

Bank Name	BISER TOPCO S.A 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 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	913	854	840	825	C 01.00 (r0020,c0010)	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	913	854	840	825	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	913	854	840	825	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	913	854	840	825	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	984	931	919	908	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	984	931	919	908	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	5,042	5,147	5,463	5,604	C 02.00 (r0010,c0010)	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	5,042	5,147	5,463	5,604	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.12%	16.59%	15.37%	14.72%	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	18.12%	16.59%	15.37%	14.72%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.12%	16.59%	15.37%	14.72%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.12%	16.59%	15.37%	14.72%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.52%	18.10%	16.82%	16.19%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.52%	18.10%	16.82%	16.19%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	•
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	10,326	10,528	10,651	10,631	C 47.00 (r0300,c0010)	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	8.85%	8.11%	7.89%	7.76%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	913	854	840	825	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	913	854	840	825	C 47.00 (r0310,c0010)	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	10,326	10,528	10,651	10,631	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	10,326	10,528	10,651	10,631	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.85%	8.11%	7.89%	7.76%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.85%	8.11%	7.89%	7.76%	[A.2]/[B.2]	



2022 EU-wide Transparency Exercise Capital BISER TOPCO S.A R.L.

		ı	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	984	931	919	908	C 01.00 (r0010,c0010)	REGULA 110N Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	913	854	840	825	C 01.00 (40000 40010)	Article 50 of CRR.
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	176	176	176	176	C 01.00 (100.0,20010) C 01.00 (10030,20010)	
	A.1.2	instruments) Retained earnings	798	749	748	748	C 01.00 (10030,20010) C 01.00 (10130,20010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3			0			C 01.00 (r0180,0010)	Articles 4(101), 26(1) point (c), 40(2) arts 30 (1) points (a) arts (t) or Unix Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A1.4	Accumulated other comprehensive income Other Reserves	3	0	-13 0	-25	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (t) or OH Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A1.6		0	0	0	0	C 01.00 (10230.c0010)	Article 94 of CRR.
	A.1.7	Minority interest given recognition in CET1 capital Adjustments to CET1 due to prudential filters	-1	-1	-1	-1	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (f) of CSR.
	A.1.8	Adjustments to Le11 due to prudential inters (-) Intanoible assets (including Goodwill)	-33	-1	-36	-40	C 01.00 (r0300,c0010) + C 01.00	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR.
	A1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of appropriated DTI.e.	-29	-36	-34	-33	(r0340,c0010) C 01 00 (r0320 r0010)	CCR Articles 36(1) point (c) and 38 of CRR
	A.1.10	associated DTLs (-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0390,c0010)	Articles 36(1) point (d), 40 and 159 of CRR Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit persion fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (1090,C0010)	Articles 4(122), 36(1) point (e) and 41 of CHR Articles 4(122), 36(1) point (e) and 44 of CHR
	A.1.13		0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (i) of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	U	0		
	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 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (8) (i) and 89 to 91 of CRR; Articles 36(1) point (b) (ii), 24(1) point (b) and 258 of CRR; Articles 36(1) point (b) iii) and 279(3) of CRR; Articles 36(1) point (b) (iii) and 279(3) of CRR; Articles 36(1) point (b) (iv) and 153(8) of CRR and Articles 36(1) point (b) (iv) and 153(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 0s.00 (r0480,c00s0)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	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 (r0510,c0010)	Article 48 of CRR
OWN FINDS	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	-1	C 01.00 (r0529,c0010)	
	A.1.21	Transitional 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 (r0220,c0010)	Articles 483(1) to (3), and 494 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 05.00 (r0690,c0010) + C 01.00 (r6700,c003) + C 01.00 (r0710,c0010) + C 0.00 (r0740,c0010) + C 05.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Ter 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	913	854	840	825	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	71	77	79	83	C 0s.00 (r0750,c00s0)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	71	77	79	83	C 0s.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	Ó	0	0	0	C 6s. 00 (19910,c0010) + C 01.00 (19900,c0010) + C 01.00 (19930,c0010) + C 01.00 (19940,c0010) + C 6s. 00 (19930,c0010) (19970,c0010) + C 6s. 00 (19930,c001) (19970,c0010) + C 01.00 (19974,c0011) + C 01.00 (19978,c0010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	5,042	5,147	5,463	5,604	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.12%	16.59%	15.37%	14.72%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	18.12%	16.59%	15.37%	14.72%	CA3 (3)	
	С.3	TOTAL CAPITAL RATIO (transitional period)	19.52%	18.10%	16.82%	16.19%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	913	854	840	825	[A1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.01,01)	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	18.12%	16.59%	15.37%	14.72%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	Ó	0	0	0	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
						L		i.

⁽I)The fully loaded CETT ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a requisitory point of view at the reporting date are not taken into account in this calculation.
Fully loaded CETT capital ratio estimation is based on the formulae stated in column "COBP CODE" - disease rate that this middle self of differences to fails loaded CETT capital ratios calculated by the cardiocation basis or a. In their Pillar 3 disclosure



Overview of Risk exposure amounts

					1
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
(min EUR, %)	AS 01 30/05/2021	AS 01 31/12/2021	AS 01 31/03/2022	AS 01 30/00/2022	
Credit risk (excluding CCR and Securitisations) ¹	4,528	4,645	4,946	5,058	C 02.00 (r0040, 0010) -{C 07.00 (r0090, 0220, 0001) + C 07.00 (r0110, 0220, 0011) + C 07.00 (r0130, 0220, 001) + C 07.00 (r0130, 0220, 001) + C 08.01 (r0090, 0250, 0250) + C 08.01 (r0090, 0250, 0350) + C 08.01 (r0040, 0250, 5002) + C 08.01 (r0050, 0250, 5002) + C 02.00 (r0470, r0010) + C 02.00 (r0460, r0010)
Of which the standardised approach	4,528	4,645	4,946	5,058	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060 c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	9	7	11	12	$\begin{array}{l} \text{C 07.00 (r0090, r3220, s001)} + \text{C 07.00 (r0110, r0220, s011)} + \text{C 07.00 (r0130, r3220, s001)} + \text{C 08.01} \\ \text{(r0040, r3260, s001)} + \text{C 08.01 (r0050, r3260, s001)} + \text{C 08.01 (r0060, r3260, s001)} + \text{C 08.01 (r0040, r3260, s002)} + C 08.01 (r0040, r3260, s00$
Credit valuation adjustment - CVA	3	3	8	11	C 02.00 (+0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	23	26	28	43	C 02.00 (r0520, c0010)
Of which the standardised approach	23	26	28	43	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, cl801)*12.5+C 20.00 (r0010,cb450)*12.5+MAX(C 24.00(r0010, c0990),C 24.00(r0010,c0100),C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	480	465	469	479	C 02.00 (r0590, c0010)
Of which basic indicator approach	480	465	469	479	C 92.00 (r9600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (+0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	5,042	5,147	5,463	5,604	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² 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.



