DISCLOSURES

OF THE BISER TOPCO GROUP JUNE 2022 (under Pillar 3)

CONTENT

1 INTRODUCTION

The Biser Topco Group's disclosures for June 2022 under Pillar 3 of the Basel standards (hereinafter: the disclosures) have been prepared in accordance with the provisions of Regulation (EU) No 575/2013 on prudential requirements for credit institutions and investment firms (CRR), amended by Regulation (EU) 2019/876 (CRR II) and Regulation (EU) No 2020/873 (CRR QF) (all three documents are hereinafter referred to collectively as the CRR), Directive 2013/36/EU, amended by Directive 2019/878/EU (both documents are hereinafter referred to collectively as the CRD), Commission Implementing Regulation (EU) 2021/637 laying down implementing technical standards with regard to public disclosures by institutions of the information referred to in Titles II and III of Part Eight of Regulation (EU) No 575/2013 (hereinafter: Implementing Regulation 2021/637), the Guidelines on reporting and disclosure of exposures subject to measures applied in response to the COVID-19 crisis (EBA/GL/2020/07) and other guidelines that lay down disclosure requirements (i.e. regarding materiality, proprietary information and confidentiality and disclosure frequency, regarding remuneration policies, etc.).

Nova KBM d.d. is ultimately owned by the financial holding company Biser Topco S.à r.l. In accordance with Article 13 of the CRR, institutions owned by EU financial holding companies must comply with the obligations laid down in Part Eight of the CRR at the highest level of consolidation and at the sub-consolidated level were relevant (as required under Articles 437, 438, 440, 442, 450, 451, 451a and 453 of the CRR). The data in this document are therefore disclosed at the level of the Biser Topco Group and at the level of the Nova KBM Group where relevant. The disclosures have been prepared by Nova KBM, as the largest financial institution in the Biser Topco Group as of 30 June 2022.

Nova KBM has the status of other systemically important institution (O-SII), which means that it is treated as a large institution in accordance with Article 4(146)(b) of the CRR and as an institution that is not listed on the stock exchange in accordance with Article 4(148) of the CRR. The Bank is thus bound to the frequency and scope of disclosures set out in Article 433a(2) of the CRR.

The Group acquired ALEJA finance d.o.o. in October 2021 and has integrated this company in the Nova KBM Group since that time. ALEJA finance continues to function as an independent company but works closely with the parent bank.

The Summit Leasing Slovenija (SLS), a company 100% owned by Nova KBM, expanded its leasing activity in Croatia with the purchase of Mercedes Benz Leasing Hrvatska (MBL) completed in April 2022. SLS is MBL's direct owner.

Due to the signing of an agreement in May 2021 on the sale of Nova KBM Group to OTP Bank and ECB approval for the acquisition received on 6 September 2022, the Bank is not seeking further acquisitions prior to the conclusion of the transaction which is expected in the third quarter of 2022. Furthermore, relating to the sale of Nova KBM Group to OTP Bank, a SPA for the sale of Summit Leasing Slovenija has been signed on 29.6.2022, the realization of which is conditional on the closing of the OTP transaction, which is subject to regulatory approvals.

The Russia-Ukraine conflict

Bank of Slovenia (BoS) has issued its forecast of economic growth on 15.6.2022, which is marked by the consequences of Russian military aggression in Ukraine. BoS expects it to cause a slowdown in current activity this year, although the total annual growth will still be a high 5,8%, in particular because of the explicit statistical effect of the transfer of growth from the previous year. In the next two years annual growth will settle at 2,4% or 2,5%. The labour market, which is becoming increasingly marked by employers' difficulties in finding workers, will also be under the influence of a rather favourable economic situation. The average inflation this year will be 9,0%, mostly due to the high prices of energy products, with the contributions of other price groups also increasing. In the next two years price growth will be reduced to 4,5% or 2,3% with the decreasing impact of energy product prices. The risks accompanying the forecast arise primarily from the continuation of the Russian military aggression in Ukraine.

The Bank has conducted the internal stress test exercise to assess the potential impacts of the Russia-Ukraine conflict on the Group's capital and liquidity position. The results of the scenarios indicate that the Group is able to absorb the negative impact of the Ukraine-Russia conflict.

