



2022 EU-wide Transparency Exercise

Bank Name	Bank of Cyprus Holdings Public Limited Company
LEI Code	635400L14KNHZXPUM19
Country Code	CY

2022 EU-wide Transparency Exercise

Key Metrics

Bank of Cyprus Holdings Public Limited Company

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,601	1,620	1,532	1,499	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,436	1,460	1,450	1,418	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	1,821	1,840	1,752	1,719	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	1,656	1,680	1,670	1,638	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	2,150	2,140	2,052	2,019	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,985	1,980	1,970	1,938	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	10,991	10,694	10,559	10,600	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10,826	10,534	10,477	10,520	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.57%	15.14%	14.51%	14.14%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.26%	13.86%	13.84%	13.48%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.57%	17.20%	16.59%	16.22%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.29%	15.95%	15.94%	15.57%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.56%	20.01%	19.43%	19.05%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.33%	18.79%	18.81%	18.43%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	24,273	24,695	24,812	25,514	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	7.50%	7.45%	7.06%	6.74%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

Fully loaded CET1 capital, Fully loaded Total Capital and fully loaded Total capital ratio estimations are based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital, fully loaded Total capital and Total Capital ratio published by the participating bank e.g. in Pillar 3 disclosure



2022 EU-wide Transparency Exercise

Leverage ratio

Bank of Cyprus Holdings Public Limited Company

(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,821	1,840	1,752	1,719	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	1,649	1,668	1,665	1,631	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	24,273	24,695	24,812	25,514	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	24,101	24,524	24,725	25,426	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.50%	7.45%	7.06%	6.74%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.84%	6.80%	6.73%	6.41%	[A.2]/[B.2]	

2022 EU-wide Transparency Exercise
Capital

Bank of Cyprus Holdings Public Limited Company

		(in EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	2,150	2,140	2,052	2,019	C.01.00 (0050,0050)	Articles 4(18) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,601	1,620	1,532	1,499	C.01.00 (0020,0050)	Article 59 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	639	639	639	639	C.01.00 (0030,0050)	Articles 36(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	895	901	895	881	C.01.00 (0130,0050)	Articles 36(1) points (c), 36(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C.01.00 (0180,0050)	Articles 4(50), 36(1) point (e) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	70	68	62	46	C.01.00 (0200,0050)	Articles 4(17) and 36(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C.01.00 (0210,0050)	Articles 4(12), 36(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C.01.00 (0230,0050)	Article 81 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-146	-129	-122	-125	C.01.00 (0250,0050)	Articles 52 to 55 and 56, 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-27	-30	-29	-30	C.01.00 (0280,0050) + C.01.00 (0290,0050)	Articles 4(17) and 36(1) point (b) and 37 of CRR, Articles 4(15), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences not of associated DTAs	0	0	0	0	C.01.00 (0370,0050)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBB shortfall of credit risk adjustments to expected losses	0	0	0	0	C.01.00 (0380,0050)	Articles 36(1) point (e), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C.01.00 (0390,0050)	Articles 4(20), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C.01.00 (0400,0050)	Articles 4(22), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C.01.00 (0440,0050)	Article 36(1) point (b) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C.01.00 (0460,0050) + C.01.00 (0460,0050) + C.01.00 (0470,0050) + C.01.00 (0470,0050) + C.01.00 (0470,0050) + C.01.00 (0470,0050)	Articles 4(36), 36(1) point (k) (i) and (ii) and 99 to 101 of CRR, Articles 36(1) point (k) (i), 24(3) point (b), 24(1) point (b) and 258 of CRR, Article 36(1) point (k) (ii) and 270(3) of CRR, Article 36(1) point (k) (iv) and 153(6) of CRR and Article 36(1) point (k) (v) and 155(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C.01.00 (0460,0050)	Articles 36(1) point (k) (i), 24(3) point (b), 24(3) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C.01.00 (0480,0050)	Articles 4(27), 36(1) point (h), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C.01.00 (0490,0050)	Articles 36(1) point (c) and 38, Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C.01.00 (0500,0050)	Articles 4(27), 36(1) point (i), 43, 45, 47, 48(1) point (b), 4(1) to (3) and 71 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C.01.00 (0510,0050)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C.01.00 (0510,0050)	Articles 36(1) point (m) and Article 470 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C.01.00 (0514,0050)	Articles 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C.01.00 (0520,0050)	Article 36(1) point (l) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C.01.00 (0524,0050)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C.01.00 (0520,0050)	-
	A.1.21	Transitional adjustments	172	171	87	88	GA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 48(3) to (5), and 48 to 48 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C.01.00 (0520,0050)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	172	171	87	88	C.01.00 (0520,0050)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	220	220	220	220	C.01.00 (0530,0050)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	220	220	220	220	C.01.00 (0540,0050) + C.01.00 (0570,0050)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C.01.00 (0570,0050)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C.01.00 (0600,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050) + C.01.00 (0670,0050)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C.01.00 (0660,0050) + C.01.00 (0660,0050) + C.01.00 (0670,0050)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,821	1,840	1,752	1,719	C.01.00 (0505,0050)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	329	300	300	300	C.01.00 (0570,0050)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	311	300	300	300	C.01.00 (0570,0050) + C.01.00 (0690,0050)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C.01.00 (0590,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050) + C.01.00 (0600,0050)	-	
A.4.3	Tier 2 transitional adjustments	-2	0	0	0	C.01.00 (0680,0050) + C.01.00 (0690,0050) + C.01.00 (0690,0050)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	10,991	10,694	10,559	10,600	C.02.00 (0010,0050)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	166	160	82	81	C.05.01 (0010,0040)	-
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.57%	15.14%	14.51%	14.14%	CA1 (X)	-
C.2	TIER 1 CAPITAL RATIO (transitional period)	16.57%	17.20%	16.59%	16.22%	CA3 (X)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)	19.56%	20.01%	19.43%	19.05%	CA2 (X)	-	
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,429	1,448	1,445	1,411	GA1-A.1.13-A.1.21-MINA2-A.1.13-A.1.21-A.1.14-MINA4-A.1.13-A.1.13(A.1.1)	-	
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.20%	13.75%	13.79%	13.41%	(B.1)/(E-B.1)	-	
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	166	160	82	81	C.05.01 (0040,0030)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C.05.01 (0040,0030)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C.05.01 (0040,0030)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	166	160	82	81	C.05.01 (0040,0040)	-

