

# BCR GROUP DISCLOSURE REPORT 2025 Q1

*Pursuant to NBR  
Regulation  
no.5/2013 on  
prudential  
requirements for  
credit institutions,  
with subsequent  
amendments, and  
Regulation (EU) No  
2024/1623 (CRR3)  
amending  
Regulation (EU) No  
575/2013 (CRR)*

*Incorporated in  
Romania*

*Trade Register  
J1991000090407*

*Unique Registration  
Code 361757*

*Bank Register RB-  
PJR-40-  
008/18.02.1999*

*[www.bcr.ro](http://www.bcr.ro)*



## BCR GROUP DISCLOSURE REPORT 2025 Q1

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## 1 Introduction

The provisions of the NBR Regulation no. 5/2013 on prudential requirements for credit institutions, with subsequent amendments, and Regulation (EU) No 2024/1623 (CRR3), amending Regulation (EU) No 575/2013 (CRR), as regards requirements for credit risk, credit valuation adjustment risk, operational risk, market risk and the output floor, valid from January 1, 2025, 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 herein is presented as of March 31<sup>st</sup>, 2025, unless otherwise stated.

Following an overall frequency assessment of all Pillar 3 disclosures this quarterly report 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 – Final draft implementing technical standards on public disclosures by institutions of the information referred to in titles II and III of Part Eight of Regulation (EU) No. 575/2013 (EBA/ITS/2024/05) and Regulation EU 2024/1623 of the European Parliament and of the Council of 31 May 2024.

Considering the above, areas which require that quarterly disclosures to be provided are as follows:

- Information on the overview of risk-weighted exposure amounts
- Information on the institution key metrics
- Information on the institution's LCR, its liquidity buffers, cash outflows, cash inflows and high-quality liquid assets, complemented by qualitative information

For the full set of information please refer to "BCR GROUP DISCLOSURE REPORT 2024" which is available on the BCR Group website (<https://www.bcr.ro/en/investors/transparency-and-public-disclosure>).

## 2 Overview of Non-applicable Disclosures

The following table provides an overview of the CRR 3 Articles which are not covered by the quarterly Disclosure Report alongside an explanation regarding the reason behind their non-applicability.

### 1 Non-applicable CRR 3 articles

| CRR article number    | Article description  | Reason for non-applicable disclosure   | Non-applicable templates |
|-----------------------|--|--|--------------------------|
| 447 (h)               | Disclosure of key metrics  | BCR Group is identified as an O-SII institution  |                          |
| 438 (h)               | Use of internal market risk models   | BCR Group does not apply the internal market risk model  | Template EU MR2-B        |
| 438 (h)               | Disclosure of the RWEA flow statements of credit risk exposures under the IRB approach | As Q1 2025 marks the commencement of BCR Group's reporting under the IRB approach, the RWEA flow statement is currently not applicable for comparative analysis. | Template EU CR8          |
| 438 (h)               | Disclosure of RWEA flow statements of CCR exposures under the IMM                      | Not applicable as BCR Group doesn't have CCR under IMM (Internal Model Method)   | Template EU CCR7         |
| 438 (d) and (h), 445a | Disclosure of credit valuation adjustment risk under the Standardised Approach (SA)    | Not applicable as BCR Group uses Reduced Basic Approach for CVA  | Template EU CVA4         |

### 3 Overview of total risk exposures amount

#### DISCLOSURE REQUIREMENT COVERED BY: ART. 438 (d) CRR 3

Template EU OV1 on the overview of risk-weighted exposure amount (RWEA). This template provides an overview of the total RWEA forming the denominator of the risk-based capital requirements calculated in accordance with Article 92 of the CRR.

The regulatory capital requirements computed as of March 31<sup>st</sup>, 2025, for the credit risk, market risk and operational risk were as follows:

#### 2 Template EU OV1 - Overview of risk weighted exposure amounts

| in RON million   | a                                  |                 | b                            |  | c |
|--|------------------------------------|-----------------|------------------------------|--|---|
|  | Total risk exposure amounts (TREA) |                 | Total own funds requirements |  |   |
|  | 03/31/25                           | 12/31/24        | 03/31/25                     |  |   |
| <b>1 Credit risk (excluding CCR)</b>   | <b>55,992.6</b>                    | <b>46,454.5</b> | <b>4,479.4</b>               |  |   |
| 2 Of which the standardised approach   | 21,521.1                           | 46,454.5        | 1,721.7                      |  |   |
| 3 Of which the Foundation IRB (F-IRB) approach                                     | 11,149.8                           | -               | -                            |  |   |
| 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                                       | 21,989.4                           | -               | -                            |  |   |
| <b>6 Counterparty credit risk - CCR</b>  | <b>283.3</b>                       | <b>430.6</b>    | <b>22.7</b>                  |  |   |
| 7 Of which the standardised approach   | 257.9                              | 294.2           | 20.6                         |  |   |
| 8 Of which internal model method (IMM)   | 10.1                               | -               | 0.8                          |  |   |
| EU 8a Of which exposures to a CCP  | -                                  | -               | -                            |  |   |
| 9 Of which other CCR   | 15.3                               | 3.1             | 1.2                          |  |   |
| 10 Credit valuation adjustments risk - CVA risk                                    | 192.8                              | 133.3           | 15.4                         |  |   |
| EU 10a Of which the standardised approach (SA)                                     | -                                  | -               | -                            |  |   |
| EU 10b Of which the basic approach (F-BA and R-BA)                                 | 192.8                              | -               | -                            |  |   |
| EU 10c Of which the simplified approach  | -                                  | -               | -                            |  |   |
| <b>15 Settlement risk</b>  | <b>0.0</b>                         | <b>-</b>        | <b>0.0</b>                   |  |   |
| <b>16 Securitisation exposures in the non-trading book (after the cap)</b>         | <b>-</b>                           | <b>-</b>        | <b>-</b>                     |  |   |
| 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  | -                                  | -               | -                            |  |   |
| <b>20 Position, foreign exchange and commodities risks (Market risk)</b>           | <b>436.8</b>                       | <b>243.8</b>    | <b>34.9</b>                  |  |   |
| 21 Of which the Alternative standardised approach (A-SA)                           | 436.8                              | 243.8           | 34.9                         |  |   |
| EU 21a Of which the Simplified standardised approach (S-SA)                        | -                                  | -               | -                            |  |   |
| 22 Of which Alternative Internal Model Approach (A-IMA)                            | -                                  | -               | -                            |  |   |
| <b>EU 22a Large exposures</b>  | <b>-</b>                           | <b>-</b>        | <b>-</b>                     |  |   |
| <b>23 Reclassifications between trading and non-trading books</b>                  | <b>-</b>                           | <b>-</b>        | <b>-</b>                     |  |   |
| <b>24 Operational risk</b>   | <b>6,736.3</b>                     | <b>10,036.9</b> | <b>538.9</b>                 |  |   |
| <b>EU 24a Exposures to crypto-assets</b>   | <b>-</b>                           | <b>-</b>        | <b>-</b>                     |  |   |
| <b>25 Amounts below the thresholds for deduction (subject to 250% risk weight)</b> | <b>173.9</b>                       | <b>230.6</b>    | <b>13.9</b>                  |  |   |
| <b>26 Output floor applied (%)</b>   | <b>0.5</b>                         | <b>-</b>        |                              |  |   |
| <b>27 Floor adjustment (before application of transitional cap)</b>                | <b>-</b>                           | <b>-</b>        |                              |  |   |
| <b>28 Floor adjustment (after application of transitional cap)</b>                 | <b>-</b>                           | <b>-</b>        |                              |  |   |
| <b>29 Total</b>  | <b>63,641.8</b>                    | <b>57,165.8</b> | <b>5,091.3</b>               |  |   |

## BCR GROUP DISCLOSURE REPORT 2025 Q1

As of March 31<sup>st</sup>, 2025, the total RWA for BCR Group was 63,641.8 mn RON, with 6,476 mn RON higher as compared to December 31<sup>st</sup>, 2024 (57,165.8 mn RON). The increase in credit risk RWA (including CCR) by 9,390.9 mn RON was mainly driven by BCR transition to calculating RWA based on the IRB approach starting with February 2025.

Also, RWA for operational risk decreased with 3,300.6 mn RON because starting with 2025, the RWA Pillar 1 figures are solely based on Balance Sheet and P&L data, as defined by Basel IV SMA (Standardized Measurement Approach) methodology.

Meanwhile, RWA for market risk increased with 192.9 mn RON due to increase in TDI position.

Starting February 2025, in order to determine Risk Weighted Assets for Credit Risk, BCR switched from Standardized approach (STD) to Internal Rating Based approach (IRB) according to the approval received from the regulator, for certain portfolios: Private Individuals, Micro, Standard Corporate and Sovereign. In the following sections, EU CMS1 and EU CMS2 templates are presented, offering a detailed comparison of the risk-weighted exposure amounts. These forms compare the results obtained using the Internal Ratings-Based (IRB) approach with those obtained using the Standardized Approach, at the risk level (EU CMS1) and at the asset class level (EU CMS2).

### 3 Template EU CMS1 – Comparison of modelled and standardised risk weighted exposure amounts at risk level

| in RON million                                     | a   | b   | c                          | d   | EU d                                       |
|--|---|---|----------------------------|---|--|
|  | Risk weighted exposure amounts (RWEAs)                                    |   |                            |   |  |
|  | RWEAs for modelled approaches that banks have supervisory approval to use | RWEAs for portfolios where standardised approaches are used | Total actual RWEAs (a + b) | RWEAs calculated using full standardised approach | RWEAs that is the base of the output floor |
| 1 Credit risk (excluding counterparty credit risk) | 34,471.5  | 21,521.1  | 55,992.6                   | 45,189.5  | 45,058.4                                   |
| 2 Counterparty credit risk                         | 10.1  | 273.1   | 283.3                      | 282.2   | 282.2                                      |
| 3 Credit valuation adjustment                      |   | 192.8   | 192.8                      | 192.8   | 192.8                                      |
| 4 Securitisation exposures in the banking book     | -   |   | -                          |   |  |
| 5 Market risk                                      | -   | 436.8   | 436.8                      | 436.8   | 436.8                                      |
| 6 Operational risk                                 |   | 6,736.3   | 6,736.3                    | 6,736.3   | 6,736.3                                    |
| 7 Other risk weighted exposure amounts             |   | 0.0   | 0.0                        | 0.0   | 0.0  |
| 8 <b>Total</b>                                     | <b>34,481.6</b>   | <b>29,160.2</b>   | <b>63,641.8</b>            | <b>52,837.6</b>                                   | <b>52,706.4</b>                            |

