

| Bank Name | AGRI EUROPE CYPRUS LIMITED |
|--------------|----------------------------|
| LEI Code | 213800HDJ876ACJXXD05 |
| Country Code | SI |

This bank started reporting supervisory data to the EBA as of January 2022, therefore previous quarters are not available.

The information on Collateral valuation - loans and advances 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, therefore this bank is not required to report it to the EBA.



Key Metrics

| (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 | | | 699 | 678 | 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 | | | 699 | 678 | C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) | Article 50 of CRR |
| Tier 1 capital - transitional period | | | 699 | 678 | 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 | | | 699 | 678 | C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) | Article 25 of CRR |
| Total capital - transitional period | | | 701 | 679 | 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 | | | 701 | 679 | 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 | | | 3,952 | 3,960 | 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 | | | 3,952 | 3,960 | 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 | | | 17.69% | 17.12% | 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 | | | 17.69% | 17.12% | (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 | | | 17.69% | 17.12% | CA3 {3} | - |
| Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | | | 17.69% | 17.12% | (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 | | | 17.75% | 17.15% | CA3 {5} | - |
| Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied | | | 17.75% | 17.15% | (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 | | | 6,600 | 6,163 | 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 | | | 10.59% | 11.00% | C 47.00 (r0340,c0010) | Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR |



Leverage ratio

| | (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 | | | 699 | 678 | C 47.00 (r0320,c0010) | |
| A.2 | Tier 1 capital - fully phased-in definition | | | 699 | 678 | 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 | | | 6,600 | 6,163 | C 47.00 (r0300,c0010) | CRR |
| B.2 | Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital | | | 6,600 | 6,163 | C 47.00 (r0290,c0010) | |
| C.1 | Leverage ratio - using a transitional definition of Tier 1 capital | | | 10.59% | 11.00% | [A.1]/[B.1] | |
| C.2 | Leverage ratio - using a fully phased-in definition of Tier 1 capital | | | 10.59% | 11.00% | [A.2]/[B.2] | |