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible 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 formula stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure.

2022 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Bank of Cyprus Holdings Public Limited Company

	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	9,811	9,637	9,515	9,547	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	9,811	9,637	9,515	9,547	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	8	10	7	16	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	9	7	2	4	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	32	25	19	18	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	C 02.00 (r0520, c0010)
Of which the standardised approach	0	0	0	0	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,131	1,015	1,015	1,015	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	1,131	1,015	1,015	1,015	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	10,991	10,694	10,559	10,600	

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

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1)] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA)'. They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.

2022 EU-wide Transparency Exercise
P&L
Bank of Cyprus Holdings Public Limited Company

(m€ EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	292	388	94	191
Of which debt securities income	15	20	4	9
Of which loans and advances income	243	322	78	159
Interest expenses	69	92	22	45
(Of which deposits expenses)	6	7	1	3
(Of which debt securities issued expenses)	20	28	7	14
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	12	21	0	11
Net Fee and commission income	134	179	46	98
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	-6	6	3	8
Gains or (-) losses on financial assets and liabilities held for trading, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-6	-9	-2	-3
Gains or (-) losses from hedge accounting, net	1	1	3	4
Exchange differences (gain or (-) loss), net	12	17	6	12
Net other operating income /(expenses)	7	10	3	8
TOTAL OPERATING INCOME, NET	377	521	130	284
(Administrative expenses)	254	359	85	165
(Cash contributions to resolution funds and deposit guarantee schemes)	8	11	3	9
(Depreciation)	24	31	8	15
Modification gains or (-) losses, net	-12	-16	-1	-3
(Provisions or (-) reversal of provisions)	18	2	0	0
(Payment commitments to resolution funds and deposit guarantee schemes)	3	0	0	0
(Commitments and guarantees given)	3	2	0	0
(Other provisions)	12	-1	0	1
Of which pending legal issues and tax litigation ¹⁾	0	-20	0	0
Of which restructuring ²⁾	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	19	28	10	22
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	19	28	10	22
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	30	49	5	12
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	13	25	18	58
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	11	24	13	48
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	11	24	13	48
Of which attributable to owners of the parent	10	21	14	47

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."

