

BCR GROUP DISCLOSURE REPORT 2021 Q1

*Pursuant to NBR
Regulation no.
11/2020 for the
amendment and
completion of the
NBR Regulation
no.5/2013 on
prudential
requirements for
credit institutions and
Part Eight of the
Capital Requirements
Regulation (EU)
no.575/2013 on
prudential
requirements for credit
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1 Introduction

The provisions of the National Bank of Romania's (NBR) Regulation No.11/2020 for the amendment and completion of the NBR Regulation No. 5/2013 on prudential requirements for credit institutions and Part Eight of Regulation (EU) No. 575/2013 of the Parliament and of the Council of 26 June 2013 on prudential requirements for credit institutions and investment firms, hereinafter referred to as the Capital Requirements Regulation (CRR) apply to BCR Group, hereinafter referred to as BCR Group. This Report is prepared on a consolidated basis (IFRS) according to NBR's Regulations. All information is presented as of March 31st, 2021 unless otherwise stated.

Following an overall frequency assessment of all Pillar 3 disclosures this quarterly Pillar 3 Report provides principally an update to the areas mentioned below, which are also in line with the recommendations provided by the European Banking Authority ("EBA") in its "Final Report on the Guidelines on Disclosure Requirements under Part Eight of Regulation (EU) No. 575/2013" ("EBA Guideline", EBA/GL/2016/11, version 2).

Areas which require that quarterly disclosures be provided:

- Information pertaining to own funds and relevant ratios based on Regulation No. 1423/2013, laying down implementing technical standards with regard to disclosure of own funds requirements for institutions;
- Information pertaining to the Leverage Ratio based on Regulation No. 200/2016, laying down implementing technical standards with regard to disclosure of the leverage ratio for institutions;
- Information pertaining to total RWA forming the denominator of the risk-based capital requirements calculated in accordance with Article 92 of the CRR. As per EBA/GL/2016/11, version 2, Template "EU OV1 – Overview of RWAs" will be used in order to disclose the information required.
- Information pertaining to comparison of institutions' own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs, according to EBA/GL/2020/12.

For the full set of information required under NBR Regulation No. 11/2020 for the amendment and completion of the NBR no. 5/2013 on prudential requirements for credit institutions and Part Eight of Regulation (EU) No. 575/2013 of the Parliament and of the Council of June 2013 on prudential requirements for credit institutions and investment firms please refer to "BCR GROUP DISCLOSURE REPORT 2020" which is available on the BCR Group website (<https://www.bcr.ro/en/investors/transparency-and-public-disclosure/2020>)

2 Overview of Non-applicable Disclosures

The following table provides an overview of the CRR Articles which are not covered by the quarterly Disclosure Report alongside an explanation regarding the reason behind their non-applicability.

1 Non-applicable CRR articles

CRR article number	CRR article description	Disclosure requested in the CRR article	Reason for non-applicable disclosure	Non-applicable templates
438 (d)	Capital requirements	For institutions calculating risk-weighted exposure amounts in accordance with Chapter 3 of Part Three, Title II, 8 % of the risk-weighted exposure amounts for each of the exposure classes specified in Article 147. For the retail exposure class, this requirement applies to each of the categories of exposures to which the different correlations in Article 154(1) to (4) correspond. For the equity exposure class, this requirement applies to: (i) each of the approaches provided in Article 155; (ii) exchange traded exposures, private equity exposures in sufficiently diversified portfolios, and other exposures; (iii) exposures subject to supervisory transition regarding own funds requirements; (iv) exposures subject to grandfathering provisions regarding own funds requirements.	The BCR Group does not apply the internal credit risk model.	Template EU CR8, Template EU CCR7
444	Use of ECAs	Information related to ECAs used for calculation of the RWA exposure amounts.	BCR does not use ECAs for computing risk weighted exposure amounts.	Template EU CR5
452	Use of the IRB Approach to credit risk	Information related to the calculation of the risk-weighted exposure amounts under the IRB Approach.	BCR Group calculates the risk-weighted exposure amounts under Standardized approach.	Template EU CR6
455	Use of Internal Market Risk Models	Information to be disclosed in accordance with Article 363 for capital requirement calculation.	The BCR Group does not apply the internal market risk model.	Template EU MR2-A, Template EU MR2-B

