

Bank Name	Bank of Cyprus Holdings Public Limited Company
LEI Code	635400L14KNHZXPUZM19
Country Code	CY

EBA EUROPEAN BANKING AUTHORITY

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 and 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



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)	
A.2	Tier 1 capital - fully phased-in definition	1,649	1,668	1,665	1,631	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	24,273	24,695	24,812	25,514	C 47.00 (r0300,c0010)	CRR
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]	

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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
	A	OWN FUNDS	2,150	2,140	2,052	2,019	C 01.00 (r0010,c0010)	Articles 4(118) 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 (r0020,c0010)	Article 50 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 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 20, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	895	901	895	881	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	70	68	62	46	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-148	-129	-122	-125	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-27	-30	-29	-30	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of ORR. Articles 4(115), 36(1) point (b) and 37 point (a) of CTR
	A.1.9	(·) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 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 (r0440,c0010)	Article 36(1) point (j) of CBR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	$\begin{array}{l} C \; 01.00 \; (r0450, c0010) + C \; 01.00 \\ (r0460, c0010) + C \; 01.00 \; (r0470, c0010) \; + C \\ 01.00 \; (r0471, c0010) + C \; 01.00 \; (r0472, c0010) \end{array}$	$\label{eq:action} \begin{array}{l} Articles 4(36), 36(1) point (b) (i) and 89 to 91 of CBR; Articles 36(1) point (b) (ii), 240(1) point (b), 2$
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of GRR $$
	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 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles $36(1)$ point (c) and 38 ; Articles $48(1)$ point (a) and $48(2)$ of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	eq:articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	172	171	87	88	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	172	171	87	88	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	220	220	220	220	C 01.00 (r0530,c0010)	Article 61 of CBR
	A.2.1	Additional Tier 1 Capital instruments	220	220	220	220	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0600,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,821	1,840	1,752	1,719	C 01.00 (r0015,c0010)	Article 25 of CBR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	329 331	300	300	300	C 01.00 (r0750,c0010) C 01.00 (r0760,c0010) + C 01.00	Article 71 of CBR
	A.4.2	Ter 2 Capital instruments Other Tier 2 Capital components and deductions	0	0	0	0	(r0880,c0010) C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0930,c0010) + C 0.10.0 (r0940,c0010) + C 01.00 (r0930,c0010) + C 01.00 (r0952,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0974,c0010)	
	A.4.3	Tier 2 transitional adjustments	-2	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	в	TOTAL RISK EXPOSURE AMOUNT	10,991	10,694	10,559	10,600	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CBR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	166	160	82	81	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.57%	15.14%	14.51%	14.14%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.57%	17.20%	16.59%	16.22%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	19.56%	20.01%	19.43%	19.05%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,429	1,448	1,445	1,411	[A1-A.1.13-A1.21+MIN(A2+A1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.20%	13.75%	13.79%	13.41%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	166	160	82	81	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	166	160	82	81	C 05.01 (r0440,c0040)	
(1)The fails loaded (TTI) with it as an	in the second second	ted based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re			and the black and a state field on	•	•	

(1)The fully loaded CET1 cable is an estimate calculated based on basic's apportancy reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not biase into account in this calculation. Fully loaded CET1 cable ratio estimation is based on the formulae stated in column "COREP CODE" – elease note that this minih load to differences to fully loaded CET1 cable ratio estimation is based on the formulae stated in column "COREP CODE" – elease note that this minih load to differences to fully loaded CET1 cable ratios acclering to the carticolation basics e.e. in their PIIar 3 declosure

Overview of Risk exposure amounts

Bank of Cyprus Holdings Public Limited Company

		RW	/As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
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, c0226, s001) + C 08.01 (r0050, c0260, s0020) + C 08.01 (r0050, c0260, s0020) + C 08.01 (r0050, c0260, s0020) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0050, s002) +
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, cr220, s001) + C 07.00 (r0110, cr220, s001) + C 07.00 (r0130, cr220, s001) + C 08.01 (r0090, cr260s, s001) + C 08.01 (r0190, cr260s, s001) + C 08.01 (r0200, cr260s, s001) + C 08.01 (r0200, cr260s, s001) + C 08.01 (r0200, cr260s, s002) + C 08.01 (r0200s, cr260s, s002) + C 08.01 (r0200s, cr260s, s002) + C 08.01 (r020s, cr260s, s002) +
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 (0010, 06611)*12.5+C 20.00 (0010;c0450)*12.5+MAV(C 24.00(*0010, c0090);C 24.00(*0010,c0100);C 24.00(*0010, 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.





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
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 ¹	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 subsidaries, 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 subsidaries, 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

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

Total Assets: fair value and impairment distribution

Bank of Cyprus Holdings Public Limited Company

(min EUR)		As of 30/09/20	21			As of 31,	12/2021			As of 31,	/03/2022			As of 30	06/2022		
		Fa	ir value hieraro	:hy		Fa	ir value hierar	chy		Fa	iir value hierar	chy		Fa	ir value hierar	:hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	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)(ii); 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)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	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), IG 6

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

(min E	EUR)		A	s of 30/09/20	21					As of 31	/12/2021					As of 31/	03/2022					As of 30,	/06/2022			
		Gross carry	ing amount ⁽²⁾		Accun	nulated impain	nent ⁽²⁾	Gross	s carrying amou	int ⁽²⁾	Accum	ulated impain	ment ⁽²⁾	Gros	s carrying amou	int ⁽²⁾	Accum	ulated impairm	ient ⁽²⁾	Gross	carrying amo	unt ⁽²⁾	Accun	nulated impairn	ient ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	credit risk since	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired		Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in	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	References
Financial assets at fair value through other		743	0	0	-1	0	0	724	0	0	-1	0	0	596	0	0	-1	0	0	509	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at		1,140	48	0	-1	0	0	1,144	49	0	-1	0	0	1,202	49	0	-1	0	0	1,343	50	0	-1	0	0	Annex V.Part 1.31, 44(b)
amortised cost	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.