2022 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Bank of Cyprus Holdings Public Limited Company

ASSETS:	As of 30/09/2021					As of 31/12/2021				As of 31/03/2022				As of 30/06/2022				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	8,752				9,241				9,377				9,963				IAS 1.54 (i)	
Financial assets held for trading	12	0	12	0	5	0	5	0	1	0	1	0	13	0	13	0	IFRS 7.8(a)(i); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	301	1	3	297	300	9	3	288	300	13	0	287	300	9	3	288	IFRS 7.8(a)(i); IFRS 9.4.1.4	
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	758	745	0	13	739	726	0	14	611	597	0	14	521	509	0	12	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	10,954				11,013				11,226				11,492				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	3	0	3	0	2	0	2	0	10	0	10	0	25	0	25	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	2,814				2,677				2,626				2,585					
TOTAL ASSETS	23,594				23,978				24,151				24,901				IAS 1.9(a), I.G 6	

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

Breakdown of financial assets by instrument and by counterparty sector ²	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References						
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾									
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets							
Financial assets at fair value through other comprehensive income	Debt securities	743	0	0	-1	0	0	0	724	0	0	-1	0	0	0	0	0	0	596	0	0	-1	0	0	509	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)	
Financial assets at amortised cost	Debt securities	1,140	48	0	-1	0	0	0	1,144	49	0	-1	0	0	0	0	0	0	1,202	49	0	-1	0	0	1,343	50	0	-1	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	7,514	1,760	667	-16	-34	-265	7,686	1,699	573	-15	-29	-216	7,895	1,679	520	-17	-28	-191	7,930	1,800	456	-17	-27	-149				Annex V.Part 1.32, 44(a)		

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

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Bank of Cyprus Holdings Public Limited Company

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	3	2	10	3	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	21,437	21,886	22,026	22,770	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	35	31	13	6	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	179	126	125	126	IAS 37.10; IAS 1.54(l)
Tax liabilities	36	35	34	35	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	16	18	60	73	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	21,706	22,097	22,268	23,014	IAS 1.9(b);IG 6
TOTAL EQUITY	1,888	1,881	1,883	1,887	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	23,594	23,978	24,151	24,901	IAS 1.IG6

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

2022 EU-wide Transparency Exercise

Breakdown of liabilities

Bank of Cyprus Holdings Public Limited Company

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		38	32	22	9	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	2,978	2,970	2,962	2,955	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	553	498	488	706	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	434	386	368	597	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	402	457	533	492	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	103	81	163	128	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	1,180	1,265	1,254	1,286	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	959	1,055	1,041	1,073	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	4,377	4,443	4,436	4,671	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	3,719	3,805	3,774	4,019	ECB/2013/33 Annex 2.Part 2.9.1
	Households	11,054	11,356	11,527	11,830	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	6,109	6,482	6,740	7,083	Annex V.Part 1.42(f), 44(c)
Debt securities issued		649	643	611	611	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		649	643	611	312	Annex V.Part 1.37
Other financial liabilities		246	255	216	219	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		21,475	21,918	22,048	22,779	

2022 EU-wide Transparency Exercise

Market Risk

Bank of Cyprus Holdings Public Limited Company

	SA		IM										IM										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			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		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		
(min EUR)																							
	As of 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021										
Traded Debt Instruments	0	0	0	0	0	0						0	0	0	0							0	0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0
Equities	0	0	0	0	0	0						0	0	0	0							0	0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0	0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022										
Traded Debt Instruments	0	0	0	0	0	0						0	0	0	0							0	0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0
Equities	0	0	0	0	0	0						0	0	0	0							0	0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0	0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0	0
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0	0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0	0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	5,955	10,041	318		10,430	138	10,514	280
	Regional governments or local authorities	441	85	1			83		0
	Public sector entities	82	81	0		98	83		0
	Multilateral Development Banks	113	109	0		113	108		0
	International Organisations	96	96	0		96	96		0
	Institutions	340	672	194		367	686		301
	Corporates	4,783	3,520	3,092		4,736	3,466		3,062
	of which: SME	3,565	2,882	2,454		3,530	2,850		2,139
	Retail	2,543	1,292	919		2,562	1,295		911
	of which: SME	744	278	199		753	283		162
	Secured by mortgages on immovable property	3,793	3,612	1,300		3,907	3,741		1,359
	of which: SME	750	686	250		763	709		258
	Exposures in default	2,234	652	656	2,019	2,684	650		650
	Items associated with particularly high risk	1,174	672	1,009		1,206	683		1,025
	Covered bonds	144	144	14		133	133		13
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0		0	
Collective Investments Undertakings (CIU)	4	4	2		4	4		2	
Equity	33	33	67		34	34		68	
Other exposures	7,338	7,333	7,312		7,372	7,383		7,365	
Standardised Total ²	26,765	23,982	9,430	2,624	29,482	23,798	9,647	2,618	