3 Own Funds

DISCLOSURE REQUIREMENT COVERED BY: ART. 437 CRR

Group Own Funds

Based on the requirements defined by the European Bank Authority in EBA/GL/2016/11, version 2, the information listed below must be provided quarterly:

- Total amount of Common Equity Tier 1 capital, which amounts to 8,415,795 thousands RON before regulatory adjustments and 8,066,356 thousands RON after regulatory adjustments;
- Total amount of Additional Tier 1, which amounts to 0 thousands RON;
- Total amount of Tier 1 capital, which amounts to 8,066,356 thousands RON;
- Total amount of Tier 2 capital, which amounts to 181,414 thousands RON;
- Total amount of capital, which amounts to 8,247,770 thousands RON;
- Total regulatory adjustments to each capital aggregate 349,438 thousands RON and 0 thousand RON;
- Common Equity Tier 1 ratio, which is equal to 20.54%;
- Tier 1 ratio, which is equal to 20.54%;
- Total capital ratio, which is equal to 21.01%.

CRR Statement of financial position

Due to different applicable regulations, BCR Group distinguishes two consolidation perimeters:

- Prudential consolidation perimeter in accordance with articles 18 and 19 from CRR;
- Accounting consolidation perimeter in accordance with IFRS 10 Consolidated Financial Statements.

The table below presents the information regarding the consolidation method applied for each entity according to accounting and prudential perimeters:

2 Template EU LI3 – Outline of the differences in the scopes of consolidation (entity by entity)

Name of the entity	Method of accounting consolidation	Method of regulatory consolidation					Description of the entity
		Full consolidation	Proportional consolidation	Neither consolidated nor deducted	Deducted	Equity method	
Banca Comerciala Romana	Full consolidation	X					Credit institution
BCR Chisinau	Full consolidation	X					Credit institution
BCR Banca pentru Locuinte	Full consolidation	X					Credit institution
BCR Leasing	Full consolidation	X					Other Financial Corporation - Finance Leasing
BCR Pensii	Full consolidation	X					Other Financial Corporation - Administrator of Pension Fund
BCR Suport Colect	Full consolidation	X					Non Financial Corporation - ancillary services undertaking
BCR Payments	Full consolidation	X					Other Financial Corporation
Fleet Management	Full consolidation			X			Non Financial Corporation - Operational Leasing
Fondul de Garantare a Creditului Rural IFN SA	Equity method					X	Other Financial Corporation
BCR Social Finance	Equity method					X	Other Financial Corporation
CIT ONE	Equity method					X	Non Financial Corporation - ancillary services undertaking

Consideration of consolidation methods for the calculation of consolidated own funds according to the CRR

The amounts that are used as the basis for the calculation of own funds are based on the definition of the regulatory scope of consolidation pursuant to the CRR. Amounts that relate to the own share as well as to the minority interest in fully consolidated entities are therefore determined based on the regulatory scope of consolidation according to CRR.

Consideration of non-consolidated financial sector entities and deferred tax assets that rely on future profitability arising from temporary differences within the calculation of consolidated common equity tier 1 of BCR Group

Carrying amounts representing the investments in financial sector entities have to be deducted from the own funds based on the requirements as defined in Articles 36 (1) (h), Article 45 and Article 46 CRR for non-significant investments and Articles 36 (1) (i) CRR, Article 43 and Article 45 CRR for significant investments. For these purposes, non-significant investments are defined as investments in financial sector entities in which the participation is equal to or less than 10% of common equity tier 1 (CET 1) of the relevant financial sector entities, while significant investments are defined as investments that are above 10% of the common equity (CET 1) of the relevant financial sector entities.

