

Market Discipline disclosure - December 2021

Quantitative information

Scope of consolidation: Individual

Templates from ITS 2020/04

Templates	Name	FREQUENCY OTHER INSTITUTIONS (NOT LISTED)
EU KM1	Key metrics template	Annual (article 447 - Regulation (EU) No 575/2013)
EU OV1	Overview of risk weighted exposure amounts	Annual (point (d) Article 438 - Regulation (EU) No 575/2013)
EU CC1	Composition of regulatory own funds	Annual (point (a) of Article 437 - Regulation (EU) No 575/2013)
EU CC2	Reconciliation of regulatory own funds to balance sheet in the audited financial statements	Annual (point (a) of Article 437 - Regulation (EU) No 575/2013)
EU LIQ1	Quantitative information of LCR	Annual (points (a), (e) and (f) of Article 435(1) - Regulation (EU) No 575/2013)
EU LIQ2	Net Stable Funding Ratio	Annual (points (a), (e) and (f) of Article 435(1) - Regulation (EU) No 575/2013)
EU CR1	Performing and non-performing exposures and related provisions	Annual (points (a), (e) and (f) of Article 435(1) - Regulation (EU) No 575/2013)
EU CR3	CRM techniques overview: Disclosure of the use of credit risk mitigation techniques	Annual (points (a), (e) and (f) of Article 435(1) - Regulation (EU) No 575/2013)
EU CR4	Standardised approach - Credit risk exposure and CRM effects	Annual (points (a), (e) and (f) of Article 435(1) - Regulation (EU) No 575/2013)
EU CR5	Standardised approach	Annual (points (a), (e) and (f) of Article 435(1) - Regulation (EU) No 575/2013)
EU MR1	Market risk under the standardised approach	Annual (point (a) of Article 435(1) - Regulation (EU) No 575/2013)
EU OR1	Operational risk own funds requirements and risk-weighted exposure amounts	Annual (points (a), (e) and (f) of Article 435(1) - Regulation (EU) No 575/2013)
EU REM1	Remuneration awarded for the financial year	Annual (point (h)(i)-(ii) of Article 450(1) - Regulation (EU) No 575/2013)
EU REM2	Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff)	Annual (point (h)(v) to (vii) of Article 450(1) - Regulation (EU) No 575/2013)
EU REM3	Deferred remuneration	Annual (point (h)(iii) and (iv) of Article 450(1) - Regulation (EU) No 575/2013)
EU REM4	Remuneration of 1 million EUR or more per year	Annual (point (j) of Article 450(1) - Regulation (EU) No 575/2013)

Qualitative information

Table	Name	FREQUENCY OTHER INSTITUTIONS (NOT LISTED)
EU OVC	ICAAP information	Annual (point (c) of Article 438 - Regulation (EU) No 575/2013)
EU OVA	Institution risk management approach	Annual (points (a), (e) and (f) of Article 435(1) - Regulation (EU) No 575/2013)
EU OVB	Disclosure on governance arrangements	Annual (points (a), (b) and (c) of Article 435 (2) - Regulation (EU) No 575/2013)
EU LIQA	Liquidity risk management	Annual (points (a), (e) and (f) of Article 435(1) - Regulation (EU) No 575/2013)
EU CRA	General qualitative information about credit risk	Annual (points (a), (e) and (f) of Article 435(1) - Regulation (EU) No 575/2013)
EU MRA	Qualitative disclosure requirements related to market risk	Annual (point (a) of Article 435(1) - Regulation (EU) No 575/2013)
EU ORA	Qualitative information on operational risk	Annual (points (a), (e) and (f) of Article 435(1) - Regulation (EU) No 575/2013)
EU REMA	Remuneration policy	Annual (points (a), (e) and (f) of Article 435(1) - Regulation (EU) No 575/2013)

Template EU KM1 - Key metrics template

Thousand Euros

		a	b
		31-12-2021	31-12-2020
	Available own funds (amounts)		
1	Common Equity Tier 1 (CET1) capital	50 123,77	47 871,40
2	Tier 1 capital	50 123,77	47 871,40
3	Total capital	50 123,77	47 871,40
	Risk-weighted exposure amounts		
4	Total risk-weighted exposure amount	76 207,13	59 404,20
	Capital ratios (as a percentage of risk-weighted exposure amount)		
5	Common Equity Tier 1 ratio (%)	65,77%	80,59%
6	Tier 1 ratio (%)	65,77%	80,59%
7	Total capital ratio (%)	65,77%	80,59%
	Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)		
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	5,50%	0,00%
EU 7b	of which: to be made up of CET1 capital (percentage points)	3,09%	0,00%
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	4,13%	0,00%
EU 7d	Total SREP own funds requirements (%)	13,50%	8,00%
	Combined buffer requirement (as a percentage of risk-weighted exposure amount)		
8	Capital conservation buffer (%)	2,50%	2,50%
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	0,00%	0,00%
9	Institution specific countercyclical capital buffer (%)	0,00%	0,00%
EU 9a	Systemic risk buffer (%)	0,00%	0,00%
10	Global Systemically Important Institution buffer (%)	0,00%	0,00%
EU 10a	Other Systemically Important Institution buffer	0,00%	0,00%
11	Combined buffer requirement (%)	2,50%	2,50%
EU 11a	Overall capital requirements (%)	16,00%	10,50%
12	CET1 available after meeting the total SREP own funds requirements (%)	53,68%	0,00%
	Leverage ratio		
13	Total exposure measure	182 454,46	98 629,85
14	Leverage ratio (%)	27,47%	48,54%
	Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)		
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)	0,00%	0,00%
EU 14b	of which: to be made up of CET1 capital (percentage points)	0,00%	0,00%
EU 14c	Total SREP leverage ratio requirements (%)	0,00%	0,00%
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)		
EU 14d	Leverage ratio buffer requirement (%)	0,00%	0,00%
EU 14e	Overall leverage ratio requirements (%)	0,00%	0,00%
	Liquidity Coverage Ratio		
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	106 137,13	12 801,58
EU 16a	Cash outflows - Total weighted value	86 684,90	21 644,13
EU 16b	Cash inflows - Total weighted value	17 076,03	37 599,20
16	Total net cash outflows (adjusted value)	69 608,86	5 411,03
17	Liquidity coverage ratio (%)	152,48%	236,58%
	Net Stable Funding Ratio		
18	Total available stable funding	92 150,27	67 457,93
19	Total required stable funding	52 520,02	50 327,95
20	NSFR ratio (%)	175,46%	134,04%

