

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



2018 EU-wide Transparency Exercise Capital

			4621/12/2017	A620/06/2018	CORED CODE	DECHIATION
	Α	(min EUR, %) OWN FUNDS	As of 31/12/2017 595	As of 30/06/2018 614	COREP CODE C 01.00 (r010,c010)	REGULATION Articles 4(118) and 72 of CRR
		COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying				Article 50 of CRR
	A.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	595	614	C 01.00 (r020,c010)	
	A.1.1	instruments)	220	176	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	430	492	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	0	-3	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-2	-2	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-27	-23	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	 (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs 	-26	-26	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-5	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 15(1) point (k) (i) and 89 to 91 of CRS; Articles 15(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 259 of CRS; Articles 35(1) point (k) (iii) and 279(3) of CRS; Articles 35(1) point (k) (iv) and 151(8) of CRS and Articles 35(1) point (k) (iv) and 155(4) of CRS.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	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	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment 	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	5	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	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	5	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	5	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	-5	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	595	614	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	0	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) - C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	2,819	2,891	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	6	0	C 05.01 (r010;c040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	21.11%	21.24%	CA3 {1}	-
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	21.11%	21.24%	CA3 (3)	-
CETT Service	C.3	TOTAL CAPITAL RATIO (transitional period)	21.11%	21.24%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	595	614	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3,0),0)]	•
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	21.16%	21.24%	[D.1]/[B-B.1]	•
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c040)	

⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eliable from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratio spublished by the participating banks e.g. in their Pillar 3 disclosure



Leverage ratio

	(mln EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	595	614	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	595	614	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	5,098	5,087	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
В.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	5,093	5,087	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	11.7%	12.1%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	11.7%	12.1%	C 47.00 (r330,c010)	



Risk exposure amounts

	As of 31/12/2017	as of 30/06/2018
(min EUR)	2 447	2.501
Risk exposure amounts for credit risk	2,447	2,581
Risk exposure amount for securitisation and re-securitisations in the banking book	0	0
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	2,447	2,581
Risk exposure amount for position, foreign exchange and commodities (Market risk)	48	22
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	0	0
Risk exposure amount for operational risk	324	288
Other risk exposure amounts	0	0
Total Risk Exposure Amount	2,819	2,891

 $^{^{\}left(1\right)}$ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



P&L

Biser Topco S.à.r.l.

	Ac of 21/12/2017	Ac of 20/06/2019
(min EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	91	57
Of which debt securities income	17	7
Of which loans and advances income	74	48
Interest expenses	10	4
(Of which deposits expenses)	7	3
(Of which debt securities issued expenses)	0	0
(Expenses on share capital repayable on demand)	0	0
Dividend income	2	0
Net Fee and commission income	45	24
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	3	-1
Gains or (-) losses on financial assets and liabilities held for trading, net	4	1
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	1	0
Gains or (-) losses from hedge accounting, net	0	0
Exchange differences [gain or (-) loss], net	-2	0
Net other operating income /(expenses)	4	2
TOTAL OPERATING INCOME, NET	138	80
(Administrative expenses)	108	51
(Depreciation)	11	6
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	-3	-2
(Commitments and guarantees given)	-5	-2
(Other provisions)	3	0
Of which pending legal issues and tax litigation ¹	1	
Of which restructuring ¹	3	
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-25	-14
(Financial assets at fair value through other comprehensive income)	n.a.	0
(Financial assets at amortised cost)	n.a.	-14
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	12	3
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	1
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	34	36
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	44	35
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	44	35
Of which attributable to owners of the parent	43	35

(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."