2022 EU-wide Transparency Exercise P&L BISER TOPCO S.A R.L.

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	120	165	41	86
Of which debt securities income	4	6	2	4
Of which loans and advances income	113	156	39	81
Interest expenses	15	21	7	14
(Of which deposits expenses)	2	3	1	1
(Of which debt securities issued expenses)	3	5	3	6
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	1	0	0
Net Fee and commission income	65	87	22	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	-9	-9	-1	-1
Gains or (-) losses on financial assets and liabilities held for trading, net	3	4	2	4
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	13	16	1	0
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	-1	-1	0	0
Net other operating income /(expenses)	8	11	3	5
TOTAL OPERATING INCOME, NET	186	251	61	125
(Administrative expenses)	108	143	33	69
(Cash contributions to resolution funds and deposit quarantee schemes)	8	8	10	13
(Depreciation)	12	15	4	8
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-1	-5	-1	-1
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	-4	-1	-1
(Other provisions)	-1	-1	0	0
Of which pending legal issues and tax litigation ¹	0	-1	0	0
Of which restructuring ¹	0	-10	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-7	-10	-1	6
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-6	-10	-1	6
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	1	1	0	1
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	1	1	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	69	102	17	30
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	64	101	13	22
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	64	101	13	22
Of which attributable to owners of the parent (1) Information available only as of end of the year	64	101	13	22

⁽¹⁾ Information available only as of end of the year
(2) For IFRS compliance banks "zero" in cell "increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	21			As of 31	/12/2021			As of 31	/03/2022			As of 30	/06/2022		
		Fa	ir value hierar	chy		Fa	ir value hierar	:hy		Fa	air value hierar	chy		Fa	air 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	2,699				2,895				2,566				2,413				IAS 1.54 (i)
Financial assets held for trading	4	0	4	0	4	0	4	0	4	0	4	0	6	0	6	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	26	19	0	8	24	16	0	8	25	17	0	8	24	15	0	9	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	1,399	1,312	87	0	1,294	1,200	94	0	1,120	1,037	83	0	1,003	921	81	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	5,469				5,563				6,179				6,495				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 1.2
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 ¹	181				185				185				196				
TOTAL ASSETS	9,779				9,965				10,078				10,137				IAS 1.9(a), IG 6

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

(min	EUR)		4	As of 30/09/2021						As of 31	/12/2021					As of 31	./03/2022					As of 30,	06/2022			
		Gross carryi	ng amount ⁽²⁾		Accun	nulated impairn	nent ⁽²⁾	Gross	carrying amou	unt ⁽²⁾	Accum	nulated impairn	ient ⁽²⁾	Gros	s carrying amou	ınt ⁽²⁾	Accur	nulated impairs	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		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		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 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	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 value through other	Debt securities	1,340	0	0	0	0	0	1,239	0	0	0	0	0	1,083	0	0	0	0	0	981	0	0	0	0	0	Annex V.Part 1.31, 44(b)
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	552	0	0	-1	0	0	602	0	0	-1	0	0	1,004	0	0	-1	0	0	1,149	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	4,399	455	142	-20	-28	-47	4,344	549	143	-16	-26	-46	4,599	505	145	-16	-24	-47	4,786	493	151	-17	-26	-52	Annex V.Part 1.32, 44(a)

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

⁽⁷⁾ 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.A R.L.

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	5	5	5	7	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	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	8,661	8,870	8,967	9,132	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	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	42	36	34	34	IAS 37.10; IAS 1.54(I)
Tax liabilities	5	7	8	0	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	9	13	32	36	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 ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	8,722	8,931	9,046	9,209	IAS 1.9(b);IG 6
TOTAL EQUITY	1,057	1,034	1,032	928	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	9,779	9,965	10,078	10,137	IAS 1.IG6

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



Breakdown of liabilities

BISER TOPCO S.A R.L.

(mln EUR)

	(min EUR)		Carrying	j amount		1
Breakdown of financial liabilitie	s by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		5	5	5	7	IFRS 9.BA.7(a); CRR Annex II
Short positions	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	149	149	0	0	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	72	78	76	74	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	63	73	71	69	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	225	202	202	192	Annex V.Part 1.42(c),44(c)
Donasita	of which: Current accounts / overnight deposits	19	5	13	13	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	259	271	296	331	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	213	232	265	304	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	1,529	1,713	1,648	1,563	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	1,311	1,531	1,462	1,412	ECB/2013/33 Annex 2.Part 2.9.1
	Households	6,121	6,115	6,106	6,311	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	5,757	5,794	5,838	6,086	Annex V.Part 1.42(f), 44(c)
Debt securities issued		219	267	568	569	Annex V.Part 1.37, Part 2.98
Of which: Subord	linated Debt securities issued	93	90	91	92	Annex V.Part 1.37
Other financial liabilities		86	75	71	91	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		8,666	8,875	8,972	9,139	



2022 EU-wide Transparency Exercise Market Risk

BISER TOPCO S.A R.L.

									DEIX 101 CO													
	SA					I	М									IM						
			VaR (Memorar	ndum item)	STRESSED VaR (i	STRESSED VaR (Memorandum item) AND M		NTAL DEFAULT RATION RISK AL CHARGE		ISKS CAPITA FOR CTP			VaR (Memora	andum item)	STRESSED VaR (Memorandum item)		DEFAU MIGRATI	INCREMENTAL DEFAULT AND AL IGRATION RISK APITAL CHARGE		RISKS CAPITA FOR CTP	AL 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		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)		12 WEEKS AVERAGE MEASURE	MEACHDE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/12	/2021					
Traded Debt Instruments Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities Of which: General risk	23 11	26 13	0	0	0	0							0	0	0	0						i l
Of which: Specific risk Foreign exchange risk Commodities risk	11 0 0	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						į .
Total	23	26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2022	As of 30/06/2022				As of 31/	03/2022									As of 30/06	/2022					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	28	25	0	0	0	0							0	0	0	0						
Of which: General risk	14	12	0	0	0	0							0	0	0	0						
Of which: Specific risk Foreign exchange risk	14	12	0	0	0	0							0	0	0	0						
Commodities risk	ŏ	100	l ö	l ő	0	0							l ő	0	0	0						
Total	28	43	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 OV1 template.



BISER TOPCO S.A R.L.

					Standardisc	d Approach						
		As of 30/09/2021 As of 31/12/2021										
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
	(min EUR, %)	3.343	3.632			3.460	3,733					
	Central governments or central banks Regional governments or local authorities	3,343 108	3,632 102	15		3,960	3,733 82	12				
	Public sector entities	166	30	13		142	28	12				
	Multilateral Development Banks	18	18	n		18	18	i i				
	International Organisations	51	32	0		51	32	0				
	Institutions	618	560	196		677	612	214				
	Cornorates	2.847	2.117	2,008		2.919	2.162	2.057				
	of which: SME	439	344	277		468	370	299				
	Retail	2,601	1,974	1,420		2,564	1,952	1,401				
Consolidated data	of which: SME	576	340	195		588	352	201				
Consolidated data	Secured by mortgages on immovable property	1,244	1,184	456		1,263	1,204	459				
	of which: SME	298	266	101		286	254	96				
	Exposures in default	161	103	131	50	158	102	130	48			
	Items associated with particularly high risk	118	69	103		179	118	176				
	Covered bonds	85	85	9		80	80	8				
	Claims on institutions and comprates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	50	50	6		50	50	6				
	Equity	27	27	27		29	29	29				
	Other exposures	306	304	158		288	287	149				
	Standardised Total ²	11,745	10,285	4,537	103	11,964	10,489	4,652	93			
		(X) Original exposure, unlike Exp	oosure value, is reported before	taking into account any effect	due to credit conversion factors	or credit risk mitigation techniq	ues (e.g. substitution effects).					