2022 EU-wide Transparency Exercise Capital AGRI EUROPE CYPRUS LIMITED

| A CHAN PARSOS A CHAN | point (b) and 37 point (p) |
|--|---|
| A1 Content on QUITT TIES & CAPTER (Certain of excitations and affirm supplying the presents and of file supplying the presents and of file supplying the presents and of file supplying the presents and red one capital plants of the presents and supplying the presents and red one capital plants of the presents and red one presents and red one capital plants of the presents and red one present and red one presents and red one. As a procedure of the red of the presents and red one presents and red one. As a procedure of the red of the presents and red one presents and red one. As a procedure of the red one presents and red one. As a procedure of the red one presents and red one. As a procedure of the red one presents and red one. As a procedure | point (b) and 37 point (p) |
| Ali | point (b) and 37 point (p) |
| A12 Retarned emmings 505 506 C. C. 0. (0.0000,c000) | point (b) and 37 point (p) |
| A13 Accumulated other comprehensive income 112 -11 C. 6.00 (olistication) Annex 4(000, 30(1) paint (o) or 36 (1) paint (o) or 40 (1) (paint (o) or 40 (1) paint (o) o | noint (b) (iii) 283(1) noint |
| A.1.4 Other Reserves 2.22 2.22 C. G. 00 (0500,0000) Anchos (117) and 2(1) port (s) of CR A.1.5 Funds for general basining risk 0.0 C. G. 00 (0500,0000) Anchos (117) 2(17) and 2(1) port (s) of CR A.1.6 Money, referred given recognition in CET1 capital 0.0 C. G. 00 (0500,0000) Anchos (127) 2(17) and 2(17) port (s) of CR A.1.7 Adjustments to CET1 due to productival filters 1.1 -1 C. G. 00 (0500,0000) Anchos 10 Sir of and 3(1) port (s) of CR A.1.8 () () Interrigible sweets (recising Goodwil) A.1.9 () () Interrigible sweets (recising Goodwil) A.1.10 () () Risk printing of create risk and printing from the productivity and do not arise from temporary differences not of sweets (including Goodwil) A.1.11 () () Defined benefit personn fund assets 0.0 C. G. 00 (0500,0000) Anchos (217) 3(1) port (s) and 31 of CR A.1.12 () () Responded or create risk adjustments to expected focus 0.0 C. G. 00 (0500,0000) Anchos (217) 3(1) port (s) and 41 of CR A.1.13 () () Defined benefit personn fund assets 0.0 C. G. 00 (0500,0000) Anchos (217) 3(1) port (s) and 41 of CR A.1.14 () () Defined senting in CET1 Capital 0.0 C. G. 00 (0500,0000) Anchos (217) 3(1) port (s) and 41 of CR A.1.15 () () Defined senting in CET1 Capital 0.0 C. G. 00 (0500,0000) Anchos (217) 3(1) port (s) and 41 of CR A.1.14 () () Defined senting in CET1 Capital 0.0 C. G. 00 (0500,0000) Anchos (217) 3(1) port (s) or 61 of CR A.1.15 () () Defined senting in CET1 Capital 0.0 C. G. 00 (0500,0000) Anchos (217) 3(17) port (s) or 61 of CR A.1.14 () () Defined senting in CET1 Capital 0.0 C. G. 00 (0500,0000) Anchos (217) 3(17) port (s) or 61 of CR A.1.15 () () Defined senting in CET1 Capital 0.0 C. G. 00 (0500,0000) Anchos (217) 3(17) port (s) or 61 of CR A.1.16 () () Defined senting in CET1 Capital 0.0 C. G. 00 (0500,0000) Anchos (217) 3(17) port (s) or 61 of CR A.1.16 () () Defined senting in CET1 Capital 0.0 C. G. 00 (0500,0000) Anchos (217) 3(17) port (s) or 61 of CR A.1.16 () () Defined senting in CET1 Capital 0.0 C. G. 00 (0500,0000) Anc | noint (b) (iii) 283(1) noint |
| A.1.5 Funds for general basiling risk 0 0 0 C. 6.00 (603),(400) Anison 4(17), 24(1) point (1) or 24(1), 24(1) point (1) o | noint (b) (iii) 283(1) noint |
| A1.6 Microsty interest grown recognition in CET capital A1.7 Adjustments to CET due to producinal filters 1.1 1.1 C. 0.00 pictifications (CELLO) A1.8 (1) Examples assets (exclusing Goodwill) A1.9 (1) Examples assets (exclusing Goodwill) A1.9 (1) Examples assets (exclusing Goodwill) A1.9 (1) Examples assets (exclusing Goodwill) A1.10 (1) Bill shorted of croids risk activations and from temporary differences risk of secondary (CELLO) A1.10 (1) Bill shorted of croids risk adjustments to expected boson A1.11 (1) Optimized benefit previous fined assets A1.12 (1) Defined benefit previous fined assets A1.13 (1) Examples assets for fined assets A1.14 (1) Optimized previous fined assets A1.15 (1) Defined benefit previous fined assets A1.16 (1) Defined benefit previous from A11 items one A11 Capital A1.14 (1) Defined benefit previous from A11 items one A11 Capital A1.14 (1) Defined benefit previous from A11 items one A11 Capital A1.14 (1) Defined benefit previous from A11 items one A11 Capital A1.14 (1) Defined benefit previous from A11 items one A11 Capital A1.15 (1) Defined benefit previous from A11 items one A11 Capital A1.16 (1) Defined benefit previous from A11 items one A11 Capital A1.17 (1) Middings of CETT capital intermental files and an alternatively be subject to a 1250% raik weight A1.14 (1) Defined benefit previous from A11 items one A11 Capital A1.15 (1) Middings of CETT capital intermental files and an alternatively be subject to a 1250% raik weight A1.15 (1) Middings of CETT capital interments of fireworks where the institution A1.16 (1) Middings of CETT capital interments of fireworks where the institution A1.16 (1) Middings of CETT capital interments of fireworks where the institution has A1.17 (2) Middings of CETT capital interments of fireworks where the institution has A1.19 (2) Middings of CETT capital interments of fireworks where the institution has A1.19 (2) Middings of CETT capital interments of fireworks where the institution has A1.19 (2) Middings of CETT capital | noint (b) (iii) 283(1) noint |
| A17 Adjustments to CTI due to protected filters -1 -1 -1 CSL III protection for CTI due to protected filters -1 -1 -1 CSL III protection for CTI due to protected filters -1 -1 -1 CSL III protection for CTI due to protected filters -1 -1 -1 CSL III protection for CTI due to protected filters -1 -1 -1 CSL III protection for CTI due to protected filters -1 -1 -1 CSL III protection for CTI due to protected filters -1 -1 -1 CSL III protection for CTI due to protected filters -1 -1 -1 CSL III protected for CTI due to protected filters -1 -1 -1 CSL III protected filters -1 -1 | noint (b) (iii) 283(1) noint |
| 13 | noint (b) (iii) 283(1) noint |
| A19 (1) This that are published and southout (1) The that are published and do not interferent temporary differences and of 5-5 ct. 00 pc980,00000 (CC) A110 (1) Bit dentified of credit risk eligibilities to espected issues 0 0 0 0.000 pc980,00000 (Anno Acts ACD) poet (p) and 3 of CRR A111 (1) Defined covered promote fine spected issues 0 0 0 0.000 pc980,00000 (Anno Acts ACD) poet (p) and 4 of CRR A112 (1) Reciprocal crede holdings in CET1 Capital 0 0 0 0.000 pc980,00000 (Anno Acts ACD) (Anno Acts AC | noint (b) (iii) 283(1) noint |
| A 1.10 () DRB abmind of credit risk adjustments to expected bases 0 0 0 Cs. III () Defined based persons find assets 0 0 0 Cs. III () Defined based persons find assets 0 0 0 Cs. III () Defined based persons find assets A 1.12 () Recepted credit based by the desiration of the confidence of the co | soint (k) (li), 243(1) point 379(3) of CRP, Articles |
| A.1.1 () Defined breefly person find assets 0 0 0 Cs. 80 p686,c000 Anno 4 or JOB. A.1.2 () Reciprosid rose holdings in CETT Capital 0 0 0 Cs. 80 p686,c000 Anno 4 or JOB. A.1.3 () Second distriction from AT1 Received or year AT1 Capital 0 0 0 Cs. 80 p686,c000 Anno 4 or JOB. A.1.4 () Deductions related to south which can alternatively be subject to a 1.250% risk weight 0 0 0 Cs. 80 p686,c000 - CS. 80 A.1.4 () Deductions related to south which can alternatively be subject to a 1.250% risk weight 0 0 0 Cs. 80 p686,c000 - CS. 80 A.1.4 () Deductions related to south which can alternatively be subject to a 1.250% risk weight 0 0 0 Cs. 80 p686,c000 - CS. 80 A.1.4 () Peductions related to south which can alternatively be subject to a 1.250% risk weight A.1.4 () Peductions related to south which can alternatively be subject to a 1.250% risk weight A.1.4 () Peductions related to south which can alternatively be subject to a 1.250% risk weight A.1.4 () Peductions related to south which can alternatively be subject to a 1.250% risk weight A.1.4 () Peductions related to south which can alternatively be subject to a 1.250% risk weight A.1.4 () Peductions related to south which can alternatively be subject to a 1.250% risk weight A.1.4 () Peductions related to south which can alternatively be subject to a 1.250% risk weight A.1.4 () Peductions related to south which can alternatively be subject to a 1.250% risk weight A.1.4 () Peductions related to south which can alternatively be subject to a 1.250% risk weight A.1.5 () Peductions of the subject to a 1.250% risk weight A.1.5 () Peductions of the subject to a 1.250% risk weight A.1.5 () Peductions of the subject to a 1.250% risk weight A.1.6 () Peductions of the subject to a 1.250% risk weight A.1.5 () Peductions of the subject to a 1.250% risk weight A.1.5 () Peductions of the subject to a 1.250% risk weight A.1.6 () Peductions of the subject to a 1.250% risk weight A.1.6 () Peductions of the subject to a 1.250% risk weight A.1.7 () Peductions of | soint (k) (ii), 243(1) point 379(3) of CRP, Articles |
| A.1.12 (*) Exceptional cross holdings in CETT Capital 0 0 0 C. 6.00 (holdings) ACM (holdings) AC | ioint (k) (i), 243(1) point 379(3) of CRR; Articles |
| A.1.1 (c) Deductions resisted to assets which can alternatively be subject to a 1.20% raik weight A.1.14 (c) Deductions resisted to assets which can alternatively be subject to a 1.20% raik weight A.1.15 (c) Deductions resisted to assets which can alternatively be subject to a 1.20% raik weight A.1.14 (d) inhibits from executation positions (c) A.1.15 (e) Inhibits from executation positions (c) A.1.16 (e) Inhibits from executation positions (c) A.1.17 (e) Inhibits of CTT capital introductions of financial sector entities where the institution of each of each assignment in entitients A.1.16 (e) Inhibits of CTT capital introductions of financial sector entities where the institution of each of each assignment in entitients A.1.17 (e) Inhibition of CTT capital introductions of financial sector entities where the institution has D. C. G. Dipologo.com (c) A.1.17 (e) Inhibition of CTT capital introductions of financial sector entities where the institution has D. C. G. Dipologo.com (c) A.1.17 (e) Inhibition of CTT capital introductions of financial sector entities where the institution has D. C. G. Dipologo.com (c) A.1.17 (e) Inhibition of CTT capital introductions of financial sector entities where the institution has D. C. G. Dipologo.com (c) A.1.17 (e) Inhibition of CTT capital introductions of financial sector entities where the institution has D. C. G. Dipologo.com (c) A.1.17 (e) Inhibition of CTT capital introductions of financial sector entities where the institution has D. C. G. Dipologo.com (c) A.1.18 (e) C. C. C. Dipologo.com (c) A.1.19 (e) C. C. C. Dipologo.com (c) A.1.20 (e) C. C. C. Dipologo.com (c) A.1.20 (e) C. C. Dipologo.com (c) A.1.20 (e) C. C. C. Dipologo.com (c) A.1. | roint (k) (ii), 243(1) point 379(3) of CRR; Articles |
| A.1.14 () Deductions related to assets which can alternatively be subject to a 1.20% rais weight 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | oint (k) (ii), 243(1) point 379(3) of CRR; Articles |
| A.1.4 () Deductions related to seach a which can alternatively be adopted to a 1.20% rate weight 0 | ooint (k) (ii), 243(1) point 379(3) of CRR; Articles |
| A.1.5 () Middings of CETT capital instruments of financial section entities where the institution on one of these a synthesis recommend. A.1.6 () Deductable DTBs chair rely on future profitability and sink from temporary differences 0 0 0 0.00 (000) (| and 155(4) of CHR. |
| A.1.16 (c) Deducable DTIs that rely on future profitability and a size from temporary differences 0 0 c.tx. 00 (reducable) Analysis (c) point (c) and 32, Anales 4(1) point (c) and 4(2); | 3 of CRR |
| A 1.17 C) Middings of CETT capital instruments of financial sector extitions where the institution has 0 C to 00 (4000) Ancies (277, 3(1) point (0, 40, 40, 4(1) point (0, 40, 40, 40, 4(1) point (0, 40, 40, 40, 40, 40, 40, 40, 40, 40, 4 | R |
| | 3RR |
| A.1.18 (c) Amount exceeding the 17.65% threshold 0 0 c 0.00 (6504,00010) Anica 48 of CRR |) and 79 of CRR |
| | |
| A.1.18A (-) Insufficient coverage for non-performing exposures 0 0 Cot.00 (MSL) (2010) Article 3C(1), point (n) and Article 4CC COR | |
| Transitional period A1.88 (3) Minimum value commitment shortfels 0 0 cs. 00 pridst validating Adata 3(1), post (b) and Areas 1(32), CRR | |
| A 1.18C () Other foreconded tax charges 0 0 < 50.00 (rdds.cdox) Arison 30(1), part () CR | |
| A 1.19 (2) Additional deductions of CFT. Capital due to Article 3 CRR 0 0 0 C 60.00 p6054-(4000) Artis 3 CRR | |
| A 1.20 CETE capital elements or deductions - other 0 0 cs. cs (elements) - | |
| A121 Transformi dejutiments 0 0 0 N(1.16+1.16+1.120) . | |
| A 1.21.1 Transitional adjustments due to grand-defined CETL Capital instruments (4/2) 0 0 0 Cit. 80 philibrication) Addiss 48(1) to (5), and 46 to 467 of 08. | |
| A 1.21.2 Transitional adjustments due to additional importing interests (-(-)) 0 0 cs. 60 (closes, details) Additional importing interests (-(-)) Addition () and 48 of CRR | |
| A 1.21.3 Other transitional adjustments in CET1 Capital (s/-) 0 0 0 Cit. 80 (400) (400) A 4664 469 672, Cit and 481 of Cit. | |
| A.2 ACCITIONAL TIER I CAPITAL (set of deductors and after transitional adjustments) • • • CELES (ACCITICANAL TIER I CAPITAL (set of deductors and after transitional adjustments) Associated CRR | |
| A 2.1 Additional Test 1 Copial industrients 0 0 cs. 00 (pinks), depth of 1 Copial industrients 0 0 cs. 00 (pinks), depth of 1 Copial industrients | |
| A22 () Excess deduction from T2 dems over T2 capital 0 0 cs. ds p6004,data) | |
| A 2.3 Other Additional Tier 1 Capital components and deductions 0 on consultation of tier 1 Capital components and deductions 0 table (1984), deliny is called (1984), de | |
| A 2.4 Additional Tear 1 transitional adjustments | |
| A.3 TER I CAPITAL (net of deductions and after transitional adjustments) 699 678 0.00 (rids), (rids) | |
| A.4 TIER 2 CAPITAL (net of deductions and after transitional adjustments) 2 1 Cit. 00 (40%) (distribution) Arich 7 of Cit. | |
| A 4.1 Ter 2 Capital indocuments 2 1 Cit. 10 (40%) (additil) + Cit. 10 | |
| A 4.2 Other Tier 2 Capital components and deductions C supplemental and deductions O supplemental components and | |
| A.4.3 Ter 2 transformi adjustments 0 0 cs. 00 joinst, cation joins | |
| OWN FUNDS REQUIREMENTS B TOTAL RISK EXPOSURE AMOUNT 3,952 3,960 C02.00 (rottl, data) Articles 10(2), 15, 16 and 36 of C08 | |
| 8.1 Of which: Transitional adjustments included 0 0 C 65.6 (pilots, collect) | |
| C.1 COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period) 17.69% 17.12% CA3 (1) | |
| CADITAL PATICS (%) | |
| CAPITAL RATIOS (%) Transitional period C.2 TIER 1 CAPITAL RATIO (transitional period) 17.69% 17.12% C3. (3) | |
| Transitional period C2 1181 LOSTIAL CAPITAL RATIO (transitional period) 17.75% 17.15% Ca3 (5) . | |
| Transitional period | |