## 4 Template EU CMS2 – Comparison of modelled and standardised risk weighted exposure amounts for credit risk at asset class level

| in RON million |  | a  | b   | c                  | d   | EU d                                       |
|----------------|--|--|---|--------------------|---|--|
|                |  | Risk weighted exposure amounts (RWEAs)   |   |                    |   |  |
|                |  | RWEAs for modelled approaches that institutions have supervisory approval to use | RWEAs for column (a) if re-computed using the standardised approach | Total actual RWEAs | RWEAs calculated using full standardised approach | RWEAs that is the base of the output floor |
| 1              | Central governments and central banks  | 2,579.3  | 1,345.8   | 2,580.7            | 1,347.2   | 1,347.2                                    |
| EU 1a          | Regional governments or local authorities  | -  | -   | 1,426.3            | 1,426.3   | 1,426.3                                    |
| EU 1b          | Public sector entities   | -  | -   | 111.9              | 111.9   | 111.9                                      |
| EU 1c          | Categorised as Multilateral Development Banks in SA  | -  | -   | 0.0                | 0.0   | 0.0  |
| EU 1d          | Categorised as International organisations in SA   | -  | -   | -                  | -   | -  |
| 2              | Institutions   | -  | 0.0   | 675.8              | 675.8   | 675.8                                      |
| 3              | Equity   | -  | -   | 322.7              | 322.7   | 322.7                                      |
| 4              | Not applicable   |  |   |                    |   |  |
| 5              | Corporates   | 8,570.5  | 3,535.4   | 20,314.2           | 15,410.2  | 15,279.0                                   |
| 5.1            | Of which: F-IRB is applied   | 8,570.5  | 6,585.0   | 8,570.5            | 6,716.2   | 6,585.0                                    |
| 5.2            | Of which: A-IRB is applied   | -  | -   | -                  | -   | -  |
| EU 5a          | Of which: Corporates - General   | 8,460.3  | 3,535.4   | 18,977.4           | 3,666.5   | 3,535.4                                    |
| EU 5b          | Of which: Corporates - Specialised lending   | -  | -   | 1,226.6            | 1,187.8   | 1,187.8                                    |
| EU 5c          | Of which: Corporates - Purchased receivables   | 110.2  | 72.0  | 110.2              | 72.0  | 72.0                                       |
| 6              | Retail   | 21,989.4   | 10,081.9  | 22,725.7           | 10,818.3  | 10,818.3                                   |
| 6.1            | Of which: Retail - Qualifying revolving  | -  | -   | -                  | -   | -  |
| EU 6.1a        | Of which: Retail - Purchased receivables   | 0.0  | 0.0   | 0.0                | 0.0   | 0.0  |
| EU 6.1b        | Of which: Retail - Other   | 13,994.2   | -   | 13,994.2           | 10,081.9  | 10,081.9                                   |
| 6.2            | Of which: Retail - Secured by residential real estate  | 7,995.2  | -   | 7,995.2            | -   | -  |
| 7              | Not applicable   |  |   |                    |   |  |
| EU 7a          | Categorised as secured by immovable properties and ADC exposures in SA                         | -  | 7,048.1   | 6,192.1            | 7,048.1   | 7,048.1                                    |
| EU 7b          | Collective investment undertakings (CIU)   | -  | -   | -                  | -   | -  |
| EU 7c          | Categorised as exposures in default in SA  | -  | 193.7   | 88.1               | 281.8   | 281.8                                      |
| EU 7d          | Categorised as subordinated debt exposures in SA   | -  | -   | -                  | -   | -  |
| EU 7e          | Categorised as covered bonds in SA   | -  | -   | -                  | -   | -  |
| EU 7f          | Categorised as claims on institutions and corporates with a short-term credit assessment in SA | -  | -   | -                  | -   | -  |
| 8              | Other non-credit obligation assets   | 1,332.3  | 1,332.3   | 1,555.1            | 1,540.4   | 1,540.4                                    |
| 9              | <b>Total</b>   | <b>34,471.5</b>  | <b>23,537.3</b>   | <b>55,992.6</b>    | <b>38,982.7</b>                                   | <b>38,851.6</b>                            |



## 4 Disclosure of key metrics

### DISCLOSURE REQUIREMENT COVERED BY: ART. 447 (a-g) CRR 3

Template EU KM1, on institutions' key metrics, has been developed in application of Article 447 of the CRR, and includes a summary of the main prudential and regulatory information and ratios covered by the CRR.