Template EU OV1 – Overview of total risk exposure amounts

Thousand Euros

		Risk weighted exposure amounts (RWEAs)		Total own funds requirements
		a	b	c
		2021	2020	T
1	Credit risk (excluding CCR)	68 564,7	54 085,2	5 485,2
2	Of which the standardised approach	68 564,7	54 085,2	5 485,2
3	Of which the Foundation IRB (F-IRB) approach	-	-	-
4	Of which: slotting approach	-	-	-
EU 4a	Of which: equities under the simple riskweighted approach	-	-	-
5	Of which the Advanced IRB (A-IRB) approach	-	-	-
6	Counterparty credit risk - CCR	-	-	-
7	Of which the standardised approach	-	-	-
8	Of which internal model method (IMM)	-	-	-
EU 8a	Of which exposures to a CCP	-	-	-
EU 8b	Of which credit valuation adjustment - CVA	-	-	-
9	Of which other CCR	-	-	-
10	Not applicable			
11	Not applicable			
12	Not applicable			
13	Not applicable			
14	Not applicable			
15	Settlement risk	-	-	-
16	Securitisation exposures in the non-trading book (after the cap)	-	-	-
17	Of which SEC-IRBA approach			-
18	Of which SEC-ERBA (including IAA)	-	-	-
19	Of which SEC-SA approach	-	-	-
EU 19a	Of which 1250%	-	-	-
20	Position, foreign exchange and commodities risks (Market risk)	3 670,8	1 572,6	293,7
21	Of which the standardised approach	3 670,8	1 572,6	293,7
22	Of which IMA	-	-	-
EU 22a	Large exposures	-	-	-
23	Operational risk	3 971,7	3 746,5	317,7
EU 23a	Of which basic indicator approach	3 971,7	3 746,5	317,7
EU 23b	Of which standardised approach	-	-	-
EU 23c	Of which advanced measurement approach	-	-	-
24	Amounts below the thresholds for deduction (subject to 250% risk weight) (For information)	-	-	-
25	Not applicable			
26	Not applicable			
27	Not applicable			
28	Not applicable			
29	Total	76 207,13	59 404,20	6 096,57

Template EU CC1 - Composition of regulatory own funds

Thousand Euros

		(a)	(b)
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Common Equity Tier 1 (CET1) capital: instruments and reserves			
1	Capital instruments and the related share premium accounts	195 198,4	19
	of which: Instrument type 1	195 198,4	
	of which: Instrument type 2		
	of which: Instrument type 3		
2	Retained earnings	-133 844,5	21
3	Accumulated other comprehensive income (and other reserves)	-78,8	20
EU-3a	Funds for general banking risk	0,0	
4	Amount of qualifying items referred to in Article 484 (3) and the related share premium accounts subject to phase out from CET1	0,0	
5	Minority interests (amount allowed in consolidated CET1)	0,0	
EU-5a	Independently reviewed interim profits net of any foreseeable charge or dividend	0,0	
6	Common Equity Tier 1 (CET1) capital before regulatory adjustments	61 275,1	
Common Equity Tier 1 (CET1) capital: regulatory adjustments			
7	Additional value adjustments (negative amount)	-63,8	
8	Intangible assets (net of related tax liability) (negative amount)	-469,8	8
9	Not applicable		
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	0,0	
11	Fair value reserves related to gains or losses on cash flow hedges of financial instruments that are not valued at fair value	0,0	
12	Negative amounts resulting from the calculation of expected loss amounts	0,0	
13	Any increase in equity that results from securitised assets (negative amount)	0,0	
14	Gains or losses on liabilities valued at fair value resulting from changes in own credit standing	0,0	
15	Defined-benefit pension fund assets (negative amount)	0,0	
16	Direct and indirect holdings by an institution of own CET1 instruments (negative amount)	0,0	
17	Direct, indirect and synthetic holdings of the CET 1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0,0	
18	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0,0	
19	Direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0,0	
20	Not applicable		
EU-20a	Exposure amount of the following items which qualify for a RW of 1250%, where the institution opts for the deduction alternative	0,0	
EU-20b	of which: qualifying holdings outside the financial sector (negative amount)	0,0	
EU-20c	of which: securitisation positions (negative amount)	0,0	
EU-20d	of which: free deliveries (negative amount)	0,0	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability where the conditions in Article 38 (3) are met) (negative amount)	0,0	
22	Amount exceeding the 17,65% threshold (negative amount)	0,0	
23	of which: direct, indirect and synthetic holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities	0,0	
24	Not applicable		
25	of which: deferred tax assets arising from temporary differences	0,0	
EU-25a	Losses for the current financial year (negative amount)	-10 617,6	22
EU-25b	Foreseeable tax charges relating to CET1 items except where the institution suitably adjusts the amount of CET1 items insofar as such tax charges reduce the amount up to which those items may be used to cover risks or losses (negative amount)	0,0	
26	Not applicable		
27	Qualifying AT1 deductions that exceed the AT1 items of the institution (negative amount)	0,0	
27a	Other regulatory adjustments	0,0	
28	Total regulatory adjustments to Common Equity Tier 1 (CET1)	-11 151,3	
29	Common Equity Tier 1 (CET1) capital	50 123,8	
Additional Tier 1 (AT1) capital: instruments			
30	Capital instruments and the related share premium accounts	0,0	
31	of which: classified as equity under applicable accounting standards	0,0	
32	of which: classified as liabilities under applicable accounting standards	0,0	
33	Amount of qualifying items referred to in Article 484 (4) and the related share premium accounts subject to phase out from AT1	0,0	
EU-33a	Amount of qualifying items referred to in Article 494a(1) subject to phase out from AT1	0,0	
EU-33b	Amount of qualifying items referred to in Article 494b(1) subject to phase out from AT1	0,0	
34	Qualifying Tier 1 capital included in consolidated AT1 capital (including minority interests not included in row 5) issued by subsidiaries and held by third parties	0,0	
35	of which: instruments issued by subsidiaries subject to phase out	0,0	
36	Additional Tier 1 (AT1) capital before regulatory adjustments	0,0	
Additional Tier 1 (AT1) capital: regulatory adjustments			
37	Direct and indirect holdings by an institution of own AT1 instruments (negative amount)	0,0	
38	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0,0	
39	Direct, indirect and synthetic holdings of the AT1 instruments of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0,0	
40	Direct, indirect and synthetic holdings by the institution of the AT1 instruments of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	0,0	
41	Not applicable		
42	Qualifying T2 deductions that exceed the T2 items of the institution (negative amount)	0,0	
42a	Other regulatory adjustments to AT1 capital	0,0	
43	Total regulatory adjustments to Additional Tier 1 (AT1) capital	0,0	
44	Additional Tier 1 (AT1) capital	0,0	
45	Tier 1 capital (T1 = CET1 + AT1)	50 123,8	