⁽I)The fully loaded CETT ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a requisitory point of view at the reporting date are not taken into account in this calculation.
Fully loaded CETT capital ratio estimation is based on the formulae stated in column "COBP CODE" - disease rate that this middle self of differences to fails loaded CETT capital ratios calculated by the cardiocation basis or in the Parilla "I disclosure"



Overview of Risk exposure amounts

| | | av. | VAs | | |
|--|------------------|------------------|------------------|--------------------|--|
| | As of 30/09/2021 | As of 31/12/2021 | As of 31/03/2022 | As of 30/06/2022 | COREP CODE |
| (mln EUR, %) | R3 01 30/03/2021 | A3 01 31/11/1021 | A3 01 31/03/2022 | A3 01 307 007 2022 | |
| Credit risk (excluding CCR and Securitisations) ¹ | | | 3,440 | 3,474 | C 0.00 (4004), 40(11), 1-(0.7.00 (4009), 40220, 40(1)) + C 07.00 (4011), 47220, 40(1) + C 07.00 (4013), 40(2), 40(1) + C 08.01 (4004), 40(2), 40(1) + C 08.01 (4005), 40(2) + C 08.01 (4005), 40(2) + C 08.01 (4004), 40260, 40(2) + C 08.01 (4005), 40(2) + C 08.01 (4006), 40260, 40(2) + C 08.01 (4006), 40(2), 40 |
| Of which the standardised approach | | | 3,440 | 3,474 | 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 | 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 | 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 | C 02.00 (r0420, c0010) |
| Counterparty credit risk (CCR, excluding CVA) ² | | | 14 | 12 | C 07.00 (10090, c1220, s001) + C 07.00 (10110, c1220, s001) + C 07.00 (10130, c1220, s001) + C 08.01 (10040, c1220, s002) + |
| Credit valuation adjustment - CVA | | | 1 | 2 | C 02.00 (r0640, c0010) |
| Settlement risk | | | 0 | 0 | C 02.00 (r0490, c0010) |
| Securitisation exposures in the banking book (after the cap) | | | 0 | 0 | C 02.00 (r0470, c0010) |
| Position, foreign exchange and commodities risks (Market risk) | | | 95 | 71 | C 02.00 (r0520, c0010) |
| Of which the standardised approach | | | 95 | 71 | C 92.00 (r0530, c0010) |
| Of which IMA | | | 0 | 0 | C 02.00 (r0580, c0010) |
| Of which securitisations and resecuritisations in the trading book | | | 0 | 0 | C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,CH50)*12.5+HAV(C 24.00(r0010, c0690),C 24.00(r0010,C100),C 24.00(r0010,C110))*12.5 |
| Large exposures in the trading book | | | 0 | 0 | C 02.00 (r0680, c0010) |
| Operational risk | | | 401 | 401 | C 02.00 (r0590, c0010) |
| Of which basic indicator approach | | | 401 | 401 | C 02.00 (r0600, c0010) |
| Of which standardised approach | | | 0 | 0 | C 02.00 (r0610, c0010) |
| Of which advanced measurement approach | | | 0 | 0 | C 02.00 (r0620, c0010) |
| Other risk exposure amounts | | | 0 | 0 | C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010) |
| Total | | | 3,952 | 3,960 | |

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

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



2022 EU-wide Transparency Exercise P&L AGRI EUROPE CYPRUS LIMITED

| (min EUR) | As of 30/09/2021 | As of 31/12/2021 | As of 31/03/2022 | As of 30/06/2022 |
|--|------------------|------------------|------------------|------------------|
| Interest income | | | 35 | 79 |
| Of which debt securities income | | | 5 | 11 |
| Of which loans and advances income | | | 30 | 68 |
| Interest expenses | | | 6 | 15 |
| (Of which deposits expenses) | | | 5 | 12 |
| (Of which debt securities issued expenses) | | | 0 | 0 |
| (Expenses on share capital repayable on demand) | | | 0 | 0 |
| Dividend income | | | 0 | 0 |
| Net Fee and commission income | | | 9 | 20 |
| 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 | | | 0 | 0 |
| Gains or (-) losses on financial assets and liabilities held for trading, net | | | 0 | -1 |
| Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net | | | 0 | -1 |
| Gains or (-) losses from hedge accounting, net | | | 0 | 0 |
| Exchange differences [gain or (-) loss], net | | | 0 | -1 |
| Net other operating income /(expenses) | | | 3 | 3 |
| TOTAL OPERATING INCOME, NET | | | 40 | 86 |
| (Administrative expenses) | | | 18 | 43 |
| (Cash contributions to resolution funds and deposit guarantee schemes) | | | 0 | 1 |
| (Depreciation) | | | 3 | 6 |
| Modification gains or (-) losses, net | | | 0 | 0 |
| (Provisions or (-) reversal of provisions) | | | 0 | 0 |
| (Payment commitments to resolution funds and deposit guarantee schemes) | | | 0 | 0 |
| (Commitments and guarantees given) | | | 0 | 0 |
| (Other provisions) | | | 0 | 0 |
| Of which pending legal issues and tax litigation ¹ | | | 0 | 0 |
| Of which restructuring ¹ | | | 0 | 0 |
| (Increases or (-) decreases of the fund for general banking risks, net) ² | | | 0 | 0 |
| (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss) | | | 3 | -2 |
| (Financial assets at fair value through other comprehensive income) | | | 0 | 1 |
| (Financial assets at amortised cost) | | | 3 | -3 |
| (Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets) | | | 0 | 0 |
| (of which Goodwill) | | | 0 | 0 |
| Negative goodwill recognised in profit or loss | | | 126 | 124 |
| Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates | | | 0 | 0 |
| Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations | | | 0 | 0 |
| PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS | | | 142 | 162 |
| PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS | | | 140 | 158 |
| Profit or (-) loss after tax from discontinued operations | | | 0 | 0 |
| PROFIT OR (-) LOSS FOR THE YEAR | | | 140 | 158 |
| Of which attributable to owners of the parent | | | 140 | 158 |

To Information available only a sorted so the perent
 To Information available only a sorted of the year
 To 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