¹ Original exposure, unless 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 Standardised Total does not include the securitisation position unless in the results prior to the 2022 exercise.
³ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
CYPRUS	Central governments or central banks	9,747	9,777	303		10,222	10,249	315	
	Regional governments or local authorities	41	81	1		57	1		0
	Public sector entities	1	0	0		16	1		0
	Multilateral Development Banks	0	37	0		0	38		0
	International Organisations	0	0	0		0	0		0
	Institutions	29	29	21		29	21		4
	Corporates	4,195	2,986	2,609		4,143	2,949		2,377
	of which: SME	2,947	1,620	1,620		2,898	1,776		1,798
	Retail	2,491	1,256	803		2,512	1,262		896
	of which: SME	743	277	158		751	283		161
	Secured by mortgages on immovable property	3,674	3,504	1,279		3,803	3,640		1,323
	of which: SME	750	686	250		763	709		258
	Exposures in default	2,234	652	656	1,039	2,684	650		650
	Items associated with particularly high risk	1,034	647	971		1,060	656		964
	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	21	21	59		21	59		59	
Other exposures	2,343	2,335	2,123		2,337	2,305		1,997	
Standardised Total ²				1,039				1,037	

¹ Original exposure, unless 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 counterpart excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	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	68	68	55		77	77		13
	Corporates	60	58	53		61	59		54
	of which: SME	43	37	41		42	44		37
	Retail	23	19	15		21	17		13
	of which: SME	0	0	0		0	0		0
	Secured by mortgages on immovable property	52	51	48		48	47		46
	of which: SME	1	0	0		0	0		0
	Exposures in default	266	32	32	233	268	33		234
	Items associated with particularly high risk	1	1	1		1	1		1
	Covered bonds	4	4	4		4	4		4
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	
Other exposures	0	0	0		0	0		0	
Standardised Total ²				233				234	

¹ Original exposure, unless 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 counterpart excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GREECE	Central governments or central banks	5	5	0		5	5	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	5	5	1		3	3		1
	Corporates	186	130	161		185	166		159
	of which: SME	70	49	40		67	47		39
	Retail	1	0	0		7	1		0
	of which: SME	1	0	0		1	0		0
	Secured by mortgages on immovable property	3	3	3		3	3		3
	of which: SME	0	0	0		0	0		0
	Exposures in default	21	1	1	18	21	1		18
	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	
Other exposures	0	0	0		0	0		0	
Standardised Total ²				18				18	

¹ Original exposure, unless 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 counterpart excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	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	28	28	0		28	28	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	64	53	39		63	53		33
	Corporates	26	26	22		26	26		22
	of which: SME	26	26	22		26	26		22
	Retail	0	0	0		0	0		0
	of which: SME	0	0	0		0	0		0
	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
	Items associated with particularly high risk	5	1	2		5	1		2
	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	
Other exposures	0	0	0		0	0		0	
Standardised Total ²				0				0	

¹ Original exposure, unless 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 counterpart excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Other Countries	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	113	113	0	113	113	0	0	
	International Organisations	96	96	0	96	96	0	0	
	Institutions	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ²			0				0		

(1) Original exposure, unless 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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
ROMANIA	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	3	3	0	3	3	0	0	
	Institutions	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	61	4	0	61	4	0	4	
	Items associated with particularly high risk	188	12	19	130	9	14	14	
	Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ²			169		272		272		

(1) Original exposure, unless 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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
CANADA	Central governments or central banks	4	4	0	5	5	0	0	
	Regional governments or local authorities	80	80	0	81	81	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	28	28	9	32	32	9	9	
	Corporates	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	1	1	0	1	1	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	1	1	2	1	1	1	2	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Covered bonds	70	70	7	72	72	7	7	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ²			2		2		2		

(1) Original exposure, unless 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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Country of Counterpart 8	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ²			0		0		0		

(1) Original exposure, unless 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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Country of Counterpart 9	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ²			0		0		0		

(1) Original exposure, unless 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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2021				As of 31/12/2021			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Country of Counterpart 10	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardised Total ²			0		0		0		