The Bank continues to closely monitor the impact of the Russia-Ukraine conflict on the creditworthiness of its customers and will take actions accordingly.

"CHF Law"

On 2 February 2022 National Assembly of the Republic of Slovenia adopted the Act on the Currency Risk Limitation and Risk Sharing between Lenders and Borrowers of Loans Denominated in Swiss Francs ("CHF Law"). The purpose of the CHF Law is to restructure consumer loans denominated in Swiss francs (CHF) or containing a currency clause in CHF that were concluded between 28 June 2004 and 31 December 2010.

On 10 March 2022, the Constitutional Court suspended the implementation of the CHF Law, until the review of the Constitutionality of the Act is completed.

The Group estimates that the negative pre-tax impact on the operations of the Group should not exceed €75 million, if legal remedies against the adopted Act would be unsuccessful.

Obligation to disclose information

The Group is obliged to disclose material information that, if omitted or misstated, would change or affect the assessment or decision of persons who use that information to make business decisions. The law allows for the possibility of the non-disclosure of information that is deemed confidential or a trade secret.

Nova KBM has included the method, frequency and verification of the disclosure of material information in the Disclosure Policy of the Nova KBM Group. All disclosures are prepared on a consolidated basis in thousands of euros, except where otherwise stated.

In accordance with Article 432 of the CRR, the Group has omitted disclosures (an entire template or certain rows or columns in a specific template) that are not relevant. The Group's disclosures are not audited. The Group's disclosures were approved by the Bank's Management Board. The Group publishes disclosures on the website www.nkbm.si in Slovene and English, in the section intended for investors.

2 DISCLOSURE OF KEY METRICS

(Article 447 of the Regulation CRR)

The template EU KM1 provides a high-level presentation of the key metrics, referred to in Article 447 of the Regulation CRR, of Biser Topco Group as at the end of June 2022 in comparison to the end of December 2021 and to the end of June 2021.

Liquidity remains at adequate levels, while the capital adequacy has decreased by 190 basis points, i.e. to 16,19% driven by higher risk-weighted exposure amounts and lower capital mainly as a result of the negative impact on other comprehensive income (OCI) from the Bank's bond portfolio measured at fair value through other comprehensive income (FVOCI) following the market developments as a result of the Russia-Ukraine conflict. The Group continues to operate normally, while closely monitoring the global developments. In the beginning of July 2022, the Group has initiated partial hedges on its FVOCI bond portfolio to mitigate additional negative OCI impacts in the future.

Template EU KM1 - Key metrics template of Biser Topco Group

€000, %

		a 30.06.2022	c 31.12.2021	e 30.06.2021
Available own funds (amounts)				
1	Common Equity Tier 1 (CET1) capital	824.885	854.004	914.535
2	Tier 1 capital	824.885	854.004	914.535
3	Total capital	907.577	931.497	984.255
Risk-weighted exposure amounts				
4	Total risk exposure amount	5.604.127	5.147.224	4.974.500
Capital ratios (as a percentage of risk-weighted exposure amount)				
5	Common Equity Tier 1 ratio (%)	14,72%	16,59%	18,38%
6	Tier 1 ratio (%)	14,72%	16,59%	18,38%
7	Total capital ratio (%)	16,19%	18,10%	19,79%
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 (%)	2,30%	3,00%	3,00%
EU 7b	of which: to be made up of CET1 capital (%)	1,29%	1,69%	1,69%

		a 30.06.2022	c 31.12.2021	e 30.06.2021
EU 7c	of which: to be made up of Tier 1 capital (%)	1,73%	2,25%	2,25%
EU 7d	Total SREP own funds requirements (%)	10,30%	11,00%	11,00%
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)				
8	Capital conservation buffer (%)	2,50%	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%	0,00%
9	Institution specific countercyclical capital buffer (%)	0,02%	0,01%	0,01%
EU 9a	Systemic risk buffer (%)	0,00%	0,00%	0,00%
10	Global Systemically Important Institution buffer (%)	0,00%	0,00%	0,00%
EU 10a	Other Systemically Important Institution buffer (%)	0,00%	0,00%	0,00%
11	Combined buffer requirement (%)	2,52%	2,51%	2,51%
EU 11a	Overall capital requirements (%)	12,82%	13,51%	13,51%
12	CET1 available after meeting the total SREP own funds requirements (%)	8,93%	10,40%	12,19%
Leverage ratio				
13	Total exposure measure	10.630.956	10.527.569	10.350.672
14	Leverage ratio (%)	7,76%	8,11%	8,84%
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%	0,00%
EU 14b	of which: to be made up of CET1 capital (%)	0,00%	0,00%	0,00%
EU 14c	Total SREP leverage ratio requirements (%)	3,00%	3,00%	3,00%
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%	0,00%
EU 14e	Overall leverage ratio requirement (%)	3,00%	3,00%	3,00%
Liquidity Coverage Ratio				