Template EU CC1 - Composition of regulatory own funds

Thousand Euros

		(a)	(b)
		Amounts	Source based on reference numbers/letters of the balance sheet under the regulatory scope of consolidation
Tier 2 (T2) capital: instruments			
46	Capital instruments and the related share premium accounts	0,0	
47	Amount of qualifying items referred to in Article 484 (5) and the related share premium accounts subject to phase out from T2 as described in Article 486 (4) CRR	0,0	
EU-47a	Amount of qualifying items referred to in Article 494a (2) subject to phase out from T2	0,0	
EU-47b	Amount of qualifying items referred to in Article 494b (2) subject to phase out from T2	0,0	
48	Qualifying own funds instruments included in consolidated T2 capital (including minority interests and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties	0,0	
49	of which: instruments issued by subsidiaries subject to phase out	0,0	
50	Credit risk adjustments	0,0	
51	Tier 2 (T2) capital before regulatory adjustments	0,0	
Tier 2 (T2) capital: regulatory adjustments			
52	Direct and indirect holdings by an institution of own T2 instruments and subordinated loans (negative amount)	0,0	
53	Direct, indirect and synthetic holdings of the T2 instruments and subordinated loans of financial sector entities where those entities have reciprocal cross holdings with the institution designed to inflate artificially the own funds of the institution (negative amount)	0,0	
54	Direct and indirect holdings of the T2 instruments and subordinated loans of financial sector entities where the institution does not have a significant investment in those entities (amount above 10% threshold and net of eligible short positions) (negative amount)	0,0	
54a	Not applicable		
55	Direct and indirect holdings by the institution of the T2 instruments and subordinated loans of financial sector entities where the institution has a significant investment in those entities (net of eligible short positions) (negative amount)	0,0	
56	Not applicable		
EU-56a	Qualifying eligible liabilities deductions that exceed the eligible liabilities items of the institution (negative amount)	0,0	
56b	Other regulatory adjustments to T2 capital	0,0	
57	Total regulatory adjustments to Tier 2 (T2) capital	0,0	
58	Tier 2 (T2) capital	0,0	
59	Total capital (TC = T1 + T2)	50 123,8	
60	Total risk exposure amount	76 207,1	
Capital ratios and requirements including buffers			
61	Common Equity Tier 1	66%	
62	Tier 1	66%	
63	Total capital	66%	
64	Institution CET1 overall capital requirements	10%	
65	of which: capital conservation buffer requirement	3%	
66	of which: countercyclical capital buffer requirement	0%	
67	of which: systemic risk buffer requirement	0%	
EU-67a	of which: Global Systemically Important Institution (G-SII) or Other Systemically Important Institution (O-SII) buffer requirement	0%	
EU-67b	of which: additional own funds requirements to address the risks other than the risk of excessive leverage	3%	
68	Common Equity Tier 1 capital (as a percentage of risk exposure amount) available after meeting the minimum capital requirements	54%	
69	Not applicable		
70	Not applicable		
71	Not applicable		
Amounts below the thresholds for deduction (before risk weighting)			
72	Direct and indirect holdings of own funds and eligible liabilities of financial sector entities where the institution does not have a significant investment in those entities (amount below 10% threshold and net of eligible short positions)	0,0	
73	Direct and indirect holdings by the institution of the CET1 instruments of financial sector entities where the institution has a significant investment in those entities (amount below 17.65% thresholds and net of eligible short positions)	0,0	
74	Not applicable		
75	Deferred tax assets arising from temporary differences (amount below 17.65% threshold, net of related tax liability where the conditions in Article 38 (3) are met)	0,0	
Applicable caps on the inclusion of provisions in Tier 2			
76	Credit risk adjustments included in T2 in respect of exposures subject to standardised approach (prior to the application of the cap)	0,0	
77	Cap on inclusion of credit risk adjustments in T2 under standardised approach	0,0	
78	Credit risk adjustments included in T2 in respect of exposures subject to internal ratings-based approach (prior to the application of the cap)	0,0	
		0,0	
		0,0	
79	Cap for inclusion of credit risk adjustments in T2 under internal ratings-based approach	0,0	
Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2014 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements	0,0	
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	0,0	
82	Current cap on AT1 instruments subject to phase out arrangements	0,0	
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	0,0	
84	Current cap on T2 instruments subject to phase out arrangements	0,0	
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	0,0	

EU CC2 - reconciliation of regulatory own funds to balance sheet in the audited financial statements

Thousand Euros

In accordance with Point (a) of Article 437 of Regulation (EU) No 575/2013

		Balance sheet as in published financial statements	Under regulatory scope of consolidation	Reference to Template CC1
		31/12/2021	31/12/2021	
ASSETS				
1	Cash, cash balances at central banks and other demand deposits	108 039	108 039	
2	Financial assets held for trading	2 394	2 394	
3	Non-trading financial assets mandatorily at fair value through profit or loss	11 692	11 692	
4	Financial assets at fair value through other comprehensive income	49 737	49 737	
	<i>Of which:</i>		0	
	<i>Debt instruments</i>		0	
5	Financial assets at amortised cost	159	159	
6	Investment property	0	0	
7	Property, Plant and Equipment	928	928	
8	Intangible assets	606	606	
9	Current tax assets	153	153	
10	Deferred tax assets	153	153	
11	Other assets	9 103	9 103	
Total Assets		182 966	182 966	
LIABILITIES				
12	Financial liabilities held for trading	2	2	
13	Deposits and Liabilities from other credit institutions	1 146	1 146	
14	Deposits from other clients	123 822	123 822	
15	Provisions	2 331	2 331	
16	Current tax liabilities	5	5	
17	Deferred tax liabilities	0	0	
18	Other liabilities	5 002	5 002	
Total Liabilities		132 308	132 308	
EQUITY				
19	Share capital	195 198	195 198	
20	Revaluation Reserves	-79	-79	
21	Other reserves	-133 844	-133 844	
22	Profit (Loss) for the year	-10 618	-10 618	
Total Equity		50 657	50 657	
Total Liabilities and Equity		182 966	182 966	