Breakdown of liabilities

Bank of Cyprus Holdings Public Limited Company

(mln EUR)

		Carrying) amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	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(I)
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



Breakdown of liabilities

Bank of Cyprus Holdings Public Limited Company

(mln EUR)

			Carrying) amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		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
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	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)
Deposits	of which: Current accounts / overnight deposits	103	81	163	128	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	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: Subordi	nated 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	

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2022 EU-wide Transparency Exercise Market Risk

Bank of Cyprus Holdings Public Limited Company

	SA					I	М									IM						
			VaR <i>(Memoral</i>	ndum item)	STRESSED VaR (/	lemorandum item)	AND MIC	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPITA FOR CTP	AL CHARGE		VaR (Memor	andum item)	STRESSED VaR <i>(N</i>	Aemorandum item)	INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE F	RISKS CAPITA FOR CTP	AL CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/1	2/2021					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						(
Of which: Specific risk Equities	0	0	0	0	0	0							0	0	0	0						(
Of which: General risk	0	0	0	ő	0	0							ő	ő	ő	ő						(
Of which: Specific risk	0	0	0	0	0	Ó							0	0	0	0						(
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						(
Commodities risk Total	0	0	0	0	0	0	<u>^</u>	0	0	0	0		0	0	0	0	0	0		0	0	_
Total	0		U			0	0	U		0	U	0	0	U				U		U	U	,
	As of 31/03/2022	As of 30/06/2022				As of 31/	03/2022									As of 30/0	6/2022					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						i and the second se
Of which: General risk	0	0	0	0	0	0							0	0	0	0						(
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						(
Equities	0	0	0	0	0	0							0	0	0	0						(
Of which: General risk	ō	0	ō	ō	0	ō							0	ō	0	ō						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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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.



EBA REFERENCE 2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Bank of Cyprus Holdings Public Limited Company

					Standardise	ed Approach			
			As of 30,	09/2021			As of 31,	12/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central opvernments or central banks	9.955	10.041	318		10.430	10.514	280	
	Regional governments or local authorities	141	85	1		138	83	100	
	Public sector entities	82	81	0		98	83	0	
	Multilateral Development Banks	113	159	0		113	158	0	
	International Organisations	96	95	0		96	96	0	
	Institutions	740	672	194		767	698	201	
	Corporates	4,783	3,520	3,092		4,736	3.486	3,062	
	of which: SME	3,366	2,582	2,154		3,330	2,563	2,139	
	Retail	2,543	1,292	919		2,562	1,295	921	
Consolidated data	of which: SME	744	278	159		753	283	162	
Consolidated data	Secured by mortpages on immovable property	3,785	3,612	1,309		3,907	3,741	1,359	
	of which: SME	750	686	250		763	709	258	
	Exposures in default	2,734	653	676	2,019	2,684	610	630	2,01
	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 connectors with a ST credit association	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	4	4	3		4	4	3	
	Eouity	33	33	67		34	34	68	
	Other exposures	2,438	2,329	2,217		2,275	2,183	2,085	
	Standardised Total ²	28,765	23,393	9,820	2,624	29,182	23,798	9,647	2,618

¹⁰ Obgring approx. ville Dposer ville, in reported before staffing the taccount any effect due to consist conversion factors or cost on integrate (e.g. substatuton effects). (3) Standholder factor due not include the Socialization postore ville ta 100 and postore tab 200 and postore ¹⁰ Obgring and approx. View of table due to the Socialization of the Socialization and the Socialization and effects and social table of tables and approx. ¹⁰ Obgring the Socialization of the Socialization of the Socialization and the Socialization and and approx. ¹⁰ Obgring the Socialization of the Socialization of the Socialization of the Socialization and and approx. ¹⁰ Obgring the Socialization of the Socialization of

					Standardise	ed Approach			
			As of 30,	09/2021			As of 31,	/12/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	9,747	9,777	303		10.222	10.249	265	
	Regional governments or local authorities	61	5,00	1		57	20,249	103	
	Public sector entities	1		0		16	-		
	Multilateral Development Banks	0	37	0		0	35		
	International Organisations	0	0	0		0	0	0	
	Institutions	29	19	6		33	23	6	
	Corporates	4,195	2,986	2,609		4,143	2,949	2,577	
	of which: SME	2,947	2,197	1,820		2,898	2,170	1,798	
	Retail	2,491	1,256	893		2,512	1,262	895	
CYPRUS	of which: SME	743	277	158		751	283	161	
ciritos	Secured by mortgages on immovable property	3,674 750	3,504	1,270 250		3,803 763	3,640 709	1,323	
	of which: SME Exposures in default	750 2,229	685 581	250	1.589	763 2.180	709 540	258	1.585
	Exposures in default Items associated with particularly high risk	1.034	501	971	1,309	1,060	540	559 984	1,585
	Covered bonds		047			1,000	0.00		
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0		
	Collective investments undertakings (CIU)	0	ō	0		0	0	0	
	Equity	25	25	59		25	25	59	
	Other exposures	2,343	2,235	2,123		2,187	2,095	1,997	
	Standardised Total ²				1,998				1,947

2,127 2,205
Common Comm

		ocanoar orsee Approach								
			As of 30,	09/2021			As of 31,	/12/2021		
	(min 50,8 %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	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	15		77	77	17		
	Corporates	60	58	53		61	59	54		
	of which: SME	43	41	37		44	42	37		
	Retail	23	19	15		21	17	13		
LINITED KINCDOM	of which: SME Secured by mortpages on immovable property	0	0	0		0	0	0		
UNITED KINGDOM	Secured by mortgages on immovable property	52	51	18		48	47	16		
		0	0	0		0	0	0		
	Exposures in default	266	32	32	233	268	33	34	234	
	Items associated with particularly high risk	1	1	1		1	1	1		
	Covered bonds	4	4	0		4	4	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		
	Eauity	0	0	0		0	0	0		
	Other exposures	0	0	0		0	0	0		
					235				236	

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					Standardisi	sa Approacn			
			As of 30,	/09/2021			As of 31	/12/2021	
	(min EJR, %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
GREECE	Casha a averamenta er casha ja hasis Regiona ga armanes in kola shaholisa Malitakasi Devolgement Bakis Instructional Sevantasis Instructional Sevantasis Instructional Sevantasis of which Self Casha Self Casha Self Casha Self Casha Sevantasis at instru-Jakis ansarty of which Self Cashara in a that casha and casha at a set Casha Sevantasis at Casha Sevantasis Casha Sevantasis at Casha Sevantasis Casha Sevantasis at Casha Sevantasis Casha Sevantasis at Casha Sevantasis Casha Sevantasis at Cashara Sevantasis Casha Sevantasis at Casha Sevantasis Casha Sevantasis at Casha Sevantasis Cashara Sevantasis at Casha Sevantasis Casha Sevantasis at Casha Sevantasis Casha Sevantasis at Casha Sevantasis Casha Sevantasis	5 0 1980 7 2 3 0 11 1 9 0 1 1 1 0 0 1 1 1 0 0 1 1 1 0 0 0 0	S 0 0 5 1700 1 1 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 1 1 1 1 1 1 1 0 0 0 0 0 0 0 0 0 0	18	S 0 0 3 3 95 7 7 1 3 0 2 1 9 0 0 1 2 1 9 0 0 0 0 0 1 2 77 7	5 0 1 1 1 1 1 1 1 1 0 0 0 0 1 1 0 0 0 0	0 0 0 1 1 1 99 1 0 1 0 0 0 0 0 0 0 0 0 0	18
	Standardised Total ²				20				20