Market Risk

	SA					IM										IM						
	As of 31/12/2017	As of 30/06/2018				As of 31/1	2/2017						As of 30/06/2018									
			VaR (Memorai			STRESSED Var (Memorandum item) INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ON RISK CHARGE FOR CTR			VaR (Memorandum item)		(Memorandum item) STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP					
(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	LAST MEASUR	E FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
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					4	1
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0					4	
Equities	28	18	0	0	0	0							0	0	0	0					4	
Of which: General risk	14	9	0	0	0	0							0	0	0	0						
Of which: Specific risk	14	9	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	16 0	0	0	0	0	0							Ů	0	0	0						
Total	44	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0



Credit Risk - Standardised Approach

Biser Topco S.à.r.l.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		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, %)								
	Central governments or central banks Regional governments or local authorities	1,474	1,536	5		1,399	1,549	14	
	Regional governments or local authorities Public sector entities	17 131	16 122	3 20		20 120	15 34	3	
	Public sector entities Multilateral Development Banks	131 16	122	20		120	34 13	5	
	International Organisations	10	4	0		23	13	0	
	Institutions	539	524	187		532	509	184	
	Corporates	1.027	703	687		1,232	887	862	
	of which: SME	215	141	136		228	153	148	
	Retail	1,525	1.341	969		1.562	1.369	989	
	of which: SME	256	205	117		263	213	122	
Consolidated data	Secured by mortgages on immovable property	323	304	120		351	334	130	
consolidated data	of which: SME	92	83	34		109	97	39	
	Exposures in default	518	196	215	311	432	176	199	242
	Items associated with particularly high risk	92	28	41		64	16	24	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	28	28	5		28	28	6	
	Equity	2	2	2		4	4	7	
	Securitisation	0	0	0		0	0	0	
	Other exposures	262	261	192		231	231	157	
	Standardised Total	5,965	5,079	2,447	404	6.011	5,173	2,581	303

(1) 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)

					Standardis	sed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		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	887	942	_		835	971	4	
	Regional governments or local authorities	8	942	3		11	9/1	7	
	Public sector entities	100	91	18		89	,	2	
	Multilateral Development Banks	100	91	10		89	3	0	
	International Organisations	0	0			0	0	0	
	Institutions	, , , , , , , , , , , , , , , , , , ,	, ,	,				3	
	Corporates	830	516	510		922	580	575	
	of which: SMF	215	141	136		228	153	148	
	Retail	1.519	1.336	966		1.558	1.366	986	
	of which: SME	254	203	116		261	211	121	
SLOVENIA	Secured by mortgages on immovable property	323	304	120		351	333	130	
SLOVEIVIA	of which: SME	92	83	34		109	97	39	
	Exposures in default	473	183	200	279	421	171	194	237
	Items associated with particularly high risk	40	14	21		30	8	12	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	28	28	5		28	28	6	
	Equity	1	1	1		2	2	6	
	Securitisation								
	Other exposures	260	259	190		231	231	157	
	Standardised Total ²				333				271

Schröderindsen (Inch.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment and provisions ²
	(min EUR, %)								
	Central governments or central banks	66	66	0		66	66	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	21	21	2		21	21	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	85	72	23		85	63	22	
	Corporates	16	15	15		36	36	36	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
FRANCE	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0		0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0	0	
	Collective investments undertakings (CIU)	0		0		U	0	0	
	Equity Securitisation	0	0	0		0	0	0	
	Securitisation Other exposures	0		0		0	0	0	
	Standardised Total ²	U		0	0	U	U	U	

10 Chajinal exposure, unitie Exposure value is December 10 counterparty exclude those count any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

10 Total value adjustments and provisions per country of counterparty excludes those for excursistation exposures, additional valuation adjustments (AVAe) and other own funds reductions related to the exposures, but includes general credit risk adjustments (AVAe) and other own funds reductions related to the exposures, but includes general credit risk adjustments (AVAe) and other own funds reductions related to the exposures, but includes general credit risk adjustments (AVAe) and other own funds reductions related to the exposures, but includes general credit risk adjustments (AVAe) and other own funds reductions related to the exposures, but includes general credit risk adjustments (AVAe) and other own funds reductions related to the exposures, but includes general credit risk adjustments (AVAe) and other own funds reductions related to the exposures, but includes general credit risk adjustments (AVAe) and other own funds reductions related to the exposures, but includes general credit risk adjustments (AVAe) and other own funds reductions related to the exposures, but includes general credit risk adjustments (AVAe) and other own funds reductions related to the exposures, but includes general credit risk adjustments (AVAe) and other own funds reductions related to the exposures, but includes general credit risk adjustments (AVAe) and other own funds reductions related to the exposures, adjustments (AVAe) and other own funds related to the exposures (AVAe) and other own funds related to the exposures (AVAe) and other own funds related to the exposures (AVAe) and other own funds related to the exposures (AVAe) and other own funds related to the exposures (AVAe) and other own funds related to the exposures (AVAe) and other own funds related to the exposures (AVAe) and other own funds related to the exposures (AV

