

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



### **Key Metrics**

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,495	1,540	1,438	1,598	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,413	1,456	1,434	1,591	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	1,715	1,760	1,658	1,827	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier $1$ capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	1,633	1,676	1,654	1,819	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	2,015	2,060	1,958	2,127	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	1,933	1,976	1,954	2,119	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	10,538	10,114	10,164	10,257	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	10,457	10,030	10,160	10,249	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	14.18%	15.23%	14.15%	15.58%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	13.52%	14.52%	14.11%	15.52%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) )/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.27%	17.40%	16.31%	17.81%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15.62%	16.71%	16.28%	17.75%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	19.12%	20.37%	19.26%	20.73%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.49%	19.70%	19.23%	20.67%	(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	25,853	25,155	25,216	25,555	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	6.63%	7.00%	6.57%	7.15%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



### Leverage ratio

	(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,715	1,760	1,658	1,827	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	1,629	1,670	1,654	1,819	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	25,853	25,155	25,216	25,555	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	25,767	25,065	25,212	25,547	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.63%	7.00%	6.57%	7.15%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.32%	6.66%	6.56%	7.12%	[A.2]/[B.2]	



## 2023 EU-wide Transparency Exercise Capital

						As of 30/06/2023	COREP CODE	REGULATION
		(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023			
	A	OWN FUNDS  COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	2,015	2,060	1,958	2,127	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	1,495	1,540	1,438	1,598	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	capital instruments engine as CE11 Capital (including state premium and necowii capital instruments)	639	639	639	639	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	865	899	900	1,028	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	53	50	48	53	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-119	-108	-125	-102	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-29	-30	-28	-27	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR.
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0390,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12		0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13		0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14		0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0460,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4(36), 36(1) point (b) (i) and 69 to 91 of CRR, Articles 36(1) point (b) (ii), 24(1) point (b) and 326 of CRR, Articles 36(1) point (b) and 376(3) of CRR, Articles 36(1) point (b) and 376(3) of CRR, Articles 36(1) point (b) (iv) and 376(3) of CRR, Articles 36(1) point (b) (iv) and 153(6) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18		0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A		0	0	0	0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foresecable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	86	90	4	8	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 497 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240.c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	86	90	4	8	C 01.00 (r0520.c0010)	Articles 469 to 472, 478 and 481 of C88.
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	220	220	220	228	C 01.00 (r0530,c0010)	Article 51 of CRR
	A.2.1	Additional Tier 1 Capital instruments	220	220	220	228	C 01.00 (r0540,c0010) + C 01.00 (r0570,c0010)	Pendell us of Chris
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	(r0670,c0010) C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (+0990,+0010) + C 01.00 (+0700,+0010) + C 01.00 (+0700,+0010) + C 01.00 (+0710,+0010) + C 01.00 (+0744,+0010) + C 01.00 (+0744,+0010)	
	A.2.4	Additional Tier I transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,715	1,760	1,658	1,827	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	300	300	300	300	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	300	300	300	300	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		0	0	0	0	C1.00 (6939,c0010) + C01.00 (6930,c010) + C 01.00 (6930,c010) + C	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	10,538	10,114	10,164	10,257	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	81	84	4	8	C 05.01 (r0010,c0040)	
CAPITAL RATIOS (%)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.18%	15.23%	14.15%	15.58%	CA3 (1)	•
Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	16.27%	17.40%	16.31%	17.81%	CA3 (3)	•
CET1 Capital	C.3	TOTAL CAPITAL RATIO (transitional period)	19.12%	20.37%	19.26%	20.73%	CA3 (5) [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-	•
Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,409	1,450	1,434	1,591	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0),0))	•
Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.47%	14.46%	14.11%	15.52%	[D.1]/[B-B.1]	*
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	81	84	4	8	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	81	84	4	8	C 05.01 (r0440,c0040)	
		Adjustments included in RWAs due to IFRS 9 transitional arrangements ted based on bank's supervisory reporting. Therefore, any capital instruments that are not eliable from a n				8	C US.U1 (r0440,c0040)	