(1) Original exposure, unless 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 counterparties excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
Consolidated data	Central governments or central banks	10,558	10,647	260		11,081	11,171	262	
	Regional governments or local authorities	131	79	1		138	84	0	
	Public sector entities	104	97	2		121	111	1	
	Multilateral Development Banks	114	156	0		130	175	0	
	International Organisations	95	96	0		96	96	0	
	Institutions	722	646	183		806	727	215	
	Corporates	4,805	3,633	3,177		4,881	3,763	3,343	
	of which: SME	2,476	2,746	2,288		3,468	2,722	2,272	
	Retail	2,623	1,342	954		2,651	1,333	948	
	of which: SME	758	294	168		767	293	167	
	Secured by mortgages on immovable property	4,005	3,837	3,394		4,095	3,921	3,421	
	of which: SME	782	731	266		785	735	268	
	Exposures in default	2,662	578	599	2,032	2,659	521	569	2,061
	Items associated with particularly high risk	1,148	644	967		1,139	633	949	
	Covered bonds	72	72	0		80	80	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	3	3	3		3	3	3	
Equity	34	34	68		33	33	67		
Other exposures	2,172	2,087	1,887		2,172	2,077	1,885		
Standardised Total ⁴	29,263	23,953	9,522	2,628	29,968	24,665	9,563	2,647	

(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).

(2) Total value adjustments and provisions per country of counterparties are included in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk. Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, disclosed in of last quarter.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
CYPRUS	Central governments or central banks	10,377	10,473	263		10,848	10,877	263	
	Regional governments or local authorities	56	3	1		56	1	0	
	Public sector entities	15	8	2		15	5	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	25	18	36		28	28	28	
	Corporates	4,157	3,045	2,655		4,220	3,099	2,709	
	of which: SME	2,963	2,272	1,882		2,929	2,262	1,892	
	Retail	2,278	1,311	920		2,327	1,305	926	
	of which: SME	756	294	168		764	292	167	
	Secured by mortgages on immovable property	3,905	3,793	3,364		3,963	3,793	3,364	
	of which: SME	2,192	731	266	1,607	2,164	498	512	1,624
	Exposures in default	1,000	616	924		989	605	907	
	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	25	25	50		24	24	48		
Other exposures	2,010	2,012	1,812		2,050	1,970	1,770		
Standardised Total ⁴				1,964				1,977	

(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).

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
UNITED KINGDOM	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	25	35	0		25	25	0	
	Corporates	61	59	54		60	58	53	
	of which: SME	44	38	32		43	42	37	
	Retail	19	16	12		18	14	11	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	4	4	4		4	4	4	
	of which: SME	4	4	4		4	4	4	
	Exposures in default	265	20	20	230	259	26	27	231
	Items associated with particularly high risk	1	1	1		1	1	1	
	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		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴				237				234	

(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).

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
GREECE	Central governments or central banks	4	4	0		4	4	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	2	3	1		17	17	15	
	Corporates	21	183	167		192	164	157	
	of which: SME	112	90	75		69	41	33	
	Retail	1	1	1		1	1	1	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	2	2	2		2	2	2	
	of which: SME	2	2	2		2	2	2	
	Exposures in default	30	1	1	10	20	1	1	10
	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		
Other exposures	21	20	20		63	64	64		
Standardised Total ⁴				21				20	

(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).

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
FRANCE	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	28	28	0		33	33	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	158	126	38		46	183	152	
	Corporates	28	28	22		28	28	22	
	of which: SME	28	28	22		28	28	22	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	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	5	1	2		5	2	2	
	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		
Other exposures	0	0	0		0	0	0		
Standardised Total ⁴				0				0	

(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).

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
Other Countries	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	114	114	0	0	130	130	0	0
	International Organisations	96	96	0	0	96	96	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²		0	0	0	0	0	0	0	

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
ROMANIA	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	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
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	63	0	0	0	64
	Items associated with particularly high risk	120	10	14	14	122	9	14	14
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	2	0	2	2	2	2	2	2	
Standardised Total ²		0	0	0	174	0	0	177	

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
CANADA	Central governments or central banks	5	5	0	0	15	15	0	0
	Regional governments or local authorities	74	74	0	0	82	82	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	27	27	8	0	15	15	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	1	1	0	0	1	1	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	3	1	1	2	3	1	1	2
	Items associated with particularly high risk	68	5	5	0	69	5	5	0
	Covered bonds	27	27	0	0	39	39	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²		0	0	0	2	0	0	2	

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 8	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	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
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²		0	0	0	0	0	0	0	

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 9	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	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
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²		0	0	0	0	0	0	0	

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	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
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ²		0	0	0	0	0	0	0	

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



2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Bank of Cyprus Holdings Public Limited Company

		IRB Approach									
		As of 30/09/2021					As of 31/12/2021				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(mln EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets			0					0		
IRB Total ²			0					0			

⁽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).