Outgrain operant, units Epones was, in reported before taking price account any effect of the trends convenion factors or credit risk indigents belongate (e.g., substitutions (effect), (5) Standardised for the case or include the Sectionization position value for the basil Standardised position will be included. These have been selected under the following rule: Countries of convenient covering up to 50% of total original exposure or Top 15 countries seried by origin colorated and will exact the countries and contributions.

					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
	(min EUR. *%)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	2,758	2,998	7		2,898	3,123	8	
	Regional governments or local authorities	75	68	14		53	49	10	
	Public sector entities	121	5	2		97	4	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	43	10	3		63	23	10	
	Corporates	1,764	1,076	1,009		1,863	1,145	1,074	
	of which: SME	438	344 1.964	277		467	370	299 1.394	
	Retail	2,586 573	1,964	1,412 194		2,549 586	1,943	1,394	
SLOVENIA	of which: SME	1,232	1.172	194		1,248	1.190	201 449	
	Secured by mortsages on immovable property of which: SME	297	266	101		285	254	96	
	Exposures in default	158	102	129	48	154	101	128	47
	Items associated with particularly high risk	118	69	103	_	144	87		
	Covered bonds		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	15	15	15		21	21	21	
	Other exposures	305	303	157		288	286	149	
	Standardised Total ²				90				78

		exposures, but includes gener	a creat risk adjustments.						
					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	12/2021	
	(min PIR %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NETHERLANDS	Control conveniences or control seales. Resident convenience to be plantificial seales of the control	29 0 0 0 35 299 0 0 0 0 0 0 0 0 0	29 0 0 0 0 35 266 0 0 0 0 0 0 0	0 0 0 0 122 190 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		29 0 0 0 42 213 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	29 0 0 0 0 42 29 0 0 0 0 0 0	0 0 0 0 14 193 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
ı	Standardised Total ²				3				4

		exposures, but includes genera	al credit risk adjustments.	anterparty excelose cross for se	turciscon esposares, sousons	THEOREM REQUIREMENT (ANAL)	and coal our lands reason	a readed to the	
					Standardisc	d Approach			
			As of 30,	/09/2021			As of 31,	/12/2021	
		Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR, %) Central governments or central banks		22				22		
	Regional governments or central banks Regional governments or local authorities	19	19	0		19	19	0	
	Public sector entities	12	9	ō		12	9	o o	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	33	33	9		31	31	9	
	Corporates	163	162	152		168	167	156	
	of which: SME	٥	0	0		0	0	0	
	Retail			0		0	0	0	
GERMANY	of which: SME	0		U		0	U	0	
	Secured by mortoaces on immovable property of which: SME	ů,		0					
	or which: SME Exposures in default	ů		0			0		
	Items associated with particularly high risk	ő		0		0	0	ů	
	Covered bonds	11	11	1		11	11	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	o o	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	5	5	5		0	0	0	
	Other exposures	0		0		0	0	0	
	Charles Cond Tabell								

Regional	(refe ELE, %)	Original Exposure ¹	As of 30,	09/2021		d Approach	As of 31,	/12/2021	
Regional		Original Exposure ¹					As of 31,	/12/2021	
Regional		Original Exposure ¹	Exposure Value ¹						
Regional				Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Multitate Internal Institution Consonate FRANCE FRANCE Secured of which Exposure Items as Covered in Collectory Edular Other Collectory Collectory Collectory Collectory Collectory Collectory Collectory Collectory Collectory	intered to the control of the contro	45 0 21 21 38 79 0 0 0 0 0 17 0 0 0	62 0 0 4 4 0 0 115 79 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 41 41 73 73 0 0 0 0 0 0 0 0	0	45) 0 211 10 a a a a a a a a a a a a a a a a a a a	62 0 0 4 4 0 0 121 121 87 87 0 0 0 0 0 0 0 0 16 0 0 0 0	0 0 0 43 81 0 0 0 0 0 0 0 0 0	

© Oppriel appears, units Exposars value, à repported inferir lating rits account any effect due les coeff connections receiler en religions inchregaes (e.g. substitution effects).
(2) Total vieu deplanement and provisions per country of countriparty encludes three for succhiardine exposures, all chickons adjustments (Arisk) and other core funds industries will add to the responses. The chickons person of the deplanement of the



BISER TOPCO S.A R.L.

		As of 30/	09/2021						
					As of 31/12/2021				
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
Control conservations of control has feel. (b) Reliable devertiments of control has feel feel Reliable devertiments of control has feel feel Reliable devertiments of control has feel feel feel Reliable devertiments of control has feel feel feel feel Reliable devertiments of control has feel feel feel feel feel Reliable devertiments of control has feel feel feel feel feel feel feel fee	26 0 0 0 0 0 119 0 0 0 0 0 0 0 0	26 0 0 0 6 119 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 128 0 0 0 0 0 0 0		28 0 0 0 5 151 0 0 0 0 0 0 0 0 0 0 0 0 0 0	28 0 0 0 5 151 0 0 0 0 0 0	0 0 0 0 1 142 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		

		exposures, but includes gener	al dividit risk adjustments.						
					Standardisc	d Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
	(min EUR. *%)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
AUSTRIA	Central occurrences or central sharing Medical conversation or local submittee Medical conversation or local submittee Medical conversation or Medical conversation or	40 0 0 106 57 7 0 1 1 0 0 0 0	45 0 0 0 105 38 0 1 1 0 0 0 0 0	0 0 0 42 24 1 0 0 0 0 0 0		40 0 0 98 51 1 1 0 0 0 0	45 0 0 0 0 0 97 31 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 41 20 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²				0				0

Objanie appouse, unitie Exposure value, in reponded before taking into account any effect due to oresist convenion faces or could nisk mitigation tachniques (u.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds educations natised to the

SPAIN SPAI			exposures, but includes gener	al credit risk adjustments.						
Crigical Exposure* Exposure Value* Rick exposure amount Value reficiences and provident						Standardisc	d Approach			
Combined incommensation or combined instances and instan				As of 30,	09/2021			As of 31,	/12/2021	
Court of sourcementary or control a basins 77 77 77 77 77 77 78 77 78		61.000 M	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	SPAIN	Combine descrimentation of control a basis in Section of Combines in Combines in Martines and Combines in East in Section of Combines in East in Section of Combines in Combines in Combines in Section of Combines in	77 5 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	77 5 1 0 0 0 0 5 1 0 0 0 0 0 0 0 0	77 50 00 00 00 00 00 00 00 00 00 00 00 00		0

CD Original exposure, unlike Exposure value, is reponsed before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (u.p. substitution effects).