| (min EUR) | | As of 30/09/20 | 21 | | | As of 31 | /12/2021 | | | As of 31 | /03/2022 | | | As of 30 | /06/2022 | | |
|--|-----------------|----------------|------------------|---------|--------------------|----------|-----------------|---------|--------------------|----------|------------------|---------|--------------------|----------|-----------------|---------|---|
| | | R | air value hieran | chy | | Fa | ir value hierar | chy | | Fa | air value hierar | chy | | Fa | ir value hierar | chy | |
| 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 | | | | | | | | | 1,407 | | | | 1,038 | | | | IAS 1.54 (i) |
| Financial assets held for trading | | | | | | | | | 28 | 5 | 22 | 0 | 27 | 7 | 19 | 2 | IFRS 7.8(a)(ii);IFRS 9.Appendix A |
| Non-trading financial assets mandatorily at fair value through profit or loss | | | | | | | | | 11 | 2 | 8 | 1 | 18 | 10 | 4 | 4 | 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 | IFRS 7.8(a)(i); IFRS 9.4.1.5 |
| Financial assets at fair value through other comprehensive income | | | | | | | | | 541 | 0 | 535 | 5 | 523 | 0 | 523 | 0 | IFRS 7.8(h); IFRS 9.4.1.2A |
| Financial assets at amortised cost | | | | | | | | | 3,777 | | | | 3,877 | | | | IFRS 7.8(f); IFRS 9.4.1.2 |
| Derivatives – Hedge accounting | | | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.2 |
| Fair value changes of the hedged items in portfolio hedge of interest rate risk | | | | | | | | | 0 | | | | 0 | | | | IAS 39.89A(a); IFRS 9.6.5.8 |
| Other assets ¹ | | | | | | | | | 253 | | | | 199 | | | | · |
| TOTAL ASSETS | | | | | | | | | 6,017 | | | | 5,683 | | | | 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 | EUR) | | 4 | As of 30/09/20 | 21 | | | | | As of 31 | /12/2021 | | | | | As of 31 | /03/2022 | | | | | As of 30, | 06/2022 | | | |
|---|--------------------|--|---|--------------------------------------|-------------------|-----------------|--------------------------------------|--|--------------|--------------------------------------|--|----------------------------------|--------------------|--|-----------------|--------------------------------------|--|-----------------|--------------------------------------|--|----------------------------------|--------------------|--|--|--------------------------------------|--------------------------|
| | | Gross carryi | ing amount ⁽²⁾ | | Accun | nulated impairn | nent ⁽²⁾ | Gross | carrying amo | unt ⁽²⁾ | Accun | nulated impairm | ent ⁽²⁾ | Gros | s carrying amou | unt ⁽²⁾ | Accur | nulated impairr | nent ⁽²⁾ | Gros | s carrying amo | unt ⁽²⁾ | Accum | ulated impairn | ient ⁽²⁾ | |
| Breakdown of financial assets by instrument and by counterparty sector [‡] | | 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 | | 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 | increase in credit risk since | | 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 3 Credit-impaired assets | Stage 1 Assets without significant increase in credit risk since initial recognition | 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 creditimpaired | Stage 3 Credit-impaired assets | References |
| Financial assets at fair value through other | Debt securities | | | | | | | | | | | | | 543 | 0 | 0 | -1 | 0 | 0 | 511 | 40 | 0 | -1 | -1 | 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 | Annex V.Part 1.32, 44(a) |
| Financial assets at | Debt securities | | | | | | | | | | | | | 343 | 0 | 0 | 0 | 0 | 0 | 346 | 0 | 0 | 0 | 0 | 0 | Annex V.Part 1.31, 44(b) |
| amortised cost | Loans and advances | | | | | | | | | | | | | 2,980 | 430 | 113 | -28 | -21 | -44 | 3,084 | 419 | 111 | -27 | -16 | -43 | Annex V.Part 1.32, 44(a) |

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

⁽⁷⁾ 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

AGRI EUROPE CYPRUS LIMITED

(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 | | | 1 | 0 | IFRS 7.8 (e) (ii); IFRS 9.BA.6 |
| Trading financial liabilities ¹ | | | 0 | 0 | Accounting Directive art 8(1)(a),(3),(6) |
| Financial liabilities designated at fair value through profit or loss | | | 0 | 0 | IFRS 7.8 (e)(i); IFRS 9.4.2.2 |
| Financial liabilities measured at amortised cost | | | 5,057 | 4,722 | IFRS 7.8(g); IFRS 9.4.2.1 |
| Non-trading non-derivative financial liabilities measured at a cost-based method ¹ | | | 0 | 0 | Accounting Directive art 8(3) |
| Derivatives – Hedge accounting | | | 0 | 0 | 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 | IAS 39.89A(b), IFRS 9.6.5.8 |
| Provisions | | | 11 | 10 | IAS 37.10; IAS 1.54(I) |
| Tax liabilities | | | 5 | 3 | IAS 1.54(n-o) |
| Share capital repayable on demand | | | 0 | 0 | IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12 |
| Other liabilities | | | 10 | 10 | Annex V.Part 2.13 |
| Liabilities included in disposal groups classified as held for sale | | | 0 | 0 | IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14 |
| Haircuts for trading liabilities at fair value ¹ | | | 0 | 0 | Annex V Part 1.29 |
| TOTAL LIABILITIES | | | 5,084 | 4,746 | IAS 1.9(b);IG 6 |
| TOTAL EQUITY | | | 933 | 937 | IAS 1.9(c), IG 6 |
| TOTAL EQUITY AND TOTAL LIABILITIES | | | 6,017 | 5,683 | IAS 1.IG6 |

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



Breakdown of liabilities

AGRI EUROPE CYPRUS LIMITED

(mln EUR)

| | | | Carrying | g amount | | |
|---------------------------------|---|------------------|------------------|------------------|------------------|---|
| Breakdown of financial liabilit | ies 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 | | | | 1 | 0 | IFRS 9.BA.7(a); CRR Annex II |
| Chart marking | Equity instruments | | | 0 | 0 | IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5 |
| Short positions | Debt securities | | | 0 | 0 | Annex V.Part 1.31 |
| | Central banks | | | 243 | 135 | Annex V.Part 1.42(a), 44(c) |
| | of which: Current accounts / overnight deposits | | | 0 | 0 | ECB/2013/33 Annex 2.Part 2.9.1 |
| | General governments | | | 193 | 191 | Annex V.Part 1.42(b), 44(c) |
| | of which: Current accounts / overnight deposits | | | 53 | 61 | ECB/2013/33 Annex 2.Part 2.9.1 |
| | Credit institutions | | | 75 | 64 | Annex V.Part 1.42(c),44(c) |
| | of which: Current accounts / overnight deposits | | | 11 | 7 | ECB/2013/33 Annex 2.Part 2.9.1 |
| Deposits | Other financial corporations | | | 237 | 182 | Annex V.Part 1.42(d),44(c) |
| | of which: Current accounts / overnight deposits | | | 132 | 102 | ECB/2013/33 Annex 2.Part 2.9.1 |
| | Non-financial corporations | | | 1,449 | 1,292 | Annex V.Part 1.42(e), 44(c) |
| | of which: Current accounts / overnight deposits | | | 763 | 766 | ECB/2013/33 Annex 2.Part 2.9.1 |
| | Households | | | 2,749 | 2,800 | Annex V.Part 1.42(f), 44(c) |
| | of which: Current accounts / overnight deposits | | | 1,774 | 1,867 | Annex V.Part 1.42(f), 44(c) |
| Debt securities issued | | | | 0 | 0 | Annex V.Part 1.37, Part 2.98 |
| Of which: Subo | rdinated Debt securities issued | | | 0 | 0 | Annex V.Part 1.37 |
| Other financial liabilities | | | | 112 | 58 | Annex V.Part 1.38-41 |
| OTAL FINANCIAL LIABILITIES | | | | 5,058 | 4,722 | |



2022 EU-wide Transparency Exercise Market Risk

AGRI EUROPE CYPRUS LIMITED

| TOTAL RISK EXPOSURE AMOUNT TOTAL RISK EXP | | | | | | | | | /toru L | | | | | | | | | | | | | | |
|--|---|-------------------------------------|-------------------------------------|--|-----------------------|--|----------------------------|---------|--------------|-------------|---------|------|--------------------|---|-----------------------|--|----------------------------|------------------|-------------------|-----------|---------|------|----------------------------------|
| Part | | SA | | | | | I | М | | | | | | | | | IN | | | | | | |
| TOTAL RISK EXPOSURE AMOUNT No. TOTAL RISK EXP | | | | VaR (Memoran | ndum item) | STRESSED VaR (| Memorandum item) | AND MIG | RATION RISK | ALL PRICE I | | | | | ndum item) | STRESSED VaR (M | demorandum item) | DEFAU MIGRATI | LT AND ON RISK | ALL PRICE | | | |
| Tried Delt Instruments | (min EUR) | TOTAL RISK EXPOSURE AMOUNT | TOTAL RISK EXPOSURE AMOUNT | FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS | | FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS | | AVERAGE | LAST MEASURE | FLOOR | AVERAGE | LAST | EXPOSURE AMOUNT | FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS | | FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS | LATEST AVAILABLE | AVERAGE | LAST | FLOOR | AVERAGE | LAST | TOTAL RISK EXPOSURE AMOUNT |
| Of which: General risk Of which: Specific risk Faulties Of which: Specific risk Of the commodities ris | | As of 30/09/2021 | As of 31/12/2021 | | | | As of 30/ | 09/2021 | | | | | | | | | As of 31/1 | 12/2021 | | | | | |
| As of 31/03/2022 As of 30/06/2022 Traded Deta: Instruments O | Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk | | | | | | | | | | | | | | | | | | | | | | |
| Of which: Specific risk 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | Total | As of 31/03/2022 | As of 30/06/2022 | | | | As of 31/ | 03/2022 | | | | | | | | | As of 30/0 | 06/2022 | | | | | |
| | Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk | 0 0 55 28 28 40 0 | 0 0 50 25 25 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 | | |

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.