rotal value adjustino ita ana p	rovisions per country or counterparty excludes those for securistisation exposures, additional valuation adjus										
					Standardis	ed Approach					
			As of 31/12/2017 As of 30/06/2018								
	(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	20	20	0		15	15	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	82	82	23		93	93	26			
	Corporates	22	22	23		30	30	29			
	of which: SME	0	0	0		0	0	0			
	Retail	1	1	1		0	0	0			
	of which: SME	1	1	0		0	0	0			
GERMANY	Secured by mortgages on immovable property	0	0	0		0	0	0			
	of which: SME	0	0	0		0	0	0			
	Exposures in default	0	0	0	0	0	0	0	0		
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Securitisation										
	Other exposures	0	0	0		0	0	0			
	Standardised Total ²				0				0		

^{(**}Chipsial exposure, unitie: Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).

(**Total value adjustments and convisions cor counter of counterparts excluded those for accounters, additional valuation adjustments (AVA) and other own funds reductions related to the exocurse, but includes owneral credit risk adjustments.



Credit Risk - Standardised Approach

Biser Topco S.à.r.l.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		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	57	57	0		52	52	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	48	48	15		47	47	15	
	Corporates	18	16	16		31	31	39	
	of which: SME Retail	0	0	0		0	0	0	
		0	0	0		0	0	0	
NETHERLANDS	of which: SME	0	0	0		0	0	0	
NET HEKLANDS	Secured by mortgages on immovable property of which: SME	0		0		0	0	0	
	Exposures in default	U	0	0	0	U	0	U	
	Exposures in default Items associated with particularly high risk	0	0		0	0		0	
	Covered bonds	0	0	"		0	l 0	0	
	Claims on institutions and corporates with a ST credit assessment	0				0	0	0	
	Collective investments undertakings (CIU)	0				0	0	0	
	Equity	0				0	0	0	
	Securitisation	0		U			U	U	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	, in the second			0				0

Total sub-adjustments and provisions per country of counterparty excludes those for securitistication exposures, additional valuation adjustments (AWAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions per country of counterparty excludes those for securitistication exposures, additional valuation adjustments (AWAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		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	11	11	0		3	3	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
		4	4	2		.1	1	0	
	Corporates of which: SME	68	68	60		91	91	72	
	Retail	0	U	0		U	0	0	
	of which: SME	0	U	0		U	0	0	
LINITED CTATEC		0	U	0		U	0	0	
UNITED STATES	Secured by mortgages on immovable property of which: SME	0	U	0		U	0	0	
	Exposures in default	0	U	0	0	U	0	0	0
	Exposures in default Items associated with particularly high risk	0	0	0	U	U		0	U
	Covered bonds	0	U	0		U	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0		0		0	0	0	
	Collective investments undertakings (CIU)	0		0		0	0	0	
	Equity			0		U .		0	
	Securitisation	1	1	1		1	1	1	
	Other exposures	0	0	0		0	0	0	
		U		0	•	0	U	0	-
	Standardised Total ²								

** Companie exposuler, unine: exposure vaue, is reported before standard not account any effect due for conscious conscious of content and any effect due for conscious conscious of content and any effect due for conscious conscious of content and any effect due for conscious conscious of content and any effect due for conscious of content and any effect due for content conscious of content and conte