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

					Standardise	d Approach			
			As of 30	/09/2021			As of 31	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
CROATIA	Central accommentar or central bases Central accommentar or central bases Public sector autilizes Residente Residente Public sector autilizes Residente R	4 0 0 0 2 52 52 4 3 9	4 0 0 0 0 2 38 0 1 1 0 8	0 0 0 2 38 0 1 0 8		7 0 0 0 6 17 0 4 4 3 10	7 0 0 0 6 11 0 1 1 1 10	0 0 0 0 6 11 0 1 1 9	
	Ensource in default Home associated with carticularly high risk Cowered bonds Chains on institutions and corporates with a ST credit assessment Could be investments undertaktions (CSU) Other excessing the country of	2 0 0 0 0	1 0 0 0 0	1 0 0 0	3	2 35 0 0 0 0	1 30 0 0 0	1 45 0 0 0 0	

		(2) Total value adjustments ar exposures, but includes gener		unterparty excludes those for se	curtisation exposures, additions	il valuation adjustments (AVAs)	and other own funds reduction	ns related to the	
					Standardisi	ed Approach			
			As of 30,	/09/2021			As of 31	/12/2021	
		Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ITALY	Control operations of control shades And the control operation of control operation of control operation of control operation of control operations of co	38 0 0 20 24 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	42 0 0 0 0 24 55 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 12 2 1 1 1 0 0 0 0 0 0 1 2 1 1 1 1	0	35 0 0 0 0 29 73 1 1 1 1 0 0 0 0	39 0 0 0 0 0 0 0 0 1 1 0 0 0 0 0 0 0 0 0	0 0 0 0 0 13 77 0 0 0 0 0 0	0
	Other exosures Standardised Total ²	0		0	4	0	U		6

					Standardisc	d Approach			
			As of 30,	/09/2021			As of 31,	12/2021	
	(min EUR, %)	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
LUXEMBOURG	Coming governments or coins a lands applicated government or local arthritise staglicated government to bool arthritise statisticated two discussed to bool facilitations of two discussed to bool facilitations of the discussed to bool for arthritise of the discussed to bool fo	0 0 0 2 29 85 0 0 0 0 0 0	0 0 0 2 2 85 85 0 0 0 0 0 0 0 0	0 0 0 0 5 88 88 0 0 0 0 0 0 0 0 0	0	0 0 0 30 38 88 0 0 0 0 0 0 0	0 0 0 0 20 20 20 20 0 0 0 0 0 0 0 0 0 0	0 0 0 0 6 91 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	BISER TOPCO S.A R.L.								
					Standardise	ed Approach			
			As of 31,	/03/2022			As of 30/	06/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
Consolidated data	Control assertments or control also and Pallic active and the control and Pallic active active and Pallic active active and Pallic active a	3,141 125 127 69 712 3,146 445 2,597 620 1,263 271 159 9 0 0	3,397 126 27 49 650 2,455 389 1,265 242 103 124 74 64 94 94 94 94	9 14 2 0 0 0 230 2,201 1,429 222 455 91 1322 186 7 0 6 24 123	42	2,298 172 172 111 117 91 698 2,256 484 2,730 706 1,279 280 165 182 17 10 44 44	3,168 170 16 16 17 73 642 2,495 384 2,053 450 1,221 204 104 103 77 8 8	111 15 2 0 0 0 225 2,342 348 1,459 257 464 91 132 159 7 0 5 5 4 4 15 15 15 15 16 16 16 16 16 16 16 16 16 16 16 16 16	55.

		calculated as of last quarter							
					Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SLOVENIA	Central enversements or contral season's Ministration of the contral season's Ministration of the contral season's Ministration Development Earlie Ministration Development Earlie Ministration Operations Generalists Gene	2,508 660 88 88 0 0 70 1,893 444 2,579 1,248 2,279 155 148 0 0 0 49	2,716 51 4 0 0 34 1,245 388 1,991 242 102 9 0 0 0	9 10 2 0 0 15 1,174 287 287 244 444 130 138 138 0 0 6		2,292 S8 69 0 0 52 1,954 466 2,567 672 1,265 133 153 147 0 0 0	2,478 56 6 0 0 1.55 1.945 2.00 1.207 248 98 98 0 0	111 111 111 112 2 0 0 5 1,173 294 1,424 240 454 93 124 147 0 0 5	50
	Other exposures Standardised Total ²	317	316	172	75	313	311	163	78

	ecosses, but includes cement credit risk adjustments.												
					Standardise	d Approach							
			As of 31,	/03/2022			As of 30	06/2022					
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
NETHERLANDS	Central accurrences or central sales Sectional accurrences or local administration sectional accurrences or local administration sectional section secti	33 0 0 0 50 27% 6 0 0 0 0 0 0	33 0 0 0 0 0 55 274 0 0 0 0 0 0 0 0	0 0 0 0 0 19 227 0 0 0 0 0 0	0	53 0 0 43 286 0 0 0 0 0 0	53 0 0 0 43 282 20 0 0 0 0 0 0 0	0 0 0 0 0 77 243 0 0 0 0 0 0 0	٥				
1	Standardised Total ²				1 4				4				

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	/03/2022			As of 30,	06/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
General descriptions of the control	unter takent de Carlo antonides Banks Banks Innies Innies State St	0 51 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	222 51 9 0 0 43 189 0 0 0 0 0 0 0 0 0 0	0 0 0 0 9 9 165 0 0 0 0 0	0	10 91 12 0 43 186 0 0 0 1 1 0 0 0	32 91 9 0 43 181 0 0 0 1 1 0 0 0	0 0 0 0 9 9 161 0 0 0 0 0 0	•

As of 31/03/202			exposures, but indudes general credit risk adjustments.												
Compared Secure Control Cont						Standardise	ed Approach								
Committee Comm				As of 31	/03/2022			As of 30,	06/2022						
Control accomment or control basis 50 50 50 50 50 50 50 5			Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²					
Standardised Total*	FRANCE	Central accessments or central basis Residual documents or book authorities Residual documents or book authorities Residual documents access Residual documents access Residual documents access Residual documents Residual docum			0 0 0 0 46 105 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0									



EBA GURDITAN 2022 EU-wide Transparency Exercise

Credit	Risk	- Star	ndardised	Approach	

BISER TOPCO S.A R.L.								
				Standardise	d Approach			
		As of 31	/03/2022			As of 30	/06/2022	
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(min EUR, %) Central governments or central banks	68	68			72	72	0	
Regional governments or local authorities	0	0	0		0	0	0	
Public sector entities Multilateral Development Banks	0				0	0	0	
International Organisations	o o	0	0		0	0	0	
Institutions	2	2	168		5	5	1 166	
Corporates of which: SME	1/6	175	168		173	1/2	166	
Retail	0	o o			0	0	0	
UNITED STATES of which: SME	0	0	0		0	0	0	
Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
or which: SME Exposures in default	0			0	0	0	0	0
Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0				0	0	0	
Equity	8	8	8		8	8	8	
Other exposures	0	0				0	0	
Standardised Total ²				1				

		(2) Total white adjustments and provinces per country of counterparty endudes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes covered covered covered and adjustments.												
		SOCIETA, IOI INCIDEN CINE	a Croit fax apparents.		Standardise	ed Approach								
			As of 31,	/03/2022			As of 30	(06/2022						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²					
	(mh EIR, %) Central governments or central banks Regional governments or local authorities	44	48	0		60	64	0						
	Public sector entities	0	0	ő		ō	ō	0						
	Multilateral Development Banks International Organisations	0	0	0		0	0	0						
	Institutions Corporates	104	103	44		114	113	46						
	of which: SME	0	0	0			0	0						
AUSTRIA	Retail of which: SME	0	0	i i		0	0	0						
AUSTRIA	Secured by mortoages on immovable property of which: SME	1 0	1 0	0		1 0	1	0						
	Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0						
	Covered bonds	0	0	ŏ		i i	0	0						
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0	0			0	0	0						
	Other exposures	0	0	ő		ő	0	0						

		Community in industrial common of model make administration.													
				Standardise	d Approach										
		As of 31,	03/2022			As of 30/	06/2022								
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²							
(min EUR. %)															
nments or central banks	78	78	0		67	67	0								
rnments or local authorities	5	5	0		5	5	0								
ntities	1					0	0								
velopment Banks	0					0	0								
Droanisations	71	- 0	35		74	70									
	71	70	62		71	51	33								
	31	31	02		51	31	02								
	0	0				0									
	ŏ	0			o o	0									
rtoages on immovable property	ů	0	0		0	0	0								
tolades di miniorade di dell'e	0	0	0		0	i i	0								
efault	0	ō	i o	0	o o	ō	o o								
ed with particularly high risk	0	0	0		0	0	0								
	0	0	0		0	0	0								
tutions and corporates with a ST credit assessment	0	0	0		0	0	0								
stments undertakinus (CIU)	0	0	0		0	0	0								
	0	0	0		0	0	0								
65	0	0	0		0	0	0								
Total ²				1											

(3) Original exposure, unlike Exposure value, is reported before taking into account any effect due to ordit convenient factors or coult nik mitigation techniques (e.g., substitution effects).