#### 5 Template EU KM1 – Key metrics

| in RON million  |  | a         | b         | c         | d         | e         |
|---|--|-----------|-----------|-----------|-----------|-----------|
|   |  | 03/31/25  | 12/31/24  | 09/30/24  | 06/30/24  | 03/31/24  |
| <b>Available own funds (amounts)</b>  |  |           |           |           |           |           |
| 1   | Common Equity Tier 1 (CET1) capital  | 11,434.8  | 11,498.4  | 10,253.2  | 10,040.9  | 10,090.4  |
| 2   | Tier 1 capital   | 13,916.8  | 12,240.0  | 10,994.7  | 10,782.5  | 10,831.9  |
| 3   | Total capital  | 15,264.6  | 13,442.6  | 12,221.4  | 12,026.8  | 12,074.3  |
| <b>Risk-weighted exposure amounts</b>   |  |           |           |           |           |           |
| 4   | Total risk exposure amount   | 63,641.8  | 57,165.8  | 55,092.9  | 56,776.8  | 54,025.0  |
| 4a  | Total risk exposure pre-floor  | 63,641.8  | -         | -         | -         | -         |
| <b>Capital ratios (as a percentage of risk-weighted exposure amount)</b>  |  |           |           |           |           |           |
| 5   | Common Equity Tier 1 ratio (%)   | 17.97%    | 20.11%    | 18.61%    | 17.68%    | 18.68%    |
| 5b  | Common Equity Tier 1 ratio considering unfloored TREA (%)  | 17.97%    | -         | -         | -         | -         |
| 6   | Tier 1 ratio (%)   | 21.87%    | 21.41%    | 19.96%    | 18.99%    | 20.05%    |
| 6b  | Tier 1 ratio considering unfloored TREA (%)  | 21.87%    | -         | -         | -         | -         |
| 7   | Total capital ratio (%)  | 23.99%    | 23.52%    | 22.18%    | 21.18%    | 22.35%    |
| 7b  | Total capital ratio considering unfloored TREA (%)   | 23.99%    | -         | -         | -         | -         |
| <b>Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure)</b> |  |           |           |           |           |           |
| EU 7d   | Additional own funds requirements to address risks other than the risk of excessive leverage (%)           | 4.02%     | 4.01%     | 4.01%     | 4.01%     | 4.01%     |
| EU 7e   | of which: to be made up of CET1 capital (percentage points)  | 2.26%     | 2.26%     | 2.26%     | 2.26%     | 2.26%     |
| EU 7f   | of which: to be made up of Tier 1 capital (percentage points)  | 3.02%     | 3.01%     | 3.01%     | 3.01%     | 3.01%     |
| EU 7g   | Total SREP own funds requirements (%)  | 12.02%    | 12.01%    | 12.01%    | 12.01%    | 12.01%    |
| <b>Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)</b>                                       |  |           |           |           |           |           |
| 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 (%)  | 1.00%     | 1.00%     | 1.00%     | 0.99%     | 0.99%     |
| EU 9a   | Systemic risk buffer (%)   | -         | -         | -         | -         | -         |
| 10  | Global Systemically Important Institution buffer (%)   | -         | -         | -         | -         | -         |
| EU 10a  | Other Systemically Important Institution buffer (%)  | 1.50%     | 1.50%     | 1.50%     | 1.50%     | 1.50%     |
| 11  | Combined buffer requirement (%)  | 5.00%     | 5.00%     | 5.00%     | 4.99%     | 4.99%     |
| EU 11a  | Overall capital requirements (%)   | 17.02%    | 17.01%    | 17.01%    | 17.00%    | 17.00%    |
| 12  | CET1 available after meeting the total SREP own funds requirements (%)                                     | 13.24%    | 15.39%    | 13.89%    | 12.96%    | 13.95%    |
| <b>Leverage ratio</b>   |  |           |           |           |           |           |
| 13  | Total exposure measure   | 130,141.0 | 129,376.2 | 125,744.5 | 118,720.1 | 119,861.7 |
| 14  | Leverage ratio (%)   | 10.69%    | 9.46%     | 8.74%     | 9.08%     | 9.04%     |
| <b>Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)</b>                  |  |           |           |           |           |           |
| 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 (%)   | 3.00%     | 3.00%     | 3.00%     | 3.00%     | 3.00%     |
| <b>Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)</b>                                 |  |           |           |           |           |           |
| EU 14d  | Leverage ratio buffer requirement (%)  | -         | -         | -         | -         | -         |
| EU 14e  | Overall leverage ratio requirement (%)   | 3.00%     | 3.00%     | 3.00%     | 3.00%     | 3.00%     |
| <b>Liquidity Coverage Ratio</b>   |  |           |           |           |           |           |
| 15  | Total high-quality liquid assets (HQLA) (Weighted value - average)   | 41,011.4  | 41,302.4  | 40,976.6  | 40,052.3  | 39,484.2  |
| EU 16a  | Cash outflows - Total weighted value   | 24,184.6  | 23,757.5  | 22,976.7  | 22,725.9  | 23,004.3  |
| EU 16b  | Cash inflows - Total weighted value  | 5,432.0   | 4,714.4   | 4,062.0   | 4,006.4   | 3,843.9   |
| 16  | Total net cash outflows (adjusted value)   | 18,752.6  | 19,043.1  | 18,914.7  | 18,719.4  | 19,160.4  |
| 17  | Liquidity coverage ratio (%)   | 218.70%   | 216.89%   | 216.64%   | 213.96%   | 206.07%   |
| <b>Net Stable Funding Ratio</b>   |  |           |           |           |           |           |
| 18  | Total available stable funding   | 91,674.2  | 91,287.7  | 88,283.5  | 84,540.8  | 83,813.0  |
| 19  | Total required stable funding  | 53,005.2  | 52,673.8  | 49,735.7  | 49,260.4  | 46,136.4  |
| 20  | NSFR ratio (%)   | 172.95%   | 173.31%   | 177.51%   | 171.62%   | 181.66%   |