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 *** Obtained accounts, utilias Econars value, as monthal bales latere late accounts are officed and to mild carelies to mild carelies in the data from diary watered and accounts of the data from the

		Standardised Approach							
			As of 30,	09/2021			As of 31	/12/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and previsions ²
FRANCE	Analysis and a second s	0 0 28 0 164 265 265 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 28 26 26 26 26 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 39 22 22 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 28 0 150 26 26 26 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 28 20 2122 26 26 26 26 26 26 0 0 0 0 0 0 0 0 0 0	0 0 0 37 22 22 2 0 0 0 0 0 0 0 0	0
	These sexclastic with particularly high risk Columns in Institutions and corporates with a ST coefficient Collistics in investments undertaines (CIU) Other resonances under the second second second second Other resonances Single Additional Tela ¹	5 0 1 0	1 0 1 0 0	2 0 1 0	0	5 0 1 0	1 0 1 0 0	2 0 1 0 0	

⁻⁻ Urgana appoarte, univer oppoarte vasa, in reported benefit acting into account any errect due to on (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, but includes general credit risk adjustments.



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Bank of Cyprus Holdings Public Limited Company

		Standardised Approach								
			As of 30,	09/2021			As of 31,	12/2021		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR, %) Central governments or central banks	0	0	0		0	0	0		
Other Countries	Recipion Lower membre de la plantitités recipion autorisation de la construction la construction de la construction de la c	0 113 96 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 113 95 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0	0 113 96 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 113 96 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
	Items associated with anticularly Nioh risk Covered bonds Claims on institutions and corrorates with a ST credit assessment Callective investments undertakings (CIU) Routly Routly Other exocuries	0 0 0 0 0	0 0 0 0	0 0 0 0 0		0 0 0 0 0	0 0 0 0 0 0	0 0 0 0		
	Standardised Total ²				0 due to credit conversion factors				0	

¹⁰ Orbital associate, unlike Dossave visua, a recorded before tables into account any effect due to constructionation or construint includings of a substatization effects). ¹⁰ Orbital visual appresent and provisions for construints of construints of the securitization exposures, additional visuation adjustments (2014) and other own funds inductions related to the exposures, but includes general events make adjustments.

					Standardisc	a Approacn			
			As of 30,	/09/2021			As of 31	/12/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
ROMANIA	Canital assemuments or canital balants Bankada commente la bala shaftifiss Pacita contra entities Pacita contra entities Taritanatiand' constraints Institutions Cardinations Cardinations Read Cardinations Read Example assemutiants Pacital Cardinations Pacital Cardinations Pacital Cardinations Pacital Cardinations Cardinations and Constraints (Cardinations Cardinations and Cardinations) Cardinations and Cardinations Cardinations and Cardinations Card	0 0 0 3 3 0 0 0 0 0 0 1 1 0 0 0 1 1 8 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 3 3 0 0 0 0 1 1 0 0 0 0 1 1 0 0 0 0		63	0 0 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			61
	Standardised Total ²				169				172

⁽¹⁾ Octput argument, while Spream value, is reported believe taking into account any effort data to cosit conversion factors and their integration substance (e.g. substance effects). (2) Test vs. but and adjustments and produced produced produced believes and their integration values and produced and their integration substance effects.

					Standardisi	ed Approach			
			As of 30	/09/2021			As of 31	/12/2021	
	(min EUR, %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	4	4	0		S	S	0	
	Regional governments or local authorities	80	80	0		81	81	0	
	Public sector entities Multilateral Development Banks	0		0		0		0	
	International Organisations	0		0		0		ů	
	Institutions	28	28	9		32	32	9	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
CANADA	of which: SME	0	0	0		0	0	0	
	Secured by mortpages on immovable property of which: SME	1	1	0		1	-	0	
	Exposures in default	3	1	1	2	3	1	1	2
	Items associated with particularly high risk	0	0	0	-	0	ā	0	
	Covered bonds	70	70	7		72	72	7	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinos (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0		
	Other exposures	0	• •	Ű		u	Ű	0	

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					Standardise	a Approacn			
			As of 30,	/09/2021			As of 31	/12/2021	
	(min 208. %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
	Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Regional governments or local authorities Public sector entities	0		0		0			
	Multilateral Development Banks	0		0		0	i i i i i i i i i i i i i i i i i i i		
	International Organisations	0	0	0		0	0		
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME Retail	0		0		0		0	
Country of	of which: SME	0		0		0			
Counterpart 8	Secured by mortgages on immovable property	0		0		0	i i i i i i i i i i i i i i i i i i i		
Counter part o	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0		0		0		0	
	Collective investments undertakings (CIU) Equity	0		0		0			
	Other exposures	0	ő	0		0		ő	
1	Charles First Tabul			-				1	

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		Standardized Approach								
			As of 30	/09/2021			As of 31,	/12/2021		
	(min 200. %)	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks Regional governments or local authorities	0		0		0	0	0		
	Public sector entities			0		0	0	ů		
	Multilateral Development Banks	i i i i i i i i i i i i i i i i i i i		ō		0	0	0		
	International Organisations	(0		0	0	0		
	Institutions	(0		0	0	0		
	Corporates	(0		0	0	0		
	of which: SME	(0		0	0	0		
Country of	Retail	0		0		0	0	0		
	of which: SME Secured by mortgages on immovable property			0		0	0	0		
Counterpart 9	of which: SME			0		0	0	ů		
	Exposures in default	i i i i i i i i i i i i i i i i i i i		ō	0	0	0	0		
	Items associated with particularly high risk	(0		0	0	0		
	Covered bonds	(0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	(0		0	0	0		
	Collective investments undertakings (CIU)	0		0		0	0	0		
	Equity Other exposures			0		0	0	0		
	Other exposures	· · · · · · · · · · · · · · · · · · ·	<u> </u>		0					

⁽¹⁾ Obgruel exposure, unlike Exposure value, is reported below taking into account any effect due to credit convenion factors or credit nik mitigation tociniques (op. substitution effects). (2) Total wave adjustments and provincing per country of constrainty enclosed blows for securitisation exposures, additional valuation adjustments (AVAs) and other own fands reductions related to the exposures, but includes).

					Standardise	d Approach			
			As of 30	/09/2021			As of 31,	/12/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %)					0			
Country of Counterpart 10	Carb & generaments or central banks Registering communities the bank banks Registering communities the bank bank bank Bank bank bank bank bank bank bank bank b								0
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0		0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	
	Other exposures Standardised Total ²	0	0	0		0	0	0	
	Standardised Total,	(1) Original exposure, unlike Ex	cosure value, is reported befor	e takino into account any effect	due to credit conversion factors	or credit risk mitigation technic	aves (e.g. substitution effects).		