(2) Total value adjustments and provisions per country of counterparty encludes those for securitation exposures, additional valuation adjustments (AVNe) and other own funds reductions valued to the

		(2) Total value adjustments ar exposures, but includes gener		interparty excludes those for se	curitisation exposures, additiona	I valuation adjustments (AVAs)	and other own funds reduction	s related to the	
		Exposures, cos moscas garas	a Otto, rak aujustieres.		Standardise	d Approach			
			As of 31)	03/2022			As of 30	/06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	72	32			- 11			
	Regional governments or local authorities	0		0				0	
	Public sector entities	o o	ō	0		i i	i o	o o	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	4	4		6	6	6	
	Corporates	16	11	11		52	47	43	
	of which: SME	0		0		18	18	14	
	Retail of which: SME	9	1	1		4/	43	27	
CROATIA	Secured by mortgages on immovable property	3	1			33	30	17	
	Secured by mortgages on immovable property of which: SME	10	10	9		10	10	9	
	Exposures in default	,	1	1	1	10		6	4
	Items associated with particularly high risk	35	32	48		35	35	52	
	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 undertakinos (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		2	2	2	
	Standardised Total ²				2				6

		exposures, but includes gener		unseparty excudes tricke for se	cunsiation exposures, additions	i vacacion adjuscments (AsiAs)	and other own runds reduction	is related to the	
					Standardise	ed Approach			
			As of 31	/03/2022			As of 30	06/2022	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ITALY	Coults of severements or control to the CDE, why control to severe the CDE of	53 0 0 0 0 30 35 75 75 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	57 0 0 0 0 0 29 70 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 13 13 13 10 0 0 0 0 0 0 0 0 0 0	0	55 0 0 0 24 24 73 73 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	59 0 0 0 0 24 66 6 0 0 0 0 0	0 0 0 0 12 77 72 0 0 0 0 0 0 0	0
	Standardised Total ²				4				4

					Standardise	ed Approach			
			As of 31,	03/2022			As of 30,	06/2022	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Republication of the control of the	unted generolements or central basis project generolement to tatal anticolines (untitated to recomment basis terretarians) or consument basis terretarians of consument basis terretarians or consument basis terretarians or consument basis terretarians or consument basis terretarians or consument or co	0 0 0 29 98 0 0 0 0 0	0 0 0 229 97 0 0 0 0 0 0	0 0 0 0 6 95 95 0 0 0 0 0 0	0	0 0 0 35 98 0 0 0 0 0 0	0 0 0 235 97 0 0 0 0 0 0 0	0 0 0 0 7 95 0 0 0 0 0 0	



Credit Risk - IRB Approach

		IRB Approach											
				As of 30	09/2021					As of 31/	12/2021		
		Origina	Original Exposure Ris		Risk expos	ure amount	Value adjustments	Original Exposure ¹		ure ¹ Risk exposure		sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		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
Canaalidatad 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 ²				0						0		

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).
 IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

		IRB Approach											
				As of 31,	/03/2022					As of 30/	06/2022		
		Original	Exposure ¹	Exposure	Risk exposure ar		Value adjustments	Original Exposure ¹		Exposure	Risk exposure an		Value adjustments
	(min EUR, %)		Of which: defaulted	- Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		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
Canaalidakad daka	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 ²				0						0		

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).
 IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

							BISER TOPCO S.A R.L	·						
							As of 31/12/2021							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
					Non-derivative financial a	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Dick waighted
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 [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Austria	0 13 11 15 0 0	0 13 11 15 0 0			0 0 13 11 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			000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0		
[0 - 3M [Belgium	20 20 20 20 20 20 20 30 55	8 6 6 20 18 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			8 0 6 0 20 0 18 0 0 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0			000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0		
[0 - 3M [Bulgaria	5 0 0 0 0	5 0 0 0 0 0	(5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [Cyprus													
[0 - 3M [Czech Republic	0 33 0 0 0	0 35 0 0 0 0 0	(0 0 355 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 35	0 0 0 0 0			0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
To - 3M	Denmark	33										, and the second		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



General governments exposures by country of the counterparty

		BISER TOPCO S.A R.L.												
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	anto by recounting unstall		Derivatives with pos	sitivo fois valvo	Downstives with	negative fair value	Off-balance sl	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		Non-derivative financial as	sets by accounting portroil	•	Derivatives with pos	sitive rair value	Derivatives with	negative fair value			Risk weighted exposure amount
		derivative financial assets	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 [Finland	10 0 0 0 0 0	0 0 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	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 0 0 0 0	(((((((((((((((((((0
[0 - 3M [France	() 33 17 11 13 () ()	0 0 0 355 355 355 355 355 355 355 355 35			3 1 1 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 - 3M [Germany	11	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 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
0 - 3M	Croatia		0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 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 [Greece													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary	22	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 1 15 0 0 0 1 15	0 0 0 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 [10Y - more	Ireland	22 22 6 6 6 6	28 4 4 22 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			2	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 - 3M [Italy	(1) (2) (3) (4) (4) (5) (5) (6) (7)	0 10 10 9 9 7 7 7 9 9 9 0 0 0 0 35		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1:	0 7 5 4 5 8 8 0 0 24	0 0 0 0 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 [Latvia		0 0 0 0 0 0 2 2 2 2 2 2 2 2 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



General governments exposures by country of the counterparty

			BISER TOPCO S.A R.L.											
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	anto hu, noncounting unsefuli		Derivatives with pos	sitivo foir valvo	Doniustivos vith	negative fair value	Off-balance sl	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)		Noiruei vauve iliairiai as	sets by accounting portion	,	Derivatives with pos	suive Idii Value	Denvatives with	negauve ian value			Risk weighted exposure amount
			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 [Lithuania	(1) (2) (3) (4) (4) (4) (4) (4) (4) (4) (4) (4) (4	0 0 11 10 2 2 2 2 7 7 9 0 0 0 0 20	0 0 0 0 0	0 0 0 0 0	226	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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 [Luxembourg			000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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 [Malta													
0 - 3M	Netherlands	(() () () () () () () () () (0 0 0 0 11 5 5 15 5 3 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 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 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Poland	3	6 6 8 8 9 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	22	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	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] [10Y-more Total	Portugal		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 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 [Romania													
[0 - 3M [Slovakia	5 5 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	5.	0 0 0	0 0 0 0 0	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 [Slovenia	6-6-7-7-7-7-7-7-7-7-7-7-7-7-7-7-7-7-7-7	10 51 6 71 71 71	000000000000000000000000000000000000000	0 0 0 0 0	6. 11 4 7 6	1 90 9 0 2 0 1 1 1 46 1 156	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	1 5 0 1 0 0 0	(((((((((((((((((((19



