

Bank Name	Biser Topco S.à r.l.
LEI Code	222100ZXZ9BRGDMKXL75
Country Code	SI

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



### **Key Metrics**

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	908	908	920	915	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	908	908	920	915	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	908	908	920	915	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	908	908	920	915	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	977	976	988	984	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	977	976	988	984	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	4,919	4,853	4,814	4,975	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,919	4,853	4,814	4,975	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.46%	18.70%	19.11%	18.38%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.46%	18.70%	19.11%	18.38%	(C 01.00 (r020,c010) - C 05.01 (r440,c010) )/ (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.46%	18.70%	19.11%	18.38%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.46%	18.70%	19.11%	18.38%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) ) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.86%	20.10%	20.51%	19.79%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.86%	20.10%	20.51%	19.79%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	9,542	9,732	10,008	10,351	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	9.52%	9.32%	9.20%	8.84%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



### Leverage ratio

	(mln EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	908	908	920	915	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	908	908	920	915	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	9,542	9,732	10,008	10,351	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	9,542	9,732	10,008	10,351	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.5%	9.3%	9.2%	8.8%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	9.5%	9.3%	9.2%	8.8%	[A.2]/[B.2]	



# 2021 EU-wide Transparency Exercise Capital Biser Topco S.å r.i.

A.1 Cop  A.1.1 Cap  A.1.2 Ret	(min EUR, %)  VIN FUNDS  MMON EQUITY TIER 1 CAPITAL (net of deductions and after applying minitional adjustments)	As of 30/09/2020 977 908	As of 31/12/2020 976	As of 31/03/2021 988	As of 30/06/2021 984	COREP CODE C 01.00 (r010,c010)	REGULATION Articles 4(118) and 72 of CRR
A.1 COp tra  A.1.1 Cap A.1.2 Ret			976	988	984	C 01.00 (r010,c010)	
A.1.1 Cap insti	nsitional adjustments)						, ,,
A.1.2 Reta	pital instruments eligible as CET1 Capital (including share premium and net own capital		908	920	915	C 01.00 (r020,c010)	Article 50 of CRR
	plant installers eligible as CE11 Capital (including sistle profitibilit and nectown capital truments)	176	176	176	176	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	tained earnings	800	800	802	798	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	cumulated other comprehensive income	-2	-1	5	5	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
A.1.4 Oth	ner Reserves	0	0	0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
A.1.5 Fun	nds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
A.1.6 Min	nority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
A.1.7 Adj.	justments to CET1 due to prudential filters	-2	-2	-2	-1	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	Intangible assets (including Goodwil)	-35	-34	-33	-33	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of COR
A.1.9 (-) ( asso	DTAs that rely on future profitability and do not arise from temporary differences net of ociated DTLs	-26	-26	-27	-29	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
A.1.10 (-) 1	IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
A.1.11 (-) (	Defined benefit pension fund assets	0	0	0	0	C 01.00 (r390,c010)	Articles 4(199), 36(1) point (e) and 41 of CRR
A.1.12 (-) F	Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
A.1.13 (-) E	Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
A.1.14 (-) (	Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (b) (i) and 99 to 91 of CRP, Articles 36(1) point (b) (ii), A3(1) point (b) and 25 of CRP, Articles 36(1) point (b) (iii) and 25(3) of CRP, Articles 36(1) point b) (iii) and 25(3) of CRP, Articles 36(1) point b) (iv) and 153(9) of CRP, Articles 36(1) point b) (iv) and 153(4) of CRP.
	f which: from securitisation positions (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
A.1.15 (-) i	Holdings of CET1 capital instruments of financial sector entities where the institution as not have a significant investment.	0	0	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
A.1.16 (-) I	Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
A.1.17 (-) i	Holdings of CET1 capital instruments of financial sector entities where the institution has ignificant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i): 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
A.1.18 (-)	Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
A.1.18A (-) I	Insufficient coverage for non-performing exposures				0	C 01.00 (rS13,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period A.1.188 (-) F	Minimum value commitment shortfalls				0	C 01.00 (rS14,c010)	Article 36(1), point (n) and Article 132c(2) CRR
A.1.18C (-) (	Other foreseeable tax charges				0	C 01.00 (rS15,c010)	Article 36(1), point (f) CRR
A.1.19 (-)	Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
A.1.20 CET	T1 capital elements or deductions - other	-3	-6	-1	0	C 01.00 (r529,c010)	
A.1.21 Tran	nsitional adjustments	0	0	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
A.2 ADD	DITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (rS30,c010)	Article 61 of CRR
	ditional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	rer Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00 (r690,c010) + C 01.00 (r700,c010) + C01.00 (r70,c010) + C 01.00 (r740,c010) + C01.00 (r744,c010) + C 01.00 (r748,c010)	
A.2.4 Add	ditional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
A.3 TIE	ER 1 CAPITAL (net of deductions and after transitional adjustments)	908	908	920	915	C 01.00 (r015,c010)	Article 25 of CRR
A.4 TIE	ER 2 CAPITAL (net of deductions and after transitional adjustments)	69	68	67	70	C 01.00 (r750,c010)	Article 71 of CRR
A.4.1 Tier	r 2 Capital instruments	69	68	67	70	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
A.4.2 Oth	ner Tier 2 Cupital components and deductions	0	0	0	0	C01.09 (4919.0910) + C 01.00 (4939.0010) + C01.09 (4939.0910) + C 01.00 (498.0010) + C01.09 (4930.0010) + C 01.00 (4978.0010) + C 01.09 (4930.0010) + C 01.00 (4978.0010) C 01.09 (4974.0010) + C 01.00 (4978.0010)	
A.4.3 Tier	r 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) +	
	TAL RISK EXPOSURE AMOUNT	4,919	4,853	4,814	4,975	C 01.00 (1960,c010)	Articles 92(3), 95, 95 and 98 of CRR
OWN FUNDS REQUIREMENTS	TAL RISK EXPOSURE AMOUNT  f which: Transitional adjustments included	4,919	4,853	4,814	4,975	C 02.00 (r010,c010) C 05.01 (r010;c040)	PETICONS MAZIST, NO. NO AIRED NO CLOCK
	which: Transitional adjustments included  MMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.46%	18.70%	19.11%	18.38%		
CAPITAL RATIOS (%)						CA3 (1)	
Transitional period C.2	ER 1 CAPITAL RATIO (transitional period)	18.46%	18.70%	19.11%	18.38%	CA3 (3)	•
CETTA CANADA	TAL CAPITAL RATIO (transitional period)	19.86%	20.10%	20.51%	19.79%	CA3 (5) [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-	•
Fully loaded	MMON EQUITY TIER 1 CAPITAL (fully loaded)	908	908	920	915	K-4.3.01.011	•
Fully loaded <sup>1</sup>	MMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	18.46%	18.70%	19.11%	18.38%	[D.1]/[B-8.1]	•
	djustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c010)	
F A	djustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
Memo items	The state of the s					C 05.01 (r440,c030)	
Memo items F A	djustments to T2 due to IFRS 9 transitional arrangements  djustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030) C 05.01 (r440,c040)	

<sup>(1)</sup>The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



#### Overview of Risk exposure amounts

		RW	/As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	4,383	4,317	4,304	4,457	C 02.00 (r040, c010) -{C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r040, c260, s002) + C 08.01 (r040, c260, s002) -{C 08.01 (r040, s020, s002) -{C 08.01 (r040, s020, s02) -{C 08.01 (r040, s020, s020) -
Of which the standardised approach	4,383	4,317	4,304	4,457	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	10	10	9	11	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r050, c260, s002) + C 08.01 (r050, c
Credit valuation adjustment - CVA	1	2	2	3	C 02.00 (R640, c010)
Settlement risk	0	0	0	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	18	17	19	24	C 02.00 (R520, c010)
Of which the standardised approach	18	17	19	24	C 02.00 (R530, c010)
Of which IMA	0	0	0	0	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	507	507	480	480	C 02.00 (R590, c010)
Of which basic indicator approach	507	507	480	480	C 02.00 (R600, c010)
Of which standardised approach	0	0	0	0	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	0	0	0	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	4,919	4,853	4,814	4,974	

<sup>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>&</sup>lt;sup>2</sup> On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



# 2021 EU-wide Transparency Exercise P&L Biser Topco S.à r.l.

(min EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	128	171	39	79
Of which debt securities income	7	9	1	3
Of which loans and advances income	119	160	37	75
Interest expenses	13	17	5	10
(Of which deposits expenses)	4	5	1	2
(Of which debt securities issued expenses)	3	4	1	2
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	1	0	0
Net Fee and commission income	55	73	21	45
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	-2	-3	-8	-9
Gains or (-) losses on financial assets and liabilities held for trading, net	3	4	1	1
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	2	10	13
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	1	1	-1	-1
Net other operating income /(expenses)	11	14	3	7
TOTAL OPERATING INCOME, NET	184	246	60	126
(Administrative expenses)	117	160	36	72
(Cash contributions to resolution funds and deposit guarantee schemes)	7	7	7	8
(Depreciation)	17	23	4	8
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	1	2	0	0
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-10	-9	0	0
(Other provisions)	11	11	0	0
Of which pending legal issues and tax litigation <sup>1</sup>	0	5	0	0
Of which restructuring <sup>1</sup>	0	9	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	28	40	6	-5
(Financial assets at fair value through other comprehensive income)	1	0	0	0
(Financial assets at amortised cost)	27	40	6	-5
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	1	14	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	206	206	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	1	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-1	-5	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	218	202	7	44
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	214	198	6	41
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	214	198	6	41
Of which attributable to owners of the parent	214	198	6	41