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Bank of Cyprus Holdings Public Limited Company

		IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
		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		
(mln EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets			0				0			0	
IRB Total ²			0				0				

⁽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).

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Cyprus Holdings Public Limited Company

As of 31/12/2021

(min EUR)		Direct exposures												Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y - more Total	Africa													
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y - more Total	Others													

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

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

2022 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Cyprus Holdings Public Limited Company

As of 30/06/2022

(min EUR)		Direct exposures											Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				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 amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal		Provisions		
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y - more Total	Africa															
1 0 - 3M f 1 3M - 1Y f 1 1Y - 2Y f 1 2Y - 3Y f 1 3Y - 5Y f 1 5Y - 10Y f 1 10Y - more Total	Others															

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

(5) Residual countries not reported separately in the Transparency exercise

Regions:

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

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(6) The columns "Total carrying amount of non-derivative financial assets (net of short positions)" provide information on a net basis, whilst the related "of which" positions present information on a gross basis.

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

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

2022 EU-wide Transparency Exercise
 Performing and non-performing exposures
 Bank of Cyprus Holdings Public Limited Company

	As of 30/09/2021										As of 31/12/2021														
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures			
	Of which performing but past due >30 days and <=90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾		Of which performing but past due >30 days and <=90 days	Of which non-performing ⁽²⁾		On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾												
			Of which: defaulted	Of which Stage 3	Of which Stage 3		Of which defaulted	Of which Stage 3		Of which defaulted			Of which Stage 3												
Cash balances at central banks and other demand deposits	8,615	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	1,939	0	0	0	0	2	0	0	0	1,923	0	0	0	0	1	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	0	0	0	0	0	0
General governments	1,047	0	0	0	0	1	0	0	0	1,045	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0
Credit institutions	638	0	0	0	0	0	0	0	0	629	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	254	0	0	0	0	0	0	0	0	249	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	10,400	7	822	822	607	53	300	265	434	10,405	5	716	716	573	47	255	216	390							
Central banks	164	0	0	0	0	0	0	0	0	167	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	52	0	0	0	0	0	0	0	0	45	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	103	0	0	0	0	0	0	0	0	100	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	127	0	0	0	0	2	3	3	5	128	0	5	5	5	1	2	2	3							
Non-financial corporations	5,201	2	312	312	212	31	115	99	123	5,210	1	277	277	181	28	116	90	101							
of which: small and medium-sized enterprises	4,061	2	159	159	146	25	74	60	70	4,051	1	124	124	115	21	61	50	60							
of which: Loans collateralised by commercial immovable property	3,966	2	193	193	160	20	77	60	100	3,968	1	171	171	142	17	83	70	87							
Households	4,760	5	502	502	447	20	182	162	307	4,753	4	434	434	387	17	137	121	284							
of which: Loans collateralised by residential immovable property	3,701	3	400	400	351	8	120	104	274	3,734	3	369	369	327	7	106	90	258							
of which: Credit for consumption	576	2	67	67	58	7	36	31	28	581	1	54	54	46	7	22	19	29							
DEBT INSTRUMENTS OTHER THAN MPT	20,963	7	822	822	667	54	300	265	434	21,426	5	716	716	573	48	255	216	390							
OFF-BALANCE SHEET EXPOSURES	2,559		101	101	100	1	21	21	0	2,582		98	98	96	0	22	22	3							

⁽¹⁾ For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRD).

⁽²⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽³⁾ Institutions report here the cumulative amount of assessed credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.

⁽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 PFRSP framework (Annexes F 10.00 / F 10.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2014/51 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (accumulated impairments, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRSP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽⁵⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit employed at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise
Performing and non-performing exposures
 Bank of Cyprus Holdings Public Limited Company