General governments exposures by country of the counterparty

				BISER TOPCO S.A R.L.										
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	0	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	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain	10 11 11 5 5 5 8	14 11 7 4 9 9 38 0 82	000000000000000000000000000000000000000	0 0 0 0 0	1: 1: 2: ((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 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] [10Y-more	Sweden													
[0 - 3M [United Kingdom													
To - 3M	Iceland													
10 - 3M 13M - 1Y 14 - 1Y 14 - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Liechtenstein													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Norway													
[0 - 3M [Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada		0 0 0 5 3 3	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0	0 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
Total	Hong Kong		9	0	0	3	U	U					U	



General governments exposures by country of the counterparty

							BISER TOPCO S.A R.L	<u> </u>						
							As of 31/12/2021		_	_			_	
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio		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	exposure amount
[0 - 3M [Japan													
10 - 3M 3M - 1Y 13M - 1Y 14Y 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 110Y - more Total	U.S.	0 24 3 0 0 0	0 0 24 4 0 0 0	(0 0 24 4 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 - 3M [China													
[0 - 3M [Switzerland													
[0 - 3M [Other advanced economies non EEA													
0 - 3M 3M - 1Y 13M - 1Y 12Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 110Y - more	Other Central and eastern Europe countries non EEA													
To - 3M	Middle East													
10 - 3M	Latin America and the Caribbean													



General governments exposures by country of the counterparty

DICED TODOO C A D I

							BISER TOPCO S.A R.L							
							As of 31/12/2021	L						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po		<u>.</u>	h negative fair value	Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
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 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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 2 2	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

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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

(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.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

							BISER TOPCO S.A R.L	<u>. </u>						
							As of 30/06/2022							
						Direc	t exposures							
_	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-halance si	heet exposures	
												OII-Dalance 3	ieet exposures	
					Non-derivative financial a	ssets by accounting portfolio	'	Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Blakanalahkad
		Total gross carrying amount of non- derivative financial assets	Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)											
			positionsy	of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominal	Provisions	
				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			
[0 - 3M [3	3 3			3	0	(0	0	0	0		
[3M - 1Y [[1Y - 2Y [3 19	3 3	0		0 3 0 18	0	(0 0	0	0	0		
[2Y - 3Y [[3Y - 5Y [Austria	15 21	5 15 1 21	0		7 0	8 21	(0 0	0	0	0		
[5Y - 10Y [[10Y - more		0	0 0	(0	0 0	0	(0	0	0	0	(
Total 0 - 3M 3M - 1Y		61	60 6 4	0		32 0 6 4	29 0 0		0 0	0	0	0		0
[1Y - 2Y [[2Y - 3Y [Belgium	16 18	16 3 17			16 0 17	0	0	0	0	0	0		
[3Y - 5Y [5Y - 10Y [10Y - more		2	2 2 2			2	8 0 0	(0	0	0	0		
Total 0 - 3M 3M - 1Y		54	53	0		9 45	0	0	0	0	0	0	(0
[1Y - 2Y [[2Y - 3Y [Bulgaria	0	0 0			0 0	0		0	0	0	0		
[3Y - 5Y [[5Y - 10Y [bulgaria	0	0 0			0 0	0	0	0 0	0	0	0		
Total	1	0	ő	C		0	Ō	Č	0	0	Ö	Ō	Č	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[3Y - 5Y [Cyprus													
f10Y - more Total f 0 - 3M f	1	0	0			0	0	(0	0	0	0		
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0	0 0			0 0	0		0 0	0	0	0		
[3Y - 5Y [[5Y - 10Y [Czech Republic	0	0			0	0		0	0	0	0		
[10Y - more Total [0 - 3M [1	0	0	0)	0 0	0	0	0	0	0	0		0
[3M - 1Y [[1Y - 2Y [
「2Y - 3Y 「 「3Y - 5Y 「 「5Y - 10Y 「	Denmark													
[10Y - more Total [0 - 3M [1													
[3M - 1Y 1Y - 2Y 2Y - 3Y														
「 2Y - 3Y 「 「3Y - 5Y 「 「5Y - 10Y 「	Estonia													
「10Y - more Total	1													



General governments exposures by country of the counterparty

		BISER TOPCO S.A R.L.												
							As of 30/06/2022	1						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	ssets by accounting portfoli	٠	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance sl	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] [3M-1Y] [1Y-2Y] [2Y-3Y]	Finland	4 4 5 10	0 10		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	tomperensive income	0 0 0	0000	0 0	0 0 0	0 0 0	0 0 0		
[3Y - 5Y [5Y - 10Y [10Y - more Total		(0	0	0		0 0	0	0	0	0	0		
Total [0 - 3M	France	24	24 7 7 7 7 28 8 4 4 8 23 3 0 0	G C C C C C C C C C C C C C C C C C C C	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2	10 0 0 7 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0
Total Tota	Germany	33 3 4 1 1 10	4 4 1 2 2 2 2 3 3 3 3 3 4 6 5 1 5 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	000000000000000000000000000000000000000	0 0 0		24 4 0 1 0 1 1 1 2 33 2 44 6 7 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
TO - 3M	Croatia	11	0 0 0 1 11 0 0	000	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M [Greece													
[0 - 3M [Hungary	44	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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 0 0 0		0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Ireland	22 22 6 11 6 6 7	0 255 0 0 0 0 0 0 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	2	0 0 0 0 0 0 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 - 3M [Italy	10 11 22 2 5 5	10 6 6 8 13 13 14 15 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	0 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 7 3 3 3 3 1 18 3 18 5 0 0 5 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 - 3M [[3M - 1Y] 「1Y - 2Y [1Y - 2Y [12Y - 3Y [13Y - 5Y [15Y - 10Y [10Y - more	Latvia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 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.A R.L.												
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	0	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance s	heet 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 [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Lithuania	11 0 1 1 7 0 0	111 0 1 1 6 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 - 3M 1 1 1 1 1 1 1 1 1	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	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0	0 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 [Malta													
[0 - 3M 1 1 1 1 1 1 1 1 1	Netherlands	0 8 15 28 28 0 0	0 2 8 15 28 0 0	000000000000000000000000000000000000000	0	1	0 2 3 5 5 0 25 0 0 0 0 7 5	0	000000000000000000000000000000000000000	0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000		
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Poland	7 7 8 13 0 0	0 7 8 8 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 5 3 10 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000		
[0 - 3M [Portugal	0 0 0 5	0 0 0 0 5 0	000000000000000000000000000000000000000	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	(
[0 - 3M 13M - 1Y 11 - 2Y 12 - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Romania		3				2	·						
To - 3M	Slovakia	0 5 48 12 0 0 0 6 5	0 5 48 11 0 0	000000000000000000000000000000000000000	0 0 0 0 0	4:	0 5 5 5 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	() () () () () () () () () ()	
To - 3M 3M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Slovenia	350 331 22 25 52 106 9	50 91 30 26 50	000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 4 1 2 2 3 3 9	3 1 71 71 71 75 1 75 1 85 1 18 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 0	0 0 0 0 0	0 0 0 0 0	1 3 1 0 0	(((((((((((((((((((