¹⁰ Obtained account, unlike Documer value, in month before taking into account any effect due to credit conversion factors or credit tak initiation technicans (.co. substitution effects).
(2) Total value adjustments and provinsion per country of counterparty encludes those for securitisation exposures, additional valuation adjustments (ARAs) and other own funds adjustments.



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Bank of Cyprus Holdings Public Limited Company

(mb f.B., %) mmenta er central banka teltites	Original Exposure ¹ 10,558 131 104	As of 31/ Exposure Value ¹ 10,647		Value adjustments and provisions	Original Exposure ¹	As of 30/ Exposure Value ¹		Value adjustments and
nments or central banks ernments or local authorities	10,558		Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	
nments or central banks ernments or local authorities	131	10,647	200					provisions
ernments or local authorities	131	10,647						
			280		11,081	11,171	282	
		97	1		138	84 111	0	
evelopment Banks	114	156			130	170	â	
Organisations	96	96			95	96	ő	
an gurman coolar	722	646	183		805	727	215	
	4,805	3,635	3,177		4,881	3.702	3.243	
Æ	3,478	2,746	2,288		3,408	2,722	2,272	
	2,625	1,342	954		2,601	1,333	948	
	758	294	168		767	293	167	
iortoages on immovable property	4,000	3,837	1,394		4,095	3,932	1,432	
	782	731	266		785	735	268	
default	2,662	578	598	2,032	2,659	552	569	2,06
ted with particularly high risk	1,148	644	967		1,139	633	949	
	72	72	7		80	80	8	
		2	2		2	2	2	
		3	20		22	32	3	
estments undertakinos (CIU)		2 (89					1846	
estments undertakinos (CIU) res				2 6 2 0		24.665	9,563	2.647
	; and cornorates with a ST crafit assessment is undertakinos (CIU)	ts undertakinos (CIU) 3 3 2,178	and removators with a ST readil assessment 0 0 is undertakings (CU) 3 3 34 34 2,178 2,069	and removales with a ST routil assessment 0 0 0 is undertakings (CIU) 3 3 3 34 34 66 2,2,78 2,099 1,089	0 0 0 is undertrakting (CU) 3 3 34 34 66 2,78 2,995 1,865	Land runnindac with a \$7 read9 accessment 0 0 0 0 is undertailines (CU) 3	الم المراجع الله و ال a undertaktors (CID) 3 3 3 3 34 34 64 33 33 2,278 2,099 2,289 2,222	ind remarks all b \$ Credit suscessed 0

					Standardise	ed Approach			
			As of 31,	/03/2022			As of 30/	06/2022	
	(m) E.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	10.377	10.403	265		10.848	10.873	265	
	Regional governments or local authorities	56	5	1		56	1	0	
	Public sector entities	15	8	2		15	5	1	
	Multilateral Development Banks	0	33	0		0	31	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	25	16	5		36	28	7	
	Corporates	4,157	3,045	2,655		4,220	3,099	2,709	
	of which: SME	2,963 2,578	2,272	1,882		2,929 2,557	2,282	1,892	
	Retail of which: SHE	2,5/8	1,311 294	930		2,557	1,305	926	
CYPRUS	or which: SHE Secured by mortgages on immovable property	3,900	3,739			3,983	3,823	1,391	
	of which: SME	782	731	266		780	730	266	
	Exposures in default	2,175	518		1.607	2,164	496	512	1.62
	Items associated with particularly high risk	1,000	616	924		989	605	907	
	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	
	Eaulty	25	25	59		24	24	59	
	Other exposures	2,101	2,012	1,812		2,056	1,970	1,779	
	Standardised Total ³				1,961				1,97

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					Standardise	ed Approach			
			As of 31	/03/2022			As of 30,	(06/2022	
	(mh E.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
UNITED KINGDOM	Cardial annexementar or central tasks Radia cardia annexembra for adaptato taska Radia cardia annexembra for adaptato taska Institutional Cardial Cardial Institutional Cardial Cardial Radial Grandica 192 Grandica 192 Seconda for adaptato annexembra Seconda for adaptato Seconda for adaptato Second	0 0 0 0 355 61 44 4 4 9 0 0 2855 1 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 35 59 59 42 42 42 42 42 1 6 0 45 5 9 1 1 5 0 0 1 1 5 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 9 54 38 12 2 0 16 0 0 29 9 1 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0	236	0 0 0 25 60 43 18 0 43 0 43 0 259 60 43 18 0 0 259 1 5 0 0 0 0	0 0 0 255 588 42 42 14 0 0 266 1 1 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 7 53 37 11 0 15 0 27 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	232
	Standardierd Total ²	, i i i i i i i i i i i i i i i i i i i		Č. Š	237	×	, i i i i i i i i i i i i i i i i i i i	, i i i i i i i i i i i i i i i i i i i	234

Comparingness, veile Epsew value, support all their taking the scenaria are officed and the origit common links or constraint data and and the scenaria an

					Standardis	a Approach			
			As of 31,	03/2022			As of 30	/06/2022	
	(min EUR, %s)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
GREECE	Cartal averageska ar cartal shaks Regular geometry in bala shaks Regular geometry in bala shaks Regular geometry in the shaks Regularized Development Basks Lenstnation of shaks 1966 Regularity in the shaks Secured by mentases an innorvable security of shaks Secured by mentases an innorvable security of shaks Secured by mentases an innorvable security of shaks Secured by mentases and innorvable security Secured by mentases Colored bases Other mentases	4 0 0 3 212 7 12 7 20 20 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 0 0 3 183 90 1 0 2 2 2 2 0 0 1 1 1 9 0 0 1 1 70 70	0 0 0 1 1 1577 75 1 0 0 0 1 1 4 0 0 1 1 20 0 0 1 1 20 0 0 1 1 20 0 0 1 1 20 0 0 0	18	4 0 0 0 17 1922 8 8 8 1 1 211 211 21 2 0 0 0 0 0 0 0 1 55	4 0 0 0 17 18 4 1 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 15 157 33 2 3 2 3 0 9 9 9 9 2 1 1 4 4 0 0 0 0 1 1 4 4 6 4	18
	Standardised Total ²				21				20