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#### Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	20			As of 31	/12/2020			As of 31	03/2021			As of 30	06/2021		
		Fa	ir value hieran	chy		Fa	Fair value hierarchy			Fa	Fair value hierarchy			Fa	ir value hierar	chy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	1,757				2,120				2,567				2,764				IAS 1.54 (i)
Financial assets held for trading	8	0	8	0	8	0	8	0	7	0	7	0	8	2	6	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	57	10	0	46	62	10	0	52	66	12	0	55	21	14	0	7	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	1,942	1,828	108	6	1,840	1,744	96	0	1,630	1,542	87	0	1,452	1,364	87	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	5,014				4,955				5,087				5,314				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	211				190				196				198				
TOTAL ASSETS	8,988				9,175				9,553				9,757				IAS 1.9(a), IG 6

<sup>(1)</sup> Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min	EUR)	As of 30/09/2020							As of 31	L/12/2020					As of 31	/03/2021			As of 30/06/2021							
		Gross carry	ing amount		Accı	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying am	ount	Acc	umulated impair	ment	Gros	s carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	ent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets withou significant increase in credit risk sinc initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair	Debt securities	1,887	0	0	-1	0	0	1,790	0	0	-1	0	0	1,580	0	0	-1	0	0	1,392	0	0	0	0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	244	0	0	0	0	0	285	0	0	-1	0	0	356	0	0	-1	0	0	516	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	4,395	322	140	-21	-16	-49	4,139	477	151	-22	-26	-48	4,175	495	164	-21	-30	-51	4,310	410	156	-19	-26	-50	Annex V.Part 1.32, 44(a)

<sup>(1)</sup> This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

<sup>(</sup>P) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



#### **Breakdown of liabilities**

Biser Topco S.à r.l.

#### (mln EUR)

LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	8	7	7	6	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	7,917	8,121	8,492	8,660	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	52	50	47	45	IAS 37.10; IAS 1.54(I)
Tax liabilities	1	1	1	5	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	7	7	6	6	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	7,985	8,187	8,553	8,722	IAS 1.9(b);IG 6
TOTAL EQUITY	1,003	988	1,000	1,035	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	8,988	9,175	9,553	9,757	IAS 1.IG6

<sup>(1)</sup> Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



#### Breakdown of liabilities

Biser Topco S.à r.l.

#### (mln EUR)

			Carrying	amount		
Breakdown of financial liabilit	ies by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		8	7	7	6	IFRS 9.BA.7(a); CRR Annex II
Chart resilions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	201	201	149	149	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	85	87	92	70	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	39	52	66	53	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	250	251	246	232	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	27	14	19	18	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	239	209	268	297	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	168	155	216	249	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	1,238	1,341	1,529	1,433	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	957	1,057	1,166	1,117	ECB/2013/33 Annex 2.Part 2.9.1
	Households	5,736	5,875	6,012	6,176	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	4,408	4,582	5,532	5,754	Annex V.Part 1.42(f), 44(c)
Debt securities issued		93	90	91	218	Annex V.Part 1.37, Part 2.98
Of which: Subo	rdinated Debt securities issued	93	90	91	92	Annex V.Part 1.37
Other financial liabilities		74	67	103	85	Annex V.Part 1.38-41
TAL FINANCIAL LIABILITIES		7,924	8,129	8,499	8,666	



## 2021 EU-wide Transparency Exercise Market Risk

									Disci Topo														
	SA						М									IM							
			VaR (Memoran	demorandum item) STRESSE		VaR (Memorandum item) STRESSED VaR (Memorand		O VaR (Memorandum item)  INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		RATION RISK	FOR CTP			VaR (Memorandum item)		stressed Var (Memorandum item)		INCREM DEFAUI MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE F	RISKS CAPITA FOR CTP	L CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	
	As of 30/09/2020	As of 31/12/2020				As of 30	09/2020									As of 31/1	2/2020						
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0							
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0							
Equities	17	17	0	0	ŏ	0							0	0	0	0							
Of which: General risk	9	8	0	0	0	0							0	0	0	0							
Of which: Specific risk	9	8	0	0	0	0							0	0	0	0							
Foreign exchange risk Commodities risk	0	0	0	0	0	0							0	0	0	0							
Total	18	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	As of 31/03/2021	As of 30/06/2021				As of 31	03/2021									As of 30/0	6/2021						
Traded Debt Instruments	0	1	0	0	0	0							0	0	0	0							
Of which: General risk	0	1	0	0	0	0							0	0	0	0							
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0							
Equities	19	23	0	0	0	0							0	0	0	0							
Of which: General risk	10	11	0	0	0	0							0	0	0	0							
Of which: Specific risk Foreign exchange risk	10	11	0	0	0	0							0	0	0	0							
Foreign exchange risk Commodities risk	0	0	l ő	0	0	0							l ő	0	0	0							
Total	19	24	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OVI template.



## 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Biser Topco S.à r.l.

			Standardised Approach													
			As of 30,	09/2020			As of 31,	12/2020								
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions							
	(min EUR, %) Central governments or central banks	2,601 2,907 17 2,972 3,294 7														
ı	Regional governments or local authorities	2,501 2,917 17 2,972 3,294 7 96 93 13 79 78 10														
	Public sector entities															
	Multilateral Development Banks	20 20 0 20 20 0														
	International Organisations	66	47	0		63	44	0								
	Institutions	609	550	177		554	497	169								
	Corporates	2,511	1,845	1,708		2,529	1,845	1,715								
	of which: SME	491	400	320		506	403	322								
	Retail	2,647	2,163	1,554		2,642	2,120	1,523								
Consolidated data	of which: SME	544	379	217		551	374	214	1							
CONSONIGATED GATA	Secured by mortoages on immovable property	1,186 271	1,132 244	442 92		1,128 256	1,076 230	415 87								
	of which: SME Exposures in default	2/1 198	130	164		256	29U 147	183	-							
	Exposures in default  Items associated with particularly high risk	92	130	97	30	213	192	93	- 00							
	Items associated with particularly high risk Covered bonds	92	90	97		88	02	93								
	Claims on institutions and comprates with a ST credit assessment	0	0,	í		0	0	ń								
	Collective investments undertakings (CIU)	50	50	6		50	50	6								
	Equity	20 20 20 21 21 21														
	Other exposures	316	315	174		310	308	172	1							
	Standardised Total <sup>2</sup>	10,728	9,505	4,393	102	10,970	9,696	4,327	118							
	<u> </u>	(1) Original exposure, unlike Ex	posure value, is reported befo	re takino into account any effer		ors or credit risk mitigation techn	iques (e.g. substitution effect	st								

					Standardise	d Approach			
			As of 30/	09/2020			As of 31	/12/2020	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks	1,948	2,246	17		2,341	2,617	7	
	Regional governments or local authorities	58	55	11		41	40	8	
	Public sector entities	183	9	9		157	2	3	
	Multilateral Development Banks		0	0		0	U		
	International Organisations Institutions	44	11	2		45	17	2	
	Comparates	1,831	1,181	1,101		1,814	1,152	1,071	
	of which: SME	489	398	319		504	401	320	
	Potali	2,633	2,155	1,548		2,628	2,111	1,516	
	of which: SME	541	379	216		549	373		
SLOVENIA	Secured by mortgages on immovable property	1,175	1.121	435		1,112	1,061	403	
	of which: SMF	270	243	92		255	230	87	
	Exposures in default	183	119	149	54	198	131	168	56
	Items associated with particularly high risk	92	65	97		89	62	93	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	50	50	6		50	50	6	
	Equity	13	13	13		14	14	14	
	Other exposures	315	314	174		310	308	172	
	Standardised Total <sup>2</sup>				89				98

To Classia encourse, unlike finances value, is recorded below times into account on which class in condenses, unlike finances value, is recorded below times into account on which class in condenses value in the condenses value in

	Standardised Approach										
		As of 30	/09/2020			As of 31	/12/2020				
	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments as provisions <sup>2</sup>			
Control of consensation or could be control of the	66 0 22 20 0 115 22 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Si 22 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	0 0 0 31 27 27 0 0 0 0 0 0 0		465 0 22 12 105 400 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	56 0 22 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2 2 29 33 35 0 0 0 0 0 0 0 0				

Pacini accours, while Ecours value, is recorded before takins into account any effect due to coeff consentin factors or coeff risk militarion factoriscs (i.e., subditation effects).