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	2018	
	(mh EJR. %)	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	68	68	0		67	67	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	ō	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	10	9	5		10	9	5	
	Corporates	0	0	0		18	18	18	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
CDATA	of which: SME	0	0	0		0	0	0	
SPAIN	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	0
	Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation			-			_		
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments

					Standardis	ed Approach			
			As of 31/1	2/2017			As of 30/06	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustmen and provisions ²
	(min EUR, %)								
	Central governments or central banks	51	51	0		59	59	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
		0	0	0		0	26	0	
	Institutions Corporates	32	31	13		26	26	13	
	of which: SME	6	6	6		8	8	5	
	or which: SME Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
AUSTRIA	Secured by mortgages on immovable property	0	0			0	0	0	
MUSTRIA	of which: SME	0	0			0	0	0	
	Exposures in default	0	0		0	0	0	0	0
	Items associated with particularly high risk	0	0		U	0	0	0	U
	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)	0	0	0		0	0	0	
	Equity	0	1 0	l ,		0	0	0	
	Securitisation		l	, and the same of			0		
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Biser Topco S.à.r.l.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06	/2018	
		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	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	48	48	22		48	48	20	
	Corporates	26	24	22		31	31	32	
	of which: SME Retail	0	0	0		0	0	0	
		0	0	0		0	0	0	
UNITED KINCDOM	of which: SME	0		0		0	0	0	
DINT LED KTINGDOM	Secured by mortgages on immovable property of which: SME	0		0		U	0	U	
	or which: SME Exposures in default	0	0	0	0	0	0	0	0
	Exposures in default Items associated with particularly high risk	0		0	0	0	0	0	0
	Covered bonds	0		0		0	0		
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0		
	Collective investments undertakings (CIU)	0		0		0	0		
	Equity	0	0	0		0	0		
	Securitisation	U		U		U	U	U	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²		i i		0		Ů		0

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
		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
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	1
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	73	73	19		73	73	19	
	Corporates	3	3	3		3	3	3	
	of which: SME	0	0	0		0	0	0	
	Retail of which: SME	0	0	U		U	0	U	
CMEDEN		0	0	0		0	0	0	
SWEDEN	Secured by mortgages on immovable property of which: SME	0	0	U		U	0	U	
	Exposures in default	0	0	U	0	U	0	U	0
	Exposures in default Items associated with particularly high risk	0		0	0	Ü	0	0	0
	Covered bonds	0	0	0		0	0	U	
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0		0		0	0	U	
	Securitisation	0	U	U		U	U	U	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²	0			•	0	Ů	0	

** Companie exposuler, unine: exposure vaue, is reported before standard not account any effect due for conscious conscious of content and any effect due for conscious conscious of content and any effect due for conscious conscious of content and any effect due for conscious conscious of content and any effect due for conscious of content and any effect due for content conscious of content and conte

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06	/2018	
	(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	68	68	0		66	66	3	
	Regional governments or local authorities	0.0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	o o	ō		0	0	0	
	Institutions	8	8	6		9	9	4	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
POLAND	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation		0	0		0		0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				. 0

(II) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistication encountry. Additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - IRB Approach

							IRB Appı	roach					
				As of 3:	1/12/2017					As of 30	/06/2018		
		Original E	xposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value-		Of which: defaulted	and provisions		Of which: defaulted	value ⁻		Of which: defaulted	and provisions
	Central banks and central governments	0		0	0		0	0		0	0		0
	Institutions	0		0	0		0	0		0	0		0
	Corporates	0		0	0		0	0		0	0		0
	Corporates - Of Which: Specialised Lending	0		0	0		0	0		0	0		0
	Corporates - Of Which: SME	0		0	0		0	0		0	0		0
	Retail	0		0	0		0	0		0	0		0
	Retail - Secured on real estate property	0		0	0		0	0		0	0		0
C	Retail - Secured on real estate property - Of Which: SME	0		0	0		0	0		0	0		0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	0		0	0		0	0		0	0		Ů
	Retail - Other Retail	0		0	0		0	0		0	0		, i
	Retail - Other Retail - Of Which: SME	0		0	0		0	0		0	0		
	Retail - Other Retail - Of Which: non-SME	0		١	0		١	0		0	0		ı ,
	Equity	U U		, ,	0		U	- 0		0	0		
	Securitisation	0		0	ň		0	0		0	0		0
	Other non credit-obligation assets	Ů		Ů	o o		Ů			Ů	0		L i
	IRB Total				ő						0		

⁽I) 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).