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					Standardise	d Approach			
			As of 31,	/03/2022			As of 30	06/2022	
	(m) 5.8, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
FRANCE	Central asserptions for create 18 bears Relativel conversions Pacific and conversions Pacific and the fact association Institutions Conversion Section of an (1), Section Section Section Section Section of an (1), Section Section Section Section Section Section Section Section Section Section Section Section Section Section Conversion Section Secti	0 288 3 258 26 3 3 4 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 28 0 123 28 28 0 0 1 1 0 0 1 1 0 0 1 1 0 0 1 1 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 123 28 28 28 28 28 28 28 28 28 28 28 28 28	0 0 0 39 22 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 33 30 0 83 26 26 26 0 0 1 1 0 0 0 0 3 3 0 0 0 0 0 0 0 0 0 0	0 33 0 152 26 26 0 1 1 0 0 0 1 1 0 0 0 1 1 0 0 0 1 1 0 0 0 1 1 0 0 0 0 0 0 0 0 1 5 2 6 0 0 1 5 2 6 0 0 0 0 1 5 2 6 0 0 0 1 5 2 6 0 0 0 1 5 2 6 0 0 1 5 2 6 0 0 1 5 2 6 0 0 1 5 2 6 0 0 1 5 2 6 0 0 1 5 2 6 0 0 1 5 2 6 0 0 1 5 2 6 0 0 1 5 2 6 0 0 1 5 2 6 0 0 1 5 2 6 0 0 1 5 2 6 0 1 5 2 6 0 1 5 2 6 0 1 5 2 6 0 1 5 2 6 0 1 5 1 5 2 6 0 1 5 1 5 1 5 1 5 1 5 1 5 1 5 1 5 1 5 1	0 0 0 22 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²				0				
			d provisions per country of co		t due to credit conversion factor curitisation exposures, additiona				



2022 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Bank of Cyprus Holdings Public Limited Company

		Standardised Approach As of 31/03/2022 As of 30/06/2022											
			As of 31/	03/2022			As of 30	06/2022					
	(mb 268, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²				
Other Countries	Certifial conversation for the certification of the conversion of the certification of the conversion of the certification of the certi	0 0 114 96 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 114 96 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 330 96 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 133 96 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0				
	Standardised Total ²				0				0				
		 Original exposure, unlike Er Total value adjustments an exposures, but includes general 	d provisions per country of cou			valuation adjustments (AVAs)							

					Standardise	d Approach			
			As of 31	/03/2022			As of 30	/06/2022	
	(mb E.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
	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	3	3	1		1	4	1	
	Corporates	0	0	0		0	u	0	
	of which: SME Retail	0		0				0	
	Retail of which: SME	0		0				0	
ROMANIA	Secured by mortgages on immovable property	1	1	ő			1	0	
	of which: SME	1						0	
	Exposures in default	68	5	5	63	69	5	5	64
	Items associated with particularly high risk	120	10	14		122	9	14	
	Covered bonds	0	0	0		0	ō	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	
	Eaultv	0	0	0		0	0	0	
	Other exposures	2	2	2		2	2	2	
	Standardised Total ²				174				177

(1) Original exposure, unlike Deposure value, is negoted before baining into account any effect due to exist convenion factors or credit nik mitigation technique (u.g. substitution effects).
(2) Total value adjustments and providences concentry of excursional exclusion factors and the second state of the second sta

		Standardised Approach										
			As of 31,	/03/2022			As of 30,	06/2022				
	(mh EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
CANADA	Could anonements or come of heaves in the set Recloud anonements or board antibusts Public acceler wellten Recloud anonements of board antibusts Public acceler and the Institution of the set Institutions Concerns of the set Recal Recal Recal Recal Recal Concerns of the set Recal Recal to set Recal to se	5 74 0 22 22 22 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 74 74 0 0 27 27 0 0 0 0 1 1 0 0 1 0 0 0 0 0 0 0 0 0 0	0 0 0 0 8 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2	16 822 0 0 0 15 15 0 0 0 0 1 1 0 0 0 0 0 0 0 0	16 82 0 0 15 5 0 0 0 0 0 1 1 0 1 1 0 9 9 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				
	Standardised Total ²				2				2			

Control respective control of the second and an effective control of the second and anginese to the second anginese to the secon

				Standardise	d Approach			
		As of 31	/03/2022			As of 30	/06/2022	
(eh E.R., %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
Count of a seven matter or cache banks Relational derivation of local addressing Relational derivations Relational addressing Relational addressing Country of Country of Country of Country of Country of Country of the seven of the formations addressing Relation 300 Relation 300 Rel	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0				0

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		Standardised Approach As of 31/03/2022 As of 30/06/2022										
			As of 31	/03/2022			As of 30	/06/2022				
	(mh 268, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
Country of Counterpart 9	Cathol a cover manufact or cutoff a backst Backmail a covernment of the All adherities Pacific and cutoffices Pacific adherities Pacific adherities Facilitations Catholices Facilitations Catholices Facilitations Catholices Facilitations Catholices Facilitations Catholices Facilitations Catholices Facilitations Catholices Facilitations Catholices Facilitations Catholices Cathol				0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			•			
	Standardised Total ²				0				0			

Construction
 C

					Standardise	d Approach			
			As of 31	/03/2022			As of 30	/06/2022	
	(mh 208, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²
Country of Counterpart 10	Certifia genomenda er certar la takis Registral genomende er Kell andere filter Registral genomende takis International O avalantations International O avalantations International O avalantations Genomende Certifications Genomende Certifications Genomende Certifications Constant Desting Constant Desting Co				0				°
			d provisions per country of co		t due to credit conversion factor curitisation exposures, additiona				-

Credit Risk - IRB Approach

Bank of Cyprus Holdings Public Limited Company

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

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

Bank of Cyprus Holdings Public Limited Company

							IRB Ap	proach					
				As of 31/	03/2022					As of 30/	06/2022		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ⁻		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.





						Bank of C	prus Holdings Public Lim	ited Company						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)		-	On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	heet exposures	
					Non-derivative financial as	sets by accounting portfoli		Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Austria													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	0 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus	0 111 59 83 204 214 105 780	0 111 59 83 204 214 108 780	0		(55) 44 33 88 88 14 40 402						12 1 0 0 0 0 0 0 1 3		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark									0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



						Bank of Cy	prus Holdings Public Lim	ited Company						
							As of 31/12/2021							
				On balance s		Direc	t exposures		Denting			Off halo		-
	(mln EUR)			On balance s	neet				Deriva	tives			nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [107-more Total	Finland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France		4 0 14 9 0 0 0 0 0 28		0 0 0 0 0 0 0 0 0 0	4 0 14 9 0 0 0 0 28	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		3 3 3 3 0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Germany													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece													
[0 - 3M [[3M - 1Y [[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hungary		0 0 0 0 0 20 20 20 20			0 0 0 0 20 20 20 20				0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy		0 0 0 22 0 0 22 2 2				0 0 22 0 0 22		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



						Bank of Cy	prus Holdings Public Limi	ited Company						
							As of 31/12/2021							
				On helen er el	h h	Dire	ct exposures		Denter			Off half		-
	(mln EUR)			On balance s	neet				Deriva	tives		Off balai	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Maita													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Netherlands													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland						0 0 11 0 0 0			000000000000000000000000000000000000000				0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[107 - more Total	Portugal													
IO-3MI I 3M - 1YI I 3Y - 2YI I 2Y - 3YI I 3Y - 5YI I 3Y - 5YI I 3Y - 10YI I 10Y - more Total	Romania						0 0 0 0 0 0 0			0 0 0 0 0 0 0 0	000000000000000000000000000000000000000			0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