		a	c	e
		30.06.2022	31.12.2021	30.06.2021
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	3.656.143	3.681.684	3.359.832
EU 16a	Cash outflows - Total weighted value	1.314.586	1.209.784	1.088.775
EU 16b	Cash inflows - Total weighted value	290.702	248.867	228.377
16	Total net cash outflows (adjusted value)	1.023.884	960.917	860.398
17	Liquidity coverage ratio (%)	359%	385%	390%
Net Stable Funding Ratio				
18	Total available stable funding	8.662.594	8.431.806	8.323.600
19	Total required stable funding	5.079.752	4.833.674	4.679.067
20	NSFR ratio (%)	171%	174%	178%

2.1 CAPITAL RATIOS

(Articles 92, 437 and 438 of the CRR Regulation)

The Group calculates its capital ratios in line with Article 92 of the Regulation CRR:

a) The Common Equity Tier 1 capital ratio is the Common Equity Tier 1 capital expressed as a percentage of the total risk exposure amount;

b) The Tier 1 capital ratio is the Tier 1 capital expressed as a percentage of the total risk exposure amount;

c) The total capital ratio is the own funds (total capital) expressed as a percentage of the total risk exposure amount.

Table 1 below shows the detailed composition of the own funds of the Group at the end of 2021 and 30.6.2022. As at 30 June 2022 out of the overall Biser Topco Group's own funds 90,9% relates to CET1 and 9,1% to Tier 2 capital. Tier 1 capital consisted fully of CET1. CET1 capital consisted of equity instruments in the amount of €176 million issued by Biser Topco. Tier 2 capital consisted of equity instruments in the amount of €90,4 million issued by Nova KBM. Applying the provisions of Articles 86 and 87 of CRR for inclusions at the level of Biser Topco Group €7,7 million were not eligible for inclusion as at 30.6.2022.

Table 1 - Overview of Own funds of the Biser Topco Group

€000

	30.06.2022	31.12.2021
Regulatory capital		
Common Equity Tier 1 capital (CET 1)	**824.885**	**854.004**
Capital instruments	176.153	176.153
Retained earnings	748.274	748.629
Accumulated other comprehensive income	-25.357	422

	30.06.2022	31.12.2021
Capital deductions	-74.672	-71.686
Other reserves	487	487
Additional Tier 1 capital (AT1)	**0**	**0**
Tier 2 capital	**82.692**	**77.493**
Total capital	**907.577**	**931.497**

In comparison to the end of December 2021, the decrease in total regulatory capital of the Group as at 30 June 2022 was mainly the result of higher accumulated losses from changes in fair value of securities measured at FVOCI.

The Group uses the Standardised Approach to calculate its capital requirements for credit and market risks, while the Basic Indicator Approach is used to calculate capital requirements for the operational risk.

The template EU OV1 below shows the detailed composition of the capital requirements of the Group at the end of 2021 and 30.6.2022. As at 30 June 2022 out of the overall Biser Topco Group's capital requirements 90,5% relates to credit risk positions, 8,5% to operational risk and 1,0% to market risk positions.

