	-	-	-	-	-	-	-
18	Inflows from fully performing exposures	4,509	6,951	5,115	9,621	3,695	6,141	4,509	8,721
19	Other cash Inflows	256	154	277	424	256	154	277	424
EU-19a	Difference between total weighted inflows and total weighted outflows arising from transactional in third countries where there are transfer restrictions or which are denominated in non-convertible currencies					-	-	-	-
EU-19b	Excess inflows from a related specialized credit institution					-	-	-	-
20	TOTAL CASH FLOWS	4,765	7,104	5,393	10,044	3,951	6,294	4,786	9,144
EU-20a	Fully exempt inflows	-	-	-	-	-	-	-	-
EU-20b	Inflows Subject to 90% cap	-	-	-	-	-	-	-	-
EU-20c	Inflows Subject to 75% cap	4,765	7,104	5,393	10,044	3,951	6,294	4,786	9,144
21	LIQUIDITY BUFFER					34,760	35,061	38,379	35,810
22	TOTAL NETCASH OUTFLOWS					14,756	11,443	12,462	6,781
23	LIQUIDITY COVERAGE RATIO (%)					236%	306%	308%	528%

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.

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, and with and without the application of the temporary treatment in accordance with Article 468 CRR

Banca Transilvania, choose to apply the temporary treatment.

RON thous.

		a	b	c	d	e
		30.09.2022	30.06.2022	31.03.2022	31.12.2021	30.09.2021
	Available own funds (amounts)					
1	Common Equity Tier 1 (CET1) capital	10,880,555	10,538,011	9,457,510	10,838,319	10,343,354
	CET1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9,522,332	9,306,470	8,302,276	9,391,812	9,133,968
	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	10,195,451	9,846,718	8,615,650	10,062,742	10,343,354
2	Tier 1 capital	10,880,555	10,538,011	9,457,510	10,838,319	10,343,354
	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9,522,332	9,306,470	8,302,276	9,391,812	9,133,968
	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	10,195,451	9,846,718	8,615,650	10,062,742	10,343,354
3	Total capital	12,382,307	12,032,392	10,984,200	12,364,500	11,882,616
	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	11,024,084	10,800,851	9,828,965	10,917,993	10,673,231
	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	11,697,203	11,341,098	10,142,340	11,588,923	11,882,616
	Risk-weighted exposure amounts					
4	Total risk exposure amount	59,139,476	56,639,823	55,286,564	52,457,370	58,501,311
	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	57,781,253	55,408,282	54,131,330	51,010,862	57,291,926
	Capital ratios (as a percentage of risk-weighted exposure amount)					
5	Common Equity Tier 1 ratio (%)	18.40%	18.61%	17.11%	20.66%	17.68%