						Bank of Cy	prus Holdings Public Lim	ited Company						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	neet				Deriva	tives			ice sheet	
												Off-balance sl	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y]		0	0 0	0		0 0 0 0	0	C	0	0	0	0	C C	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	25 ((11 () ()	25 0 0 0 11 0 36				25 0 0 0 0 25		000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden													0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10/ - more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [10Y-more Total	Australia													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada	5 33 44 40 5 5 855	9 0 32 44 0 0 0 0 85 85				0 0 32 44 0 0 0 0 7 6		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



						Bank of Cy	prus Holdings Public Lim	ited Company						
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balar	ice sheet	-
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio)	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
10 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Total	Switzerland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other advanced economies non EEA	(5 1 3 3 4 4 4	0 9 16 0 38 0 64				0 9 5 0 38 0 5 3							11
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA						, , , , , , , , , , , , , , , , , , ,							
I O - 3M I [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Middle East		0 9 0 0 0 0 17 7 26				0 0 0 0 17 17 0 17					0 0 0 0 0 0 0		3
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Latin America and the Caribbean		20					0						3



General governments exposures by country of the counterparty

						Bank of Cy	prus Holdings Public Lim	ited Company						
							As of 31/12/2021	L						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio)	Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [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 counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

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.

Lath America: Argentras, Beiles, Bohins, Baral, Oile, Codonés, Coda Réz, Oominica, Dominica, Benaldes, Caudo, Ré Shador, Grenada, Guatemala, Guyan, Hait, Honduras, Jamaica, Henko, Nicaragua, Panu, S. Kitts and Nevis, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuenada, Guatemala, Guyan, Jean, Bahanas, Barbados, Cuyan, Lating, Arendo, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Panama, Barbados, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandor, Grego Ros, Barbados, Cuba, Res, Orano, Respectiva, Barbados, Cuba, Res, Delandos, Cuba, Res, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Res, Delandos, Cuba, Peneto Guiana, Gadebuqe, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Peneto Guiana, Gadebuge, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua And Barbados, Antigua Antitationae Antigua Antigua Antitationae Antigu

Africe Jages, Egypt, Morcco, South Africa, Anges, Bernn, Retswana, Burkets, Faces, Brunnel, Cameron, Cape Veels, Control African Republic, Ond, Commons, Cango, Congo, The Democratic Republic Of The, Offe D'Invice, Equatorial Guines, Estres, Ethopia, Galon, Gambia, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Matter Barte, Bartena, Gaines, Gain

(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



						Bank of C	prus Holdings Public Lim	ited Company						
							As of 30/06/2022	1						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sł	neet exposures	
					Non-derivative financial as	sets by accounting portfoli		Derivatives with po	ositive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Austria													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	0 20 5 0 0 0 25	0 20 5 0 0 0 25				0 0 20 5 0 0 0 0 25			0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus	60 0 137 43 255 188 55 737	60 0 137 43 256 188 55 737	0		((77 (8) 134 134 33 322	60 0 43 175 54 23 415					11 1 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark											0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia													



						Bank of Cy	prus Holdings Public Lim	ited Company						
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)		1	On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [107-more Total	Finland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Table	France		0 0 33 0 0 0 0 0 3 3			0 0 24 0 0 0 0 0 24	0 0 9 0 0 0 0 0 9		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
10caNf [0 - 3M f [3M - 1Y] [1Y - 2Y f [3Y - 3Y f] 5Y - 3Y f] 5Y - 10Y f [5Y - 10Y f] Total [0 - 3W f]	Germany													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tabu	Greece													
10 - 3M [[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hungary								0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0		0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy	0 0 15 0 22 0 0 0 37	0 0 15 0 22 0 0 37				0 0 15 0 22 0 0 3 7	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



						Bank of Cy	prus Holdings Public Limi	ited Company						
							As of 30/06/2022							
						Dire	t exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg													
I 0 - 3M f [3M - 1Y [[1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Maita													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Poland						0 0 11 0 0 0 0			0 0 0 0 0 0				0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Portugal													
Total 10 - 3M f 13M - 1Y f 1Y - 2Y f 1Y - 2Y f 13Y - 5Y f 13Y - 5Y f 10Y - more Total	Romania						0 0 0 0 0 0 0							0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia										•			
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia													



						Bank of Cy	prus Holdings Public Lim	ited Company						
							As of 30/06/2022							
						Dire	t exposures							
	(mln EUR)			On balance s	neet				Deriva	tives			nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y]		(0	0		0 0	0	0	0	0	0	0	(
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	25 11 (() () () () () () () () (25 11 0 0 0 0 36				25 11 0 0 0 36		000000000000000000000000000000000000000	0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden									0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Norway													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Australia													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada	(11 77 11 6 6 6 6 7 8 8	0 10 777 11 0 0 0 0 0 98				0 10 77 11 0 0 0 0 98		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													



						Bank of Cy	prus Holdings Public Lim	ited Company						
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)		1	On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	isets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [107-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland													
10 - 3M f [3M - 1Y [f 1Y - 2Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Other advanced economies non EEA	(44) 38 9 9 9	0 0 41 0 38 0 0 0 79				0 0 31 0 38 0 0 0 0			000000000000000000000000000000000000000				14
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA							·		•				
10 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Middle East	(10 (11 (12 (12)) (12) (12)) (1)) (1)) (1)) (1)) ()) (0 10 0 0 0 0 17 0 26				0 0 0 0 17 0 17			0 0 0 0 0 0 0 0		0 0 0 0 0 0 0		3
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean		20			10								3



General governments exposures by country of the counterparty

						Bank of Cy	prus Holdings Public Lim	ited Company						
							As of 30/06/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [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 counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

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

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

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.

