

Addendum to Disclosures 2020 (Under Pillar 3)

- **Template 1: EULIQ1: Quantitative information about LCR at the Biser Topco Group Level and**
- **Template 51: Information on newly originated loans and advances provided under newly applicable public guarantee schemes introduced in response to COVID-19 crisis (EBA GL 2020 07 Annex 3 / Template 3)**

Template 1: EULIQ1

1. Quantitative information about LCR at the Biser Topco Group level

Scope of consolidation (consolidated)		Total unweighted value				Total weighted value			
Currency and units (million)									
Quarter ending on (DD Month YYYY)		31.03.2020	30.06.2020	30.09.2020	31.12.2020	31.03.2020	30.06.2020	30.09.2020	31.12.2020
Number of data points used in the calculation of averages									
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA)					1,632	1,992	2,400	2,845
CASH-OUTFLOWS									
2	Retail deposits and deposits from small business customers, of which:	3,387	4,129	4,877	5,650	213	266	318	370
3	Stable deposits	2,629	3,101	3,602	4,156	131	155	180	208
4	Less stable deposits	756	1,026	1,273	1,491	80	109	135	159
5	Unsecured wholesale funding	482	566	662	787	248	302	362	433
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	0	0	0	0	0	0	0	0
7	Non-operational deposits (all counterparties)	482	566	662	787	248	302	362	433
8	Unsecured debt	0	0	0	0	0	0	0	0
9	Secured wholesale funding					0	0	0	0
10	Additional requirements	652	781	927	1,061	78	91	109	121
11	Outflows related to derivative exposures and other collateral requirements	1	1	1	1	1	1	1	1
12	Outflows related to loss of funding on debt products	0	0	0	0	0	0	0	0
13	Credit and liquidity facilities	651	780	926	1,059	77	90	108	120
14	Other contractual funding obligations	90	101	109	115	89	100	106	111
15	Other contingent funding obligations	80	148	215	309	6	12	17	29
16	TOTAL CASH OUTFLOWS					635	770	912	1,064
CASH-INFLOWS									
17	Secured lending (eg reverse repos)	0	0	0	0	0	0	0	0
18	Inflows from fully performing exposures	221	254	267	283	176	200	208	221
19	Other cash inflows	18	30	35	39	18	30	35	39
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	TOTAL CASH INFLOWS	239	283	302	323	194	229	243	260
EU-20a	Fully exempt inflows	0	0	0	0	0	0	0	0
EU-20b	Inflows Subject to 90% Cap	0	0	0	0	0	0	0	0
EU-20c	Inflows Subject to 75% Cap	239	283	302	323	194	229	243	260
21	LIQUIDITY BUFFER					1,638	1,998	2,405	2,850
22	TOTAL NET CASH OUTFLOWS					441	540	668	797
23	LIQUIDITY COVERAGE RATIO (%)					414%	411%	382%	361%

Template 51: Information on newly originated loans and advances provided under newly applicable public guarantee schemes introduced in response to COVID-19 crisis (EBA GL 2020 07 Annex 3 / Template 3)

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		a	b	c	d
		Gross carrying value		Maximum amount of guarantee to be considered	Gross carrying value
			of which forborne	Public guarantee scheme obtained	Inflows from non-performing exposures
1	Newly approved loans and other financial assets subject to public guarantee schemes	17,769	0	12,516	0
2	of which households	74			0
3	of which: insured by residential property	0			0
4	of which non-financial companies	17,695	0	12,467	0
5	of which SMEs	601			0
6	of which: insured by business premises	317			0

Note: The document represents an addendum to the 2020 Disclosures (under Pillar 3) due to error in reporting of Template 1 and Template 51. Consequently, **Template 1: EULIQ1 – Quantitative information about LCR at the Biser Topco Goup Level and Template 51: Information on newly approved loans and other financial resources under the newly effective public guarantee schemes introduced in response to the COVID-19 crisis (EBA GL 2020 07 Annex 3/Template 3)** in Disclosure 2020 (under Pillar 3) document is not applicable.