Template EU OV1 – Overview of RWA of the Biser Topco Group

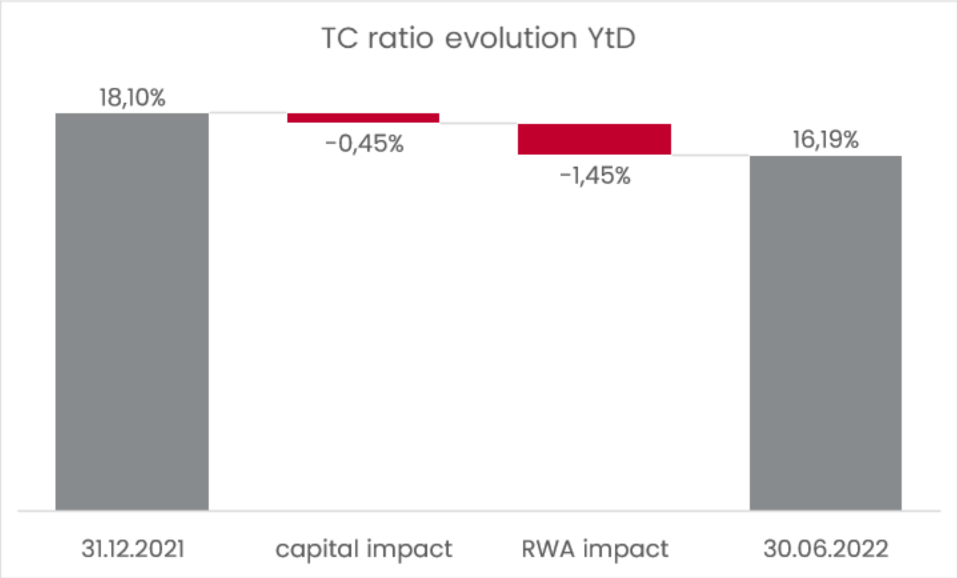
€000

		Total risk exposure amounts (TREA)		Total own funds requirements
		a	b	c
		30.06.2022	31.12.2021	30.06.2022
1	Credit risk (excluding CCR)	5.058.237	4.644.760	404.659
2	Of which the standardised approach	5.058.237	4.644.760	404.659
6	Counterparty credit risk - CCR	23.927	10.584	1.914
7	Of which the standardised approach	0	0	0
EU 8a	Of which exposures to a CCP	955	384	76
EU 8b	Of which credit valuation adjustment - CVA	11.465	3.390	917
9	Of which other CCR	11.508	6.809	921
20	Position, foreign exchange and commodities risks (Market risk)	43.195	26.471	3.456
21	Of which the standardised approach	43.195	26.471	3.456
23	Operational risk	478.768	465.409	38.301
EU 23a	Of which basic indicator approach	478.768	465.409	38.301
29	**Total**	**5.604.127**	**5.147.224**	**448.330**

Risk-weighted assets of the Biser Topco Group as at 30 June 2022 were higher by €457 million compared to December 2021, primarily as a result of:

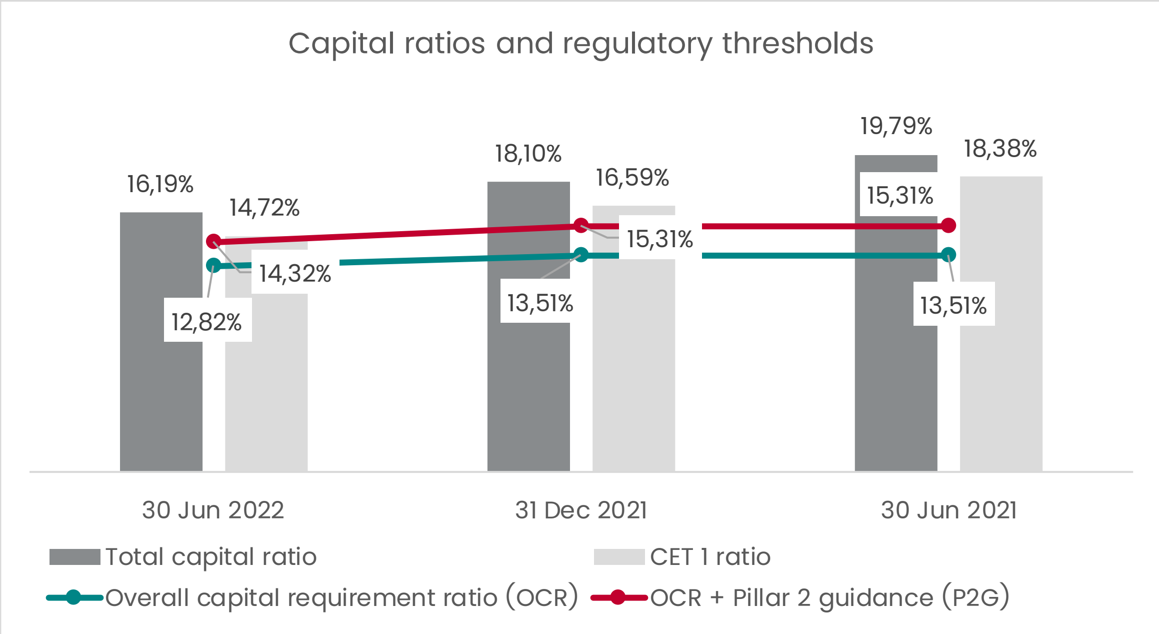
- higher credit risk RWA mainly due to increased exposures to corporates (new exposures in the international lending portfolio and large corporate);
- higher capital requirement for market risk mostly due to open FX position in MBL, which exceeded the 2% threshold above which it is required to calculate the Pillar 1 capital requirement for FX risk;
- higher capital requirement for operational risk due to inclusion of subsidiary Aleja finance from 1.1.2022 and MBL from 1.4.2022.