Credit Risk - Standardised Approach

| | | | | | Standardise | ed Approach | | | |
|-------------------|--|--------------------------------|-----------------------------|-------------------------|-------------------------------------|--------------------------------|-----------------------------|-------------------------|-------------------------------------|
| | | | As of 30, | /09/2021 | | | As of 31, | /12/2021 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions |
| Consolidated data | (min EUR, %) Central governments or central banks Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: SME Exposures in default Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total ² | | | | | | | | |

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

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



Credit Risk - Standardised Approach

| | | | | | Standardise | d Approach | | | |
|--------------------|---|--------------------------------|-----------------------------|-------------------------|-------------------------------------|--------------------------------|-----------------------------|-------------------------|-------------------------------------|
| | | | As of 31, | /03/2022 | | | As of 30/ | 06/2022 | |
| | | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions | Original Exposure ¹ | Exposure Value ¹ | Risk exposure amount | Value adjustments and provisions |
| | (mln EUR, %) | | | | | | | | |
| | Central governments or central banks | 1,063 | 1,156 | 274 | | 1,021 | 1,130 | 248 | |
| | Regional governments or local authorities | 16 | 12 | 9 | | 16 | 13 | 9 | |
| | Public sector entities | 6 | 6 | 3 | | 6 | 5 | 3 | |
| | Multilateral Development Banks | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | International Organisations | 0 | 0 | 0 | | 0 | 0 | 0 | |
| | Institutions | 453 | 438 | 121 | | 359 | 344 | 102 | |
| | Corporates | 2,297 | 1,434 | 1,335 | | 2,604 | 1,644 | 1,527 | |
| | of which: SME | 1,097 | 667 | 569 | | 1,181 | 758 | 653 | |
| | Retail | 1,385 | 1,117 | 785 | | 1,438 | 1,178 | 831 | |
| Consolidated data | of which: SME | 537 | 391 | 243 | | 527 | 390 | 242 | |
| Corisolidated data | Secured by mortgages on immovable property | 709 | 662 | 335 | | 538 | 520 | 215 | |
| | of which: SME | 286 | 254 | 134 | | 189 | 177 | 57 | |
| | Exposures in default | 115 | 66 | 77 | 46 | 113 | 65 | 74 | 46 |
| | Items associated with particularly high risk | 239 | 192 | 288 | | 243 | 185 | 278 | |
| | 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) | 12 | 12 | 5 | | 20 | 20 | 6 | |
| | Equity | 53 | 52 | 56 | | 35 | 33 | 37 | |
| | Other exposures | 1,152 | 1,161 | 166 | | 839 | 857 | 156 | |
| | Standardised Total ² | 7,501 | 6,307 | 3,454 | 143 | 7,231 | 5,994 | 3,486 | 139 |

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

 $[\]begin{tabular}{ll} (2) Standardised Total does not include the Securitisation position unlike in the results prior to the 2019 exercise. \end{tabular}$



Credit Risk - IRB Approach

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

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



Credit Risk - IRB Approach

| | | | | | | | IRB Ap | proach | | | | | |
|-------------------|--|---------|-------------------------|--------------------|------------|------------------------|----------------------|----------|------------------------|--------------------|------------|------------------------|----------------------|
| | | | | As of 31, | /03/2022 | | | | | As of 30/ | 06/2022 | | |
| | | Origina | l Exposure ¹ | Exposure | Risk expos | ure amount | Value adjustments | Original | Exposure ¹ | Exposure | Risk expos | sure amount | Value adjustments |
| | (min EUR, %) | | Of which: defaulted | Value ¹ | | Of which: defaulted | and provisions | | Of which: defaulted | Value ¹ | | 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 |
| CI: d-t d -t- | 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).
 IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

| | | | | | | | GRI EUROPE CYPRUS LIN | | | | | | | |
|---|------------------|--|--|--|--|---|--|---------------------|------------------|------------------|---------------------|----------------|----------------|----------------------------------|
| | | | | | | | As of 31/12/2021 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off bala | nce sheet | |
| | | | | | | | | | | | | Off-balance si | heet exposures | |
| | | | Total carrying amount of | | Non-derivative financial as | sets by accounting portfoli | • | Derivatives with po | 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 [| Austria | | | | | | | | | | | | | |
| [0 - 3M [| Belgium | | | | | | | | | | | | | |
| [0 - 3M [| Bulgaria | | | | | | | | | | | | | |
| [0 - 3M [| Cyprus | | | | | | | | | | | | | |
| [0 - 3M [| Czech Republic | | | | | | | | | | | | | |
| 10 - 3M | Denmark | | | | | | | | | | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | Estonia | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | A | GRI EUROPE CYPRUS LIM | IITED | | | | | | |
|--|------------------|--|--|--|--|---|---|----------------------|------------------|------------------|---------------------|----------------|----------------|----------------------------------|
| | | | | | | | As of 31/12/2021 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off balar | nce sheet | |
| | | | | | Non-derivative financial as | sets by accounting portfoli | D | Derivatives with pos | itive fair value | Derivatives with | negative fair value | Off-balance sl | neet exposures | |
| 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 | Finland | | | | | | | | | | | | | |
| [0 - 3M [| France | | | | | | | | | | | | | |
| [0 - 3M [| Germany | | | | | | | | | | | | | |
| [0 - 3M [| Croatia | | | | | | | | | | | | | |
| [0 - 3M [| Greece | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Hungary | | | | | | | | | | | | | |
| [0 - 3M [| Ireland | | | | | | | | | | | | | |
| [0 - 3M [| Italy | | | | | | | | | | | | | |
| [0 - 3M [| Latvia | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | A | GRI EUROPE CYPRUS LIM | IITED | | | | | | |
|--|------------------|--|--|--|--|---|--|----------------------|------------------|------------------|---------------------|----------------|----------------|----------------------------------|
| | | | | | | | As of 31/12/2021 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off balar | nce sheet | |
| | | | | | Non-derivative financial as | sets by accounting portfoli | D | Derivatives with pos | itive fair value | Derivatives with | negative fair value | Off-balance sl | neet exposures | |
| 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 [| Lithuania | | | | | | | | | | | | | |
| 110Y - more Total 0 - 3M 3M - 1Y 11Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more Total | Luxembourg | | | | | | | | | | | | | |
| [0 - 3M [| Malta | | | | | | | | | | | | | |
| 0 - 3M | Netherlands | | | | | | | | | | | | | |
| 0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 1SY - 10Y 10Y - more Total | Poland | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Portugal | | | | | | | | | | | | | |
| [0 - 3M [| Romania | | | | | | | | | | | | | |
| [0 - 3M [| Slovakia | | | | | | | | | | | | | |
| [0 - 3M [| Slovenia | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | A | GRI EUROPE CYPRUS LIM | IITED | | | | | | |
|-------------------|------------------|--|--|--|--|---|---|----------------------|------------------|------------------|---------------------|----------------|----------------|----------------------------------|
| | | | | | | | As of 31/12/2021 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off balar | nce sheet | |
| | | | | | Non-derivative financial as | sets by accounting portfoli | o. | Derivatives with pos | itive fair value | Derivatives with | negative fair value | Off-balance sl | neet exposures | |
| 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 | Spain | | | | | | | | | | | | | |
| [0 - 3M [| Sweden | | | | | | | | | | | | | |
| [0 - 3M [| United Kingdom | | | | | | | | | | | | | |
| [0 - 3M [| Iceland | | | | | | | | | | | | | |
| [0 - 3M [| Liechtenstein | | | | | | | | | | | | | |
| [0 - 3M [| Norway | | | | | | | | | | | | | |
| [0 - 3M [| Australia | | | | | | | | | | | | | |
| [0 - 3M [| Canada | | | | | | | | | | | | | |
| [0 - 3M [| Hong Kong | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | A | GRI EUROPE CYPRUS LIM | | | | | | | |
|-------------------|---|--|--|--|--|---|---|----------------------|------------------|------------------|---------------------|---------------|----------------|----------------------------------|
| | | | | | | | As of 31/12/2021 | | | | | | | |
| | | | | | | 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 portfoli | b | 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 [| Japan | | | | | | | | | | | | | |
| [0 - 3M | U.S. | | | | | | | | | | | | | |
| [0 - 3M [| China | | | | | | | | | | | | | |
| To - 3M | Switzerland | | | | | | | | | | | | | |
| [0 - 3M [| Other advanced economies non EEA | | | | | | | | | | | | | |
| To - 3M | Other Central and eastern Europe countries non EEA | | | | | | | | | | | | | |
| 0 - 3M | Middle East | | | | | | | | | | | | | |
| To - 3M | Latin America and the Caribbean | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

ACDT FUDODE CYDDUS LIMITED

| | | | | | | AG | RI EUROPE CYPRUS LIM | ILLED | | | | | | |
|--|------------------|--|--|--|--|---|---|----------------------|------------------|------------------|---------------------|----------------|----------------|----------------------------------|
| | | | | | | | As of 31/12/2021 | | | | | | | |
| | | | | | | Direc | t exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off bala | nce sheet | |
| | | | | | | | | | | | | Off-balance si | heet exposures | |
| | | | | | Non-derivative financial as | ssets by accounting portfolio | | Derivatives with pos | itive 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 | Africa | | | | | | | | | | | | | |
| [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more | 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). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to 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