Sovereign Exposure

Biser Topco S.à.r.l.

(mln EUR)									As of 31/	12/2017								
				Memo: brea	kdown by acco	unting portfo	lio											
Country / Region	Financial as	sets: Carrying	Amount	Held for			Designated at fair value			Available-for-			Loans and			Held-to-		
		of which: loans and advances	of which: debt securities	trading ¹	of which: Loans and advances	of which: Debt securities	through profit or loss ²	of which: Loans and advances	of which: Debt securities	sale ³	of which: Loans and advances	of which: Debt securities	Receivables ⁴	of which: Loans and advances	of which: Debt securities	maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	1,169.6	134.8	1,034.8	0.0	0.0	0.0	3.3	0.0	3.3	947.0	0.0	947.0	134.8	134.8	0.0	84.6	0.0	84.6
Austria	51.3	0.0	51.3										•					
Belgium	64.1	0.0	64.1															
Bulgaria	17.6	0.0	17.6															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	36.0	0.0	36.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	7.4 76.1	0.0	7.4															
France		0.0	76.1															
Germany Greece	20.3 0.0	0.0	20.3															
Hungary	19.0	0.0	19.0															
Ireland	40.2	0.0	40.2															
Italy	0.0	0.0	0.0															
Latvia	10.2	0.0	10.2															
Lithuania	0.0	0.0	0.0															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	56.6	0.0	56.6															
Poland	68.1	0.0	68.1															
Portugal	0.0	0.0	0.0															
Romania	26.2	0.0	26.2															
Slovakia	23.8	0.0	23.8															
Slovenia	564.5	134.8	429.8															
Spain	68.4	0.0	68.4															
Sweden	0.0	0.0	0.0															
United Kingdom	0.0	0.0	0.0															
Iceland Liechtenstein	0.0 0.0		0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	8.8	0.0	8.8															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	10.9	0.0	10.9															
Other advanced economies non EEA	0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.0	0.0	0.0															
Africa	0.0	0.0	0.0															
Others	0.0	0.0	0.0															
Note:																		

Note:
Information disclosed in this template is sourced from FINREP templates F 20 and F 04.
The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP



		Biser Topco S.a.r.L					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet exposures	
								Derivatives with po	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	Austria	0 36 0 6 9 8 0	0 36 0 6 9 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 0 0 0 0 0 0 0	0 36 0 6 9 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 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total [0 - 3M [13M - 1Y [14 - 2Y [12 - 2Y [12 - 2Y [12 - 2Y [12 - 2Y [13 - 2Y	Belgium	5 5 25 0 10 14 0 54	0 5 25 0 10 14 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 5 25 0 10 14 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [Bulgaria	0 0 0 0 17 0 0	0 0 0 0 17 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 17 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
10 - 3M	Cyprus													
[0 - 3M [[3M - 1Y [Czech Republic	0 0 3 21 10 0 0	0 0 3 21 10 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 3 21 10 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	1
Total [0 - 3M	Denmark	0 0 0 0 0 10 0	0 0 0 0 0 10 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 10 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
To - 3M	Estonia	T.		·			, and the second	<u> </u>		j		J	2	