General governments exposures by country of the counterparty

		BISER TOPCO S.A.R.L.												
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value	Off-balance s	heet 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 [Spain	0 6 2 15 10 38 0 72	0 6 2 15 10 38 0 72	0 0 0 0 0 0	0 0 0 0 0 0	((((0 0 7 10 38 0 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	000000000000000000000000000000000000000	0
[0 - 3M 1 1 1 1 1 1 1 1 1	Sweden													
[0 - 3M [United Kingdom													
[0 - 3M 1 1 1 1 1 1 1 1 1	Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway													
[0 - 3M 13M - 1Y 11 - 2Y 12 - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Australia													
[0 - 3M [Canada	0 7 7 8 0 0	0 0 7 3 8 0 0	000000000000000000000000000000000000000	0 0 0 0 0	(((((((((((((((((((0 0 2 0 8 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	41
To - 3M	Hong Kong							·						



General governments exposures by country of the counterparty

				BISER TOPCO S.A R.L.										
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
			Total carrying amount of non-derivative financial		Non-derivative financial as	sets by accounting portfolio	•	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	non-derivative manical 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] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.	(4 3;	0 40 32 0 0 0 0	0 0 0 0	0 0 0 0 0	C 255	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	000000000000000000000000000000000000000	
[0 - 3M [China													
TO - 3M	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA													
[0 - 3M [Other Central and eastern Europe countries non EEA													
[0 - 3M	Middle East													
[0 - 3M [] 3M - 1Y [] 1Y - 2Y [] 1Y - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 5Y - 10Y [] 10Y - more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

RISED TODOO S A D I

							BISER TOPCO S.A R.L	•						
							As of 30/06/2022	2						
						Direc	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance si	heet exposures	
					Non-derivative financial as	ssets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
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 [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Africa													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Others	31	0 0 0 0 0 2 2 2 2 3 3 3 3 3 3 8 0 0 0 0 0 0 0 0 0	0 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 38 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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		43	3 43	0	(2	41	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

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 Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (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.
 (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAMP

Performing and non-performing exposures
BISER TOPCO S.A R.L.

							DISER 10	reo sar n.e.								
				As of 30/09/2021								As of 31/12/2021				
	Gross carrying amount/ Nominal amount			Accumulated im value due to cre	pairment, accumulated negative changes in dit risk and provisions ^{4,8}	fair Collaterals and		Gross c	arrying amount/ Nomin	al amount		Accumulated imp	pairment, accumulated n dit risk and provisions ^{4,8}	egative changes in fair	Collaterals and	
		Of which performing but past due >30 days	Of which non-perform	sing ¹	On non-norforming exportures ²		financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	ř	On performing exposures ²	On non-performing exposures ²		financial guarantees received on non- performing exposures
		and <=90 days	Of which: defaulte	d Of which Stage 3	exposures	Of which Stag	:3		and <=90 days		Of which: defaulted	Of which Stage 3	Copusation		Of which Stage 3	
(min EUR) Cash balances at central banks and other demand deposits	2,53			0				2,74								
Debt securities (including at amortised cost and fair value)	1,89		9					1,84						1 ;]
Central banks	,,,,,							-,	0 0							
General governments	92	7 0	0	0	0		0	85	6 0		0 0					0
Credit institutions	58		0	0	0	0	0	60	7 0		0					0
Other financial corporations	19	6 0	0	0	0		0	19	1 0		0					0
Non-financial corporations	19	4 0	0	0	0	0		18	8 0		0					0
Loans and advances(including at amortised cost and fair value)	5,01	0 35	149	149 14	2 4	48	47 5:	5,04	8 34	14	147	143	40	47	46	49
Central banks			0	0	0	0	0		0 0		0					0
General governments	17	9 0	٥	0	0	. 0	0	14	0 0		0		1			0
Credit institutions	9	4 0	٩	0	0	9	0	9	8 0		0			1		0
					1											
Other financial corporations	24		1					27	5 0		0	'		1	'	°
Non-financial corporations	1.96	1 5	44	44 4	, ,	18	17 1	1.97	5 9	١ .	41	40	15			13
	-				1	1		1	1					-		
of which: small and medium-sized enterprises	81	1 3	29	29 2	7 1	8	7 1	2 82	8 7	2	7 27	26		, ,		11
of which: Loans collateralised by commercial immovable property	81	9 0	19	19 1	8 1	7	7 1	2 77	8 5	1	8 18	17		5		11
Households	2,53	3 30	105	105 10	1 1	30	30 3	2,56	0 25	10	6 106	103	15	31	25	36
of which: Loans collateralised by residential immovable property	1,02	7 10	30	30 2	8	5	5 2	1,03	3 9	3	30	28	1 2	1	5	25
of which: Credit for consumption			779							Ι,	20	20				1 1
	30	1 1			1	1 1	1	1 33	1	1	1		1 '	'	1 '	1
DEBT INSTRUMENTS other than HFT	9,44	6 35	149	149 14	2 41	48	47 5:	9,631	0 34	14	147	143	40	43	46	49
OFF-BALANCE SHEET EXPOSURES	1,93	4	12	12 1	1 1	2	2	1,98	s	1	10	9	5			
												1				1

The tas delithred for somewhereas distance that the table (ACE) of Readinine (ID) the 15/2023 (CDD).

The tas delithred for somewhereas distance that the table (ACE) of Readinine (ID) the 15/2023 (CDD).

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Performing and non-performing exposures BISER TOPCO S.A R.L.

					As of 31/03/2022			As of 30/06/2022											
				Gross carrying amount/ Nominal amount					Collaterals and	Gross carrying amount/ Nominal amount					Accumulated impi value due to credi	irment, accumulated ne t risk and provisions ^{4,3}	gative changes in fair	Collaterals and	
		Of which performing but past due >30 days		Of which non-performing	ŗ	On performing exposures ²	On non-perform	On non-performing exposures ³			Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²		On non-performing exposures ²		financial guarantees received on non- performing exposures	
(min FLB)		and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3		Of which Stage :			
Cash balances at central banks and other demand deposits	2,404	0	0	0	0	0		0	0	2,248		0	0		0	0	0	0	
Debt securities (including at amortised cost and fair value)	2,088	0	0	0	0	1		0	0	2,130					1	0	0	0	
Central banks		0	0	0	0	0	0	0		0	0	0	0		0	0	0		
General governments	948	0	0	0	0	0	0	0	0	1,027	0	0	0		0	0	0		
Credit institutions	624	0	0	0	0	0	0	0	0	594	0	0	0	0	0	0	0		
Other financial corporations	251	0	0	0	0	0	0	0	0	248	0	0	0	0	0	0	0		
Non-financial corporations	264	0	0	0	0	0	0	0	0	261	0	0	0	0	0	0	0		
Loans and advances(including at amortised cost and fair value)	5,260	31	149	149	145	38	48	47	49	5,441	26	156	156	151	42	53	52	40	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	a a	0	0	0	0	
General governments	132	0	0	0	o	1	0	0	0	119	0	0	0	o a	1	0	0	0	
Credit institutions	128	0	0	0	0	0	0	0	0	97	0	0	0	0	0	0	0	0	
Other financial corporations	284	0	0	0	a	6	0	0	0	314		0	0	a	8	0	0	0	
Non-financial corporations	2,125	7	43	43	42	18	17	17	16	2,277	3	53	53	52	20	20	20	15	
of which: small and medium-sized enterprises	853	s	29	29	28	6	7	7	14	949	3	40	40	40	8	11	11	15	
of which: Loans collateralised by commercial immovable property	769	0	20	20	19	5	6	6	13	776	0	19	19	19	6	s	5	13	
Households	2,591	24	106	106	103	13	31	31	34	2,634	23	103	103	100	13	33	32	25	
of which: Loans collateralised by residential immovable property	1,046	7	30	30	29	2	7	7	24	1,045	6	29	29	27	2	11	10	17	
of which: Credit for consumption	554	4	19	19	19	6	8	8	6	551	3	17	17	17	5	7	6	4	
DEBT INSTRUMENTS other than HFT	9,752	31	149	149	145	39	48	47	49	9,820	26	156	156	151	43	53	52	40	
OFF-BALANCE SHEET EXPOSURES	1,925		9	9	8	4	1	1	1	1,956		8	8	8	4	2	1	1	