To determine the participation in the relevant financial sector entities, these participations are calculated based on the direct, indirect and synthetic holdings in the relevant entities.

According to Article 46 (1) CRR, holdings in non-significant investments have to be deducted only if the total amount for such investments exceeds a defined threshold of 10% in relation to CET1 of the reporting institution. Deduction shall be applied to the amount that exceeds the 10% threshold. Amounts that are equal to or less than 10% of the CET1 of the reporting institution are considered within the RWAs based on the requirements

For the deduction of significant investments in the CET1 of financial sector entities, a threshold is defined in Article 48 (2) CRR. According to Article 48 (2) CRR, significant investments in the CET1 of financial sector entities shall only be deducted if they exceed

10% of the CET1 of the reporting institution. If the 10% threshold is exceeded, the deduction is limited to the amount by which the defined threshold is exceeded. The remaining amount has to be considered within the calculation of the RWAs. The risk weight (RW) is defined at 250% according to Article 48 (4) CRR.

A 10% threshold related to the CET1 capital of the reporting institution is applied for deferred tax assets that rely on future profitability arising from temporary differences according to Article 48 (3) CRR. In case the amount for deferred tax assets that rely on future profitability that arise from temporary differences exceeds the threshold of 10% of CET1 of the reporting institution the exceeding amount has to be deducted from the CET1 of the reporting institution. The amount that is equal to or less than the threshold as defined in Article 48 (3) CRR has to be considered within the calculation of RWAs with a 250% RW according to Article 48 (4) CRR.

In addition to the aforementioned thresholds, a combined threshold for the deduction of significant investments according to Article 36 (1) (i) CRR and for deferred tax assets that rely on future profitability and arise from temporary differences according to Article 36 (1) (c) CRR as well as according to Article 38 CRR is defined in Article 48 (2) CRR. The combined threshold according to Article 48 (2) CRR is defined at 17.65% of the CET1 of the reporting institution. If the threshold is exceeded, the exceeding amount has to be deducted from the CET1 of the reporting institution. The remaining amount has to be considered within the RWAs. A 250% RW shall be applied for the amount not exceeding the 17.65% threshold according to Article 48 (4) CRR.

At the reporting date, March 31st, 2021 BCR Group did not exceed any of the thresholds. Hence, direct, indirect and synthetic investments in financial sector entities were not deducted from the consolidated own funds of BCR Group and therefore are considered in RWAs.

Please find below, the information relating to own funds required to be disclosed:

3 Own funds disclosure template

	Mar-21	Regulation (EU) No 575/2013 Article Reference
in RON thousands		
Common equity Tier 1 (CET1) capital: instruments and reserves		
1 Common equity Tier 1 (CET1) capital: instruments and reserves	3,348,048	26 (1), 27, 28, 29
of which: ordinary shares	3,348,048	EBA list 26 (3)
2 Retained earnings	3,729,473	26 (1) (c)
3 Accumulated other comprehensive income (and any other reserves)	1,338,273	26 (1)
Common Equity Tier 1 (CET1) capital before regulatory adjustments	8,415,795	-
Common Equity Tier 1 (CET1) capital: regulatory adjustments		
7 Additional value adjustments (negative amount)	(11,112)	34, 105
8 Intangible assets (net of related tax liability) (negative amount)	(309,287)	36 (1) (b), 37
10 Deferred tax assets that rely on future profitability excluding those arising from temporary difference (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	-	36 (1) (c), 38
14 Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	(1)	33 (1) (b) (c)
15 Defined-benefit pension fund assets (negative amount)	-	-
28 Deduction of insufficient coverage of non-performing exposures (EU 630/2019)	(29,038)	-
29 Total regulatory adjustments to Common Equity Tier 1 (CET1)	(349,438)	-
29 Common Equity Tier 1 (CET1) capital	8,066,356	-
Additional Tier 1 (AT1) capital: instruments		
36 Additional Tier 1 (AT1) capital before regulatory adjustments	-	-
Additional Tier 1 (AT1) capital: regulatory adjustments		
43 Total regulatory adjustments to Additional Tier 1 (AT1) capital	-	-
Excess of deduction from AT1 items over AT1		
44 Additional Tier 1 (AT1) capital	-	-
45 Tier 1 capital (T1 = CET1 + AT1)	8,066,356	-
Tier 2 (T2) capital: instruments and provisions		
46 Capital instruments and the related share premium accounts	181,414	-
51 Tier 2 (T2) capital before regulatory adjustment	181,414	-
Tier 2 (T2) capital: regulatory adjustments		
57 Total regulatory adjustments to Tier 2 (T2) capital	-	-
58 Tier 2 (T2) capital	181,414	-
59 Total capital (TC = T1 + T2)	8,247,770	-
60 Total risk-weighted assets	39,262,074	92 (3), 95, 96, 98
Capital ratios and buffers		
61 Common Equity Tier 1 (as a percentage of total risk exposure amount)	20.54%	92 (2) (a)
62 Tier 1 (as a percentage of total risk exposure amount)	20.54%	92 (2) (b)
63 Total capital (as a percentage of total risk exposure amount)	21.01%	92 (2) (c)
64 Institution specific buffer requirement (CET1 requirement in accordance with article 92 (1) (a) plus capital conservation and countercyclical buffer requirements plus a systemic risk buffer, plus systemically important institution buffer expressed as a percentage of total risk exposure amount)	9.00%	CRD 128, 129, 140
65 of which: capital conservation buffer requirement	2.50%	-
66 of which: countercyclical buffer requirement	-	-
67 of which: systemic risk buffer requirement	0.00%	-
67a of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer	2.00%	CRD 131
68 Common Equity Tier 1 available to meet buffers (as a percentage of risk exposure amount)	13.01%	CRD 128
Amounts below the thresholds for deduction (before risk-weighting)		
72 Direct and indirect holdings of the capital 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)	87,236	36 (1) (h), 45, 46, 472 (10) 56 (c), 59, 60, 475 (4), 66 (c), 69, 70
73 Direct and indirect holdings of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	37,954	36 (1) (i), 45, 48
75 Deferred tax assets arising from temporary difference (amount below 10 % threshold , net of related tax liability where the conditions in Article 38 (3) are met)	241,913	36 (1) (c), 38, 48

Note: Row 68 is calculated as the CET 1 capital less any CET 1 items used to meet Tier 1 and Total capital requirements; this is before consideration of Pillar 2 SREP requirements.

4 Template on the comparison of institution's own funds and capital and leverage ratios with and without the application of transitional arrangements for IFRS 9 or analogous ECLs

in RON thousands		Quantitative template				
		Mar-21	Dec-20	Sep-20	Jun-20	Mar-20
		Available capital (amounts)				
1	CET1 capital	8,066,356	8,035,470	7,489,977	7,574,758	7,682,490
2	CET1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,066,356	8,035,470	7,489,977	7,574,758	7,682,490
2a	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	8,066,356	8,035,470	7,489,977	7,574,758	7,682,490
3	Tier 1 capital	8,066,356	8,035,470	7,489,977	7,574,758	7,682,490
4	Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,066,356	8,035,470	7,489,977	7,574,758	7,682,490
4a	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	8,066,356	8,035,470	7,489,977	7,574,758	7,682,490
5	Total capital	8,247,770	8,267,633	7,776,138	7,912,977	8,072,433
6	Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	8,247,770	8,267,633	7,776,138	7,912,977	8,072,433
6a	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	8,247,770	8,267,633	7,776,138	7,912,977	8,072,433
		Risk-weighted assets (amounts)				
7	Total risk-weighted assets	39,262,074	38,558,744	38,962,289	38,548,259	43,746,497
8	Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	39,262,074	38,558,744	38,962,289	38,548,259	43,746,497
		Capital ratios				
9	CET1 (as a percentage of risk exposure amount)	20.54%	20.84%	19.22%	19.65%	17.56%
10	CET1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.54%	20.84%	19.22%	19.65%	17.56%
10a	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	20.54%	20.84%	19.22%	19.65%	17.56%
11	Tier 1 (as a percentage of risk exposure amount)	20.54%	20.84%	19.22%	19.65%	17.56%
12	Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.54%	20.84%	19.22%	19.65%	17.56%
12a	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	20.54%	20.84%	19.22%	19.65%	17.56%
13	Total capital (as a percentage of risk exposure amount)	21.01%	21.44%	19.96%	20.53%	18.45%
14	Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.01%	21.44%	19.96%	20.53%	18.45%
14a	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	21.01%	21.44%	19.96%	20.53%	18.45%
		Leverage ratio				
15	Leverage ratio total exposure measure	88,157,153	86,971,043	82,255,261	80,248,442	82,406,156
16	Leverage ratio	9.15%	9.24%	9.11%	9.44%	9.32%
17	Leverage ratio as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	9.15%	9.24%	9.11%	9.44%	9.32%
17a	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	9.15%	9.24%	9.11%	9.44%	9.32%