Platal value advantaments and revolutions or country of coefficients include those for accordination concesses, additional valuations advantaments (Alinkia and other own funds reductions militario to the

		Standardised Approach										
			As of 30)	09/2020			As of 31	12/2020				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
Control development of control and fine D.C. No.  Released on controlled and anticolities Public action collisies Public actio	iessment	33 0 0 0 0 63 135 0 0 0 0 0 0 0	33 0 0 0 63 133 0 0 0 0 0 0	0 0 0 0 17 121 121 0 0 0 0 0	0	33 0 0 0 0 0 55 131 131 0 0 0 0 0 0 0 0	33 0 0 0 0 0 55 128 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 15 121 121 0 0 0 0 0 0 0 0				

		(2) Total value adjustments and exposures, but includes gener		steroarty excludes those for se	curistisation exposures, addition	al valuation adjustments (AVAs)	and other own funds reduct	ions related to the	
					Standardise	d Approach			
			As of 30/	09/2020			As of 31	/12/2020	
	(1778.4)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
GERMANY	Control operations for control and control operation of control operations operations of control operations op	0 26 26 26 26 26 26 26 26 26 26 26 26 26	222 24 0 0 0 55 55 80 0 0 0 0 0 0 0	0 0 0 0 15 77 70 0 0 0 0 0		0 24 12 0 0 39 100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22 24 9 9 0 0 33 99 9 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 12 2 90 0 0 0 0 0 0	·
	Standardised Total <sup>2</sup>				1				1

The Control amounts a color Econome value. It reported before taken into account any offer the first confit converses follows are noted and religiates between time, a confit and religiates between time, a confit and religiates to the confit converses of the confit converses of the confit confit confit and offer con final and other con final and



# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Biser Topco S.à r.i.

	biser Topico S.a.r.i.								
					Standardise	d Approach			
			As of 30)	09/2020			As of 31	/12/2020	
	(min-File %A)	Original Exposure <sup>1</sup>	Exposure Value <sup>t</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
SPAIN	Country of the Countr	71 5 0 0 25 47 47 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	71 5 0 0 22 25 46 46 0 0 0 0 0 0 0	0 0 0 13 14 46 0 0 0 0 0 0	0	67 6 1 0 0 38 55 0 0 0 0 0 0 0 0	70 6 0 0 33 33 33 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 18 18 53 53 0 0 0 0 0 0	0
		(1) Original exposure, unlike Ex	sposure value, is reported befo	e taking into account any effer	t due to credit conversion facto	rs or credit risk mitigation techn	riques (e.g., substitution effec	tsl	

		Standardised Approach								
			As of 30,	09/2020			As of 31,	12/2020		
	(mh EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
UNITED STATES SE	Control severements or central basis,  Control severements or central basis,  Basis of comments or color administration  Control of the control of the control of the color of	9 0 0 10 127 0 0 0 0 0 0 0 0 0	9 0 0 0 10 128 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 3 102 0 0 0 0 0 0 0 0 0	0	12 0 0 0 10 111 11 0 0 0 0 0 0 0 0 0 0 0	12 0 0 0 10 110 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 3 3 5 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	o	

					Standardise	ed Approach			
			As of 30)	09/2020			As of 31	12/2020	
	(min File %A)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
AUSTRIA	Central severements or central sales positional overements or food arthrottes positional severements or food arthrottes shall since of everement thanks the sales of everement thanks Comprehence Comprehence of which 196 Relay Secured by no consistence or immorphism reserving of which 196 Relay Secured by no consistence or immorphism reserving of which 196 Relay severements of the sales of the sales of which 196 Relay severements of the sales (Course do board Callates on betterfoliations and consistence with a \$1" coefficience Callates on betterfoliations and consistence with a \$1" coefficience (Callates on betterfoliations and consistence (CEI) (Cellates on betterfoliations (CEI) (Cellates on betterfoliations (CEI) (Cellates on betterfoliations (CEI) (Cellates on betterfoliations (CEI) (Cellates on betterfoliations)	42 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	51 0 0 0 53 19 0 0 0 0 0 0	0 0 0 25 9 0 1 1 0 0 0 0	0	41 0 0 53 32 22 1 1 0 0 0 0	90 0 0 0 9 9 9 1 1 0 0 0 0 0 0 0	0 0 0 24 13 13 0 0 0 0 0	٥
	Standardised Total <sup>2</sup>								

		exposures, but includes general credit risk adjustments.										
					Standardise	d Approach						
			As of 30/	09/2020			As of 31	/12/2020				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
UNITED KINGDOM	Control of possesses of control of the Control of Contr	0 0 0 27 29 0 0 0 0 0 0	0 0 0 0 0 27 33 0 0 0 0 0	0 0 0 0 5 34 0 0 0 0 0	·	0 0 0 0 22 39 0 0 0 0 0 0 0 0 0 0	22 23 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 6 5 24 0 0 0 0 0	·			
	Standardised Total <sup>2</sup>				0				0			

Opinional encourse, unified Encourse value, is recorated before taking into account any effect due to confit convenient factors or credit risk missiation techniques (a.o., abetitation effects).

Total value administrateds and crevisions our country of countermarky excludes those for securitisation excourse additional valuation administration factor own funds reductions related to the

		exposures, but includes general credit risk adjustments.									
					Standardise	d Approach					
			As of 30/	09/2020			As of 31,	/12/2020			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
ITALY	Control incommends to control have No.	54 0 0 0 0 31 37 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	57 0 0 0 31 31 1 1 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 12 55 6 0 1 1 0 0 0 0		38 0 0 0 0 24 24 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	41 0 0 0 0 0 24 52 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	122 555 000 000 000 000 000 000 000			
	Standardised Total <sup>2</sup>				4				5		

\*\*\*Obtained encourse, writte Encourse value, is recorded before takine into account any effect due to credit consent factors or credit risk inflication telectricases (a.e., substitution effects).

\*\*Total value and extrements and creations one country of countermarky encludes those for eccuritation encourses, additional valuation adjustments (ANA) and other own funds reductions evident to the exposures, the includes over control that adjustments (ANA) and other own funds reductions evident to the exposures, the includes over control that adjustments (ANA) and other own funds reductions evident to the exposures, the includes over control that adjustments (ANA) and other own funds reductions evident to the exposure of the exposure of control that adjustments (ANA) and other own funds reductions evident to the exposure of the exposure of control that adjustments (ANA) and other own funds reductions evident to the exposure of the ex

Control experiments or control basis.  Residual to exercise to control basis.  Residual to exercise to control basis.  Public souther expenditure to that it is a control to the control t				Standardised Approach								
Central anyeamments or central banks.  Residual anyeamments or forcal arbanitiss.  Franklister of two desirations of the state of the s			As of 30/	09/2020			As of 31)	12/2020				
Central anyeamments or central banks.  Residual anyeamments or forcal arbanitiss.  Franklister of two desirations of the state of the s	Original Exp	:posure¹	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
Encourage in default Rome associated with particularly high risk Claims of institutions and connectes with a ST credit assessm Collection institutions and connectes with a ST credit assessm Collection institutions and connectes with a ST credit assessm Collection in constitution of credit institution of CRID Enables Conference in CRID in CR	nest	0 0 0 0 22 31 0 0 0 0 8 0	0 0 0 22 30 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 4 32 2 0 0 0 0 0 11 11 0 0 0 0 0 0 0 0 0 0	1	0 0 0 0 2 49 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 2 49 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 54 0 0 0 0 0 0 0 0 0 0 0 0 0				



## 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Biser Topco S.à r.l.

		Standardised Approach										
			As of 31/	03/2021			As of 30/	06/2021				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
	(min EUR, %) Central governments or central banks	3,316	3,631	7		3.421	3,733	7				
	Regional governments or local authorities	100	87	12		97	85	12				
•	Public sector entities	204	45	4		190	34	3				
t e	Multilateral Development Banks	20	20	0		20	20	0				
7	International Organisations	53	34	0		52	33	0				
1	Institutions	547	490	167		592	534	185				
C	Corporates	2,529	1,836	1,718		2,808	2,057	1,920				
	of which: SME	432	344	277		473	385	311				
F	Retail	2,683	1,989	1,432		2,770	1,965	1,412				
onsolidated data	of which: SME	567	335	191		582	343	196				
orisondated data	Secured by mortgages on immovable property	1,188	1,124	431		1,228	1,166	451				
	of which: SME	306	272	103	57	301	266	100	5			
	Exposures in default	238 81	165	214	5/	180 98	112	141	5:			
	Items associated with particularly high risk	81	55 89	83		98	62 86	92				
	Covered bonds Taims on institutions and comprates with a ST credit assessment	89	89	9		86	86	9				
	Collective investments undertakings (CIU)	50	50	6		90	50					
	Collective investments undertakings (CLU)	38	38	62		38	38	62				
	Other exposures	308	306	169		320	318	168				
	Standardised Total <sup>2</sup>	11,442	9,958	4,313	117	11,950	10,293	4,469	10-			