<sup>(1)</sup>The fully loaded CETI ratio is an estimate calculated based on bank's supervisory recording. Therefore, any capital indusments that are not eliable from a repulsabory coint of view at the recording date are not balen into account in this calculation.
Fully loaded CETI capital ratio estimation is based on the formulae stated in column "COSEP CODE" – please note that this might load to differences to fully loaded CETI capital ratio published by the participating banks e.g. in their Filter 3 disclosure



#### Overview of Risk exposure amounts

		RWAs			
(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	9,490	9,085	9,139	9,227	C 02.00 (r0040, c0010) -( C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 08.01 (r0040, c0286, s001) + C 08.01 (r0040, c0286, s001) + C 08.01 (r0040, c0286, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)
Of which the standardised approach	9,490	9,085	9,139	9,227	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IR8	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	12	4	4	6	C 07.00 (r0090, ct220, s001) + C 07.00 (r0110, ct220, s001) + C 07.00 (r0130, ct220, s001) + C 08.01 (r0040, ct260, s001) + C 08.01 (r0050, ct260, s001) + C 08.01 (r0050, ct260, s002) + C 08.01 (r0050, ct260, st260, st2
Credit valuation adjustment - CVA	5	2	2	4	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	15	12	9	9	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	C 02.00 (r0520, c0010)
Of which the standardised approach	0	0	0	0	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 13.00 (6010, c860))*12.5+C 20.00 (6010,cb/50)*12.5+MAV(C 24.00(6010, c0690),C 24.00(6010,c0100),C 24.00(6010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,015	1,011	1,011	1,011	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	1,015	1,011	1,011	1,011	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	10,538	10,114	10,164	10,257	

<sup>&</sup>lt;sup>1</sup> The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

<sup>&</sup>lt;sup>2</sup> 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 CVA)' and Securitisations' section.



# 2023 EU-wide Transparency Exercise P&L Bank of Cyprus Holdings Public Limited Company

(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	295	451	191	426
Of which debt securities income	14	21	11	25
Of which loans and advances income	248	389	170	248
Interest expenses	61	81	29	68
(Of which deposits expenses)	5	14	18	42
(Of which debt securities issued expenses)	21	29	7	14
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	12	13	50	56
Net Fee and commission income	148	200	46	94
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	12	19	2	10
Gains or (-) losses on financial assets and liabilities held for trading, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	10	11	3	3
Gains or (-) losses from hedge accounting, net	3	3	1	1
Exchange differences [gain or (-) loss], net	21	31	8	16
Net other operating income /(expenses)	11	15	3	7
TOTAL OPERATING INCOME, NET	452	663	276	547
(Administrative expenses)	345	433	80	156
(Cash contributions to resolution funds and deposit guarantee schemes)	12	12	4	9
(Depreciation)	22	30	7	15
Modification gains or (-) losses, net	-6	-8	2	0
(Provisions or (-) reversal of provisions)	2	7	7	15
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-1	-5	0	1
(Other provisions)	3	12	6	14
Of which pending legal issues and tax litigation <sup>1</sup>	0	24	0	0
Of which restructuring <sup>1</sup>	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	42	56	17	37
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	42	56	17	36
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	17	30	8	23
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	4	87	155	293
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-13	58	138	255
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-13	58	138	255
Of which attributable to owners of the parent	-15	55	137	254

U Information available only as of end of the year

[2] For IFRS compliance banks "zero" in cell "increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



#### Total Assets: fair value and impairment distribution

(mln EUR)		As of 30/09/20	22			As of 31	/12/2022			As of 31,	03/2023			As of 30	/06/2023		
		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	ir 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	10,020				9,572				9,391				9,340				IAS 1.54 (i)
Financial assets held for trading	22	0	22	0	4	0	4	0	5	0	5	0	9	0	9	0	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	250	9	3	239	233	7	3	223	223	4	3	216	222	5	3	214	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	487	475	0	12	460	448	0	12	417	405	0	12	481	469	0	12	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	11,887				11,971				12,394				12,707				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	44	0	44	0	44	0	44	0	41	0	41	0	40	0	40	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	2,554				2,202				2,139				2,097				
TOTAL ASSETS	25,265				24,486				24,611				24,896				IAS 1.9(a), IG 6