BCR Group does not apply the transitory measures described in article 473a relate to IFRS 9. The full impact related to credit risk provisions calculated in accordance with IFRS 9 requirements is considered in the calculation of own funds, capital ratio and leverage ratio.

BCR Group does not apply the transitory measures described in article 468 related to unrealized gains and losses for financial assets measured at fair value through other comprehensive income. The full impact related to this is considered in the calculation of own funds, capital ratios and leverage ratio.

4 Capital Requirements

DISCLOSURE REQUIREMENTS COVERED: ART. 438 (c) (e) (f) CRR

BCR Group computes its regulatory capital adequacy ratio based on Regulation No. 575/2013 of the European Parliament and of the Council of June 2013 on prudential requirements for credit institutions and investment firms, on a monthly basis for the Bank Standalone, as well as quarterly at BCR Group level (IFRS standards).

The regulatory capital requirements computed as of March 31st, 2021, for the credit risk, market risk and operational risk were as follows:

5 Template EU OV1 – Overview of RWAs

RON thousands		RWAs		Minimum capital requirements		
		31.03.2021	31.12.2020	31.03.2021	31.12.2020	
	1	Credit risk (excluding CCR)	30,841,525	30,435,625	2,467,322	2,434,850
Article 438(c)(d)	2	Of which the standardised approach	30,841,525	30,435,625	2,467,322	2,434,850
Article 438(c)(d)	3	Of which the foundation IRB (FIRB) approach	-	-	-	-
Article 438(c)(d)	4	Of which the advanced IRB (AIRB) approach	-	-	-	-
Article 438(d)	5	Of which equity IRB under the simple risk-weighted approach or the IMA	-	-	-	-
Article 107, Article 438(c)(d)	6	CCR	335,898	78,030	26,872	6,242
Article 438(c)(d)	7	Of which mark to market	69,892	57,995	5,591	4,640
Article 438(c)(d)	8	Of which original exposure	-	-	-	-
	9	Of which the standardised approach	251,709	16	20,137	1
	10	Of which internal model method (IMM)	-	-	-	-
Article 438(c)(d)	11	Of which risk exposure amount for contributions to the default fund of a CCP	-	-	-	-
Article 438(c)(d)	12	Of which CVA	14,297	20,018	1,144	1,601
Article 438(e)	13	Settlement risk	-	1	-	-
Article 449(o)(i)	14	Securitisation exposures in the banking book (after the cap)	-	-	-	-
	15	Of which IRB approach	-	-	-	-
	16	Of which IRB supervisory formula approach (SFA)	-	-	-	-
	17	Of which internal assessment approach (IAA)	-	-	-	-
	18	Of which standardised approach	-	-	-	-
Article 438 (e)	19	Market risk	397,278	208,349	31,782	16,668
	20	Of which the standardised approach	397,278	208,349	31,782	16,668
	21	Of which IMA	-	-	-	-
Article 438(e)	22	Large exposures	-	-	-	-
Article 438(f)	23	Operational risk	7,687,373	7,836,738	614,990	626,939
	24	Of which basic indicator approach	324,604	324,604	25,968	25,968
	25	Of which standardised approach	-	-	-	-
	26	Of which advanced measurement approach	7,362,769	7,512,134	589,021	600,971
Article 437(2), Article 48 and Article 60	27	Amounts below the thresholds for deduction (subject to 250% risk weight)	-	-	-	-
Article 500	28	Floor adjustment	-	-	-	-
	29	Total	39,262,074	38,558,744	3,140,966	3,084,699