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

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

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

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

(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



General governments exposures by country of the counterparty

| | | | | | | AC | IRI EUROPE CYPRUS LIM | | | | | | | |
|--|------------------|--|--|---|--|---|---|---------------------|-----------------------|-----------------------|---|---|------------------|-----------------|
| | | | | As of 30/06/2022 Direct exposures On balance sheet Derivatives | | | | | | | | | | |
| | | | | | | Direc | t exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off balar | ice sheet | |
| | | | | | | | | | | | | Off-balance sl | neet exposures | |
| | | | | | Non-derivative financial as | ssets by accounting portfolio | | 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 [| Austria | 0 0 0 0 0 0 12 | 0 0 0 0 0 12 | | | | 0 0 0 0 0 12 12 | | 0 0 0 | 0 0 0 0 | 0 | 0 | ((((| |
| To - 3M | Belgium | | | | | | | | | | | | | |
| [0 - 3M [| Bulgaria | | | | | | | | | | | | | |
| [0 - 3M [| Cyprus | | | | | | | | | | | | | |
| [0 - 3M [| Czech Republic | | | | | | | | | | | | | |
| 0 - 3M | Denmark | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Estonia | 0 0 0 0 0 0 | 0 0 0 0 0 0 3 | (| | 0 | 0 0 0 0 0 3 | | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | | |



General governments exposures by country of the counterparty

| | | | | | | AG | GRI EUROPE CYPRUS LIN | IITED | | | | | | |
|---|------------------|--|---|--|--|---|---|---------------------|---|---|---|---|----------------|----------------------------------|
| | | | | | | | As of 30/06/2022 | | | | | | | |
| | | | | | | Direc | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off balar | ice sheet | |
| | (min Edity) | | | | | | | | | | | | neet exposures | |
| | | | | | Non-derivative financial a | ssets by accounting portfolic | , | 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 [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total | Finland | | | | | | | | | | | | | |
| [0 - 3M [| France | 0 0 0 0 0 0 23 | 0 0 0 0 0 0 0 0 0 0 0 0 0 2 2 2 2 2 2 | (| | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 0 10 | (| 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | | |
| [0 - 3M [| Germany | 000000000000000000000000000000000000000 | 0 0 0 0 3 8 8 8 0 0 0 | | | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 | | 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | | |
| [0 - 3M [| Croatia | 0 | 0 | | | | 0 | | 0 | 0 0 0 0 0 | 0 | 0 0 0 0 | | |
| Total | Greece | | | | | | | | | | | | | |
| [0 - 3M [| Hungary | | | | | | | | | | | | | |
| Total | Ireland | 0 0 0 0 0 10 | 0 | (| | 0 | 0 0 0 0 0 0 10 | (| 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | | |
| Total | Italy | 10 0 0 10 10 | 0 | | | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 5 5 | | 0 | 000000000000000000000000000000000000000 | 0 | 0 | | |
| [0 - 3M [3M - 1Y [11' - 2Y [12' - 3Y [13Y - 5Y [10Y - more Total | Latvia | 0 0 0 0 0 0 0 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | | | 0 | 0 0 0 0 0 5 3 | | 0 | 0 0 0 0 0 | 0 0 0 0 0 0 | 0 0 0 0 0 0 | | |



General governments exposures by country of the counterparty

| | | | | | | A | GRI EUROPE CYPRUS LIM | IITED | | | | | | |
|--|------------------|--|--|--|--|---|---|-----------------------|---|-----------------------|----------------------------|----------------------------|---------------------------------------|----------------------------------|
| | | | | | | | As of 30/06/2022 | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off bala | nce sheet | |
| | | | | | | | | | | | | Off-balance si | heet exposures | |
| | | Total gross carrying amount of non- | Total carrying amount of non-derivative financial assets (net of short | | Non-derivative financial as | sets by accounting portfoli | • | Derivatives with pos | 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 | 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 [| Lithuania | | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 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 [| Luxembourg | | | | | | | | | | | | | |
| [0 - 3M [| Maita | | | | | | | | | | | | | |
| To - 3M | Netherlands | | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | (| 0 0 0 0 0 0 0 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 0 | 0 0 0 0 0 | (((((((((((((((((((| 0 |
| [0 - 3M [| Poland | 11 | 0 0 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 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | (((((((((((((((((((| 2 |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Portugal | 11 | 0 0 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 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 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 [| Romania | | 0 0 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 0 0 0 0 0 0 5 5 5 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | (((((((((((((((((((| 31 |
| [0 - 3M [| Slovakia | | 0 0 0 0 0 0 0 0 0 0 0 0 0 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 | 0 0 0 0 0 | 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 [| Slovenia | 11 6 31 1: 15 25 | 2 12 0 0 0 0 0 0 0 0 0 0 0 0 0 17 17 17 15 0 19 210 | 000000000000000000000000000000000000000 | 0 0 0 0 0 | (| 5 0 0 0 0 0 30 17 150 203 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 5 0 3 0 0 | (((((((((((((((((((| 6 |



General governments exposures by country of the counterparty

| | | | | | | A | GRI EUROPE CYPRUS LIM | IITED | | | | | | |
|--|------------------|--|--|--|--|---|---|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|----------------------------------|
| | | | | | | | | | | | | | | |
| | | | | | | Dire | ct exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off bala | nce sheet | |
| | | | | | | | | | | | | Off-balance si | heet exposures | |
| | | | Total carrying amount of | | Non-derivative financial as | sets by accounting portfoli | | 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 | ехрози е апочи |
| [0 - 3M [| Spain | 100 | 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 | 0 | | 0 0 0 0 0 0 0 5 5 5 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 |
| [0 - 3M [| Sweden | | | | | | | | | | | | | |
| [0 - 3M [| United Kingdom | | | | | | | | | | | | | |
| [0 - 3M [| Iceland | | 10 | | | | | | | | | | | |
| [0 - 3M [| Liechtenstein | | | | | | | | | | | | | |
| [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total | Norway | | | | | | | | | | | | | |
| [0 - 3M [| Australia | | | | | | | | | | | | | |
| [0 - 3M [| Canada | | | | | | | | | | | | | |
| [0 - 3M [| Hong Kong | | | | | | | | | | | | | |



General governments exposures by country of the counterparty

| | | | | | | | IN LUNOFE CIFROS LIF | | | | | | | |
|--|---|--|---|--|--|---|---|----------------------------|---------------------------------------|-----------------------|-----------------------|-----------------------|------------------|----------------------------------|
| | | | | | | | As of 30/06/2022 | ! | | | | | | |
| | | | | | | Direc | t exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off balar | ice sheet | |
| | | | | | | | | | | | | Off-balance sh | neet exposures | |
| | | | Total carrying amount of | | 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 | |
| [0 - 3M [| Japan | | | | | | | | | | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | u.s. | | | | | | | | | | | | | |
| [0 - 3M [| China | | | | | | | | | | | | | |
| Total | Switzerland | | | | | | | | | | | | | |
| Total | Other advanced economies non EEA | 000000000000000000000000000000000000000 | 0 0 0 0 0 5 | | | 0 0 0 0 0 0 0 0 0 0 0 0 | 0 0 0 0 0 5 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | | |
| Total [0 - 3M [| Other Central and eastern Europe countries non EEA | 5 4 83 77 1 22 21 23 5 5 5 5 5 | 5 4 83 77 1 218 70 51 | 1 | | 0 0 0 76 0 76 0 62 0 0 214 0 0 66 51 | 4 7 15 1 | 0 3 0 0 0 0 | 0 47 0 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 0 | 0 0 0 0 | 1 |
| Total | Middle East | 503 | 505 | | | 469 | 35 | 3 | 47 | 0 | 0 | U | U | 90 |
| Total | Latin America and the Caribbean | | | | | | | | | | | | | |
| rutai | | | | | 1 | | | | | | | | | |



General governments exposures by country of the counterparty

AGRI EUROPE CYPRUS LIMITED

| | | | | | | AC | RI EUROPE CYPRUS LIN | IIIED | | | | | | |
|--|------------------|--|--|--|---|---|----------------------|----------------------|-------------------|------------------|-----------------------|---------------|----------------------------------|--|
| | | | | | | | As of 30/06/2022 | | | | | | | |
| | | | | | | Direc | t exposures | | | | | | | |
| | (mln EUR) | | | On balance s | heet | | | | Deriva | tives | | Off bala | nce sheet | |
| | | | | | Non-derivative financial as | ssets by accounting portfolio | | Derivatives with pos | sitive fair value | Derivatives with | h negative fair value | Off-balance s | heet exposures | |
| Residual Maturity | Country / Region | Country / Region Total gross 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 [| Africa | | | | | | | | | | | | | |
| [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total | Others | | | | | | | | | | | | | |