Template EU LIQ1 - Quantitative information of LCR

Thousand Euros

Annual (points (a), (e) and (f) of Article 435(1) Regulation (EU) No 575/2013

		a	b	c	d	e	f	g	h
		Total unweighted value (average)				Total weighted value (average)			
EU 1a	Quarter ending on	31/12/2021	30/09/2021	30/06/2021	31/03/2021	31/12/2021	30/09/2021	30/06/2021	31/03/2021
EU 1b	Number of data points used in the calculation of averages	12	12	12	12	12	12	12	12
HIGH-QUALITY LIQUID ASSETS									
1	Total high-quality liquid assets (HQLA), after application of haircuts in line with Article 9 of regulation (EU) 2015/61					41 428,00	23 890,31	17 159,93	14 625,65
CASH - OUTFLOWS									
2	retail deposits and deposits from small business customers, of which:	28 667,38	21 405,10	16 705,25	12 967,27	11 650,76	6 283,78	3 607,04	948,48
3	Stable deposits	6 492,83	5 598,78	5 746,41	5 928,38	324,64	279,94	287,32	296,42
4	Less stable deposits	11 056,23	9 960,13	7 673,15	6 520,57	1 105,62	996,01	767,31	652,06
5	Unsecured wholesale funding	28 732,36	20 891,23	17 717,11	15 451,25	22 810,80	15 964,69	13 774,28	11 991,25
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
7	Non-operational deposits (all counterparties)	28 732,36	20 891,23	17 717,11	15 451,25	22 810,80	15 964,69	13 774,28	11 991,25
8	Unsecured debt	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
9	Secured wholesale funding					0,00	0,00	0,00	0,00
10	Additional requirements	316,39	308,41	300,02	291,73	126,56	123,36	120,01	116,69
11	Outflows related to derivative exposures and other collateral requirements	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
12	Outflows related to loss of funding on debt products	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
13	Credit and liquidity facilities	316,39	308,41	300,02	291,73	126,56	123,36	120,01	116,69
14	Other contractual funding obligations	2 934,97	2 948,47	2 961,97	2 975,52	2 934,97	2 948,47	2 961,97	2 975,52
15	Other contingent funding obligations	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
16	TOTAL CASH OUTFLOWS					37 523,08	25 320,30	20 463,30	16 031,94
CASH - INFLOWS									
17	Secured lending (e.g. reverse repos)	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
18	Inflows from fully performing exposures	25 653,41	29 549,85	29 499,28	27 207,95	25 653,41	29 549,85	29 467,62	27 122,64
19	Other cash inflows	0,00	3,97	4,16	6,14	0,00	3,97	4,16	6,14
EU-19a	(Difference between total weighted inflows and total weighted outflows arising from transactions in third countries where there are transfer restrictions or which are denominated in non-convertible currencies)					0,00	0,00	0,00	0,00
EU-19b	(Excess inflows from a related specialised credit institution)					0,00	0,00	0,00	0,00
20	TOTAL CASH INFLOWS	25 653,41	29 553,82	29 499,28	27 207,95	25 653,41	29 553,82	29 467,62	27 128,78
EU-20a	Fully exempt inflows	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
EU-20b	Inflows subject to 90% cap	0,00	0,00	0,00	0,00	0,00	0,00	0,00	0,00
EU-20c	Inflows subject to 75% cap	25 653,41	29 553,82	29 499,28	27 207,95	25 653,41	29 553,82	29 467,62	27 128,78
TOTAL ADJUSTED VALUE									
21	LIQUIDITY BUFFER					41 387,94	23 850,26	17 005,89	14 092,23
22	TOTAL NET CASH OUTFLOWS					19 220,28	7 975,95	5 382,67	4 007,98
23	LIQUIDITY COVERAGE RATIO					298,74%	327,81%	326,31%	364,51%

Template EU LIQ2: Net Stable Funding Ratio

Thousand Euros

In accordance with Article 451a(3) CRR

(in currency amount)		a	b	c	d	e
		Unweighted value by residual maturity				Weighted value
		No maturity[1]	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) Items						
1	Capital items and instruments	50 123,77	-	-	-	50 123,77
2	Own funds	50 123,77	-	-	-	50 123,77
3	Other capital instruments	-	-	-	-	0
4	Retail deposits		27 568,35	305,84	81,80	25 718,30
5	Stable deposits		10 733,1	261,7	37,7	10 482,7
6	Less stable deposits		16 835,3	44,1	44,1	15 235,6
7	Wholesale funding:		96 361,10	932,94	58,27	16 308,19
8	Operational deposits		-	-	-	0
9	Other wholesale funding		96 361,1	932,9	58,3	16 308,2
10	Interdependent liabilities		-	-	-	0
11	Other liabilities:	1 151,94	7 338,95	-	-	-
12	NSFR derivative liabilities	1 151,94				
13	All other liabilities and capital instruments not included in the above categories		7 338,95	0	0	0
14	Total available stable funding (ASF)					92 150,27
Required stable funding (RSF) Items						
15	Total high-quality liquid assets (HQLA)					22 134,1
EU-15a	Assets encumbered for a residual maturity of one year or more in a cover pool		0	0	0	0
16	Deposits held at other financial institutions for operational purposes		0	0	0	0
17	Performing loans and securities:		21 116,11	1 500,00	16 713,08	19 283,3
18	Performing securities financing transactions with financial customers collateralised by Level 1 HQLA subject to 0% haircut		0	0	0	0
19	Performing securities financing transactions with financial customer collateralised by other assets and loans and advances to financial institutions		15 577,09	1 500,00	-	2 307,71
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, and PSEs, of which:		-	-	-	-
21	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		0	0	0	0
22	Performing residential mortgages, of which:		0	0	0	0
23	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk		0	0	0	0
24	Other loans and securities that are not in default and do not qualify as HQLA, including exchange-traded equities and trade finance on-balance sheet products		5 539,02	-	16 713,08	16 975,63
25	Interdependent assets		0	0	0	0
26	Other assets:		0	0	11 102,63	11 102,63
27	Physical traded commodities				0	0
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs		0	0	0	0
29	NSFR derivative assets		0			0
30	NSFR derivative liabilities before deduction of variation margin posted		0			0
31	All other assets not included in the above categories		0	0	11 102,63	11 102,63
32	Off-balance sheet items		0,00	0,00	0,00	0,00
33	Total RSF					52 520,017
34	Net Stable Funding Ratio (%)					175,5%

Template EU CR1: Performing and non-performing exposures and related provisions

Thousand Euros

		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
		Gross carrying amount/nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial write-off	Collaterals and financial guarantees received	
		Performing exposures			Non-performing exposures			Performing exposures - Accumulated impairment and provisions			Non-performing exposures - Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On non-performing exposures
	of which: stage 1	of which: stage 2		of which: stage 2	of which: stage 3		of which: stage 1	of which: stage 2		of which: stage 2	of which: stage 3					
005	Cash balances at central banks and other demand deposits	108 039,4	108 039,4	-	-	-	-	-	-	-	-	-	-	-	-	-
010	Loans and advances	-	-	-	1 216,2	-	1 054,4	-	-	-	(1 057,0)	-	(1 054,4)	-	-	159,1
020	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
030	General governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
040	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
050	Other financial corporations	-	-	-	347,8	-	186,1	-	-	-	(188,7)	-	(186,1)	-	-	159,1
060	Non-financial corporations	-	-	-	868,4	-	868,4	-	-	-	(868,4)	-	(868,4)	-	-	-
070	Of which: SMEs	-	-	-	868,4	-	868,4	-	-	-	(868,4)	-	(868,4)	-	-	-
080	Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
090	Debt Securities	49 788,1	49 346,1	442,0	-	-	-	(50,639)	(50,609)	(0,030)	-	-	-	-	-	-
100	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
110	General governments	8 228,8	8 228,8	-	-	-	-	(1,6)	(1,6)	-	-	-	-	-	-	-
120	Credit institutions	14 167,2	14 167,2	-	-	-	-	(13,6)	(13,6)	-	-	-	-	-	-	-
130	Other financial corporations	912,1	470,1	442,0	-	-	-	(0,339)	(0,309)	(0,0297)	-	-	-	-	-	-
140	Non-financial corporations	26 479,9	26 479,9	-	-	-	-	(35,1)	(35,1)	-	-	-	-	-	-	-
150	Off-balance sheet exposures	837,6	837,6	-	2 092,9	-	-	0,0	-	-	2 092,9	-	2 092,9	-	-	-
170	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
170	General governments	-	-	-	909,6	-	-	-	-	-	909,6	-	909,6	-	-	-
180	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
190	Other financial corporations	696,5	696,5	-	1 183,3	-	-	0	-	-	1 183,3	-	1 183,3	-	-	-
200	Non-financial corporations	141,1	141,1	-	-	-	-	0	-	-	-	-	-	-	-	-
210	Households	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
220	Total	158 665,1	158 223,1	442,0	3 309,0	-	1 054,4	(50,634)	(50,609)	(0,030)	1 035,9	-	1 038,5	-	-	159,1