Chart 1 – Total capital (TC) ratio evolution YtD of the Biser Topco Group



The total capital (TC) ratio of Biser Topco Group was 16,19% at the end of June 2022. In comparison to 31 December 2021, TC ratio is lower by 190 bps. The decrease is the result of higher RWA and lower capital.

Chart 2 – Capital ratios and regulatory thresholds (in %) of the Biser Topco Group



As at 30 June 2022 the required minimum TSCR (total SREP capital requirement ratio) of Biser Topco Group was 10,30%, the OCR (overall capital requirement ratio) 12,82% and OCR and Pillar 2 Guidance 14,32%. The combined minimum and prudential capital requirements represent the total supervisory capital requirement – TSCR, combined minimum, prudential and buffer requirements represent the overall capital requirements – OCR the Group must fulfil. Additionally, the Group must also fulfil the P2G requirement, which is required to be met by Common Equity Tier 1 capital. At the reporting date of 30 June 2022 the Group fulfils all requirements imposed by the ECB's legislation rules (CRR, CRD) or supervisory authorities:

- the minimum capital requirements, comprised of:
    - Common Equity Tier 1 capital requirements of 4,5%
    - Total Tier 1 capital requirements of 6,0%
    - Total capital requirements of 8,0%
- The prudential / supervisory capital requirements, comprised of:
    - Pillar 2 requirement (P2R) of 2,3%
    - Pillar 2 guidance (P2G) of 1,5%
    - Overall capital buffer requirements of 2,52%.

On 29 April 2022 the Bank of Slovenia adopted a Regulation on determining the requirement to maintain a systemic risk buffer for banks and savings banks to comply with from 1 January 2023. The requirement to maintain a systemic risk buffer is introduced for all banks in relation to sectoral exposures in the Republic of Slovenia in the amount:

1. 1,0% for all retail exposures to natural persons secured by residential immovable property;
2. 0,5% for all other exposures to natural persons.