## 5 Disclosure of liquidity requirements

DISCLOSURE REQUIREMENT COVERED BY: ART. 451a (2) CRR 3

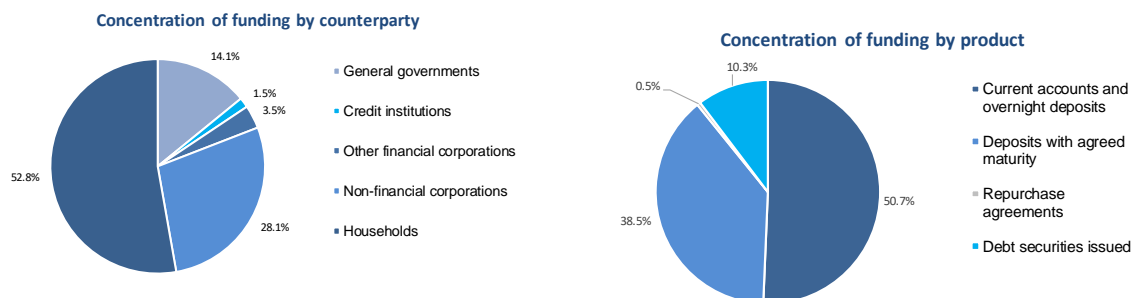
### Template on qualitative information on LCR

#### Concentration of funding:

- By counterparty and by product:

Compared with December 2024, the percentage of funding from households slightly increased in March 2025 from 52.1% to 52.8%, while the funding provided by non-financial corporations decreased to 28.1%. At the same time, funding from credit institutions decreased from 1.9% in December 2024 to 1.5% in March 2025. Also, in the same period, the percentage of funding from deposits with agreed maturity decreased from 39.4% to 38.5% while funding received from current accounts and overnight deposits increased from 49.7% to 50.7%.

#### 6 Concentration of funding sources (as of 31 March 2025 for BCR Bank)

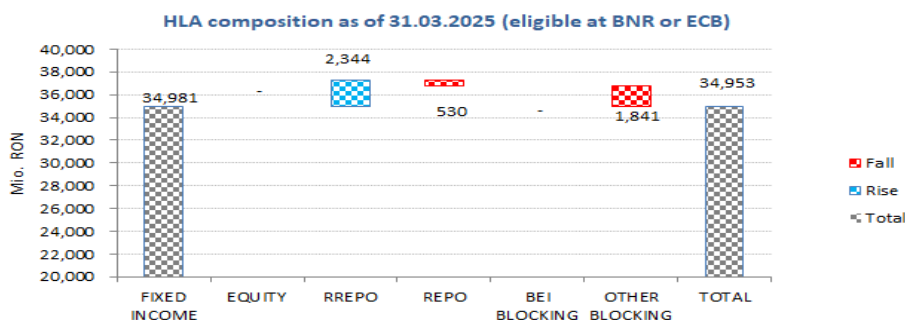


- By top 10 funding providers: - the weight of first 10 funding providers in total funding is equal to 15%.

#### Concentration of liquidity sources:

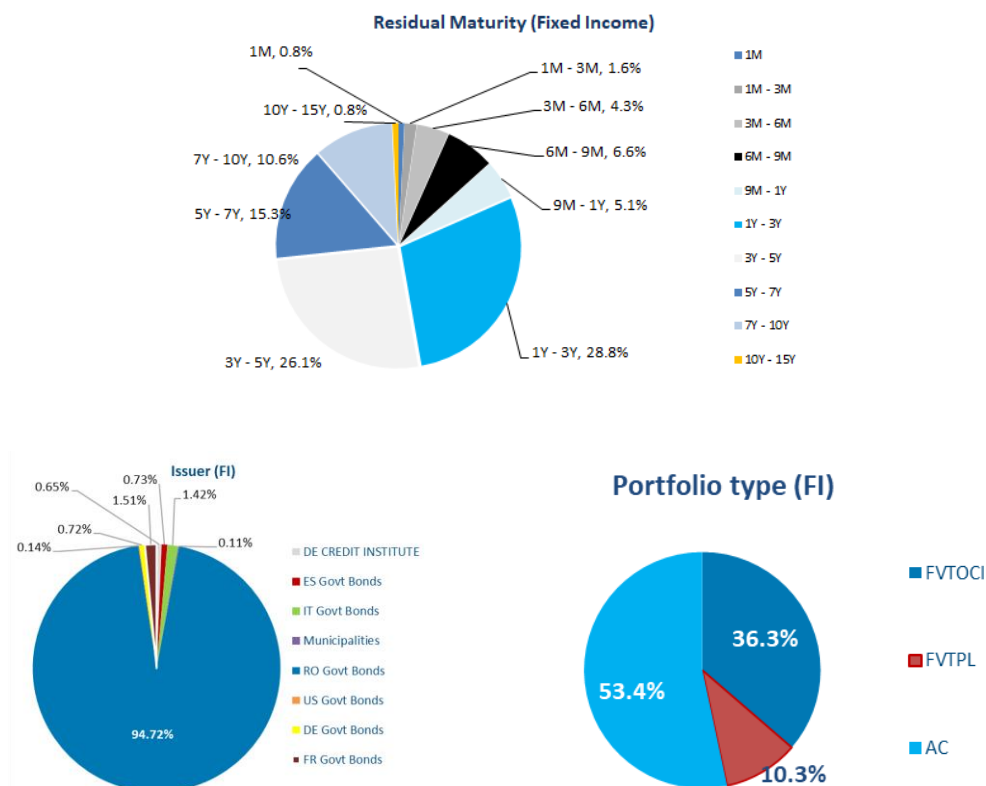
Compared with December 2024, the total eligible, unencumbered fixed income portfolio decreased from 36,547 mn RON to 34,953 mn RON.