Template EU CR3 – CRM techniques overview: Disclosure of the use of credit risk mitigation techniques

Thousand Euros

		Unsecured carrying amount	Secured carrying amount			
			a	b	Of which secured by collateral	Of which secured by financial guarantees
						c
1	Loans and advances	108 039,31	159,12	159,12	0	0
2	Debt securities	49 737,47	0	0	0	0
3	Total	157 776,78	159,12	159,12	-	-
4	<i>Of which non-performing exposures</i>	<i>(0,00)</i>	<i>159,12</i>	<i>159,12</i>	<i>0</i>	<i>0</i>
EU-5	<i>Of which defaulted</i>	<i>-</i>	<i>0</i>			

Template EU CR4 – standardised approach – Credit risk exposure and CRM effects

Thousand Euros

	Exposure classes	Exposures before CCF and before CRM		Exposures post CCF and post CRM		RWAs and RWAs density	
		On-balance-sheet exposures	Off-balance-sheet exposures	On-balance-sheet exposures	Off-balance-sheet exposures	RWEA	RWEA density (%)
		a	b	c	d	e	f
1	Central governments or central banks	100 108,9	0,0	100 108,9	0,0	0,0	0,0
2	Regional government or local authorities	800,0	0,0	800,0	0,0	160,0	0,2
3	Public sector entities	0,0	0,0	0,0	0,0	0,0	0,0
4	Multilateral development banks	0,0	0,0	0,0	0,0	0,0	0,0
5	International organisations	0,0	0,0	0,0	0,0	0,0	0,0
6	Institutions	32 586,3	1,8	32 586,3	1,8	17 303,9	0,5
7	Corporates	32 863,1	786,6	32 863,1	229,5	32 857,7	1,0
8	Retail	15,0	141,1	15,0	141,1	91,9	0,6
9	Secured by mortgages on immovable property	0,0	0,0	0,0	0,0	0,0	0,0
10	Exposures in default	0,0	0,0	0,0	0,0	0,0	0,0
11	Exposures associated with particularly high risk	0,0	0,0	0,0	0,0	0,0	0,0
12	Covered bonds	0,0	0,0	0,0	0,0	0,0	0,0
13	Institutions and corporates with a short-term credit assessment	0,0	0,0	0,0	0,0	0,0	0,0
14	Collective investment undertakings	11 692,4	0,0	11 692,4	0,0	16 406,8	1,4
15	Equity	0,0	0,0	0,0	0,0	0,0	0,0
16	Other items	1 900,0	0,0	1 900,0	0,0	1 744,5	0,9
17	TOTAL	179 965,7	929,5	179 965,7	372,3	68 564,7	0,4

Template EU CR5 – standardised approach

Thousand Euros

	Exposure classes	Risk weight														Total	Of which unrated	
		0%	2%	4%	10%	20%	35%	50%	70%	75%	100%	150%	250%	370%	1250%			Others
		a	b	c	d	e	f	g	h	i	j	k	l	m	n			o
1	Central governments or central banks	100 109	-	-	-	-	-	-	-	-	-	-	-	-	-	-	100 109	91 882
2	Regional government or local authorities	-	-	-	-	800	-	-	-	-	-	-	-	-	-	-	800	800
3	Public sector entities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Multilateral development banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	International organisations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Institutions	-	-	-	-	5 540	-	21 704	-	-	5 344	-	-	-	-	-	32 588	3 211
7	Corporates	-	-	-	-	-	-	470	-	-	32 623	-	-	-	-	-	33 093	24 931
8	Retail	-	-	-	-	-	-	-	-	156	-	-	-	-	-	-	156	156
9	Secured by mortgages on immovable property	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Exposures in default	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	Exposures associated with particularly high risk	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Covered bonds	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Institutions and corporates with a short-term credit assessment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Unit or shares in collective investment undertakings	-	-	-	-	-	-	-	-	-	2 264	9 429	-	-	-	-	11 692	11 692
15	Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Other items	154	-	-	-	2	-	-	-	-	1 744	-	-	-	-	-	1 900	1 900
17	TOTAL	100 262,8	0,0	0,0	0,0	6 342,2	0,0	22 173,7	0,0	156,1	41 974,5	9 428,6	0,0	0,0	0,0	0,0	180 338,0	134 572,5

Template EU MR1 - Market risk under the standardised approach

Thousand Euros

		a
		RWEAs
	Outright products	
1	Interest rate risk (general and specific)	1 880,5
2	Equity risk (general and specific)	0,0
3	Foreign exchange risk	1 790,4
4	Commodity risk	0,0
	Options	
5	Simplified approach	0
6	Delta-plus approach	0
7	Scenario approach	0
8	Securitisation (specific risk)	0,00
9	Total	3 670,81

Template EU OR1 - Operational risk own funds requirements and risk-weighted exposure amounts

Thousand Euros

Banking activities		a	b	c	d	e
		Relevant indicator			Own funds requirements	Risk exposure amount
		2019	2020	2021		
1	Banking activities subject to basic indicator approach (BIA)	2 501,7	1 320,8	2 532,1	317,7	3 971,7
2	Banking activities subject to standardised (TSA) / alternative standardised (ASA) approaches	-	-	-	-	-
3	<i>Subject to TSA:</i>	-	-	-		
4	<i>Subject to ASA:</i>	-	-	-		
5	Banking activities subject to advanced measurement approaches AMA	-	-	-	-	-