					Standardise	d Approach			
			As of 31	03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks Regional governments or local authorities	2,690 63	2,962 50	7 10		2,828 62	3,093 50	7 10	
	Public sector entities Multilateral Development Banks	148 0	4	2 0		140 0	4 0	2 0	
	International Organisations Indibutions	0	0 15	0		0 45	0 12	0 3	
	Corporates of which: SME	1,723 431	1,048	980 276		1,789 472	1,076 385	1,002 310	
	of which: SME Retail of which: SME	2,669 564	1,981	1,426		2,755 579	1,956 342	1,406	
SLOVENIA	Secured by mortgages on immovable property	1,174 306	1,111 272	422		1,211 300	342 1,151 266	439	
	of which: SME Exposures in default	223	152	196	55	170	105	134	49
	Items associated with particularly high risk Covered bonds	81 0	55 0	83 0		98 0	62 0	92 0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 50	0 50	0		0 50	0 50	0	
	Equity Other exposures	30 308	30 306	55 168		31 320	31 317	55 168	
	Standardised Total <sup>2</sup>				102				89

		exposures, but includes gene	ral credit risk adjustments.						
					Standardisc	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure <sup>s</sup>	Exposure Value <sup>t</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
FRANCE	Contral overments or central basis  Actional overments or local authorities  Rediffication of local authorities  Rediffication Development Earlie  Bankholses  Contral overlopment Earlie  Bankholses  Contral overlopment Earlie  Bankholses  Contral overlopment  Bankholses  Contral overlopment  Bankholses  Contral overlopment  Contral overlopment	460 0 22 32 32 0 114 400 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	56 0 21 0 0 92 39 0 0 0 0 0 0 0	0 0 2 2 0 0 33 35 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0	·	45 0 0 27 27 0 0 143 72 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	60 0 0 0 0 0 0 121 71 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 0 43 65 50 0 0 0 0 0 0 0 0 0	
	Standardised Total <sup>2</sup>				0				

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments a provisions <sup>2</sup>
	(min EUR., %)								
	Central governments or central banks Regional governments or local authorities	32	32			32	32	0	
	Public sector entities	0				0	0	0	
	Multilateral Development Banks	0				0	0	0	
	International Organisations	ō	ō	0		ō	ō	ō	
	Institutions	35	35	12		36	36	12	
	Corporates	148	146	137		193	191	171	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
NETHERLANDS	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	0	0			0	0	0	
	Items associated with particularly high risk	0			0			0	
	Covered bonds	11	11	1		11	11	1	
	Claims on institutions and corporates with a ST credit assessment	0		i				n n	
	Collective investments undertakings (CIU)	ō	ō	0		ō	ō	ō	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Character of Table 2				2				

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conscion factors or credit risk militarios techniques (e.g., substitution effects).

7 Total value affects and emplained and empla

		(2) Total value adjustments an exposures, but includes gener		unterparty excludes those for s	ecuristisation exposures, additio	nal valuation adjustments (AVA	s) and other own funds reduc	tions related to the	
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>t</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
GERMANY	Control occurrements for central basis (Mov. 8).  Reducted occurrements of local authorities  Publics sector entities  Publics sector entities  Publics sector entities  Institutions  Control of the selections  Institutions  Control of the selections  Institutions  Control of the selections  Institutions  Inst	0 22 12 0 5 5 118 0 0 0 0 0 0 0	22 23 3 0 0 35 117 0 0 0 0 0 0 0	0 0 0 11 107 0 0 0 0 0 0 0	0	0 211 2 0 35 141 0 0 0 0 0 0 0 0	22 21 9 0 0 35 140 0 0 0 0 0 0	0 0 0 0 111 129 0 0 0 0 0 0	
	Standardised Total <sup>2</sup>		,		1				1

(1) Original exposure, unline Enganes value, in reported buffer tablesy this account any effect due to credit convention factors or credit risk indigation sub-inspect (e.g., substitution effects).
(2) Table value adjustments and provisions per covery of constrainparty excludes those for accuratioation opposures, additional valuation adjustments (skills) and other own funds reductions related to the opposures, that forcing arms of code its adjustments (skills) and other own funds reductions related to the opposures, that forcing arms of code its adjustments (skills) and other own funds reductions related to the opposure, but forcing out code its adjustments (skills) and other own funds reductions related to the opposure, but forcing out of code its adjustments.



UNITED KINGDOM

# 2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Biser Topco S.à r.J.

	Biser Topco S.à r.l.								
					Standardise	ed Approach			
			As of 31	03/2021			As of 30	/06/2021	
	(min EUR, %))	Original Exposure <sup>t</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>t</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
SPAIN	Central overments or central sales's solicional overments or local arthrottes solicional communication solicional communication solicional communication solicional communication solicional communication solicional del solicional solicional del solicional solicional del solici	82 5 1 1 45 57 0 0 0 0 0 0 0	84 5 0 0 44 45 5 0 0 0 0 0	0 0 0 22 22 55 0 0 0 0 0	0	92 5 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	93 5 0 0 99 49 0 0 0 0 0 0	0 0 0 30 49 0 0 0 0 0	2
	Standardised Total <sup>2</sup>				2				2
					ect due to credit conversion fac				
					ecuristisation exposures, additio				

					Standardis	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED STATES	Control incomments or control basis  Associated occurrents of rock authorities  Adultional comments or fixed authorities  Adultional comments or fixed authorities  Berthaltons  Control  Grant Control	17 0 0 0 0 0 3 112 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	17 0 0 0 0 3 111 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1 1 96 0 0 0 1 1 0 0 0 0 7 7	0	17 0 0 0 4 148 0 0 0 1 1 0 0 0 0 7 7	11 12 12 12 12 12 12 12 12 12 12 12 12 1	0 0 0 0 1 1 132 0 0 0 0 0	
	Standardised Total <sup>2</sup>	Ü	,		1	Ü	·	,	1

(1) Original exposure, untiles Exposure value, is reported before taking into account any effect due to creat convenion features create risk militagetion techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for accordination separate, additional valuational valuations. (Alka) and other own funds inductions related to the

		exposures, but includes gener	a Cross list account listed.		december 15 or				
					Standardise	a Approacn			
			As of 31	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
AUSTRIA	Control occurrences or control basishas  Assistant occurrences or food an absolute  Marchitest of the control occurrences  Marchitest occurrences  Marchi	41 0 0 64 22 0 0 0 0 0 0 0	48 0 0 0 0 63 22 22 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 28 13 1 0 0 0 0 0 0	0	40 0 0 75 57 0 1 0 0 0 0 0 0	45 0 0 0 75 43 43 1 1 0 0 0 0 0 0	0 0 0 34 29 0 1 1 0 0 0 0	0
	Standardised Total <sup>2</sup>				0				1

	posumes, but includes connect anoth risk advanments.  Standardised Approach												
				Standardisc	d Approach								
		As of 31,	03/2021			As of 30/	06/2021						
	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>					
(min EUR. %)													
ments or central banks ments or local authorities	0	0	0		0	0	0						
tities elooment Banks	0	0	0		0								
panisations	0	0	0		ő	o o	0						
	21	21	6		30	30	8						
	83	82	80		96	95	95						
	0	0	0		0		0						
	0	0	0		ő	o o	0						
pages on immovable property	0	0	0		0	0	0						
	0	0	0		0	0	0						
oult with particularly high risk	0	0	0	U	0		0						
with particularly ingil risk	5	5	1		5	5	1						
tions and corporates with a ST credit assessment	0	0	0		0	0	0						
ments undertakinos (CIU)	0	0	0		0	0	0						
	0	0	0		0	0	0						
tal <sup>2</sup>				0									

O)

(D dejaid appears, unitile Exposure value, is reported before taking into account any effect due to credit convenien factors or credit risk miligation techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for excursioastion exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		<ul><li>(2) Total value adjustments an exposures, but includes gener</li></ul>		unterparty excludes tricke for s	ecuniosacon exposures, acono	nai valuation adjustments (AVA	and other own runds reduc	oons related to the	
					Standardise	d Approach			
			As of 31	/03/2021			As of 30	/06/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	43 0	46 0	0		39 0	42 0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0			0	0	0	
	Institutions	27	27	12		24	24	12	
	Corporates	57	53	56		66	61	68	
	of which: SME	1	1	0		1	1	0	
	Retail of which: SME	1	1	1		1	1	1 0	
ITALY	Secured by mortgages on immovable property	1	1			1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk Covered bonds	0	0			0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	1				0	
	Collective investments undertakings (CIU)	ő	0	0		ő	o o	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0		0		0			
	Standardised Total <sup>2</sup>				1 4				

	exposures, but includes gene			Standardise	d Approach			
		As of 31,	03/2021			As of 30	/06/2021	
finis FIR %).	Original Exposure <sup>s</sup>	Exposure Value <sup>s</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Control (communities or control behavior)  Audio control communities or control behavior  Audio control control control  Audio control control  Audio control control  Audio control  Audi	0 0 0 0 0 2 2 2 5 5 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 121 55 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 6 87 0 0 0 0 0 0 0	
	(1) Original exposure, unlike E	oposure value, is reported bef	ore taking into account any eff	ect due to credit conversion fact	tors or credit risk mitigation ted	nniques (e.g. substitution effer	ts).	