	As of 31/03/2022											As of 30/06/2022													
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collaterals and financial guarantees received on non-performing exposures			
	Of which performing but past due > 30 days and <=90 days		Of which non-performing ⁽²⁾			On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾		Of which performing but past due > 30 days and <=90 days	Of which non-performing ⁽²⁾		On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾												
			Of which: defaulted	Of which Stage 3			Of which Stage 3			Of which: defaulted	Of which Stage 3			Of which: defaulted	Of which Stage 3										
Cash balances at central banks and other demand deposits	9,283	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	1,853	0	0	0	0	2	0	0	0	0	1,907	0	0	0	0	2	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	0	0	0	0	0	0
General governments	1,050	0	0	0	0	1	0	0	0	0	1,037	0	0	0	1	0	0	0	0	0	0	0	0	0	0
Credit institutions	599	0	0	0	0	0	0	0	0	0	395	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	244	0	0	0	0	0	0	0	0	0	258	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	10,928	5	650	650	520	48	224	191	357	10,607	14	577	577	456	49	177	149	332							
Central banks	168	0	0	0	0	0	0	0	0	175	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	46	0	0	0	0	0	0	0	0	44	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	84	0	0	0	0	0	0	0	0	64	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	160	0	4	4	4	3	2	2	2	174	0	4	4	4	3	2	2	2							
Non-financial corporations	5,315	1	266	266	178	26	116	93	91	5,361	9	224	224	145	28	87	66	87							
of which: small and medium-sized enterprises	4,202	1	117	117	109	21	59	54	55	4,160	9	99	99	93	19	46	43	56							
of which: Loans collateralised by commercial immovable property	3,945	0	157	157	134	15	79	68	70	3,991	9	138	138	117	16	63	53	74							
Households	4,753	4	380	380	341	18	104	94	264	4,789	5	340	340	308	16	88	81	243							
of which: Loans collateralised by residential immovable property	3,739	3	321	321	288	8	77	68	239	3,775	4	286	286	258	7	61	56	220							
of which: Credit for consumption	571	1	52	52	44	7	21	18	28	576	1	49	49	42	6	21	18	26							
DEBT INSTRUMENTS other than HFT	21,634	5	650	650	520	48	224	191	357	22,341	14	577	577	456	49	177	149	332							
OFF-BALANCE SHEET EXPOSURES	2,553		93	93	91	0	21	21	5	2,598		88	88	87	0	21	21	5							

(1) For the definition of non-performing exposure please refer to Article 474(c) of Regulation (EU) No 575/2013 (CRD).

(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.

(4) For the on-balance sheet items, accumulated impairment 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 PFRDP Annexes (Annexes F, 18.02 / F 18.05), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRDP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2022 EU-wide Transparency Exercise

Forborne exposures

Bank of Cyprus Holdings Public Limited Company

(min EUR)	As of 30/09/2021						As of 31/12/2021					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	1,370	509	167	152	1,083	278	1,452	458	159	146	1,180	245
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	10	3	2	1	8	2	13	4	2	2	10	3
Non-financial corporations	873	233	76	69	699	92	1,009	215	87	79	831	76
of which: small and medium-sized enterprises	599	89	42	36	537	92	734	71	39	32	673	76
Households	487	273	89	81	376	184	430	238	71	65	339	166
DEBT INSTRUMENTS other than HFT	1,370	509	167	152	1,083	278	1,452	458	159	146	1,180	245
Loan commitments given	16	1	0	0	11	0	29	2	0	0	19	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	285						287					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	79						73					

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates 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 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁽³⁾ The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise

Forborne exposures

Bank of Cyprus Holdings Public Limited Company

	As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	1,408	429	153	138	1,144	225	1,357	382	129	116	1,120	200
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	12	3	2	1	10	2	12	3	2	2	10	2
Non-financial corporations	1,016	205	87	79	837	68	995	180	71	63	835	58
of which: small and medium-sized enterprises	730	66	36	30	672	68	717	50	29	24	670	58
Households	380	220	64	58	298	155	350	198	56	51	276	141
DEBT INSTRUMENTS other than HFT	1,408	429	153	138	1,144	225	1,357	382	129	116	1,120	200
Loan commitments given	19	1	0	0	15	0	17	1	0	0	13	0
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	294						277					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	65						65					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates 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 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Bank of Cyprus Holdings Public Limited Company