	delieral govern	ments exposures by country of Biser Topco S.a.r.I.	ше соипсеграгсу											
		bisel 10000 S.A.L.					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
	(min Edity)													
												Off-balance sl	heet exposures	
								Derivatives with po	ositive fair value	Derivatives with	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)									Nominal	Provisions	Risk weighted exposure amount
				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			
「0-3M「 「3M-1Y「		0	0	0	0	0	0	0	0	0	0	0	0	
[17 - 27]		0 0 3	0	0	0	0 0 3	0	0	0	0	0	0	0	
[2Y - 3Y [3Y - 5Y 5Y - 10Y	Finland	4 5	4 5	0	0	4 5	0	0	0	0	0	0	0	
[10Y - more Total		12 0	12 0	0	0 0	12 0	0	0	0	0 0	0	0	0 0	0
TO - 3M		37 13	37 13	0	0	37 13	0	0	0	0	0	0	0	
[3Y - 5Y] [5Y - 10Y]	France	5 16 15	5 16 15	0	0	5 16 15	0	0	0	0	0	0	0	
Total		0 87 0	87	0 0	0	0 87 0	0 0	0	0	0	0	0 0	0	2
[0 - 3M [[3M - 1Y [[1Y - 2Y [15 0	15 0	0	0	15 0	0	0	0	0	0	0	0	
[2Y - 3Y [3Y - 5Y 5Y - 10Y	Germany	0 0	0	0	0 0	0 0	0 0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [0 15	0	0	0	0 15	0	0	0	0	0	0	0	0
「0-3M「 「3M-1Y「 「1Y-2Y「														
[2Y - 3Y [[3Y - 5Y [Croatia													
[0 - 3M [
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Greece													
110Y - more														
Total 0 - 3M 3M - 1Y		0	0	0	0	0	0	0	0	0 0	0	0	0	
[1Y - 2Y [Hungary	18 0	18 0	0	0	18 0	0	0	0	0	0	0	0	
131 - 31 15Y - 10Y 10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [18 0 2	18 0 2	0 0	0 0	18 0 2	0 0 0	0	0	0 0	0	0 0	0 0	2
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Ireland	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y [10Y - more	Account	38 0 0	38 0 0	0 0	0 0 0	38 0 0	0 0 0	0 0 0	0	0	0	0 0 0	0	
l 10Y - more Total	1	40	40	0	0	40	0	Ö	ő	ő	ő	ő	ŏ	0



		Biser Topco S.á.r.I.					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance si	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	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 [Italy													
[0 - 3M [Latvia	0 0 10 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 10 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total [0 - 3M	Lithuania	10	10	0	U	10	0	0	0	U	U	U	Ü	U
Total Tota	Luxembourg	0 0 4 4 10 5 0 23	0 0 4 4 4 10 5 0	0 0 0 0 0	0 0 0 0	0 0 4 4 10 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	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	Malta			·		3	,	<u> </u>	J	ū	,	J		
[0 - 3M [Netherlands	0 18 0 0 3 30 0 52	0 18 0 0 3 3 30 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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 3 30 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total Tota	Poland	0 0 15 12 27 12 0 66	0 0 15 12 27 12 0 66	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 15 12 27 12 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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



		Biser Tonco S.á.r.I.					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
														Dick weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
0 - 3M 13M - 1Y 11 - 2Y 12 - 2Y 12 - 3Y 13Y - 5Y 15Y - 10Y 10Y - more Total	Portugal													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Romania	0 0 9 0 11 0	0 0 0 9 0 11	0 0 0 0 0	0 0 0 0	0 0 0 9 0 11	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
Total [0 - 3M	Slovakia	21 0 4 0 0 0 0 26	21 0 4 0 0 0 0 26	0 0 0 0 0	0 0 0 0 0	21 0 4 0 0 0 0 26	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 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 [0 - 3M	Slovenia	30 30 50 85 138 135 41 3	30 31 50 85 138 135 41 3	0 0 0 0 0 0	0	30 0 49 85 138 51 40 0	0 31 0 0 1 84 1 3	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 3 7 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9
[0 - 3M [Spain	902 0 0 0 0 17 38 12 0	463 0 0 0 17 38 12 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 17 38 12 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0
Total [0 - 3M	Sweden	67	67	0	0	67	0	0	0	0	0	0	0	U
Total To - 3M	United Kingdom													