Credit Risk - IRB Approach

							IRB App	proach					
				As of 30/	09/2020					As of 31/	12/2020		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original Exposure <sup>1</sup>		Exposure			Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				0						0		

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31,	/03/2021					As of 30	/06/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure			Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				0						0		

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												06 halana d	neet exposures	
												Оп-рагансе si	ieet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				neid for trading	through profit or loss	comprehensive income	amortised cost							
[ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [		14 11	14 11	0	0	14 11	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [	Austria	16 0	16 0	0	0	16 0	0	0	0	0	0	0	0	
[10Y - more Total		0	0 41	0	0	0 41	0	0	0	0	0	0	0	0
[ 0 - 3M [   3M - 1Y		0 4	0	0	0	0 4	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Belgium	15 21 18	15 21	0	0	15 21	0	0	0	0	0	0	0	
[3Y - 5Y [   5Y - 10Y     10Y - more		2	2 0	0	0	2 0	0	0	0	0	0	0	0	
Total   0 - 3M     3M - 1Y		61	61 0	0	0	61 0	0	0	0	0	0	0	0	0
[ 1Y - 2Y [		5	5	0	0	5	0	0	0	0	0	0	0	
121 - 31     137 - 57     157 - 107     107 - more   Total	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	
Total		5	5	0	0	5	0	0	0	0	0	0	0	0
「0-3M「 「3M-1Y「 「1Y-2Y「														
[ 2Y - 3Y [   13Y - 5Y     15Y - 10Y	Cyprus													
f 10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0 29 37	0 29 37	0	0	0 29 37	0	0	0	0	0	0	0	
1 2Y - 3Y I 13Y - 5Y I	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0 0	0 0 66	0	0	0 0 66	0	0	0	0	0	0	0	0
[ 0 - 3M [   3M - 1Y [		00	00	Ü	,	00							,	Ĭ
「 1Y - 2Y 「 「 2Y - 3Y 「 「 3Y - 5Y 「	Denmark													
[5Y - 10Y   [10Y - more Total														
Total [ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [	Estonia													
[3Y - 5Y [  5Y - 10Y	Estonia													
f 10Y - more Total	1													



General governments exposures by country of the counterparty

							Biser Topco S.à r.l.							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Finland	0 0 4 10 0 0 0	0 0 4 10 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 4 10 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Total   Tota	France	0 0 155 17 12 3 0	0 0 0 35 17 12 3 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 35 17 12 3 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[ 0 - 3M   [ 3M - 1Y	Germany	1 3 6 1 2 10 0	1 3 6 1 2 10 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	1 3 6 1 2 10 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
Total  [ 0 - 3M [	Croatia													
[ 0 - 3M [	Greece													
10Y - more	Hungary	0 0 0 0 14 0	0 0 0 0 14 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 14 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Ireland	0 0 33 23 0 0	0 0 33 23 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 33 23 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Italy	0 12 10 9 6 0	0 12 10 9 6 0	0 0 0 0 0	0 0 0 0 0	0 6 3 5 3 0 0	0 6 7 4 3 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0
Total	Latvia	18 0 0 0 0 2 0 0	18 0 0 0 2 2 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	18 0 0 0 2 2 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0



General governments exposures by country of the counterparty

							Biser Topco S.à r.l.							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derived financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Lithuania	0 10 11 0 5 4 0	0 10 11 0 5 4 0	0 0 0 0	0 0 0 0 0	0 10 11 0 5 4 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0 0	0
Total	Luxembourg	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[ 0 - 3M   [ 3M - 1Y	Maita													
Total  [ 0 - 3M [	Netherlands	0 3 0 11 15 3 0	0 3 0 11 15 3 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 3 0 11 15 3 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0
[ 0 - 3M [	Poland	14 25 7 8 9 0	14 25 7 8 9 0	0 0 0 0 0 0 0	0 0 0 0 0	14 25 7 8 9 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0	0
110Y - more	Portugal	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 3 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 3 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Romania	3	,		Ü	,		,		,		, and the second	j	
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Slovakia	0 0 0 54 7 0	0 0 0 54 7 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 54 7 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0
10 - 3M     13M - 1Y     13M - 1Y       11Y - 2Y       12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more   Total	Slovenia	119 110 320 12 117 100 45	120 110 320 12 117 100 45	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	107 93 74 9 110 75 3	13 17 246 2 7 25 42	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 12	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 7 2 0 2 0 1	0 0 0 0 0 0	25



General governments exposures by country of the counterparty

							Biser Topco S.à r.l.							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Spain	0 29 25 7 13 0	0 29 25 7 13 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 29 25 7 11 0 0	0 0 0 0 2 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	9
[ 0 - 3M [	Sweden		73	,		,,	-	,	,	Ţ		J	·	,
[ 0 - 3M [	United Kingdom													
[ 0 - 3M [	Iceland													
[ 0 - 3M [	Liechtenstein													
13Y - 10Y     110Y - more	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Canada	0 0 0 0 0 9	0 0 0 0 9 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 9	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	2
[ 0 - 3M [	Hong Kong													



General governments exposures by country of the counterparty

							Biser Topco S.à r.l.							
							As of 31/12/2020							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Japan													
[ 0 - 3M [	u.s.	0 12 0 0 0 0	0 12 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 8 0 0 0	0 4 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0	0
[ 0 - 3M [	China													
10 - 3M	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA													
[ 0 - 3M [	Other Central and eastern Europe countries non EEA													
[ 0 - 3M [	Middle East													
10 - 3M	Latin America and the Caribbean													



General governments exposures by country of the counterparty

							Biser Topco S.à r.l.							
							As of 31/12/2020	)						
						Dire	t exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balan	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	eet exposures	
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Africa													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Others	0 1 0 2 0 0	0 1 0 2 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 1 0 2 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

Regions:
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



General governments exposures by country of the counterparty

							Biser Topco S.à r.l.							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance si	1eet				Deriva	tives		Off balar	ice sheet	
												066 halanaa al	neet exposures	
												Off-balance si	ieet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				field for trading	through profit or loss	comprehensive income	amortised cost							
[ 0 - 3M [ [ 3M - 1Y [		0 7	0 7	0	0	0 7	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [		6 19	6 19	0	0	6 19	0	0	0	0	0	0	0	
[3Y - 5Y [	Austria	8	8	0	0	8	0	0	0	0	0	0	0	
[5Y - 10Y [ [10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total [ 0 - 3M [ [ 3M - 1Y [		40	40	0	0	40	0	0	0	0	0	0	0	0
1 1Y - 2Y   1 2Y - 3Y   [ 3Y - 5Y	Belgium	7 21	7 21	0	0	7 21	0	0	0	0	0	0	0	
[5Y - 10Y [	beigium	18 2	18 2	0	0	18 2	0	0	0	0	0	0	0	
[10Y - more Total [ 0 - 3M [		60 0	60 0	<b>0</b>	<b>0</b>	60 0	<b>0</b>	<b>0</b>	0	<b>0</b>	0 0 0	0 0	0	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y		5	5 0	0	0	5 0	0	0	0	0	0	0	0	
[ 2Y - 2Y	Bulgaria	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		0 5	0 5	0	0	0 5	0 <b>0</b>	0 <b>0</b>	0	0	0	0	0	0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [	Cyprus													
Total														
[ 0 - 3M [ [ 3M - 1Y [		0 35	0 35	0	0	0 35	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Czech Republic	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [ [10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total [ 0 - 3M [		35	35	0	0	35	0	Ō	Ô	Ō	0	Ō	Ō	0
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [														
[3Y - 5Y [	Denmark													
[10Y - more Total [ 0 - 3M [														
[ 3M - 1Y [ [ 1Y - 2Y [														
1 2Y - 3Y I 13Y - 5Y I	Estonia													



General governments exposures by country of the counterparty

							Biser Topco S.à r.l.							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance si	1eet				Deriva	tives		Off bala	nce sheet	
	(min Eok)													
												Off-balance s	heet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			-
														Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											exposure amount
,	,,	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets		of which: Financial assets at	of which: Financial assets at					1101111121	Tiovisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
7 M E - 0 T		0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [		0 4	0 4	0	0	0 4	0	0	0	0	0	0	0	
1 2Y - 3Y I 13Y - 5Y I 15Y - 10Y I	Finland	10 0 0	10 0 0	0	0	10 0 0	0	0	0	0	0	0	0	
[10Y - more		0 14	0 14	0	0	0	0	0	0	0	0	0 0	0	0
[ 0 - 3M [		0 27	0 27	0	0	0 27	0	0	0	0	0	0	0	
1 1Y - 2Y I 1 2Y - 3Y I 13Y - 5Y I	France	29 0	29 0	0	0	29 0	0	0	0	0	0	0	0	
		3 0	3 0	0	0	3 0	0	0	0	0	0	0	0	
Total [ 0 - 3M [ [ 3M - 1Y [		67 2 2	67 2 2	0	0	67 2 2	0	0	0	0	0	0	0	0
[ 1Y - 2Y [	Germany	5 1	5	0	0	5	0	0	0	0	0	0	0	
[5Y - 10Y [	Germany	1 10	1 10	0	0	1 10	0	0	0	0	0	0	0	
[10Y - more Total		21	21	0	0	21	0	0	0	0	0	0	0	0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y ]	Croatia													
Total														
[ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [	Greece													
100 - more   100 - more   100 - more   100 - 3M		0 0	0	0	0	0 0	0 0	0	0	0	0	0	0	
[ 1Y - 2Y [	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y   [5Y - 10Y		25 0 0	25 0 0	0	0	14 0 0	11 0 0	0	0	0	0	0	0	
Total		25 0	25 0	0	0	14	11 0	0	<b>0</b>	0	<b>0</b>	0	0	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y		28 26	28 26	0	0	28 26	0	0	0	0	0	0	0	
[3Y - 5Y ] [5Y - 10Y ]	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [ [3M - 1Y]		0 54	0 54	0	0	0 54	0 0	0	0	0	0	0	0	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y		0 8 16	0 8 16	0	0	6	0 2 10	0	0	0	0	0	0	
[ 1Y - 2Y [	Italy	3 11	3 11	0	0	2 3	1 8	0	0	0	0	0	0	
[5Y - 10Y [ [10Y - more Total		0 0 39	0 0 38	0	0 0	0 0 17	0 0 21	0	0	0	0	0	0 0	0
[ 0 - 3M [		0 0	0 0	0 0	0	0 0	0 0	0 0	0	0 0	0 0	0	0	
[ 1Y - 2Y [	Latvia	0	0	0	0	0 0	0	0 0	0	0	0	0	0	
[5Y - 10Y [		2 0	0 0	0	0	2 0	0	0	0	0	0	0	0	
f 10Y - more Total	1	2	2	ŏ	0	2	ŏ	0	ů	Ö	0	o o	0	0