(mln EUR)	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	52	3	3	52	1	0	53	3	3	53	1	0	49	3	3	49	1	0	48	2	2	48	1	0
B Mining and quarrying	12	0	0	12	0	0	11	0	0	11	0	0	13	0	0	13	0	0	12	0	0	12	0	0
C Manufacturing	340	20	20	340	13	0	327	14	14	327	0	0	379	16	16	379	0	0	402	12	12	402	6	0
D Electricity, gas, steam and air conditioning supply	37	0	0	37	1	0	46	0	0	46	1	0	55	0	0	55	1	0	51	0	0	51	1	0
E Water supply	6	0	0	6	0	0	7	0	0	7	0	0	6	0	0	6	0	0	6	0	0	6	0	0
F Construction	581	35	35	581	28	0	513	28	28	513	21	0	577	28	28	577	23	0	565	16	16	565	16	0
G Wholesale and retail trade	657	47	47	657	33	0	665	40	40	665	29	0	645	36	36	645	25	0	655	22	22	655	20	0
H Transport and storage	326	1	1	326	2	0	338	1	1	338	1	0	314	1	1	314	1	0	306	0	0	306	0	0
I Accommodation and food service activities	1,131	7	7	982	5	0	1,137	4	4	987	3	0	1,158	4	4	1,007	5	0	1,193	16	16	1,043	6	0
J Information and communication	55	5	5	45	4	0	53	5	5	43	3	0	45	5	5	45	3	0	46	1	1	46	1	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	1,126	107	107	1,046	7	7	1,211	107	107	1,130	16	16	1,123	104	104	1,041	14	18	1,126	104	104	1,043	17	18
M Professional, scientific and technical activities	302	58	58	238	20	0	293	49	49	230	22	0	308	48	48	245	23	0	319	48	48	255	23	0
N Administrative and support service activities	55	6	6	53	3	0	53	5	5	50	4	0	134	3	3	132	2	0	140	3	3	138	2	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	91	1	1	91	2	0	73	0	0	73	1	0	74	0	0	74	0	0	72	0	0	72	1	0
Q Human health services and social work activities	63	1	1	63	1	0	65	1	1	65	1	0	69	1	1	69	0	0	68	1	1	68	0	0
R Arts, entertainment and recreation	30	1	1	28	1	0	22	1	1	22	1	0	21	1	1	21	1	0	21	1	1	21	0	0
S Other services	45	18	18	45	17	0	44	18	18	44	16	0	45	17	17	45	16	0	32	3	3	32	1	0
Loans and advances	5,201	312	312	4,905	139	7	5,210	277	277	4,912	129	16	5,315	266	266	5,016	126	18	5,361	234	234	5,061	97	18

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

2022 EU-wide Transparency Exercise
Collateral valuation – loans and advances
 Bank of Cyprus Holdings Public Limited Company

(m€ EUR)	As of 31/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022				
	Performing		Of which past due > 30days <= 90 days	Non-performing		Performing		Of which past due > 30days <= 90 days	Non-performing		Performing		Of which past due > 30days <= 90 days	Non-performing		Performing		Of which past due > 30days <= 90 days	Non-performing	
					Unlikely to pay that are not past due or past due <= 90 days					Unlikely to pay that are not past due or past due <= 90 days					Unlikely to pay that are not past due or past due <= 90 days					Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	10,409	9,587	7	822	320	10,405	9,689	5	716	303	10,528	9,878	5	650	289	10,607	10,030	14	577	282
Of which secured	9,800	9,115	7	685	239	9,816	9,201	4	615	233	9,936	9,383	4	552	220	10,027	9,553	14	473	196
Of which secured with immovable property	8,422	7,754	6	667	233	8,434	7,843	4	591	211	8,468	7,940	3	528	196	8,573	8,108	14	466	191
Of which instruments with LTV higher than 60% and lower or equal to 80%	1,471	1,361		111	39	1,510	1,414		97	37	1,472	1,389		83	36	1,483	1,401		83	43
Of which instruments with LTV higher than 80% and lower or equal to 100%	588	464		124	33	547	433		114	26	534	452		82	24	489	429		60	21
Of which instruments with LTV higher than 100%	768	582		188	81	737	570		167	79	721	582		139	75	878	773		106	71
Accumulated impairment for secured assets	270	41	0	230	52	252	35	0	217	70	224	37	0	187	72	171	37	0	134	52
Collateral																				
Of which value capped at the value of exposure	8,730	8,299	6	431	170	8,776	8,390	4	386	154	8,907	8,553	4	354	140	8,959	8,630	13	329	136
Of which immovable property	7,319	6,908	5	411	157	7,304	6,938	4	366	140	7,355	7,018	3	337	128	7,448	7,135	12	313	123
Of which value above the cap	7,900	7,345	7	556	182	8,184	7,661	7	522	173	8,429	7,913	7	516	177	8,433	7,917	11	517	176
Of which immovable property	6,895	6,388	7	507	171	7,128	6,644	7	484	160	7,332	6,849	7	483	164	7,344	6,862	11	482	164
Financial guarantees received	67	63	0	4	0	62	59	0	4	0	62	59	0	3	0	59	57	0	2	0
Accumulated partial write-off	-971	-96	0	-876	-60	-950	-88	0	-862	-39	-1,097	-86	0	-1,011	-64	-1,149	-83	0	-1,066	-62

The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.