		Biser Topco S.á.r.l.												
							As of 30/06/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance s	neet				Deriva	tives		Off bala	nce sheet	
												Off halance of	heet exposures	
												Off-balance si	neet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					andagn pront or loss	comprehensive meanic								
[0 - 2M [
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Iceland													
Total														
[0 - 3M [
	Liechtenstein													
「5Y - 10Y 「 「10Y - more Total														
Total Total Total Total Total Total Total Total														
1 2Y - 3Y I 13Y - 5Y I	Norway													
[5Y - 10Y [[10Y - more Total														
[0 - 3M [3M - 1Y [
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Australia													
[5Y - 10Y [10Y - more														
Total [0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Canada	0 0 0	0 0	0 0 0	0 0	0	0 0	0	0	0	0	0	0	
110Y - more		9	9	0	0	9	0	0	0	0	0	0	0	
Total 0 - 3M 3M - 1Y		9	9	0	0	9	0	0	0	Ō	0	0	0	2
[3M - 1Y [[1Y - 2Y [[2Y - 3Y]	Hong Kong													
[3Y - 5Y [5Y - 10Y [10Y - more Total														
Total [0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y [Japan													
[3Y - 5Y [5Y - 10Y [10Y - more	Japan													
Total	1													



		Biser Topco S.a.r.l.													
		As of 30/06/2018													
						Dire	ct exposures								
(min EUR) On balance sheet									Derivatives Off balance sheet						
							Off-balance sl								
									OII-Datatice St	leet exposures					
						Derivatives with positive fair value		Derivatives with negative fair value							
			Total carrying amount of									1		Risk weighted exposure amount	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short												
			positions)		of which: Einancial accets	of which: Financial assets at						Nominal	Provisions		
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount				
					through profit or loss	comprehensive income									
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 3 0	0 3 0	0	0	0 3 0	0	0	0	0	0	0	0		
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [u.s.	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y [10Y - more Total		0 0	0	0	0	0 0	0	0	0	0	0	0	0	0	
[0 - 3M [3	, and the second	,	Ţ.	j	Ů	Š	Ĭ	, and the second	Ü	, ,	J	Ů	
[1Y - 2Y [China														
[5Y - 10Y [10Y - more															
Total 0 - 3M 3M - 1Y															
1 1Y - 2Y I I 2Y - 3Y I	Switzerland														
[3Y - 5Y [5Y - 10Y [10Y - more															
Total [0 - 3M [
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Other advanced economies														
2Y - 3Y 13Y - 5Y 15Y - 10Y	non EEA														
[10Y - more Total [0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y [Other Control and an above	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more Total [0 - 3M [0	0	0	0 0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [
1 2Y - 3Y I 13Y - 5Y I	Middle East														
[5Y - 10Y [10Y - more Total															
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [Latin America and the Caribbean														
[5Y - 10Y [10Y - more															
Total	l														



General governments exposures by country of the counterparty

			Biser Topco S.á.r.l.													
			As of 30/06/2018													
			Direct exposures On balance sheet Derivatives Off balance sheet													
		(mln EUR)			Derivatives Off balance sheet											
													Off-balance sh			
			Takal annua annualan annuan adama						Derivatives with po	sitive fair value	Derivatives with	negative fair value				
Residual Maturity	tesidual Maturity	Country / Region		Total gross carrying amount of non-	y / Region Total gross carrying amount of non-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	Risk weighted exposure amount
	[0 - 3M [Africa														
	[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0		
	[1Y - 2Y [[2Y - 3Y [Others	0	0	0	0	0	0	0	0	0	0	0	0		
	[3Y - 5Y [5Y - 10Y		0	0	0	0	0	0	0	0	0	0	0	0		
-	[10Y - more Total		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 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 records cover or view consoures to central, recording all cases are designed and case of the control of the counterparts with full or cartial coverment cuarantees.