General governments exposures by country of the counterparty

							Biser Topco S.à r.l.							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Deriva	tives		Off balar	ıce sheet	
	(MIN EUR)													-
												Off-balance sl	neet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			-
														Risk weighted
		Total grace carning amount of you	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)											
			positions)		of which: Financial accets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value	fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [	Lithuania	11 1	11 1	0	0	11 1	0	0	0	0	0	0	0	
[ 2Y - 3Y [		4 0	4 0	0	0	4 0	0	0	0	0	0	0	0	
Total		<b>20</b> 0	<b>20</b>	0	<b>0</b>	<b>20</b> 0	0	<b>0</b>	0	<b>0</b>	0	0	0	0
[ 0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	
	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M   [ 3M - 1Y														
[ 1Y - 2Y [	Malta													
[5Y - 10Y [ [10Y - more														
Total   0 - 3M     3M - 1Y		3 0	3 0	0	0	3 0	0	0	0	0	0	0	0	
[1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y	Netherlands	2 9	2 9	0	0	2 9	0	0	0	0	0	0	0	
[3Y - 5Y   [5Y - 10Y	Nedicional	15 3	15 3	0	0	15 3	0	0	0	0	0	0	0	
[10Y - more Total [ 0 - 3M [		32 0	32 0	0	<b>0</b>	32 0	<b>0</b>	<b>0</b>	0	<b>0</b>	0	0	0	0
[ 3M - 1V [		31 8	31 8	0	0	31 8	0	0	0	0	0	0	0	
[ 1Y - 2Y [	Poland	4	4	0	0	4	0	0	0	0	0	0	0	
107 - more   107 - more   107 - more   107 - more   108		0 48	0 48	0	0	0 48	0	0	0	0	0	0	0	0
[ 0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [ [ 3Y - 5Y [	Portugal	0 3	0 3	0	0	0 3	0	0	0	0	0	0	0	
[5Y - 10Y     [10Y - more   Total		0	0	0	0	0	0 0 0	0	ő	ő	0	0	0	
Total   0 - 3M     2M - 1V		3	3	0	0	3	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y]	Romania													
[3Y - 5Y [	Komania													
Total		0	0	0	0	0	0	^			^		_	
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0 5	0 5	0	0	0 5	0	0	0	0	0	0	0	
[ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Slovakia	49 7	49 7	0	0	49 7	0	0	0	0	0	0	0	
[5Y - 10Y [   [10Y - more   Total		0 0 <b>61</b>	0 0 <b>61</b>	0	0	0 0 <b>61</b>	0 0	0	0	0	0	0 0	0	0
[ 0 - 3M [		4 148 147	4 148 147	0	0	0 104	4	0 0	0 0	0	0	2 19	0	ŭ
[ 2Y - 3Y [	Slovenia	22	22	0	0	18 19	44 128 3	0	0	0	0	0	0	
[3Y - 5Y   [5Y - 10Y		99 98 24	98 98 24	0	0	97 68 4	2 30 20	0	0	0	0	0	0	
f10Y - more Total	1	24 541	540	0	0	310	20 230	0	0	ő	0	22	0	18



General governments exposures by country of the counterparty

							Biser Topco S.à r.l.							
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ıce sheet	
	(											Off-balance sh	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Spain	15 24 7 2 11 39 0	15 24 7 2 11 38 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	15 24 7 2 9 0	0 0 0 2 2 38 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	9
[ 0 - 3M [	Sweden	90	31	, and the second		37	-10	, and the second		,		Ţ	Ţ.	
[ 0 - 3M [	United Kingdom													
[ 0 - 3M [	Iceland													
[ 0 - 3M [	Liechtenstein													
13Y - MOTE   130Y - MOTE   130Y - MOTE   100 - 3M	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M   [ 3M - 1Y	Canada	0 0 0 5 3 0 0	0 0 5 3 0	0 0 0 0 0	0 0 0 0 0 0	0 0 5 3 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	2
[ 0 - 3M [	Hong Kong													



General governments exposures by country of the counterparty

							Biser Topco S.à r.l.							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[ 0 - 3M [	Japan													
[ 0 - 3M [	u.s.	8 4 0 4 0 0 0 0 0 17	8 4 0 4 0 0 0 0	0 0 0 0 0	0 0 0 0 0	8 0 0 4 0 0 0 0	0 4 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[ 0 - 3M [	China													
10 - 3M	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA													
[ 0 - 3M [	Other Central and eastern Europe countries non EEA													
[ 0 - 3M [	Middle East													
10 - 3M	Latin America and the Caribbean													



#### General governments exposures by country of the counterparty

							Biser Topco S.à r.l.							
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[ 0 - 3M [	Africa													
[ 0 - 3M	Others	0 0 0 2 0 0	0 0 0 2 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 2 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	

Notes and definitions
Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

#### Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



Performing and non-performing exposures

					As of 30/09/202	0							As of 31/12/202	:0			
		Gr	oss carrying amo	unt			ed impairment, accumulated fair value due to credit risk and s	Collaterals and financial guarantees		Gross o	carrying amou	unt		Accumulat changes in provisions <sup>4</sup>	ed impairment, a fair value due to	ccumulated credit risk and	Collaterals and financial guarantees
		Of which performing but past due >30	Of w	hich non-perforn	ning <sup>1</sup>	On performing	On non-performing exposures	received on non- performing		Of which performing but past due >30	Of wi	hich non-perforr	ming <sup>1</sup>	On performing	On non-perform	ming exposures <sup>3</sup>	received on non- performing
		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>	Of which Stag	exposures e		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>		Of which Stage	exposures
(min EUR)  Cash balances at central banks and other demand deposits	1,607	0	0	ueraurteu	0				1,969	0	0	uerauiteu	, ,			,	
Debt securities (including at amortised cost and fair value)	2,131	11	0	0	0	,			2,075	0	0	0		1	0	0	٥
Central banks	0	0	0	0	0		0	0 0	0	0	0	0			0	0	0
General governments	1,163	0	0	0	0			0 0	1,140	0	0	0	0	0	0	0	0
Credit institutions	567	11	0	0	0	(	0	0 0	564	0	0	0	0	0	0	0	0
Other financial corporations	171	0	0	0	0	(	0	0 0	178	0	0	0	0	0	0	0	0
Non-financial corporations	232	0	0	0	0	1	. 0	0 0	193	0	0	0	0	1	0	0	0
Loans and advances(including at amortised cost and fair value)	4,904	19	188	188	140	37	54 4	9 101	4,818	26	203	203	150	48	58	48	95
Central banks	0	0	0	0	0		0	0 0	0	0	0	0	0	0	0	0	0
General governments	214	0	0	0	0	1	. 0	0 0	190	0	0	0	0	1	0	0	0
Credit institutions	44	0	0	0	0	(	0	0 0	43	0	0	0	0	0	0	0	0
01 5 11 11	467								174				] .				
Other financial corporations	167	0	9	9	9	]	1 1	. 0	174	0	8	8	1 8	4	1	1	0
Non-financial corporations	1,913	11	117	117	69	26	32	6 71	1,880	5	107	107		33	31	20	61
Not include corporations	1,913	- 11	117	117	03	20	1 1	Ĭ '1	1,000	]	107	107	33		31	20	01
of which: small and medium-sized enterprises at amortised cost	847	2	49	49	49	10	14 1	4 26	830	5	36	36	36	13	9	9	18
of which: Loans collateralised by commercial immovable property at amortised cost	904	10	35	35	35	10	9	9 26	868	0	25	25	25	14	8	8	17
amorasea cost																	
Households	2,566	7	62	62	62	7	22 2	2 30	2,533	21	87	87	86	9	27	27	34
of which: Loans collateralised by residential immovable property at amortised cost	1,046	1	27	27	27	1	4	4 24	1,050	3	31	31	31	2	5	5	26
of which: Credit for consumption at amortised cost	684	3	15	15	15	3	7	7 4	664	5	18	18	18	4	8	8	5
DEBT INSTRUMENTS other than HFT	8,642	30	188	188	140	39	54 4	9 101	8,862	26	203	203	150	49	58	48	95
OFF-BALANCE SHEET EXPOSURES	1,704		17	17	17	6	3	3 3	1,741		22	22	21	7	3	3	5
	,								,					I			

