

**Biser Topco Group**

**Addendum to Disclosures 2018**  
**(Under Pillar 3) – Template 1:EULIQ1**

Template 1: EULIQ1:

1. Quantitative information about Liquidity Coverage Ratio (LCR)

Scope of consolidation (CON)		Total unweighted value (average)				Total weighted value (average)			
Currency and units (millions of euros)									
Quarter ending on (DD Month YYYY)		31 March 2018	30 June 2018	30 September 2018	31 December 2018	31 March 2018	30 June 2018	30 September 2018	31 December 2018
Number of data points used in the calculation of averages		12	12	12	12	12	12	12	12
<b>HIGH-QUALITY LIQUID ASSETS</b>									
1	Total high-quality liquid assets (HQLA)					1,691	1,588	1,489	1,428
<b>CASH-OUTFLOWS</b>									
2	Retail deposits and deposits from small business customers, of which:	2,375	2,425	2,465	2,509	139	142	144	146
3	<i>Stable deposits</i>	2,030	2,073	2,110	2,144	101	104	106	107
4	<i>Less stable deposits</i>	344	350	354	364	36	37	37	38
5	Unsecured wholesale funding	411	420	441	455	204	208	215	219
6	<i>Operational deposits (all counterparties) and deposits in networks of cooperative banks</i>	0	0	0	0	0	0	0	0
7	<i>Non-operational deposits (all counterparties)</i>	411	420	441	455	204	208	215	219
8	<i>Unsecured debt</i>	0	0	0	0	0	0	0	0
9	Secured wholesale funding					0	0	0	0
10	Additional requirements	402	431	465	482	44	48	55	57
11	<i>Outflows related to derivative exposures and other collateral requirements</i>	1	1	1	1	1	1	1	1
12	<i>Outflows related to loss of funding on debt products</i>	0	0	0	0	0	0	0	0
13	<i>Credit and liquidity facilities</i>	400	429	464	481	43	46	54	57
14	Other contractual funding obligations	59	54	48	42	59	54	48	42
15	Other contingent funding obligations	11	15	14	13	1	1	1	1
16	<b>TOTAL CASH OUTFLOWS</b>					447	452	462	465
<b>CASH-INFLOWS</b>									
17	Secured lending (e.g. reverse repos)	0	0	0	0	0	0	0	0
18	Inflows from fully performing exposures	172	160	155	154	150	136	128	126
19	Other cash inflows	5	4	4	3	5	4	4	3
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					0	0	0	0
EU-19b	(Excess inflows from a related specialised credit institution)					0	0	0	0
20	<b>TOTAL CASH INFLOWS</b>	177	165	159	157	155	140	132	130
EU-20a	<b>Fully exempt inflows</b>	0	0	0	0	0	0	0	0
EU-20b	<b>Inflows subject to 90 % cap</b>	0	0	0	0	0	0	0	0
EU-20c	<b>Inflows subject to 75 % cap</b>	177	165	159	157	155	140	132	130
21	<b>LIQUIDITY BUFFER</b>					1,691	1,588	1,489	1,428
22	<b>TOTAL NET CASH OUTFLOWS</b>					292	311	330	335
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>					588,07%	511,95%	456,53%	431,88%

Note: The document represents an addendum to the 2018 Disclosures (under Pillar 3) as the bank resubmitted LCR report of as of 31 December 2018. Consequently Template 1: EULIQ1: Quantitative information on Liquidity Coverage Ratio (LCR) in Disclosure 2018 (under Pillar 3) document is not applicable.