Lath America: Argentras, Beiles, Bohins, Baral, Oile, Codonés, Coda Réz, Oominica, Dominica, Benaldes, Caudo, Ré Shador, Grenada, Guatemala, Guyan, Hait, Honduras, Jamaica, Henko, Nicaragua, Panu, S. Kitts and Nevis, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuenada, Guatemala, Guyan, Jean, Bahanas, Barbados, Cuyan, Lating, Arendo, S.: Lucia, S. Vincent and the Genadanes, Surianae, Trivitada and Tobaga, Unguay, Venezuela, Antigua And Barbuda, Aruba, Bahanas, Barbados, Cuyan, Islando, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Panama, Barbados, Cuba, French Guiana, Gadebuqe, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandor, Grego Ros, Barbados, Cuba, Res, Orano, Respectiva, Barbados, Cuba, Res, Delandos, Cuba, Res, Mantingae, Peneto Ros, Sant Barbideriou, Turis And Cacios Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Res, Delandos, Cuba, Peneto Guiana, Gadebuqe, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Elandos, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Cuba, Peneto Guiana, Gadebuge, Mathida and Tobaga, Unguay, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua, Peneto Ros, Nato Barbados, Barbados, Peneto Ros, Nato Barbados, Barbados, Venezuela, Antigua And Barbados, Antigua Antitationae Antigua Antigua Antitationae Antigu

Africe Jages, Egypt, Morcco, South Africa, Anges, Bernn, Retswana, Burkets, Faces, Brunnel, Cameron, Cape Veels, Control African Republic, Ond, Commons, Cango, Congo, The Democratic Republic Of The, Offe D'Invice, Equatorial Guines, Estres, Ethopia, Galon, Gambia, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Gaines, Gaines-Bissau, Kenya, Lesoth, Liberia, Medagascz, Malawi, Mail, Haurtaus, Maurtania, Mozambique, Namida, Ngor, Nigeria, Rwanda, Sao Tome And Principe, Sengel, Schofter, Senatoria, Guines, Senatore, Santo Marcina, Matter Barte, Bartena, Gaines, Gain

(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 eVH. (8) Information on Non-derheative Inancial assets by accounting portfolio is not included for institutions applying nGMP

Performing and non-performing exposures Bank of Cyprus Holdings Public Limited Company

					As of 30/09/2021									As of 31/12/2021				
		Gross ca	arrying amount/ Nominal	amount		Accumulated im value due to cre	pairment, accumulated ne dit risk and provisions ^{4,8}	gative changes in fair	Collaterals and		Gross c	arrying amount/ Nomina	l amount		Accumulated imp value due to cree	airment, accumulated n lit risk and provisions ^{4,8}	egative changes in fair	Collaterals and
		Of which performing but past due >30 days	c	f which non-performin	oʻ	On performing exposures ²	On non-perform	ning exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performin	o,	On performing exposures ²	On non-perfor	ming exposures ³	financial guarante received on non performing exposu
		and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3	exposures		Of which Stage 3	1
(min EUR) ash balances at central banks and other demand deposits	8.61		-					-		9,099		-			-			
ebt securities (including at amortised cost and fair value)	1.93									1,923								1
	1,93	9 0	0				0	0	0	1,923		0	'		1			
Central banks General governments	1,04									1.045								1
	1,04									1,045								1
		-	0		1 .	1		0	°	629		0					1	1
	25]	°		°		•	0	°	248	· · · · ·	0			0			1
Non-financial corporations	10.40	0	0	(0		0	0	0	0	0	0			0			1
ans and advances(including at amortised cost and fair value)	10,40	9 7	822	82	667	53	300	265	434	10,405	5	716	71	57.	47	255	210	2
	16	4 0	0		o o		0	0	0	167	c	0		0	0 0			0
	5	2 0	0	0	o o		0	0	0	45	0	0		0	0 0			٥
Credit institutions	10	5 0	0	0	0 0		0	0	0	100	c	0		0	0 0			a
	12	7 0	8	8	8 8	-	3	3	5	128	c	5		5	5 1		2	2
	5,20	1 2	312	311	2 212	3:	115	99	123	5,210	1	277	27	7 18	1 28	110	5 9	3
	4,06	1 2	159	159	9 146	25	74	68	78	4,053	1	124	12	4 11	5 23	6	. 5	a
	3,96	6 2	193	193	3 160	21	77	66	108	3,968	1	171	17	1 14	2 17	8	7	3
	4.76			-									_					
	4,76	u 5	502	502	447	21	182	162	307	4,755	4	434	43	4 38	17	13	12	1
										3,734								
of which: Loans collateralised by residential immovable property	3,70	1 3	400	401	353	1	120	104	274	3,734	3	369	36	32	7	104	9	1
of which: Credit for consumption	57						~	24										
of which: Credit for consumption	5/	6 2	6/	6.	58		36	31		581	1	54	5	4 4	6 /	2.	. 1	1
EBT INSTRUMENTS other than HFT	20,95	3 7	822	821	667	54	300	265	434	21,426	5	716	71	5 57	48	255	21	ó
FF-BALANCE SHEET EXPOSURES	2,55	9	101	101	100	1	21	21	5	2,582		98	9	3 9	5 0	22	2	2
	III e e centre de c						l											L
	⁽²⁾ Institutions report here the	erforming exposures please refer a cumulative amount of expected	credit losses since initial recoonit	ion for financial instruments s														
		a cumulative amount of expected																
	^(*) For the on-balance sheet in balance sheet instruments, the	tems, accumulated impairments ar re same item ('Accumulated impai	nd accumulated negative change rment, accumulated changes in f	s in fair value due to credit ris air value due to credit risk and	k are disclosed with a positive si d provisions') is disclosed consist	gn if they are decreasing assets antly with the FINREP sign con	. Following this sign convention, vention. This is because, based of	information is disclosed with th in this sign convention, the pro-	w opposite sign of what is report visions on off-balance sheet com	ed according to the FINREP fra mitments are generally reporter	emework (templates F 18.00 / F d with a positive sign.	19.00), which follows a sign of	orvention based on a credit/de	bit convention, as explained in	Annex V, Part 1 paragraphs 10 ar	d 11 of Regulation (EU) 2021,	451 - ITS on Supervisory repo	ting. However, for the
	⁽¹⁾ From June 2021, the gros	s carrying amount of assets and a	ccumulated impairments that are	purchased or originated as or	redit-impaired at initial recognitio	n are not included in the impai	ment stages, as it was the case i	in previous periods.										