#### 7 HLA Composition for BCR Standalone



In addition to fixed income portfolio in amount of 34,953 mn RON, the liquidity buffer contains a stock of cash in amount of 2,919 mn RON and central bank assets in amount of 4.877 mn RON.

## 8 Portfolio split based on residual maturity, issuer and type (accounting) for BCR Standalone



## Derivative exposures and potential collateral calls

Derivatives in Trading Book are closed back-to-back with Erste Group Bank for clients positions, however the bank can maintain open positions for proprietary trading. The derivatives exposure as of 31.03.2025 is presented in the following table:

## 9 Derivative exposures

| As of 31.03.2025      | TB/BB | Long (Assets)  |              | Short (Liabilities) |              | Net Exposure  |
|-----------------------|-------|----------------|--------------|---------------------|--------------|---------------|
| in RON million        |       | Notional       | MtM          | Notional            | MtM          | MtM           |
| IRS                   |       | 2,729.0        | 94.7         | 5,535.9             | 110.4        | (15.8)        |
|                       | TB    | 2,729.0        | 94.7         | 5,535.9             | 110.4        | (15.8)        |
|                       | BB    | -              | -            | -                   | -            | -             |
| CIRS                  | BB    | -              | -            | -                   | -            | -             |
| FX Swap               |       | 5,208.5        | 42.5         | 8,773.7             | 77.3         | (34.8)        |
|                       | TB    | 4,704.0        | 40.8         | 7,133.0             | 48.2         | (7.4)         |
|                       | BB    | 504.5          | 1.7          | 1,640.7             | 29.1         | (27.4)        |
| FX Option             | TB    | -              | -            | -                   | -            | -             |
| IR Option             | TB    | 1,044.3        | 1.1          | 461.1               | 1.1          | (0.0)         |
| Forward               | TB    | 281.5          | 2.7          | 253.5               | 2.2          | 0.5           |
| <b>Total Exposure</b> |       | <b>9,263.4</b> | <b>140.9</b> | <b>15,024.2</b>     | <b>191.0</b> | <b>(50.0)</b> |

In LCR, the outflows related to derivative exposures are offset by inflows related to derivative exposures.

## Currency mismatch in the LCR

In BCR, the LCR is calculated in all major currencies that exceed 5% of the institution's total liabilities (EUR and RON). Thus, the liquidity buffer requirements must be determined for different currencies.

The distribution of the liquidity buffer in foreign currency is monitored monthly to ensure that net cash outflows in significant currencies (RON and EUR) are fully covered by liquid assets denominated in the same currency.

### 10 Composition of liquidity buffers by currency

| weighted amounts, in RON million   | BCR Bank |          | BCR Group |          |
|--|----------|----------|-----------|----------|
|  | RON      | EUR      | RON       | EUR      |
| Liquidity buffer   | 30,894.9 | 11,250.9 | 31,461.2  | 11,251.2 |
| Coins and banknotes  | 2,324.6  | 267.1    | 2,324.6   | 267.5    |
| Withdrawable central bank reserves   | 4,852.7  | 24.2     | 4,852.7   | 24.2     |
| Central bank assets  | -        | -        | 46.0      | -        |
| Central government assets  | 23,678.2 | 10,959.5 | 24,198.5  | 10,959.5 |
| Regional government / local authorities assets   | -        | -        | -         | -        |
| Multilateral development bank and international organisations assets                         | -        | -        | -         | -        |
| Extremely high quality covered bonds   | -        | -        | -         | -        |
| Regional government / local authorities or Public Sector Entity assets (Member State, RW20%) | 39.4     | -        | 39.4      | -        |
| Corporate debt securities (CQS2/3)   | -        | -        | -         | -        |
| Shares (major stock index)   | -        | -        | -         | -        |
| Net liquidity outflow  | 13,259.4 | 5,605.4  | 13,489.1  | 5,477.4  |

## High-level description of the composition of the institution`s liquidity buffer

The main component of Liquidity Buffer is represented by Fixed Income Portfolio. Other elements that are taken into consideration for Liquidity Buffer are: Cash, Excess/Deficit of Mandatory Minimum Reserves and Shares fulfilling the eligibility criteria laid down in the LCR Delegated Act.