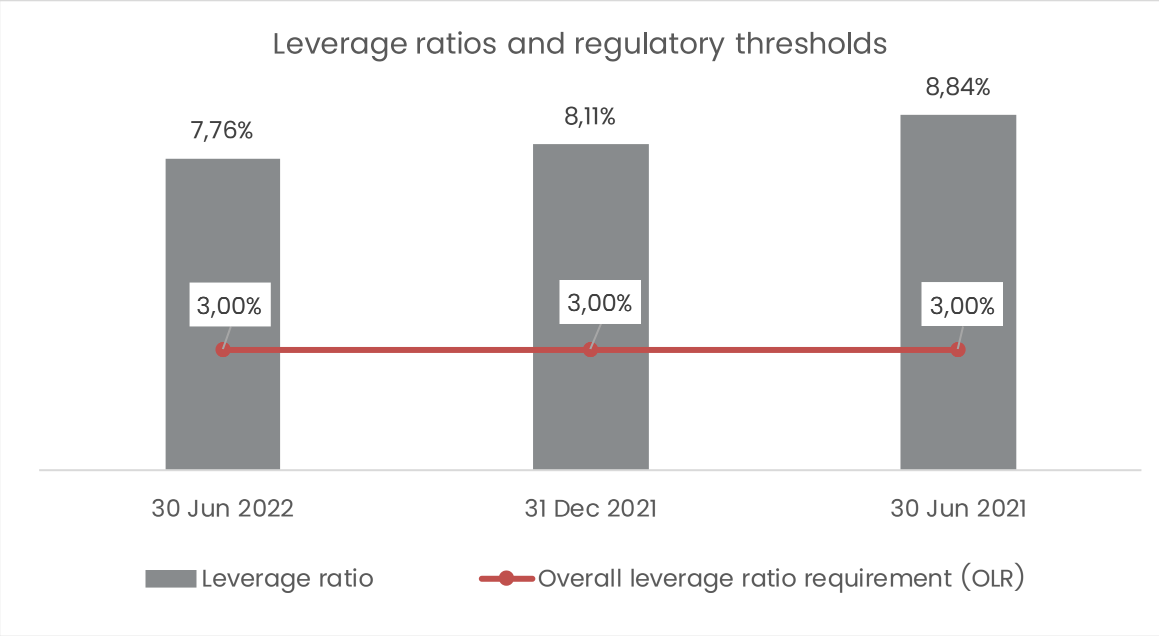
2.2 LEVERAGE RATIO

(Article 451 of the CRR Regulation)

The Group's leverage ratio is presented in accordance with the Regulation CRR and the figure describes the ratio of the Group's Tier 1 capital to the total exposure measure. The Group does not apply the option of the temporary exclusion of certain exposures to central banks from the total exposure measure in view of the COVID-19 pandemic in the scope of Leverage Ratio as proposed in Regulation (EU) 2020/873.

The Group's leverage ratio on 30 June 2022 was at 7,76%. The CRR 2 Regulation requires the maintenance of a leverage ratio of a minimum of 3%. The requirement became binding from June 2021.

Chart 3 – Leverage ratios and regulatory thresholds (in %) of the Biser Topco Group



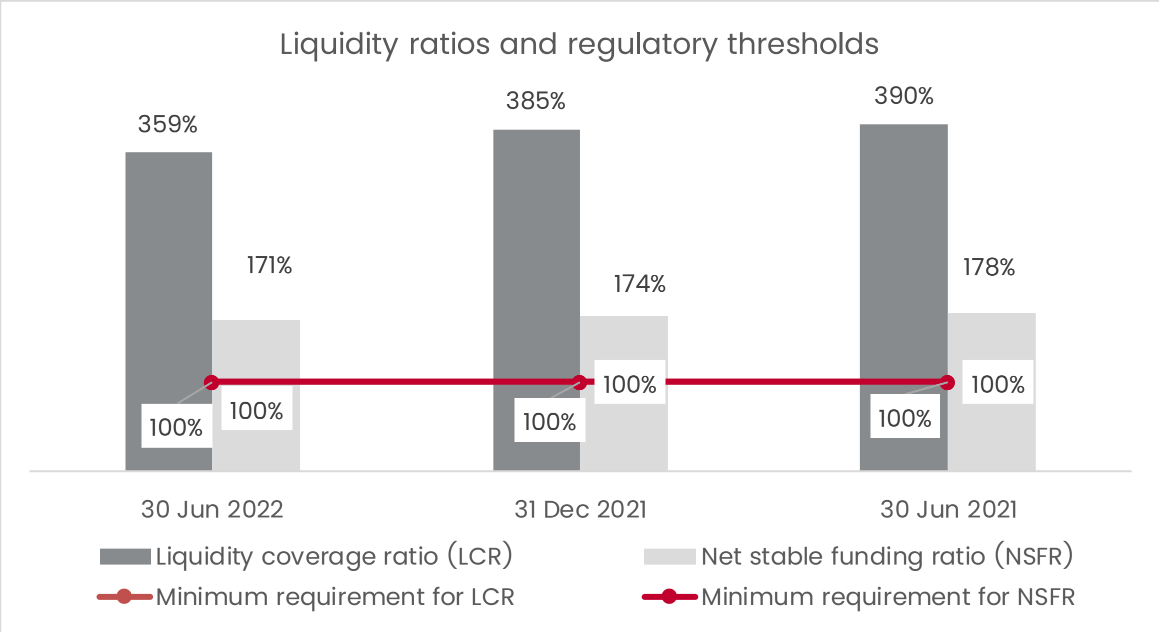
2.3 LIQUIDITY RATIOS

(Article 451a of the CRR Regulation)