(3) The basks disclose the exposures in the "Financial assets held for tradition" confloid after offsettime the cash short oxidions have to the exposures to enter in control assets the for tradition of the control of the exposures to enter in control assets that the control of the exposures to enter in control of the exposures to exposure to exposure the exposure to exposure exposure to exposure the exposure to exposure expo

(5) Residual countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not one TEAL Stratel. Known Residual Countries not exported separately not not recovered and Turkey.

Other CEF one TEAL Albania, Bossia and Herzeoprina, PTR Mecadonia, Mortenegro, Serbia and Turkey.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan, Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia. United Arab Emirates and Yemen.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan, Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Saud Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Sudian. Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Sudian. Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Iran. Jordan. Kurwalt. Lebanon. Libro. Onan. Catars. Sudian. Arabia. Sudian. Swia.

Middle Sast: Barran. Diltool, Iran. Libro. Iran. Iran. Jordan. Sudian. Swia. Jordan. Sudian. Swia. Jordan. Sudian. Swia. Jordan. Jordan. Swia. Jordan. Swia. Jordan. Swia. Jordan. Jordan. Swia. Jordan. Swia. Jordan. Swia.



Performing and non-performing exposures

	As of 31/12/2017										As of 30/06/201	.8		
	Gross carrying amount					Collaterals and financial		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial	
	Of which performing but past due >30				On performing exposures ²	On non- performing	guarantees received on non- performing exposures		Of which performing but past due >30			On performing exposures ²	On non- performing	guarantees received on non- performing exposures
(min EUR)		days and <=90 days		Of which: defaulted	exposures	exposures ³			days and <=90 days		Of which: defaulted	exposures	exposures ³	
Debt securities (including at amortised cost and fair value)	1,687	0	0	0	0	0	0	1,617	0	0	0	1	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1,035	0	0	0	0	0	0	947	0	0	0	0	0	0
Credit institutions	438	0	0	0	0	0	0	424	0	0	0	0	0	0
Other financial corporations	103	0	0	0	0	0	0	108	0	0	0	0	0	0
Non-financial corporations	110	0	0	0	0	0	0	137	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	3,318	15	575	574	26	366	97	3,331	8	465	463	13	282	79
Central banks	420	0	0	0	0	0	0	438	0	0	0	0	0	0
General governments	136	0	1	1	0	1	0	121	0	1	1	1	1	0
Credit institutions	137	0	5	5	0	1	0	106	0	0	0	0	0	0
Other financial corporations	50	0	4	4	1	3	0	46	0	1	1	0	1	0
Non-financial corporations	1,122	3	466	466	19	303	66	1,134	3	370	370	9	231	47
of which: small and medium-sized enterprises at amortised cost	590	3	275	275	8	183	48	556	3	228	228	5	149	39
Households	1,453	12	100	99	6	57	31	1,486	6	93	91	4	49	32
DEBT INSTRUMENTS other than HFT	5,005	15	575	574	26	366	97	4,948	8	465	463	14	282	79
OFF-BALANCE SHEET EXPOSURES	702		21	21	4	9	2	806		20	20	1	7	2

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

^(?) Institutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁹⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

⁽⁴⁾ 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 F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 for Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention of fib-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

			As of 31/12/2017				As of 30/06/2018								
	Gross carrying amount of exposures with forbearance measures				Collateral and financial	Gross carrying amo with forbearance n		changes in fair value d	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²						
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures					
(min EUR) Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0					
Central banks	0	0	0	0	0	0	0	0	0	0					
	0	0	0	0	0	0	0	0		0					
General governments	•	Ů	0	0	· ·	U	Ü	Ů	0	U					
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)	326	241	141	137	107	277	197	111	108	93					
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	7	3	3	3	4	4	0	0	0	4					
Non-financial corporations	275	213	127	123	80	232	175	102	99	65					
of which: small and medium-sized enterprises at amortised cost	130	122	78	77	33	109	98	63	61	27					
Households	43	24	11	11	23	40	22	8	8	24					
DEBT INSTRUMENTS other than HFT	326	241	141	137	107	277	197	111	108	93					
Loan commitments given	5	1	0	0	4	5	0	0	0	4					

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

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