As of March 31st, 2021, the total RWA for BCR Group was 39,262,074 thousand RON, with 703,330 thousands RON higher as compared to December 31st 2020 (38,558,744 thousands RON). The increase in credit risk RWA (including CCR) by 663,768



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thousands RON was mainly driven by the increase in the volume of loans to customers and Reverse Repo transactions with currency mismatch between exposure and collateral.

RWA equivalent for market risk increased with 188,929 thousand RON including RWA for FX in March, as the 2% threshold of own funds was exceeded.

RWA equivalent for operational risk decreased with -149,365 thousand RON, due to decrease in AMA for BCR.

5 Leverage

DISCLOSURE REQUIREMENTS COVERED: ART. 451 CRR

The leverage ratio represents the relationship between core capital (Tier 1) and leverage exposure according to Article 429 CRR. Essentially, the leverage exposure represents the sum of on- and off-balance sheet positions considering valuation and risk adjustments as defined within the CRR.

The scope of consolidation for financial purposes is the same as the regulatory scope of consolidation used for determine the leverage ratio.

Based on the requirements defined by the European Bank Authority as per EBA/GL/2016/11, version 2, the information listed below must be provided quarterly:

- Amount of Tier 1 capital used as a numerator, which amounts to 8,066,356 thousands RON (row 20, with the specification required in row EU-23);
- Amount of total exposure used as a denominator, which amounts to 88,157,153 thousands RON (row 21);
- Resulting leverage ratio, which is equal to 9.15% (row 22).

6 LRCom: Leverage ratio common disclosure

RON thousands	
Capital and total exposures	
20 Tier 1 capital	8,066,356
21 Total leverage ratio exposures (sum of lines 3, 11, 16, 19, EU-19a and EU-19b)	88,157,153
Leverage ratio	
22 Leverage ratio	9.15%
Choice on transitional arrangements and amount of derecognised fiduciary items	
EU-23 Choice on transitional arrangements for the definition of the capital measure	Fully phased-in
EU-24 Amount of derecognised fiduciary items in accordance with Article 429(11) of Regulation (EU) NO 575/2013	

6 Abbreviations

AIRB	Advanced Internal Rating-based Approach
AMA	Advanced Measurement Approach
AT1	Additional Tier 1 capital
BCR	Banca Comerciala Romana
NBR	National Bank of Romania
CET1	Common Equity Tier 1
CCP	Central Counterparty
CCR	Counterparty Credit Risk
CRR	Capital Requirement Regulation
CRD	Capital Requirement Directive
CVA	Credit Valuation Adjustment
EBA	European Banking Authority
EC	Economic Capital
ECAI	External Credit Assessment Institution
ECL	Expected credit loss
EU	European Union
FIRB	Foundation Internal Rating-based Approach
GL	Guideline
IAA	Internal Assessment Approach
IFRS	International Financial Reporting Standards
IMA	Internal Model Approach
IAA	Internal Assessment Approach
IMM	Internal Model Method
IRB	Internal Rating-based Approach
NBR	National Bank of Romania
OCI	Other Comprehensive Income
RW	Risk Weight



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RWA	Risk Weighted Assets
T1	Tier 1 capital
T2	Tier 2 capital
LR	Leverage Ratio