LCR (Liquidity Coverage Ratio) refers to the proportion of highly liquid assets held by financial institutions, to ensure the ongoing ability to meet short-term obligations. The objective of LCR is that the Bank meets its liquidity needs for a 30-calendar day liquidity stress scenario. The minimum requirement for LCR is 100%. Changes in LCR on the Biser Topco Group level are mainly due to the increase of retail deposits, which subsequently mean higher net cash outflows. Higher net cash outflows resulted in a decrease of the average LCR ratio from 390% to 385% between 30.06.2021 and 31.12.2021. Most of the Bank's liabilities are non-banking sector deposits. The trend of the increase in retail deposits is still present in 2022, thus average LCR ratio decreased to 359% in the period from 31.12.2021 to 30.06.2022. On average, the Bank still exceeds the regulatory minimum by more than three times.

NSFR (Net Stable Funding Ratio) is a proportion of available stable funding and required stable funding. It is required that the Bank holds enough stable funding to cover the duration of its long-term assets. The Bank's NSFR ratio must be at least 100%, which became a regulatory requirement in June 2021. The Bank monitors the ratio on a quarterly basis. At the end of December 2021 the NSFR ratio was 174% and 171% at the end of June 2022, which means that the Bank meets the regulatory requirement of the minimum ratio value.

Chart 4 – Liquidity ratios and regulatory thresholds (in %) of the Biser Topco Group



2.4 DISCLOSURE IN RESPECT TO TRANSITIONAL ARRANGEMENTS IN ORDER TO REDUCE THE IMPACT OF IFRS 9 INTRODUCTION ON CAPITAL

(Article 473a of the CRR Regulation)

Disclosure does not apply to the Group because the Group did not choose to apply transitional arrangements to reduce the impact of the IFRS 9 standard introduction on regulatory capital.

2.5 DISCLOSURE IN RESPECT TO TRANSITIONAL ARRANGEMENTS FOR MITIGATING THE IMPACT OF THE COVID-19 PANDEMIC ON OWN FUNDS

(Article 468 of the CRR Regulation)

Disclosure does not apply to the Group because the Group currently does not apply any transitional arrangements for the calculation of regulatory capital as proposed within Regulation (EU) 2020/873 implementing the "CRR 2" Quick Fix (QF) legislation package implementing COVID-19 pandemic relief measures.

3 COVID-19 RELATED DISCLOSURES

(EBA/GL/2020/07)

On 15 June 2021 the government of the Republic of Slovenia officially cancelled the declared epidemic. During 2020 and 2021 the government has passed a number of laws and measures both to contain the spread of the virus and to mitigate its economic impacts the impact, which are detailed in chapter 4 below, including their impacts on the operation of banks. Another intervention law is being prepared to control and eliminate the consequences of the epidemic.

3.1 ACTIONS OF THE GROUP IN RESPONSE TO THE PANDEMIC

The Group responded to borrowers with both legislative and non-legislative (bilateral) moratoriums, updated its methodologies used in the decision-making process and instructions for identifying financial difficulties faced by borrowers. The Group has responded to the pandemic with a coordinated program of activities that remain in force to ensure the proper management of credit risk. The Group maintains regular contact with the regulatory authorities, informs them about its response to the pandemic and submits all required regulatory reports in connection with COVID-19. Since the beginning of the pandemic the Group has implemented all necessary measures as required by the Government to protect its customers and employees by ensuring the relevant safety conditions and making sure that the services offered by the Group are provided without any disruption.

In the first half of 2022 the Group continued with a series of exercises designed to assess the impact of the pandemic on individual corporate borrowers and to identify the associated measures to be taken, including, where appropriate, the revision of ratings, a review of forbearance status, staging and provisioning. The Group reviews individual cases and the associated measures at weekly meetings of its Problem Loan Committee.

In the retail sector, the Group regularly reviews its retail portfolio in order to assess whether retail borrowers may encounter payment issues once moratoriums offered by the intervention acts in Slovenia under PKP1, PKP6 and PKP7 expire. As of 30 June 2022 the Group no longer reports legislative and non-legislative non-expired household loan portfolio subject to COVID-19-related measures. In the household portfolio as of 30 June 2022 the Group reports only €0,1 million of the gross carrying amount of non-expired newly originated loans and advances subject to public guarantee schemes which presents 0,001 % of total portfolio. As at the date of this report, the Group has not identified a material increase in default events or other specific patterns in the entire portfolio that would indicate a significant increase in credit risk related to the pandemic. The Group also acknowledges that the Government has implemented targeted support measures that have enabled individuals employed in sectors directly affected by the containment measures to maintain their income, and that these measures have contributed to retail borrowers' continuing capacity to service their debts.