<sup>17</sup> For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost or an exposure of the collective allowances for frauncial seasity, individually and collective eliminated instruments at a mission collective frauncial seasity. The collective eliminate instruments are discussed with a positive sign if they are decreasing seaset. Following this sign convention, information is disclosed with in sign convention, and a carefully destruction, as explicited instruments are discretized instruments and accumulated impairments and acc



Performing and non-performing exposures

					As of 31/03/202	1								As of 30/06/202	1			
		Gre	oss carrying amo	unt		Accumulat changes ir provisions	ed impairment, accu I fair value due to cre	umulated edit risk and	Collaterals and financial		Gro	oss carrying amou	int <sup>5</sup>		Accumulat changes in provisions	ed impairment, a fair value due to	accumulated o credit risk and	Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perforr	ning¹	On performing	On non-performin	g exposures <sup>3</sup>	guarantees received on non- performing		Of which performing but past due >30	Of w	hich non-perfor	rming <sup>1</sup>	On performing	On non-perfor	ming exposures <sup>3</sup>	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>	0	f which Stage	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures <sup>2</sup>		Of which Stage	exposures
(min EUR)  Cash balances at central banks and other demand deposits	2,416	0	0	0	0		0	0	0	2,60	0 0	0	(	0 0	0		0	
Debt securities (including at amortised cost and fair value)	1,936		0	0	0	1		0	0	1,90		0		0 0	1		0	
Central banks	0		0	0	0	١ ,		0	0	,	0 0	0		0 0			0	
General governments	1,027	0	0	0	0		0	0	0	93	7 0	0		0 0	(		0	
Credit institutions	547	0	0	0	0		0	0	0	57	7 0	0		0 0	(		0	
Other financial corporations	177	0	0	0	0		0	0	0	20	8 0	0		0 0	(		0	
Non-financial corporations	185	0	0	0	0		. 0	0	0	18	6 0	0		0 0	(		0	
Loans and advances(including at amortised cost and fair value)	4,884	18	214	214	164	51	. 55	51	105	4,89	1 51	163	163	3 155	42	5:	50	58
Central banks	0	0	0	0	0	١.,		0	0		0 0	0		0 0			0	
	-		-		-			_						]				]
General governments	187	0	0	0	0		. 0	0	0	17	8 0	0		0 0	1		0	0
Credit institutions	74	0	0	0	0		0	0	0	8	1 0	0		0 0	(		0	. 0
Other financial corporations	196	0	8	8	8		1	1	0	22	0 0	0		0 0	3	1	0	0
																		1
Non-financial corporations	1,927	4	102	102	51	31	23	20	67	1,91	4 22	55	5	5 53	28	2	1 21	17
of which: small and medium-sized enterprises at amortised cost	807	4	32	32	32	1-	8	8	17	84	4 7	31	3	1 29	11		8	16
of which: Loans collateralised by commercial immovable property at				-				_				-	_				]	
amortised cost	864	0	25	25	25	17	8	8	17	83:	1 16	21	21	1 20	12	1	ˈl *	14
Households	2,501	1.4	104	104	104	11	31	24	39	2.49	0 20	107	10	7 103	10		20	40
nousendus	2,301	14	104	104	104	1	31	31	39	2,49	20	107	10.	, 103	10	1	1	40
of which: Loans collateralised by residential immovable property at	983	3	31	31	31			6	25	1,02	4 10	32	32	2 30	3			27
amortised cost				_		·										]		
of which: Credit for consumption at amortised cost	586		23			- 4	8	8	9	57		23	23			!	9	9
DEBT INSTRUMENTS other than HFT	9,237	18	214	214	164	52	55	51	105	9,39	9 51	163	163	3 155	43	5:	50	58
OFF-BALANCE SHEET EXPOSURES	1,840		23	23	23	,	3	3	0	2,16	1	20	20	0 19	8	:	2 2	0
	(1) For the definition				1		1								1	1		

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION INPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, substite 29
(2) Institutions report here collective allowances for incurred but not reported losses (instruments at a mortised cost) and changes in fair value of performing exposures due to credit risk and provisioning (instruments at fair value other than HFT)
(3) Institutions report here exported. (Sunctions of the instruments at a mortised cost) and changes in fair value due for provisioning (instruments at fair value other than HFT)
(4) For the orbalances sheef items, accumulated impairments and accumulated regarder changes in fair value due to credit risk are disclosed with a positive sign. They are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRREP framework (templates F 18.00 / F 19.00), which follows a sign convention, the or a creditated impairment, as explained in changes in the value due to credit risk and provisions (sometiments) and a creditated impairment, as explained in changes in the value due to credit risk and provisions (sometiments) and a creditated impairment, as accumulated impairment as a credit relation control as a credit risk and provisions (sometiments) and a creditated impairment, as accumulated impairment as a credit relation control as a credit relation control. This is because, based on this sign convention, the provisions on disabilities are under the control interval as a credit relation control in the credit risk and provisions (sometiments) are provised or control interval as a credit relation control in the credit risk and provisions (sometiments) are provised or control interval as a credit relation control interval as



#### Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated in accumulated control value due to control provisions for forbearance maceum	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc	kposures with		ring amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc	xposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	110	83	17	15	85	65	120	77	19	18	84	56
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	1	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	93	73	14	11	73	60	98	66	15	15	70	49
of which: small and medium-sized enterprises at amortised cost	32	23	5	4	24		32	11	3	2	20	
Households	16	9	3	3	11	5	21	10	4	3	14	6
DEBT INSTRUMENTS other than HFT	110	83	17	15	85		120	77	19	18	84	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	0						0					

<sup>(1)</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

<sup>&</sup>lt;sup>©</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINKEP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014-TTS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINKEP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



#### Forborne exposures

Biser Topco S.à r.l.

			As of 31/	03/2021					As of 30/0	06/2021		
		ying amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair edit risk and exposures with		ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated in accumulated ch value due to cre provisions for e forbearance me	nanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)		0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	121	76	14	12	88	61	74	26	8	9	45	14
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	97	64	9	8	74	55	51	15	3	5	30	7
of which: small and medium-sized enterprises at amortised cost	32	10	4	2	20		36	10	2	2	23	
Households	23	12	5	4	14	6	23	11	4	4	15	6
DEBT INSTRUMENTS other than HFT	121	76	14	12	88		74	26	8	9	45	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	0						0					

<sup>(1)</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting, However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



2021 EU-wide Transparency Exercise

Breakdown of loans and advances to non-financial corporations other than held for trading

Biser Topco S.à r.l.

			AS OF 3	0/09/2020					AS OF 3	1/12/2020					AS 01 31	1/03/2021					AS OF 3U	/06/2021		
	Gross carr	ying amount				Accumulated	Gross can	ying amount				Accumulated	Gross carr	ying amount				Accumulated	Gross can	rying amount				Accumulated
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- perform		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative
A Agriculture, forestry and fishing	24	0	0	24	0	0	22	0	0	22	0	0	21	0	0	21	0	0	15	0	0	15	0	0
B Mining and guarrying	23	0	0	23	0	0	21	0	0	21	0	0	25	0	0	25	0	0	23	0	0	23	0	0
C Manufacturing	659	12	12	658	9	0	618	10	10	618	10	0	627	10	10	627	14	0	663	10	10	663	12	0
D Electricity, gas, steam and air conditioning supply	52	0	0	52	1	0	59	0	0	59	0	0	49	0	0	49	0	0	34	0	0	34	0	0
E Water supply	22	0	0	22	1	0	23	0	0	23	1	0	24	0	0	24	1	0	27	0	0	27	0	0
F Construction	87	5	5	87	4	0	85	6	6	85	5	0	98	5	5	98	5	0	116	5	5	116	4	0
G Wholesale and retail trade	324	64	64	279	14	5	321	60	60	273	9	9	309	54	54	264	9	2	243	9	9	243	8	0
H Transport and storage	118	2	2	116	2	0	119	3	3	118	2	0	114	3	3	114	2	0	112	3	3	112	1	0
I Accommodation and food service activities	98	9	9	97	7	0	102	11	11	101	9	1	101	12	12	100	10	1	105	12	12	104	9	1
3 Information and communication	71	3	3	70	3	0	78	3	3	78	2	0	65	4	4	65	2	0	65	3	3	65	2	0
K Financial and insurance activities	15	0	0	15	0	0	16	0	0	16	0	0	9	0	0	9	0	0	44	0	0	44	1	0
L Real estate activities	100	3	3	100	2	0	94	2	2	94	2	0	97	4	4	93	2	0	87	0	0	87	1	0
M Professional, scientific and technical activities	157	6	6	157	3	0	162	6	6	162	1	0	215	4	4	215	2	0	205	2	2	205	1	0
N Administrative and support service activities	52	4	4	52	3	0	56	4	4	56	3	0	62	4	4	62	2	0	66	2	2	66	2	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	8	0	0	8	0	0	8	0	0	8	2	0	8	0	0	8	2	0	8	0	0	8	1	0
Q Human health services and social work artivities	58	7	7	58	4	0	50	0	0	50	4	0	52	0	0	52	3	0	51	0	0	51	3	0
R Arts, entertainment and recreation	43	0	0	43	0	0	41	0	0	41	3	0	46	0	0	46	3	0	48	7	7	48	2	0
S Other services	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0	4	1	1	4	0	0
Loans and advances	1.913	117	117	1.866	52	5	1.880	107	107	1.828	53	10	1.927	102	102	1.876	56	3	1.914	SS	55	1.913	48	1