Template EU REM1 - Remuneration awarded for the financial year

Thousand Euros

			a	b	c	d
			MB Supervisory function	MB Management function	Other senior management	Other identified staff
1	Fixed remuneration	Number of identified staff	3	6	12	2
2		Total fixed remuneration	157 500	1 067 623	1 108 706	130 098
3		Of which: cash-based	157 500	997 794	1 108 706	130 098
4		(Not applicable in the EU)				
EU-4a		Of which: shares or equivalent ownership interests	-	-	-	-
5		Of which: share-linked instruments or equivalent non-cash instruments	-	-	-	-
EU-5x		Of which: other instruments	-	-	-	-
6		(Not applicable in the EU)				
7		Of which: other forms	-	69 829	-	-
8	(Not applicable in the EU)					
9	Variable remuneration	Number of identified staff	-	-	-	-
10		Total variable remuneration	-	-	-	-
11		Of which: cash-based	-	-	-	-
12		Of which: deferred	-	-	-	-
EU-13a		Of which: shares or equivalent ownership interests	-	-	-	-
EU-14a		Of which: deferred	-	-	-	-
EU-13b		Of which: share-linked instruments or equivalent non-cash instruments	-	-	-	-
EU-14b		Of which: deferred	-	-	-	-
EU-14x		Of which: other instruments	-	-	-	-
EU-14y		Of which: deferred	-	-	-	-
15	Of which: other forms	-	-	-	-	
16	Of which: deferred	-	-	-	-	
17	Total remuneration (2 + 10)		157 500	1 067 623	1 108 706	130 098

Template EU REM2 - Special payments to staff whose professional activities have a material impact on institutions' risk profile (identified staff)

Thousand Euros

		a	b	c	d
		MB Supervisory function	MB Management function	Other senior management	Other identified staff
	Guaranteed variable remuneration awards				
1	Guaranteed variable remuneration awards - Number of identified staff	-	-	-	-
2	Guaranteed variable remuneration awards -Total amount	-	-	-	-
3	Of which guaranteed variable remuneration awards paid during the financial year, that are not taken into account in the bonus cap				
	Severance payments awarded in previous periods, that have been paid out during the financial year				
4	Severance payments awarded in previous periods, that have been paid out during the financial year - Number of identified staff	-	-	-	-
5	Severance payments awarded in previous periods, that have been paid out during the financial year - Total amount	-	-	-	-
	Severance payments awarded during the financial year				
6	Severance payments awarded during the financial year - Number of identified staff	-	-	-	-
7	Severance payments awarded during the financial year - Total amount	-	-	-	-
8	Of which paid during the financial year	-	-	-	-
9	Of which deferred	-	-	-	-
10	Of which severance payments paid during the financial year, that are not taken into account in the bonus cap	-	-	-	-
11	Of which highest payment that has been awarded to a single person	-	-	-	-

Template EU REM3 - Deferred remuneration
Thousand Euros

		a	b	c	d	e	f	EU - g	EU - h
Deferred and retained remuneration		Total amount of deferred remuneration awarded for previous performance periods	Of which due to vest in the financial year	Of which vesting in subsequent financial years	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in the financial year	Amount of performance adjustment made in the financial year to deferred remuneration that was due to vest in future performance years	Total amount of adjustment during the financial year due to ex post implicit adjustments (i.e. changes of value of deferred remuneration due to the changes of prices of instruments)	Total amount of deferred remuneration awarded before the financial year actually paid out in the financial year	Total of amount of deferred remuneration awarded for previous performance period that has vested but is subject to retention periods
1	MB Supervisory function	-	-	-	-	-	-	-	-
2	Cash-based	-	-	-	-	-	-	-	-
3	Shares or equivalent ownership interests	-	-	-	-	-	-	-	-
4	Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	-	-	-
5	Other instruments	-	-	-	-	-	-	-	-
6	Other forms	-	-	-	-	-	-	-	-
7	MB Management function	-	-	-	-	-	-	-	-
8	Cash-based	-	-	-	-	-	-	-	-
9	Shares or equivalent ownership interests	-	-	-	-	-	-	-	-
10	Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	-	-	-
11	Other instruments	-	-	-	-	-	-	-	-
12	Other forms	-	-	-	-	-	-	-	-
13	Other senior management	-	-	-	-	-	-	-	-
14	Cash-based	-	-	-	-	-	-	-	-
15	Shares or equivalent ownership interests	-	-	-	-	-	-	-	-
16	Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	-	-	-
17	Other instruments	-	-	-	-	-	-	-	-
18	Other forms	-	-	-	-	-	-	-	-
19	Other identified staff	-	-	-	-	-	-	-	-
20	Cash-based	-	-	-	-	-	-	-	-
21	Shares or equivalent ownership interests	-	-	-	-	-	-	-	-
22	Share-linked instruments or equivalent non-cash instruments	-	-	-	-	-	-	-	-
23	Other instruments	-	-	-	-	-	-	-	-
24	Other forms	-	-	-	-	-	-	-	-
25	Total amount	-	-	-	-	-	-	-	-

Template EU REM4 - Remuneration of 1 million EUR or more per year

Thousand Euros

EUR		a Identified staff that are high earners as set out in Article 450(i) CRR
1	1 000 000 to below 1 500 000	-
2	1 500 000 to below 2 000 000	-
3	2 000 000 to below 2 500 000	-
4	2 500 000 to below 3 000 000	-
5	3 000 000 to below 3 500 000	-
6	3 500 000 to below 4 000 000	-
7	4 000 000 to below 4 500 000	-
8	4 500 000 to below 5 000 000	-
9	5 000 000 to below 6 000 000	-
10	6 000 000 to below 7 000 000	-
11	7 000 000 to below 8 000 000	-
x	To be extended as appropriate, if further payment bands are needed.	-

EU OVB - Disclosure on governance arrangements

In accordance with points (a), (e) of (f) of Article 435(1) of Regulation (EU) No 575/2013

(a)	The number of directorships held by members of the management body.	Market Discipline Report - 3. Risk Management Policies - 3.6 Information Regarding the Governance System Annual Report and Accounts 2021 - 10 Report on Corporate Governance - I.3 Board of Directors / I.3.5 Indication of Other Companies in which the members of the management body hold corporate positions
(b)	Information regarding the recruitment policy for the selection of members of the management body and their actual knowledge, skills and expertise.	Market Discipline Report - 3. Risk Management Policies - 3.6 Information Regarding the Governance System - Annual Report and Accounts 2021 - 10 Report on Corporate Governance - I.3 Board of Directors / I.3.4 Information on the rules applicable to the appointment and replacement of members of the board of directors
(c)	Information on the diversity policy with regard of the members of the management body.	Market Discipline Report - 3. Risk Management Policies - 3.6 Information Regarding the Governance System - Annual Report and Accounts 2021 - 10 Report on Corporate Governance - I.3 Board of Directors / I.3.4 Information on the rules applicable to the appointment and replacement of members of the board of directors
(d)	Information whether or not the institution has set up a separate risk committee and the frequency of the meetings.	Market Discipline Report - 3. Risk Management Policies - 3.4 Structure and Organization of the Relevant Risk Management Unit
(e)	Description on the information flow on risk to the management body.	Market Discipline Report - 3. Risk Management Policies - 3.3 Strategies, Policies and Procedures for Risk Management

EU OVC - ICAAP information

In accordance with point (c) of Article 438 of Regulation (EU) No 575/2013

		Comments:
(a)	Approach to assessing the adequacy of the internal capital	Market Discipline Report - 5. Internal Capital Adequacy
(b)	Upon demand from the relevant competent authority, the result of the institution's internal capital adequacy assessment process	The results obtained with the ICAAP exercise show that even though Bison Bank's capital ratio decreases from 65.8% in Pillar I to 39.5%, and 34.9% in baseline and adverse scenarios, respectively, it is kept substantially above the regulatory minimum (17%) and the RAS objective for both the baseline (16%) and adverse (14%) scenarios, allowing to conclude that the Bank's internal capital remains largely sufficient to cover the risks faced and that the Bank's capital position is strong and solid.