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution specific with the second of second order to be come to the exception of the cold in second order to be second or the cold in the

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground as ground



Forborne exposures

			As of 30/	09/2021	As of 31/12/2021								
		ying amount of with forbearance	Accumulated i accumulated c value due to c	mpairment, hanges in fair redit risk and exposures with	Collateral and fin received on e forbearanc			ring amount of with forbearance	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		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	٥	0	0	١	
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)	66	23	7	7	46	14	82	23	6	7	66	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	46	12	3	4	33	7	63	12	3	4	53	7	
of which: small and medium-sized enterprises	35	9	4	2	24		27	9	2	2	19		
Households	20	12	4	4	13	7	19	11	4	4	13	7	
DEBT INSTRUMENTS other than HFT	66	23	7	7	46		82	23	6	7	66		
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0	
QUALITY OF FORBEARANCE ²													
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0						
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0						

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽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 10 and 11 of Regulation (EU) 2021/451-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 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.

⁽¹⁾ The information 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.



Forborne exposures

BISER TOPCO S.A R.L.

			As of 31	/03/2022			As of 30/06/2022									
		ring amount of with forbearance	Accumulated of accumulated of value due to c	mpairment, changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ying amount of with forbearance	Accumulated in accumulated contact value due to cr	mpairment, hanges in fair edit risk and exposures with	Collateral and fin- received on e forbearanc					
(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 forbeerance 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)	o	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	C	0	0		0	0	0	0	0					
Credit institutions	0	0	C	0	0		0	0	0	0	0					
Other financial corporations	0	0	C	0	0		0	0	0	0	0					
Non-financial corporations	0	0	C	0	0		0	0	0	0	0					
Loans and advances (including at amortised cost and fair value)	80	26	7	7	63	16	77	25	9	8	56	13				
Central banks	0	0	C	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	C	0	0	0	0	0	0	0	0	0				
Other financial corporations	0	0	C	0	0	0	0	0	0	0	0	0				
Non-financial corporations	63	15	3	4	52	10	60	15	5	4	46	8				
of which: small and medium-sized enterprises	26	11	2	2	18		26	11	2	2	17					
Households	17	10	4	3	11	6	17	10	4	4	10	4				
DEBT INSTRUMENTS other than HFT	80	26	7	7	63		77	25	9	8	56					
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0				
QUALITY OF FORBEARANCE ²																
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0									
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0									

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(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 10 and 11 of Regulation (EU) 2021/451- 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.

(3) The information 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.



2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading BISER TOPCO S.A R.L.

			As of 3	0/09/2021					As of 31/12/2021 As of 31/03/2022 As of 30/06/2022															
	Gross carr	ying amount				Accumulated	Gross carrying amount				Accumulated	Gross carrying amount				Accumulated	Gross carr	ying amount				Accumulated		
		Of which non- performi		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to		Of which: non- performir		Of which loans and advances subject to	Accumulated impairment ¹	negative changes in fair value due to	egative nges in fair ue due to		Of which: non- performin		Accumulated impairment ¹	negative changes in fair value due to		Of which: non- performin		subject to	Accumulated impairment ¹	value due to
(min EUR)			of which: defaulted	impairment		credit risk on non-performing exposures ¹			of which: defaulted	impairment		credit risk on non-performing exposures ¹			of which: defaulted	impairment		credit risk on non-performing exposures ¹			of which: defaulted	impairment		credit risk on non-performing exposures ¹
A Agriculture, forestry and fishing	15	0	0	15	0	0	15	0	0	15	0	0	14	0	0	14	0	0	14	0	0	14	0	0
B Mining and guarrying	21	0	0	21	0	0	19	0	0	19	0	0	23	0	0	23	0	0	22	0	0	22	0	. 0
C Manufacturing	664	6	6	664	11	0	623	5	5	623	6	0	659	8	8	659	7	0	696	12	12	696	8	0
D Electricity, gas, steam and air conditioning supply	43	0	0	43	0	0	70	0	0	70	0	0	146	0	0	146	0	0	101	0	0	101	0	0
E Water supply	27	0	0	27	0	0	30	0	0	30	0	0	31	0	0	31	0	0	35	0	0	35	0	0
F Construction	120	5	5	120	4	0	122	5	5	122	3	0	146	6	6	146	3	0	185	6	6	185	3	0
G Wholesale and retail trade	256	8	8	256	7	0	246	8	8	246	8	0	288	7	7	288	8	0	328	5	5	328	7	0
H Transport and storage	110	4	4	110	1	0	114	3	3	114	1	0	112	3	3	112	1	0	124	11	11	124	5	0
I Accommodation and food service activities	103	13	13	102	10	1	99	12	12	99	8	0	92	11	11	92	7	0	92	10	10	92	8	0
J Information and communication	75	3	3	75	2	0	72	3	3	72	1	0	75	3	3	75	1	0	78	2	2	78	1	0
K Financial and insurance activities	52	0	0	52	1	0	83	0	0	83	1	0	48	0	0	48	0	0	54	0	0	54	0	0
L Real estate activities	86	0	0	86	1	0	103	0	0	103	1	0	112	0	0	112	0	0	115	0	0	115	1	0
M Professional, scientific and technical activities	207	2	2	207	1	0	216	2	2	216	1	0	220	2	2	220	1	0	244	2	2	244	1	0
N Administrative and support service activities	91	2	2	91	4	0	71	3	3	71	2	0	70	3	3	70	2	0	98	3	3	98	3	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	1 1	0	8	0	0	8	1	0	8	0	0	8	1	0	8	0	0	8	0	0
Q Human health services and social work activities	49	0	0	49	3	0	48	0	0	48	3	0	46	0	0	46	2	0	47	0	0	47	2	0
R Arts, entertainment and recreation	31	0	0	31	0	0	31	0	0	31	0	0	31	0	0	31	0	0	32	0	0	32	0	0
S Other services	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0	4	0	0
Loans and advances	1.961	44	44	1.960	47	1	1.975	41	41	1 975	36	0	2 125	43	43	2 125	34	0	2 277	53	53	2 277	40	0

⁽¹⁾ 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 opposite sign of white it reported according to the FIRREP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (01) 2021/951-115 on Supervisory reporting.