<sup>(1)</sup> The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



#### Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

ì								As of 30,	(09/2020															As of 3:	/12/2020							
	Gross i	sanying amount						,	Accumulated im	pairment, accumu	lated negative cha	nges in fair val	se due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount							Accumulated imp	airment, accumu	lated regative chi	inges in fair vals	e due to credit ris	k .	Maximum amount of the guarantee that can be considered	Gross carrying amount
					Non-performi			1	Performing									Performing							Performing			Non-performi				
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk sinos initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis				Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaind (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stace 2)		Of which: soposizes with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 chills	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant mostoria	368	356	,		12	,		,			,	,		,	,	,	376	360		165	15		ur.	12			,	,		,	,	,
		330	-			,			,		-	-	-			-			_ `		.,	, ·			· '		-			-	-	
of which: Households	64	60	1	11	4	1	3	1	0		0	1	۰	1		1	54	49	2	11	5	2	5	2	1	0	1	1	0	1	0	1
of which: Collateralised by residential immovable property	35	32	1	4	2	1	2		0	0	0	0		0		0	29	25	2	4	4	2	4	1		0		0	0	0	0	1
of which: Non-financial corporations	295	287	2	55		2		6	5	0	2	1	۰	1	2	1	312	302	2	154	10	2	10	10		0	6	1	0	1	2	2
of which: Small and Medium-sized Enterprises	138	130	2	31	7	2	7	3	3	0	1	0	0	0	2	0	167	157	2	60	9	2	9	6	5	0	3	1	0	1	2	2
of which: Collateralised by commercial immovable property	213	207	1	46	6	1	6	3	3	0	1	0		0	2	0	262	254	1	132		1		7	7	0	s	1	0	1	1	2

								As of 30	/09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performi	ing			Performing			Non-perform	ing					Performing			Non-perform	ing			Performing			Non-perform	ning			
(min EUR)			Of which: exposures wi forbearance measures	Of which: Instruments with significant increase in credit risk sino initial recognition but not credit- impaind (Stage 2)		Of which: exposures with forbearance measures				Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with fortwarance measures	Of which: Unlikely to pay that are not past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures w forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbasising measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeasings missions	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaind (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the contact of the COVED-19 crisis	
	61	60	0	3	1	۰	1	1	1	0	0	0			0		111	108	2	13	3	۰	2	4	3	0	1	1	0	0	۰	1
of which: Households	21	20	0	2	1		0	0	0	0	0	0		0	0	0	33	31	2	5	2		1	1		0		1	0	0		1
of which: Collateralised by residential immovable property	13	12	0	1	۰	۰	0	۰	0	0	0	0				۰	21	20	1	3	1		1	0	۰	0		0	0	0		۰
of which: Non-financial corporations	40	40	0	۰	1	۰	1	1	1	0	0	0				۰	78	77	0	9	1		1	3	3	0	1	0	0	0		۰
of which: Small and Medium-sized Enterprises	3	2	0	۰	1	۰	1		0	0	0	0		0	0	٥	6	s	0	1	1		1	0		0		0		0		۰
of which: Collaboralised by commercial immovable property	40	39			0			1	1	0		0				0	47	46	0	9	1		1	2	2	0	1	0	0	0		

								As of 30)	(09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since intro codit-risk since intro codit-risk since intro codit-impaired (Stage 2)	Non-performin	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbisirance measures	Of which: Unlikely to pay that are not past-due <- 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures		Performing	Of which: exposures with forbeasence melatures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-performi	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-performit	Of which: exposures with forberance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee nonwel in the contact of the COVID-19 crisis	Enflows to non- parforming exposures
Newly originated loans and advances subject to public guarantee schemes	16	16	0		0	0	0		0	0	۰	0	۰	0	10	٥	18	18	0	1	0	0	0	0	۰	0		0	0	۰	13	
of which: Households		0			0				0			0				۰	0	۰			0			0				0				
of which: Collateralised by residential immovable property	0	0			0				0			0				۰	0	۰			0			۰				0				
of which: Non-financial corporations	16	16	۰		0	0	0	۰	0	0	0	0	0	0	10	0	18	18	0	1	0		۰	0		0	۰	۰	0	0	12	
of which: Small and Medium-sized Enterprises	0	0			0				0			0					1	1			0											
of which: Collateralised by commercial immovable property		0							0			0					0				0			0								



## Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA GL (2020)02 Bos Topos Sar L Bos Topos Sar L

1								As of 31	/03/2021															As of 30	1/06/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Maximum amount of the guarantee that can be considered	Gross carrying amount
			Of which:	Of which:	Non-perform	ng Of which:		]	Performing	Of which:	Of which:		of which:					Performing	Of which:	Of which:	Non-perform	ing Of which:			Performing	Of which:	Of which:	Non-perform	ing Of which:			
(min EUR)			expositions will forbearance measures			exposures with fortwarence measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			eoposiunes wif forbearance measures			exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures			exposures wit forbeatings measures			exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			exposums w forbusiance measures	th Instruments		exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the content of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant moratoria	229	221	5	116		4			7	0	s	2	1	2	6	2	67	64	1	47	3	3	3	2	1	0	1	1	0	۰	1	
of which: Households	27	24	1	s	3	2	3	1	1	0		1		0	0	1	5	4		2	2	2	2	0	۰	0		0	0		0	۰
of which: Collaboralised by residential immovable property	10		1	1	2	2	2	0	0	0		0		0	0	1	3	1	0	1	1	1	1	0	۰	0		0	0			۰
of which: Non-financial corporations	193	188	3	110	5	2	5	7	6	0	s	1		1	6	1	62	60	0	46	2	1	1	1	1	0	1	0	0		1	
of which: Small and Medium-sized Enterprises	81	77	3	38	4	2	4	3	3	0	2	1		0	4	1	10	9	0	6	2	1	1	1	۰	0		0	0		1	۰
of which: Collateralised by commercial immovable property	157	154	3	98	3	2	3	4	4	۰	3	0		0	3	1	52	50	0	43	1	1	1	1	1	0	1	0	0		1	

								As of 31.	/03/2021															As of 30	/06/2021							
	Gross	carrying amoun	¢							pairment, accum	lated regative char	nges in fair valu	se due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount							Accumulated imp	ilment, accum	slated negative char	ges in fair valu	e due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-perform	ing						Non-perform	ing					Performing			Non-perform	ing						Non-performi				
(min ELSC)			Of which: exposures will forbearance measures	Of which: in Instruments with significant increase in could risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures wit fortwarence measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbuirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the content of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant moratoria	260	247	4	73	13	3	12	11	9	0	5	2	1	2	1	1	333	317	9	82	16	4	13	9	7	-2	4	2	0	1	5	3
of which: Households	60	54	4	14	6	2	5	2	1	0	1	1		1	0	1	76	68	4	17		3	6	3	1	0	1	1	0	1		1
of which: Collaboralised by residential immovable property	30	34	3	9	3	1	3	1	0	0		0	0	0	0	1	45	40	3	10	5	2	4	1	0	0		0	0		۰	1
of which: Non-financial corporations	200	193	0	59	7	1	7		8	0	4	1		1	1	0	257	249	5	65		1	7	6	6	-2	3	1	0	1	5	2
of which: Small and Medium-sized Enterprises	89	82	0	18	7	1	7	3	3	0	1	1		1	1	٥	128	121	4	31		1	7	4	3	٥	1	1	0	1	3	2
of which: Collaboralised by commercial immovable property	161	155	0	31	6	1	6	5	5	0	1	0	0	0	1	0	206	201	4	56	5	1	5	6	6	-1	3	0	0		3	

								As of 31,	/03/2021															As of 30	/05/2021						
															Maximum amount of the guarantee that can be considered	Gross carrying amount													k	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in coedit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing  Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <- 90 days		Performing	Of which: exposums wit forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not credit- irrpained (Stage 2)		Of which: exposures with forbeirance measures	Of which: Unlikely to pe that are not pash-due or past-due <= 90 days	Public guisantee y received in the context of the COVID-19 crisis	Inflows to non- parforming exposures		Performing	Of which: exposures will forbeasence measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- trealined (Stage 2)		ing Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures of forbearance measures	Non-purform	Of which: exposures with forbairance measures	Of which: Unitely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	26	25	0	3	0		0	1	1	0		0		0	16		26	26		5	0	0		1	1	0	0	0		16	
of which: Households	0							0				0				۰	0	۰			0			0	0		0				
of which: Collateralised by residential immovable property					۰			0	0			0				۰	0	0						0			0				
of which: Non-financial corporations	26	25	0	3	0	0	0	1	1	0	0	0		0	10	0	26	26	0	5	0	0		1	1	0	0	0		16	
of which: Small and Medium-sized Enterprises	1				۰			0	0			0				0	1	۰			۰			0			0				0
of which: Collaboralised by commercial immovable property	10	18						0				0				0	7	6			0			0			0				