According to the Group's analysis, the vast majority of borrowers resumed payments when their legislative or bilateral moratoria expired, and only a limited number of customers are facing payment difficulties. As at 30 June 2022, the Group had granted moratoria (legislative, bilateral and newly originated loans and advances provided under newly applicable public guarantee schemes introduced in response to the COVID-19 crisis) in respect of loans and receivables in the amount of €412 million in total moratoria. Of that amount, €390 million in moratoria have already expired. As of 30 June, the total amount of active non-expired loans and other financial assets subject to COVID-19 measures accounted for 0.41% of the total loan portfolio. As of 30 June 2022, non-expired bilateral moratoria amounted only €0,1 million of gross carrying amount. Gross carrying amount of newly originated loans and advances provided under newly applicable public guarantee schemes introduced in response to the COVID-19 crisis as of 30 June 2022 amounted €22 million.

The Group continues to monitor the impact of the pandemic on the creditworthiness of its customers and implements measures accordingly.

As at the date of this report, the Group assesses that it has adequate liquidity to support its operations. Access to liquid assets is also available through the refinancing of its own portfolio and through instruments to be available via the ECB. Senior management deems the amount of these funds to be appropriate to support the Bank's operations.

The Group's Management Board and Supervisory Board assess that the Group's response to the pandemic has been and remains appropriate and has met supervisory expectations. The Group has reviewed and continues to review the assessment of the COVID-19 pandemic's impact on the current and future economic and business environments.

Templates 2 and 3 below present exposures approved under the public moratoria in line with the Slovene state intervention law. The group does not disclose template 1 because total amount of legislative loans (in accordance with EBA) already expired.

Template 2 - Breakdown of loans and advances subject to legislative and non-legislative moratoria by residual maturity of moratoria

€000

		a	b	c	d	e	f	g	h	i
		Number of obligors	Gross carrying amount							
			Total	Of which: legislative moratoria	Of which: expired	Residual maturity of moratoria				
						<= 3 months	> 3 months <= 6 months	> 6 months <= 9 months	> 9 months <= 12 months	> 1 year
1	Loans and advances for which moratorium was offered	1.887	280.562							
2	Loans and advances subject to moratorium (granted)	1.887	280.562	280.562	280.562	0	0	0	0	0
3	of which: Households		61.368	61.368	61.368	0	0	0	0	0
4	*of which: Collateralised by residential immovable property*		38.888	38.888	38.888	0	0	0	0	0
5	of which: Non-financial corporations		219.193	219.193	219.193	0	0	0	0	0
6	*of which: Small and Medium-sized Enterprises*		96.685	96.685	96.685	0	0	0	0	0
7	*of which: Collateralised by commercial immovable property*		193.733	193.733	193.733	0	0	0	0	0

Moratoria given in accordance with intervention laws were granted for a maximum of 12 months and as of 30 June 2022 are already expired.

Template 3 - Information on newly originated loans and advances provided under newly applicable public guarantee schemes introduced in response to COVID-19 crisis

€000

		a	b	c	d
		Gross carrying amount		Maximum amount of the guarantee that can be considered	Gross carrying amount
					Inflows to non-performing exposures
1	**Newly originated loans and advances subject to public guarantee schemes**	**22.027**	**11.119**	**13.862**	**0**
2	of which: Households	75			0
3	of which: Collateralised by residential immovable property	0			0
4	of which: Non-financial corporations	21.951	11.119	13.805	0
5	of which: Small and Medium-sized Enterprises	432			0
6	of which: Collateralised by commercial immovable property	15.621			0

As of 30 June 2022, the Group disclosed €22 million of loans and other financial assets subject to public guarantee scheme under the Intervention law, which was introduced to mitigate the consequences of the COVID-19 epidemic. The majority of which relate to performing loans given to non-financial corporations with a residual maturity from 2 to 5 years.