	CET1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.48%	16.80%	15.34%	18.41%	15.61%
	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	17.24%	17.38%	15.58%	19.18%	17.68%
6	Tier 1 ratio (%)	18.40%	18.61%	17.11%	20.66%	17.68%
	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.48%	16.80%	15.34%	18.41%	15.61%
	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	17.24%	17.38%	15.58%	19.18%	17.68%
7	Total capital ratio (%)	20.94%	21.24%	19.87%	23.57%	20.31%
	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.08%	19.49%	18.16%	21.40%	18.24%
	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	19.78%	20.02%	18.35%	22.09%	20.31%
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)						
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2.83%	2.25%	2.25%	2.25%	2.25%
EU 7b	of which: to be made up of CET1 capital (percentage points)	1.59%	1.27%	1.27%	1.27%	1.27%
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	2.12%	1.69%	1.69%	1.69%	1.69%
EU 7d	Total SREP own funds requirements (%)	10.83%	10.25%	10.25%	10.25%	10.25%
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 (%)		0.00%			
EU 9a	Systemic risk buffer (%)	0.00%	1.00%	1.00%	1.00%	1.00%
10	Global Systemically Important Institution buffer (%)					
EU 10a	Other Systemically Important Institution buffer (%)	2.00%	2.00%	2.00%	2.00%	2.00%
11	Combined buffer requirement (%)	4.50%	5.50%	5.50%	4.50%	4.50%
EU 11a	Overall capital requirements (%)	15.33%	15.75%	15.75%	14.75%	14.75%
12	CET1 available after meeting the total SREP own funds requirements (%)	12.31%	12.84%	11.34%	14.90%	11.91%
Leverage ratio						
13	Total exposure measure	148,661,969	148,353,097	135,523,380	140,104,191	125,046,564
14	Leverage ratio (%)	7.32%	7.10%	6.98%	7.74%	8.27%
	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	6.46%	6.33%	6.18%	6.77%	7.38%
	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	6.89%	6.67%	6.40%	7.22%	8.27%
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 (%)					
EU 14b	of which: to be made up of CET1 capital (percentage points)					
EU 14c	Total SREP leverage ratio requirements (%)					
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
EU 14d	Leverage ratio buffer requirement (%)					
EU 14e	Overall leverage ratio requirement (%)					
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	34,760	35,061	38,379	35,810	48,597
EU 16a	Cash outflows - Total weighted value	18,706	17,73	17,248	15,926	14,871
EU 16b	Cash inflows - Total weighted value	3,951	6,294	4,786	9,144	3,461
16	Total net cash outflows (adjusted value)	14,756	11,443	12,462	6,781	11,410
17	Liquidity coverage ratio (%)	235.57%	306.39%	307.97%	528.06%	425.92%
Net Stable Funding Ratio						
18	Total available stable funding	111,546,560	7,316,701	103,336,771	106,149,135	98,464,797
19	Total required stable funding	60,991,315	60,149,315	51,429,016	61,700,922	44,732,725
20	NSFR ratio (%)	182.89%	178.42%	200.93%	172.04%	220.12%

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		30.09.2022	
1	Capital instruments and the related share premium accounts	7,194,318	CC2 row 34+CC2 row 36
	of which: Instrument type 1		
	of which: Instrument type 2		
	of which: Instrument type 3		
2	Retained earnings	1,717,235	
3	Accumulated other comprehensive income (and other reserves)	370,644	
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	9,360,090	
Common Equity Tier 1 (CET1) capital: regulatory adjustments		30.09.2022	
7	Additional value adjustments (negative amount)	(150,805)	
8	Intangible assets (net of related tax liability) (negative amount)	(319,954)	CC2 row 15+CC2 row 16
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)	(52,102)	
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	2,043,327	
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	1,520,466	
29	Common Equity Tier 1 (CET1) capital	10,880,555	
Additional Tier 1 (AT1) capital: instruments		30.09.2022	
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		30.09.2022	
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)	10,880,555	
Tier 2 (T2) capital: instruments		30.09.2022	
46	Capital instruments and the related share premium accounts	1,501,752	
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		1,501,752
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		
57	Total regulatory adjustments to Tier 2 (T2) capital		
58	Tier 2 (T2) capital		1,501,752
59	Total capital (TC = T1 + T2)		12,382,307
60	Total Risk exposure amount		59,139,476
Capital ratios and requirements including buffers			30.09.2022
61	Common Equity Tier 1 capital		18.40%
62	Tier 1 capital		18.40%
63	Total capital		20.94%
64	Institution CET1 overall capital requirements		10.59%
65	of which: capital conservation buffer requirement		2.50%
66	of which: countercyclical capital buffer requirement		
67	of which: systemic risk buffer requirement		0.00%
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		1.59%
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements		7.81%
National minima (if different from Basel III)			30.09.2022
69	Not applicable		
70	Not applicable		
71	Not applicable		
Amounts below the thresholds for deduction (before risk weighting)			30.09.2022
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			30.09.2022
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)		
77	Cap on inclusion of credit risk adjustments in T2 under standardised 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)			30.09.2022
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;
- Credit risk of the counterparty: the method of calculating risk-weighted assets is the standard method;
- 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
		Total risk exposure amounts (TREA)		Total own funds requirements
		30.09.2022	30.06.2022	30.09.2022
1	Credit risk (excluding CCR)	46,531,500	43,530,351	3,722,520
2	Of which the standardized approach	46,531,500	43,530,351	3,722,520
3	Of which the Foundation IRB (F-IRB) approach		-	-
4	Of which slotting approach		-	-
EU 4a	Of which equities under the simple risk weighted approach		-	-
5	Of which the Advanced IRB (A-IRB) approach		-	-
6	Counterparty credit risk - CCR	233,100	618,270	18,648
7	Of which the standardized approach	100,457	250,601	8,037
8	Of which internal model method (IMM)		-	-
EU 8a	Of which exposures to a CCP		-	-
EU 8b	Of which credit valuation adjustment - CVA	132,643	367,669	10,611
9	Of which other CCR		-	-
10	Not applicable			
11	Not applicable			
12	Not applicable			
13	Not applicable			
14	Not applicable			
15	Settlement risk		-	-
16	Securitization 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)	3,329,462	3,072,967	266,357
21	Of which the standardized approach	3,329,462	3,072,967	266,357
22	Of which IMA		-	-
EU 22a	Large exposures		-	-
23	Operational risk		-	-