EBA STATIS

EBA INTE

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 ca	arrying amount/ Nomina	l amount		Accumulated im value due to cre	pairment, accumulated n dit risk and provisions ⁴³	egative changes in fair	Collaterals and		Gross ca	arrying amount/ Nomina	l amount		Accumulated im value due to cre	pairment, accumulated ne dit risk and provisions ⁴³	egative changes in fair	Collaterals and		
		Of which performing but past due >30 days	ut past due > 30 days		Of which non-performing ¹		On non-perform	ning exposures ³	financial guarantees received on non- performing exposures		Of which performing but past due >30 days	Of which non-performing)	On performing exposures ²	On non-performing exposures ³		financial guarantees received on non- performing exposures		
(min FLB)		and <=90 days		Of which: defaulted	Of which Stage 3	exposures ²		Of which Stage 3			and <=90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			
Cash balances at central banks and other demand deposits	9,253	0	0	0	0		• •	٥	0	9,827	· 0	0	6	•		• •	٥	0		
Debt securities (including at amortised cost and fair value)	1,853	•	0	0	0	3	. 0	0	0	1,907	· •	0			2	. 0	0	0		
Central banks	0	0	0	0	0		o a	0	0	0	0	0	0	o 0		0	0			
General governments	1,050	0	0	0	0		. 0	0	0	1,033	7 0	0	0	o o		0	0	. 0		
Credit institutions	559	0	0	0	0		o a	0	0	595	5 0	0	0	o o		0 0	0	. 0		
Other financial corporations	244	0	0	0	0		o a	a	0	258	8 0	0	0	0 O		0 0	0	0		
Non-financial corporations	0	0	0	0	0		o a	0	0	17	2 0	0	0	o 0		0	0			
Loans and advances(including at amortised cost and fair value)	10,528	5	650	650	520	48	224	191	357	10,607	14	577	577	456	47	177	149	332		
Central banks	168		0	0	0		o a	0	0	175	5 0	0	(o a		0	0	0		
General governments	48	. a	0	٥	0		a a	a	0	44	4 0	0	0	a a		• •	٥			
Credit institutions	84	a a	0	٥	0		. a		0	64	• 0	0	0	. a		0 0	0			
Other financial corporations	160	0	4	4	4		3 2	2	2	174	s o	4	4	ı 4	. 3	3 2	2	2		
Non-financial corporations	5,315	1	266	266	176	21	5 116	93	91	5,361	9	234	234	145	25	8 87	66	87		
of which: small and medium-sized enterprises	4,202	1	117	117	109	2	1 59	54	55	4,160	e c	99	95	93	15	46	43	50		
of which: Loans collateralised by commercial immovable property	3,945	. a	157	157	134	1	5 79	68	78	3,991	. 9	138	13	117	16	5 G	53	74		
Households	4,753	4	380	380	341		106	96	264	4,785	9 S	340	340	308	16	5 88	81	243		
of which: Loans collateralised by residential immovable property	3,739	3	321	321	286		77	68	239	3,775	5 4	286	28	5 258		7 61	56	220		
of which: Credit for consumption	571	1	52	52	44		7 21	18	28	576	5 1	49	45	42		5 21	18	26		
DEBT INSTRUMENTS other than HFT	21,634	5	650	650	520	45	224	191	357	22,341	14	577	577	456	49	177	149	332		
OFF-BALANCE SHEET EXPOSURES	2,553		93	93	91		21	21	3	2,508	8	88	88	87		21	21	5		
	(1) for the defection of one of	erforming exposures please refer	to Asticle (2)(2) of Description	(FLO No. 578(13443) (6883)												•				

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(1) For the to-balance between terms, according inperments and according to the product and a product according to the pr

Forborne exposures

Bank of Cyprus Holdings Public Limited Company

			As of 30/	09/2021		As of 31/12/2021									
		ring amount of with forbearance	Accumulated ir accumulated cl value due to cr provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	kposures with	Gross carry exposures measures	ing amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures			
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures			
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	o	0	0	0	0	0	0	0	0	0	0	0			
Central banks	0	0	0	0	0		0	0	0	0	0				
General governments	0	0	0	0	0		0	0	0	0	0				
Credit institutions	0	0	0	0	0		0	0	0	0	0				
Other financial corporations	0	0	0	0	0		0	0	0	0	0				
Non-financial corporations	0	0	0	0	0		0	0	0	0	0				
Loans and advances (including at amortised cost and fair value)	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		734	71	39	32	673				
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		1,452	458	159	146	1,180				
Loan commitments given	16	1	0	0	11	0	29	2	0	0	19	0			
QUALITY OF FORBEARANCE ²															
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 $^{\rm 3}$	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.

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

EBA EUROPEAN BANKING AUTHORITY



Forborne exposures

Bank of Cyprus Holdings Public Limited Company

			As of 31/	03/2022		As of 30/06/2022									
		ying amount of with forbearance	Accumulated i accumulated c value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ying amount of with forbearance	Accumulated in accumulated of value due to co provisions for forbearance m	changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures			
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures			
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	o	0	o	0	o			
Central banks	0	0	0	0	0		0	0	0	0	0				
General governments	0	0	0	0	0		0	0	0	0	0				
Credit institutions	0	0	0	0	0		0	0	0	0	0				
Other financial corporations	0	0	0	0	0		0	0	0	0	0				
Non-financial corporations	0	0	0	0	0		0	0	0	0	0				
Loans and advances (including at amortised cost and fair value)	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		717	50	29	24	670				
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		1,357	382	129	116	1,120				
Loan commitments given	19	1	0	0	15	0	17	1	0	0	13	o			
QUALITY OF FORBEARANCE ²															
Loans and advances that have been forborne more than twice ${}^{\scriptscriptstyle 3}$	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

	Gross carryli												As of 31/03/2022										Accumulated				
						Accumulated	Gross carrying amount					Accumulated	Gross carr	ying amount				Accumulated	Gross carrying amount								
(min EUR)			of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performin		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performin		Of which loans and advances subject to Impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹			
						exposures						exposures						exposures						exposures			
	52	3	3	52	1	Û	53	3	3	53	1	0	49	3	3	49	1	0	48	2	2	48	1	0			
	12	0	0	12	0	0	11	0	0	11	0	0	13	0	0	13	0	0	12	0	0	12	0	0			
	340	20	20	340	13	0	327	14	14	327	8	0	379	16	16	379	9	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	Ū	513	28	28	513	21	0	577	28	28	577	23	0	565	16	16	565	16	0			
G Wholesale and retail trade	957	47	47	957	33	0	965	40	40	965	29	0	945	36	36	945	25	0	955	27	27	955	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	2	0			
I Accommodation and food service activities 1	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	55	4	0	53	5	5	53	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			
	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			
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			
	91	1	1	91	2	0	73	0	0	73	1	0	74	0	0	74	0	0	72	0	0	72	1	0			
A thorne hashing and an delivery	63	1	1	63	1	0	65	1	1	65	1	0	69	1	1	69	0	0	68	1	1	68	0	0			
	20	1	1	20	1	0	22	1	1	22	1	0	21	1	1	21	1	0	21	1	1	21	0	0			
	45	18	18	45	17	0	44	18	18	44	16	0	45	17	17	45	16	0	32	3	3	32	1	0			
	5 201	312	312	4 905	139	7	5,210	277	277	4 912	129	16	5 315	266	266	5.016	125	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 winat is reported according to the FIMEP framework (template F 06.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation ((0)) 2021/61. To Si opervisively reporting.



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

	As of 31/09/2021 As of 31/12/2021												As of 31/03/2022			As of 30/06/2022					
	Loans and advance										Loans and advance					Loans and advance					
		Performing		Non-performing			Performing		Non-performing			Performing		Non-performing			Performing				
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 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		186	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																				4	
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	-44	-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.

EBA EUROPEAN BANKING AUTHORETY