This template below provides information on the institution's LCR, its liquidity buffers, cash outflows, cash inflows and high-quality liquid assets.

## 11 Template EU LIQ1 – Quantitative information on LCR

|                            |   | a                                | b          | c          | d          | e                              | f          | g          | h          |
|----------------------------|---|----------------------------------|------------|------------|------------|--------------------------------|------------|------------|------------|
|                            |   | Total unweighted value (average) |            |            |            | Total weighted value (average) |            |            |            |
| EU 1a                      | Quarter ending on   | 31.03.2025                       | 31.12.2024 | 30.09.2024 | 30.06.2024 | 31.03.2025                     | 31.12.2024 | 30.09.2024 | 30.06.2024 |
| EU 1b                      | 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 liquid assets (HQLA)   |                                  |            |            |            | 41,011.4                       | 41,302.4   | 40,976.6   | 40,052.3   |
| CASH - OUTFLOWS            |   |                                  |            |            |            |                                |            |            |            |
| 2                          | Retail deposits and deposits from small business customers, of which:   | 50,187.6                         | 48,951.9   | 47,525.6   | 46,201.5   | 3,858.2                        | 3,771.7    | 3,680.5    | 3,601.9    |
| 3                          | Stable deposits   | 28,305.0                         | 27,378.4   | 26,219.6   | 25,028.4   | 1,415.3                        | 1,368.9    | 1,311.0    | 1,251.4    |
| 4                          | Less stable deposits  | 21,882.6                         | 21,573.4   | 21,306.0   | 21,173.0   | 2,443.0                        | 2,402.7    | 2,369.5    | 2,350.5    |
| 5                          | Unsecured wholesale funding   | 33,750.0                         | 33,370.2   | 32,584.7   | 32,058.3   | 15,176.4                       | 14,669.9   | 14,144.9   | 13,949.3   |
| 6                          | Operational deposits (all counterparties) and deposits in networks of cooperative banks   | -                                | -          | -          | -          | -                              | -          | -          | -          |
| 7                          | Non-operational deposits (all counterparties)   | 33,694.1                         | 33,312.0   | 32,533.3   | 32,007.0   | 15,120.5                       | 14,611.8   | 14,093.5   | 13,897.9   |
| 8                          | Unsecured debt  | 55.9                             | 58.1       | 51.4       | 51.4       | 55.9                           | 58.1       | 51.4       | 51.4       |
| 9                          | Secured wholesale funding   |                                  |            |            |            | -                              | -          | -          | -          |
| 10                         | Additional requirements   | 2,886.7                          | 2,450.1    | 2,099.7    | 2,174.0    | 2,886.7                        | 2,450.1    | 2,099.2    | 2,173.4    |
| 11                         | Outflows related to derivative exposures and other collateral requirements  | 2,886.7                          | 2,450.1    | 2,099.1    | 2,173.3    | 2,886.7                        | 2,450.1    | 2,099.1    | 2,173.3    |
| 12                         | Outflows related to loss of funding on debt products  | -                                | -          | -          | -          | -                              | -          | -          | -          |
| 13                         | Credit and liquidity facilities   | -                                | -          | 0.6        | 0.7        | -                              | -          | 0.1        | 0.1        |
| 14                         | Other contractual funding obligations   | 1,512.2                          | 2,130.3    | 2,338.5    | 2,316.9    | 1,273.1                        | 1,901.9    | 2,112.6    | 2,081.7    |
| 15                         | Other contingent funding obligations  | 28,791.3                         | 27,776.3   | 26,390.0   | 25,275.2   | 990.2                          | 963.9      | 939.4      | 919.7      |
| 16                         | TOTAL CASH OUTFLOWS   |                                  |            |            |            | 24,184.6                       | 23,757.5   | 22,976.7   | 22,725.9   |
| CASH - INFLOWS             |   |                                  |            |            |            |                                |            |            |            |
| 17                         | Secured lending (e.g. reverse repos)  | 2,622.8                          | 3,079.8    | 2,712.8    | 3,705.1    | 3.5                            | 3.5        | 0.0        | 0.0        |
| 18                         | Inflows from fully performing exposures   | 4,034.8                          | 3,339.4    | 2,545.0    | 2,343.1    | 2,388.6                        | 2,039.5    | 1,635.4    | 1,519.2    |
| 19                         | Other cash inflows  | 3,039.9                          | 2,671.4    | 2,426.6    | 2,487.2    | 3,039.9                        | 2,671.4    | 2,426.6    | 2,487.2    |
| EU-19a                     | (Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies) |                                  |            |            |            | -                              | -          | -          | -          |
| EU-19b                     | (Excess inflows from a related specialised credit institution)  |                                  |            |            |            | -                              | -          | -          | -          |
| 20                         | TOTAL CASH INFLOWS  | 9,697.5                          | 9,090.5    | 7,684.3    | 8,535.3    | 5,432.0                        | 4,714.4    | 4,062.0    | 4,006.4    |
| EU-20a                     | Fully exempt inflows  | -                                | -          | -          | -          | -                              | -          | -          | -          |
| EU-20b                     | Inflows subject to 90% cap  | -                                | -          | -          | -          | -                              | -          | -          | -          |
| EU-20c                     | Inflows subject to 75% cap  | 9,697.5                          | 9,090.5    | 7,684.3    | 8,535.3    | 5,432.0                        | 4,714.4    | 4,062.0    | 4,006.4    |
| TOTAL ADJUSTED VALUE       |   |                                  |            |            |            |                                |            |            |            |
| EU-21                      | LIQUIDITY BUFFER  |                                  |            |            |            | 41,011.4                       | 41,302.4   | 40,976.6   | 40,052.3   |
| 22                         | TOTAL NET CASH OUTFLOWS   |                                  |            |            |            | 18,752.6                       | 19,043.1   | 18,914.7   | 18,719.4   |
| 23                         | LIQUIDITY COVERAGE RATIO  |                                  |            |            |            | 218.70%                        | 216.89%    | 216.64%    | 213.96%    |