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(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). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to 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

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

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

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

Latin America Angentrias, Bellas, Bolivia, Barall, Citile, Colonbia, Costa Rica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Dominica, Beharder, Gereada, Gustermala, Guyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and the Genadenes, Suriamen, Trinidad and Tobogo, Usuguay, Venezuela, Artigua And Barbuda, Aruba, Bahamas, Barbados, Cuyana, Hall, Honduras, Jamaica, Mexico, Nicaragua, Pinama, Paraguay, Peru, S. Kitts and Nexis, S. Lucia, S. Vincent and Heise, S. Vincent and Heise, S. Lucia,

Africa Agenta, Egypt, Monroco, South Africa, Angolas, Benni, Rotswanea, Burksine Face, Burundi, Cameroon, Cape Verder, Certifial Microan Republic Of The, Cife D'Noire, Equatorial Guines, Estrea, Ethiopia, Gabon, Gambia, Ghana, Guines, Guines-Bissau, Kenya, Lesothi, Liberia, Madagascar, Malawi, Mall, Mauritaus, Maurita

- (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 nGAMP

Performing and non-performing exposures AGRI EUROPE CYPRUS LIMITED

| | | | As of 30/09/2021 | | | | | | As of 31/12/2021 | | | | |
|--|---|--------------------------------|--------------------------------------|--|--|------|--------------------------------------|--------------------------------|-----------------------------|--|---|-------------------------|-----------------|
| | Gross c | arrying amount/ Nominal amount | | Accumulated im value due to cre | nairment, accumulated negative changes lit risk and provisions ^{4,8} | | Gross ca | arrying amount/ Nominal amount | | Accumulated impacts of the control o | pairment, accumulated no filt risk and provisions ^{4,8} | egative changes in fair | Collaterals and |
| | Of which performing but past due >30 days and <=90 days | Of which non-performin | On performing exposures exposures 2 | Of which performing but past due >30 days | Of which non-perform | ing" | On performing exposures ² | On non-perform | ming exposures ³ | financial guarantees received on non- performing exposures | | | |
| (min EUR) | and <=90 days | Of which: defaulted | Of which Stage 3 | | Of which Sta | 13 | and <=90 days | Of which: defaults | Of which Stage 3 | | | Of which Stage 3 | |
| Cash balances at central banks and other demand deposits | | | | | | | | | | | | | |
| Debt securities (including at amortised cost and fair value) | | | | | | | | | | | | | |
| Central banks | | | | | | | | | | | | | |
| General governments | | | | | | | | | | | | | |
| Credit institutions | | | | | | | | | | | | | |
| Other financial corporations | | | | | | | | | | | | | |
| Non-financial corporations | | | | | | | | | | | | | |
| Loans and advances(including at amortised cost and fair value) | | | | | | | | | | | | | |
| Central banks | | | | | | | | | | | | | |
| General governments | | | | | | | | | | | | | |
| Credit institutions | | | | | | | | | | | | | |
| Other financial corporations | | | | | | | | | | | | | |
| Non-financial corporations | | | | | | | | | | | | | |
| of which: small and medium-sized enterprises | | | | | | | | | | | | | |
| of which: Loans collateralised by commercial immovable property | | | | | | | | | | | | | |
| Households | | | | | | | | | | | | | |
| of which: Loans collateralised by residential immovable property | | | | | | | | | | | | | |
| of which: Credit for consumption | | | | | | | | | | | | | |
| DEBT INSTRUMENTS other than HFT | | | | | | | | | | | | | |
| OFF-BALANCE SHEET EXPOSURES | | | | | | | | | | | | | |

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Performing and non-performing exposures

AGRI EUROPE CYPRUS LIMITED

| | | | | | As of 31/03/2022 | | | | | | | | | As of 30/06/2022 | | | | |
|--|-------|--|------------------------|------------------------|------------------|--|--|-----------------------------|--|-------|--|------------------------|------------------------|------------------|---|--|----------------------------|--|
| | | Gross c | arrying amount/ Nomin: | al amount | | Accumulated imparts of the control o | pairment, accumulated no fit risk and provisions ^{4,8} | egative changes in fair | Collaterals and | | Gross G | arrying amount/ Nomina | I amount | | Accumulated impa value due to credit | irment, accumulated ne risk and provisions ^{6,3} | gative changes in fair | Collaterals and |
| | | Of which performing but past due >30 days | | Of which non-performin | 9* | 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 | y. | On performing exposures ² | On non-perform | ing exposures ² | financial guarantees received on non- performing exposures |
| (min EUR.) | | and <=90 days | | Of which: defaulted | Of which Stage 3 | | | 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 | 1,246 | | | | 0 | 0 | | | | 884 | | | | | 0 | 0 | 0 | , 0 |
| Debt securities (including at amortised cost and fair value) | 886 | | | | | 1 | . 0 | | | 898 | 0 | | | | 2 | 0 | 0 | , 0 |
| Central banks | | 0 | | 0 | 0 | | | 0 | 0 | | 0 | 0 | | | 0 | 0 | 0 | |
| General governments | 781 | 0 | | 0 1 | 0 | 1 | | 0 | 0 | 796 | 0 | | | | 1 | 0 | 0 | . 0 |
| Credit institutions | 21 | 5 0 | | 0 | 0 | | 0 | 0 | 0 | 25 | 5 0 | | | | 0 | 0 | 0 | |
| Other financial corporations | - | 0 | | 0 (| 0 | | 0 | 0 | 0 | | 0 | 0 | | 0 | 0 | 0 | 0 | |
| Non-financial corporations | 7 | 0 | | 0 | 0 | | | 0 | 0 | 73 | 0 | 0 | | | 1 | 0 | 0 | |
| Loans and advances(including at amortised cost and fair value) | 3,529 | 31 | 115 | 115 | 113 | 49 | 46 | 44 | 45 | 3,620 | 41 | 117 | 117 | 111 | 43 | 45 | 43 | . 47 |
| Central banks | 34 | 0 | | 0 | 0 | | 0 | 0 | 0 | 17 | , 0 | a | | a a | 0 | 0 | 0 | ۰ |
| General governments | 45 | 2 3 | | 0 | 0 | | 0 | 0 | 0 | 43 | 3 0 | a | | a a | 0 | 0 | 0 | ٥ |
| Credit institutions | 129 | 0 | | 0 (| 0 | | 0 | 0 | 0 | 118 | 3 0 | a | | o a | 0 | 0 | 0 | 0 |
| Other financial corporations | 43 | 3 0 | | 4 | 4 | c | 0 | 0 | 4 | 40 | 0 | 4 | | 4 | 0 | 0 | 0 | 4 |
| Non-financial corporations | 2,26 | 11 | . 71 | 0 71 | 67 | 35 | 19 | 19 | 31 | 2,358 | 25 | 65 | 6 | 63 | 30 | 17 | 17 | 34 |
| of which: small and medium-sized enterprises | 1,29 | 10 | 25 | 9 25 | 28 | 15 | 9 | 9 | 13 | 1,411 | 17 | 36 | 3 | 34 | 17 | 10 | 10 | 15 |
| of which: Loans collateralised by commercial immovable property | 790 | 4 | 30 | 5 30 | 35 | 10 | 7 | 7 | 27 | 786 | 5 17 | 37 | 3 | 37 | 10 | 7 | 7 | 30 |
| Households | 1,01 | 16 | 4 | 5 45 | 41 | 13 | 26 | 24 | 10 | 1,044 | 16 | 47 | 4 | 43 | 12 | 27 | 26 | 9 |
| of which: Loans collateralised by residential immovable property | 241 | 2 | | 8 | 5 | , | | 2 | g 5 | 259 | 1 | 8 | | s | 1 | 3 | 2 | 4 |
| of which: Credit for consumption | 561 | 12 | 2 | 2 | 27 | s | 16 | 16 | 4 | 564 | 12 | 29 | 2 | 29 | 9 | 18 | 18 | . 4 |
| DEBT INSTRUMENTS other than HFT | 5,660 | 31 | 115 | 115 | 113 | 50 | 46 | 44 | 45 | 5,401 | 41 | 117 | 117 | 111 | 46 | 45 | 43 | 47 |
| OFF-BALANCE SHEET EXPOSURES | 1,324 | | : | 2 3 | . 2 | 3 | | 0 | 1 | 1,364 | | 3 | 3 | 3 | 3 | 0 | 0 | , 1 |

(1) for the distinction of more pulsaring appears pipes rate to Action (AC) of Regulation (10) to \$17,0003 (200) (2) Institution sport to reduce the same of expected one because in an exist acception of founds in short exists a leading to the found in short exists a leading to found in the same of the same part of the contribution report on the same of the same part of the sam