EU OVA - Institution risk management approach

In accordance with points (a), (e) of (f) of Article 435(1) of Regulation (EU) No 575/2013

Comments:

(a)	Disclosure of concise risk statement approved by the management body	Market Discipline Report - 3. Risk Management Policies
(b)	Information on the risk governance structure for each type of risk	Market Discipline Report - 3. Risk Management Policies (3.3, 3.4 e 3.5)
(c)	Declaration approved by the management body on the adequacy of the risk management arrangements.	Market Discipline Report - 1.Statement of Responsibility of the Board of Directors
(d)	Disclosure on the scope and nature of risk disclosure and/or measurement systems.	Market Discipline Report - 3. Risk Management Policies (3.3, 3.4 e 3.5)
(e)	Disclose information on the main features of risk disclosure and measurement systems.	Market Discipline Report - 3. Risk Management Policies (3.3, 3.4 e 3.5)
(f)	Strategies and processes to manage risks for each separate category of risk.	Market Discipline Report - 3. Risk Management Policies (3.3, 3.4 e 3.5)
(f)	Information on the strategies and processes to manage, hedge and mitigate risks, as well as on the monitoring of the effectiveness of hedges and mitigants.	Market Discipline Report - 3. Risk Management Policies (3.3, 3.4 e 3.5)

EU LIQA - Liquidity risk management

In accordance with points (a), (e) and (f) of Article 435(1) of Regulation (EU) No 575/2013

(a)	Strategies and processes in the management of the liquidity risk, including policies on diversification in the sources and tenor of planned funding,	Market Discipline Report - 3. Risk Management Policies - 3.2, 3.3 e) and 3.5 e) Annual Report and Accounts 2021 - 25.1 Risk Management Policies and Main Risks
(b)	Structure and organisation of the liquidity risk management function (authority, statute, other arrangements).	Market Discipline Report - 3. Risk Management Policies (3.4) Annual Report and Accounts 2021 - 25. Risks from Financial and Non-Financial Instruments - Financial Risks - Liquidity Risk
(c)	A description of the degree of centralisation of liquidity management and interaction between the group's units	Not applicable.
(d)	Scope and nature of liquidity risk reporting and measurement systems.	Market Discipline Report - 3. Risk Management Policies (3.3 e) - Risk reporting and measurement systems Annual Report and Accounts 2021 - 25. Risks from Financial and Non-Financial Instruments - Liquidity Risk
(e)	Policies for hedging and mitigating the liquidity risk and strategies and processes for monitoring the continuing effectiveness of hedges and mitigants.	Market Discipline Report - 3. Risk Management Policies (3.3 e) - Risk reporting and measurement systems and 20. Use of Risk Reduction Techniques Annual Report and Accounts 2021 - 25. Risks from Financial and Non-Financial Instruments - Financial Risks - Liquidity Risk
(f)	An outline of the bank's contingency funding plans	Market Discipline Report - 3. Risk Management Policies - 3.3 e), 3.4 and 20. Use of Risk Reduction Techniques
(g)	An explanation of how stress testing is used.	Market Discipline Report - 3. Risk Management Policies (3.3 e) Risk reporting and measurement systems and 20. Use of Risk Reduction Techniques
(h)	A declaration approved by the management body on the adequacy of liquidity risk management arrangements of the institution providing assurance that the liquidity risk management systems put in place are adequate with regard to the institution's profile and strategy.	Market Discipline Report - 1. Statement of Responsibility of the Board of Directors
(i)	A concise liquidity risk statement approved by the management body succinctly describing the institution's overall liquidity risk profile associated with the business strategy. This statement shall include key ratios and figures (other than those already covered in the EU LIQ1 template under this ITS) providing external stakeholders with a comprehensive view of the institution's management of liquidity risk, including how the liquidity risk profile of the institution interacts with the risk tolerance set by the management body. These ratios may include:	Market Discipline Report - 21. Liquidity Requirements Annual Report and Accounts 2021 - 25. Risks from Financial and Non-Financial Instruments - Financial Risks - Liquidity Risk
	- Concentration limits on collateral pools and sources of funding (both products and counterparties)	Not applicable.
	- Customised measurement tools or metrics that assess the structure of the bank's balance sheet or that project cash flows and future liquidity positions, taking into account off-balance sheet risks which are specific to that bank	Not applicable.
	- Liquidity exposures and funding needs at the level of individual legal entities, foreign branches and subsidiaries, taking into account legal, regulatory and operational limitations on the transferability of liquidity	Not applicable.
- Balance sheet and off-balance sheet items broken down into maturity buckets and the resultant liquidity gaps	Annual Report and Accounts 2021 - 25. Risks from Financial and Non-Financial Instruments - Financial Risks - Liquidity Risk	

EU CRA - General qualitative information about credit risk

In accordance with (points (a), (e) and (f) of Article 435(1) of Regulation (EU) No 575/2013

		Comments:
(a)	In the concise risk statement in accordance with point (f) of Article 435(1) CRR, how the business model translates into the components of the institution's credit risk profile.	Market Discipline Report - 3. Risk Management Policies - 3.2 Overall Risk Profile and Its Relation to Business Strategy
(b)	When discussing their strategies and processes to manage credit risk and the policies for hedging and mitigating that risk in accordance with points (a) and (d) of Article 435(1) CRR, the criteria and approach used for defining the credit risk management policy and for setting credit risk limits.	Market Discipline Report - 3. Risk Management Policies
(c)	When informing on the structure and organisation of the risk management function in accordance with point (b) of Article 435(1) CRR, the structure and organisation of the credit risk management and control function.	Market Discipline Report - 3. Risk Management Policies - 3.4 Structure and Organization of the Relevant Risk Management Unit
(d)	When informing on the authority, status and other arrangements for the risk management function in accordance with point (b) of Article 435(1) CRR, the relationships between credit risk management, risk control, compliance and internal audit functions.	Market Discipline Report - 3. Risk Management Policies