LCR registered an increased compared to the previous quarter and is significantly above the 100% regulatory limit. The HQLA registered a slight decrease in Q1 compared to the previous period as a result of the evolution of the portfolio of securities issued by Central governments, but this was offset by higher expected liquidity inflows.

**Other items in the LCR calculation that are not captured in the LCR disclosure template but that the institution considers relevant for its liquidity profile**

The Bank considers that all the relevant information for its liquidity profile was already presented in this report.

## 6 Abbreviations

|        |  |
|--------|--|
| A-IRB  | Advanced Internal Rating-based Approach                        |
| ALCO   | Assets and Liabilities Management Committee                    |
| AMA    | Advanced Measurement Approach                                  |
| ART    | article  |
| AT1    | Additional Tier 1 capital                                      |
| BB     | Banking Book   |
| BCR    | Banca Commerciale Romana                                       |
| BSM    | Balance Sheet Management Division                              |
| CCP    | Central Counterparty   |
| CCR    | Counterparty Credit Risk                                       |
| CCyB   | Countercyclical capital buffer                                 |
| CET1   | Common Equity Tier 1   |
| CRD    | Capital Requirement Directive                                  |
| CRM    | Credit Risk Mitigation   |
| CRR    | Capital Requirements Regulation                                |
| CSD    | Credit Spread Derivative                                       |
| CVA    | Credit Valuation Adjustment                                    |
| EBA    | European Banking Authority                                     |
| ECB    | European Central Bank  |
| ECL    | Expected credit loss   |
| EGB    | Erste Group Bank   |
| EOY    | end of year  |
| EU     | European Union   |
| EVE    | Economic Value of Equity                                       |
| FTP    | Funds Transfer Pricing   |
| FVTOCI | Fair Value Through the statement of Other Comprehensive Income |
| FVTPL  | Fair Value Through Profit or Loss                              |
| FX     | Foreign Exchange   |
| GCM    | Global Capital Markets   |
| GEO    | Government Emergency Ordinance                                 |
| GL     | Guideline  |
| G-SII  | Global Systemically Important Institutions                     |
| HLA    | High Liquid Assets   |
| HQLA   | High Quality Liquid Assets                                     |
| ICAAP  | Internal Capital Adequacy Assessment Process                   |
| IFRS   | International Financial Reporting Standards                    |
| ILAAP  | Internal Liquidity Adequacy Assessment Process                 |
| IMA    | Internal Model Approach  |
| IMM    | Internal Model Method  |
| IRB    | Internal Rating-based Approach                                 |
| ITS    | Implementing Technical Standards                               |
| LCR    | Liquidity Coverage Ratio                                       |
| LR     | Leverage Ratio   |
| MB     | Management Board   |
| MLRM   | Market and Liquidity Risk Management Department                |
| mn     | million  |
| MtM    | Mark to market   |
| MVoE   | Market Value of Equity   |

|       |   |
|-------|---|
| NBR   | National Bank of Romania                  |
| NII   | Net interest income                       |
| NPL   | Non-Performing Loan                       |
| NSFR  | Net Stable Funding Ratio                  |
| OLC   | Operative Liquidity Committee             |
| O-SII | Other Systemically Important Institutions |
| RW    | Risk Weight                               |
| RWA   | Risk Weighted Assets                      |
| RWEA  | Risk Weighted Exposure Amount             |
| S/L   | Stop/Loss                                 |
| SA    | Standardized Approach                     |
| SB    | Supervisory Board                         |
| SFT   | Securities Financing Transactions         |
| SPA   | Survival Period Analysis                  |
| SREP  | Supervisory Review and Evaluation Process |
| SRM   | Strategic Risk Management                 |
| T1    | Tier 1 capital                            |
| T2    | Tier 2 capital                            |
| TB    | Trading Book                              |
| TC    | Total Capital                             |
| TDI   | Trade Debt Income                         |
| VaR   | Value-at-Risk                             |