(6) for the co-balance sheet liters, accommission impriments and accommission designed droppes in fer value due to code this a sporting according to the first approximation (impriment is an ground according to the FIRED framework (impriment is an approximation as ground as ground approximation as ground as ground



Forborne exposures

| | | As of 30 | /09/2021 | | | | As of 31 | /12/2021 | | |
|--|--|----------|---|---------------|---|--|--|---|---------------|--|
| | ying amount of with forbearance | | changes in fair credit risk and r exposures with | received on e | ancial guarantees xposures with e measures | ying amount of with forbearance | Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ² | | received on e | ancial guarantees exposures with te 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 | | | | | | | | | | |
| Debt securities (including at amortised cost and fair value) | | | | | | | | | | |
| Central banks | | | | | | | | | | |
| General governments | | | | | | | | | | |
| Credit institutions | | | | | | | | | | |
| Other financial corporations | | | | | | | | | | |
| Non-financial corporations | | | | | | | | | | |
| Loans and advances (including at amortised cost and fair value) | | | | | | | | | | |
| Central banks | | | | | | | | | | |
| General governments | | | | | | | | | | |
| Credit institutions | | | | | | | | | | |
| Other financial corporations | | | | | | | | | | |
| Non-financial corporations | | | | | | | | | | |
| of which: small and medium-sized enterprises | | | | | | | | | | |
| Households | | | | | | | | | | |
| DEBT INSTRUMENTS other than HFT | | | | | | | | | | |
| Loan commitments given | | | | | | | | | | |
| QUALITY OF FORBEARANCE ² | | | | | | | | | | |
| Loans and advances that have been forborne more than twice $^{\vec{\jmath}}$ | | | | | | | | | | |
| Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³ | | | | | | | | | | |

⁽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 F18.00 / F19.00), 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-TTS 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.



Forborne exposures

AGRI EUROPE CYPRUS LIMITED

| | | | As of 31 | /03/2022 | | | | | As of 30/ | 06/2022 | | |
|--|-----|--|--|---|---------------|---|-----|--|--|---|---|--|
| | | ying amount of with forbearance | Accumulated of accumulated of value due to comprovisions for forbearance machine accumulate to the second s | changes 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 cr provisions for forbearance m | hanges in fair edit risk and exposures with | Collateral and fin received on e forbearanc | |
| (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 | o |
| Debt securities (including at amortised cost and fair value) | o | 0 | 0 | o | 0 | o | 0 | o | 0 | 0 | 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) | 123 | 46 | 17 | 14 | 78 | 22 | 118 | 44 | 15 | 13 | 72 | 21 |
| Central banks | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| General governments | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Credit institutions | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other financial corporations | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Non-financial corporations | 105 | 35 | 10 | 8 | 74 | 20 | 97 | 32 | 7 | 5 | 67 | 19 |
| of which: small and medium-sized enterprises | 63 | 13 | 4 | 2 | 46 | | 61 | 16 | 4 | 3 | 40 | |
| Households | 17 | 11 | 7 | 6 | 4 | 2 | 20 | 13 | 8 | 8 | 4 | 2 |
| DEBT INSTRUMENTS other than HFT | 123 | 46 | 17 | 14 | 78 | | 118 | 44 | 15 | 13 | 72 | |
| Loan commitments given | 1 | 0 | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| QUALITY OF FORBEARANCE ² | | | | | | | | | | | | |
| Loans and advances that have been forborne more than twice ³ | 0 | | | | | | 0 | | | | | |
| Non-performing forborne loans and advances that failed to meet the non-performing exit criteria $^{\rm 3}$ | 0 | | | | | | 0 | | | | | |

⁽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 F18.00 / F19.00), 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 AGRI EUROPE CYPRUS LIMITED

| | | | As of 3 | 0/09/2021 | | | | | As of 3 | 1/12/2021 | | | | | As of 31 | L/03/2022 | | | | | As of 3 | 0/06/2022 | | |
|--|-----------|--------------------------------|------------------------|--|-------------------------------------|--|------------|--------------------------------|------------------------|--|-------------------------------------|--|------------|------------------------------|------------------------|--|-------------------------------------|--|-----------|-------------------------------|------------------------|--|-------------------------------------|--|
| | Gross car | rrying amount | | | | Accumulated | Gross carr | ying amount | | | | Accumulated | Gross carr | ying amount | | | | Accumulated | Gross car | rying amount | | | | Accumulate |
| | | Of which: non- performin | | Of which loans and advances subject to | Accumulated impairment ¹ | negative changes in fair value due to | | Of which: non- performir | | Of which loans and advances subject to | Accumulated impairment ¹ | negative changes in fair value due to | | Of which non- performi | | Of which loans and advances subject to | Accumulated impairment ¹ | negative changes in fair value due to | | Of which non- performin | | Of which loans and advances subject to | Accumulated impairment ¹ | negative changes in fa value due t |
| (min EUR) | | | of which: defaulted | impairment | | credit risk on non-performing exposures ¹ | | | of which: defaulted | impairment | | credit risk on non-performing exposures ¹ | | | of which: defaulted | impairment | | credit risk on non-performing exposures ¹ | | | of which: defaulted | impairment | | credit risk on non-performing exposures ¹ |
| ariculture. forestry and fishing | | | | | | | | | | | | | 49 | 2 | 2 | 49 | 1 | 0 | 43 | 1 | 1 | 43 | 1 | 0 |
| ning and guarrying | | | | | | | | | | | | | 42 | 0 | 0 | 42 | 0 | 0 | 42 | 0 | 0 | 42 | 0 | 0 |
| nufacturing | | | | | | | | | | | | | 490 | 10 | 10 | 490 | 8 | 0 | 546 | 10 | 10 | 546 | 9 | 0 |
| ctricity, gas, steam and air conditioning | | | | | | | | | | | | | 136 | 3 | 3 | 136 | 4 | 0 | 161 | 3 | 3 | 161 | 4 | 0 |
| iter supply | | | | | | | | | | | | | 11 | 0 | 0 | 11 | 0 | 0 | 11 | 0 | 0 | 11 | 0 | 0 |
| struction | | | | | | | | | | | | | 224 | 1 | 1 | 224 | 4 | 0 | 231 | 2 | 2 | 231 | 3 | 0 |
| olesale and retail trade | | | | | | | | | | | | | 400 | 10 | 10 | 400 | 15 | 0 | 400 | 8 | 8 | 400 | 11 | 0 |
| nsport and storage | | | | | | | | | | | | | 109 | 3 | 3 | 109 | 2 | 0 | 107 | 3 | 3 | 107 | 3 | 0 |
| immodation and food service activities | | | | | | | | | | | | | 102 | 26 | 26 | 102 | 4 | 0 | 98 | 25 | 25 | 98 | 4 | 0 |
| rmation and communication | | | | | | | | | | | | | 88 | 0 | 0 | 88 | 1 | 0 | 82 | 0 | 0 | 82 | 1 | 0 |
| ancial and insurance activities | | | | | | | | | | | | | 15 | 0 | 0 | 15 | 0 | 0 | 17 | 0 | 0 | 17 | 0 | 0 |
| al estate activities | | | | | | | | | | | | | 325 | 3 | 3 | 325 | 8 | 0 | 336 | 3 | 3 | 336 | 4 | 0 |
| ofessional, scientific and technical ties | | | | | | | | | | | | | 79 | 1 | 1 | 79 | 1 | 0 | 75 | 0 | 0 | 75 | 1 | 0 |
| ninistrative and support service | | | | | | | | | | | | | 85 | 3 | 3 | 85 | 2 | 0 | 98 | 3 | 3 | 98 | 2 | 0 |
| olic administration and defence, ulsory social security | | | | | | | | | | | | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| cation | | | | | | | | | | | | | 8 | 4 | 4 | 8 | 0 | 0 | 8 | 5 | 5 | 8 | 0 | 0 |
| man health services and social work | | | | | | | | | | | | | | | 1 : | 1 | | 1 . 1 | | 1 . | 1 . | I | - | |
| les . | | | | | | | | | | | | | 12 | 0 | 0 | 12 | 0 | 0 | 12 | 0 | 0 | 12 | 0 | 0 |
| entertainment and recreation | | | | | | | | | | | | | 21 | 3 | 3 | 21 | 1 | 0 | 21 | 2 | 2 | 21 | 1 | 0 |
| er services | | | | | | | | | | | | | 72 | 1 | 1 | 72 | 2 | 0 | 71 | 0 | 0 | 71 | 2 | 0 |
| s and advances | | | | | | | | | | | | | 2.268 | 70 | 70 | 2.268 | 54 | 0 | 2.358 | 65 | 65 | 2 358 | 47 | 0 |

⁽¹⁾ The Riems 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 05.01), which follows a sign convention based on a credit/debt convention, as explained in Amer. V, Part 1 paragraphs 10 and 11 of Regulation (01) 2012/163-1 17 on Supervisory reporting.