EU MRA - Qualitative disclosure requirements related to market risk

		Comments:
(a)	Points (a) and (d) of Article 435 (1) CRR A description of the institution's strategies and processes to manage market risk, including: — An explanation of management's strategic objectives in undertaking trading activities, as well as the processes implemented to identify, measure, monitor and control the institution's market risks — A description of their policies for hedging and mitigating risk and strategies and processes for monitoring the continuing effectiveness of hedges	Market Discipline Report - 3. Risk Management Policies (3.3, 3.4 e 3.5) - Market Risk /Annual Report and Accounts 2021 -25.1 Risk management policies and main risks- Financial Risks - Market Risk"
(b)	Point (b) of Article 435 (1) CRR A description of the structure and organisation of the market risk management function, including a description of the market risk governance structure established to implement the strategies and processes of the institution discussed in row (a) above, and that describes the relationships and the communication mechanisms between the different parties involved in market risk management.	Market Discipline Report - 3. Risk Management Policies (3.3, 3.4 e 3.5) - Market Risk /Annual Report and Accounts 2021 -25.1 Risk management policies and main risks- Financial Risks - Market Risk"
(c)	Point (c) of Article 435 (1) CRR Scope and nature of risk reporting and measurement systems	Market Discipline Report - 3. Risk Management Policies (3.3, 3.4 e 3.5) / 12.1.Exposure To Market Risk

EU ORA - Qualitative information on operational risk

Comments:

(a)	Disclosure of the risk management objectives and policies	Market Discipline Report - 3. Risk Management Policies - Non Financial Risks
(b)	Disclosure of the approaches for the assessment of minimum own funds requirements	Market Discipline Report - 13. Operational Risk
(c)	Description of the AMA methodology approach used (if applicable)	Not applicable
(d)	Disclose the use of insurance for risk mitigation in the Advanced Measurement Approach (if applicable)	Not applicable

EU REMA - Remuneration policy

Annual (points (a) to (d) and (k) of Article 450(1))

		Comments:
(a)	Information relating to the bodies that oversee remuneration. Disclosures shall include: — Name, composition and mandate of the main body (management body or remuneration committee as applicable) overseeing the remuneration policy and the number of meetings held by that main body during the financial year. — External consultants whose advice has been sought, the body by which they were commissioned, and in which areas of the remuneration framework. — A description of the scope of the institution's remuneration policy (eg by regions, business lines), including the extent to which it is applicable to subsidiaries and branches located in third countries. — A description of the staff or categories of staff whose professional activities have a material impact on institutions' risk profile.	Market Discipline Report - 3. Risk Management Policies - 3.6 Information Regarding the Governance System & 17. Risk Remuneration Policy //Annual Report and Accounts 2021 - 10 Report on Corporate Governance - I.3 Board of Directors / I.4.2 Existing Committees and Meetings Held - i) Nomination and Remuneration Committee / II. Remunerations
(b)	Information relating to the design and structure of the remuneration system for identified staff. Disclosures shall include: — An overview of the key features and objectives of remuneration policy, and information about the decision-making process used for determining the remuneration policy and the role of the relevant stakeholders. — Information on the criteria used for performance measurement and ex ante and ex post risk adjustment. — Whether the management body or the remuneration committee where established reviewed the institution's remuneration policy during the past year, and if so, an overview of any changes that were made, the reasons for those changes and their impact on remuneration. — Information of how the institution ensures that staff in internal control functions are remunerated independently of the businesses they oversee. — Policies and criteria applied for the award of guaranteed variable remuneration and severance payments.	Market Discipline Report - 17. Risk Remuneration Policy //Annual Report and Accounts 2021 - 10 Report on Corporate Governance - II. Remunerations
(c)	Description of the ways in which current and future risks are taken into account in the remuneration processes. Disclosures shall include an overview of the key risks, their measurement and how these measures affect remuneration.	Market Discipline Report - 17. Risk Remuneration Policy // Annual Report and Accounts 2021 - 10 Report on Corporate Governance - II. Remunerations
(d)	The ratios between fixed and variable remuneration set in accordance with point (g) of Article 94(1) CRD.	Market Discipline Report - 17. Risk Remuneration Policy //Annual Report and Accounts 2021 - 10 Report on Corporate Governance - II. Remunerations - II.3 d)
(e)	Description of the ways in which the institution seeks to link performance during a performance measurement period with levels of remuneration. Disclosures shall include: — An overview of main performance criteria and metrics for institution, business lines and individuals. — An overview of how amounts of individual variable remuneration are linked to institution-wide and individual performance. — Information on the criteria used to determine the balance between different types of instruments awarded including shares, equivalent ownership interest, options and other instruments. — Information of the measures the institution will implement to adjust variable remuneration in the event that performance metrics are weak, including the institution's criteria for determining "weak" performance metrics.	Market Discipline Report - 17. Risk Remuneration Policy // Annual Report and Accounts 2021 - 10 Report on Corporate Governance - II. Remunerations
(f)	Description of the ways in which the institution seeks to adjust remuneration to take account of longterm performance. Disclosures shall include: — An overview of the institution's policy on deferral, payout in instrument, retention periods and vesting of variable remuneration including where it is different among staff or categories of staff. — Information of the institution' criteria for ex post adjustments (malus during deferral and clawback after vesting, if permitted by national law). — Where applicable, shareholding requirements that may be imposed on identified staff.	Market Discipline Report - 17. Risk Remuneration Policy // Annual Report and Accounts 2021 - 10 Report on Corporate Governance - II. Remunerations - II.3 c)
(g)	The description of the main parameters and rationale for any variable components scheme and any other non-cash benefit in accordance with point (f) of Article 450(1) CRR. Disclosures shall include: — Information on the specific performance indicators used to determine the variable components of remuneration and the criteria used to determine the balance between different types of instruments awarded, including shares, equivalent ownership interests, share-linked instruments, equivalent non cash-instruments, options and other instruments.	Market Discipline Report - 17. Risk Remuneration Policy // Annual Report and Accounts 2021 - 10 Report on Corporate Governance - II. Remunerations - II.3 c)
(h)	Upon demand from the relevant Member State or competent authority, the total remuneration for each member of the management body or senior management.	Market Discipline Report - 17. Risk Remuneration Policy - Annual Report and Accounts 2021 - 10 Report on Corporate Governance - II. Remunerations
(i)	Information on whether the institution benefits from a derogation laid down in Article 94(3) CRD in accordance with point (k) of Article 450(1) CRR. — For the purposes of this point, institutions that benefit from such a derogation shall indicate whether this is on the basis of point (a) and/or point (b) of Article 94(3) CRD. They shall also indicate for which of the remuneration principles they apply the derogation(s), the number of staff members that benefit from the derogation(s) and their total remuneration, split into fixed and variable remuneration.	Not applicable
(j)	Large institutions shall disclose the quantitative information on the remuneration of their collective management body, differentiating between executive and non-executive members in accordance with Article 450(2) CRR.	Not applicable