EU 23a	Of which basic indicator approach	9,045,414	9,418,234	723,633
EU 23b	Of which standardized 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	59,139,476	56,639,823	4,731,158

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 30.09.2022, the leverage ratio according to the transitional definition decreased slightly from 7.74% at 31.12.2021 to 7,32%, mainly due to the increase of the leverage ration exposures.

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

		RON thous.	
		a	
		Applicable amount 30.09.2022	
1	Total assets as per published financial statements		141,281,707
2	Adjustment for entities which are consolidated for accounting purposes but are outside the scope of prudential consolidation		283,403
3	(Adjustment for securitized 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 recognized 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		301,660
9	Adjustment for securities financing transactions (SFTs)		989,891
10	Adjustment for off-balance sheet items (conversion to credit equivalent amounts of off-balance sheet exposures)		6,201,106
11	(Adjustment for prudent valuation adjustments and specific and general provisions which have reduced Tier 1 capital)		
EU-11a	(Adjustment for exposures excluded from the total exposure measure in accordance with point (c) of Article 429a(1) CRR)		
EU-11b	(Adjustment for exposures excluded from the total exposure measure in accordance with point (j) of Article 429a(1) CRR)		
12	Other adjustments		(395,798)
13	Total exposure measure		148,661,969

Template EU LR2 - LRCom: Leverage ratio common disclosure

		RON thous.	
		a	b
		CRR leverage ratio exposures	
		Applicable amount 30.09.2022	Applicable amount 30.06.2022
	On-balance sheet exposures (excluding derivatives and SFTs)		
1	On-balance sheet items (excluding derivatives, SFTs, but including collateral)	141,565,110	141,698,046
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 recognized as an asset)		
5	(General credit risk adjustments to on-balance sheet items)		
6	(Asset amounts deducted in determining Tier 1 capital)	(395,798)	(620,393)
7	Total on-balance sheet exposures (excluding derivatives and SFTs)	141,169,312	141,077,654
8	Replacement cost associated with SA-CCR derivatives transactions (i.e. net of eligible cash variation margin)	149,788	430,660

EU-8a	Derogation for derivatives: replacement costs contribution under the simplified standardized approach		
9	Add-on amounts for potential future exposure associated with SA-CCR derivatives transactions	151,872	107,330
EU-9a	Derogation for derivatives: Potential future exposure contribution under the simplified standardized 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 standardized 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	301,660	537,989
14	Gross SFT assets (with no recognition of netting), after adjustment for sales accounting transactions	989,891	989,158
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	989,891	989,158
19	Off-balance sheet exposures at gross notional amount	19,165,023	19,001,943
20	(Adjustments for conversion to credit equivalent amounts)	(12,963,917)	(13,253,647)
21	(General provisions deducted in determining Tier 1 capital and specific provisions associated with off-balance sheet exposures)		
22	Off-balance sheet exposures	6,201,106	5,748,296
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	10,880,555	10,538,011
24	Total exposure measure	148,661,969	148,353,097
25	Leverage ratio	7.32%	7.10%
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 (%)		
EU-27b	Choice on transitional arrangements and relevant exposures		
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)		