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

(min	EUR)			As of 30/09/20	22					As of 31	/12/2022					As of 31	L/03/2023					As of 30	/06/2023			
		Gross carryi	ing amount <sup>(2)</sup>		Accun	nulated impairs	nent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accum	nulated impairs	nent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accui	mulated impairr	nent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accun	nulated impairn	nent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3	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 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	475	0	0	-1	0	0	447	0	0	-1	0	0	404	0	0	-1	0	0	469	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	1,777	0	0	-1	0	0	2,048	0	0	-2	0	0	2,334	0	0	-2	0	0	2,705	0	0	-2	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	8,042	1,710	407	-18	-26	-112	8,053	1,566	371	-22	-27	-114	8,231	1,548	352	-17	-32	-120	8,405	1,357	334	-21	-34	-124	Annex V.Part 1.32, 44(a)

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

<sup>(7)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



#### **Breakdown of liabilities**

Bank of Cyprus Holdings Public Limited Company

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	6	14	17	8	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	23,215	22,358	22,330	22,504	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	3	2	1	11	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	126	149	151	148	IAS 37.10; IAS 1.54(I)
Tax liabilities	36	61	74	95	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	48	18	19	19	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	23,433	22,602	22,592	22,785	IAS 1.9(b);IG 6
TOTAL EQUITY	1,832	1,884	2,019	2,112	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	25,265	24,486	24,611	24,896	IAS 1.IG6

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



#### **Breakdown of liabilities**

Bank of Cyprus Holdings Public Limited Company

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities t	py instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		8	16	18	18	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	2,952	1,977	1,988	2,004	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	576	533	502	595	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	467	436	398	478	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	519	508	481	449	Annex V.Part 1.42(c),44(c)
Danasita	of which: Current accounts / overnight deposits	163	160	142	117	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	1,362	1,229	1,229	1,246	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	1,155	1,018	1,002	920	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	4,930	5,013	4,898	4,969	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	4,316	4,397	4,212	4,216	ECB/2013/33 Annex 2.Part 2.9.1
	Households	11,970	12,267	12,390	12,403	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	7,277	7,651	7,812	7,822	Annex V.Part 1.42(f), 44(c)
Debt securities issued		616	600	607	601	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	317	302	307	309	Annex V.Part 1.37
Other financial liabilities		290	232	233	236	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		23,224	22,374	22,348	22,522	



## 2023 EU-wide Transparency Exercise Market Risk

Bank of Cyprus Holdings Public Limited Company

	SA					I	М									IM						
			VaR (Memoran	VaR (Memorandum item) STRESSED VaR (Memorandum item)		Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE F	RISKS CAPIT FOR CTP	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (Memorandum item,		INCREMENTAL DEFAULT AND MIGRATION RISI CAPITAL CHARGE		ALL PRICE F	ISKS CAPITAL FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE		FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2022	As of 31/12/2022				As of 30/	09/2022									As of 31/1	2/2022					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	l	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	ō	ō	0	ō							ō	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk Total	9	0	0	0	0	0	_	0	0	0	0	0	0	0	0	0	0	0	0	0	0	_
Total	As of 31/03/2023	As of 30/06/2023		, ,		As of 31/	03/2023	, and the second	<u> </u>	, i	, i	, and the second				As of 30/0	6/2023	J		, i		
	25 01 51 1 05 1 2 0 2 5	23 61 30/00/2023																				
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk Commodities risk	0	0	0	0	0	0							l o	0	0	0						
Total				-	ů		0		0	0	0		U	U				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 OVI template.



					Standardised A	pproach			
			As of 30/09/	2022			As of 31	/12/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>4</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)								
	Central governments or central banks	11,021 155	11,114	282		10,934 159	11,022	244	
	Regional governments or local authorities	183	103	2		159	108	2	
	Public sector entities Multilateral Development Banks	149	188			169	206		
	Multilateral Development Banks International Organisations	125	125			125	125		
	Institutions	1,056	972	280		847	768		
	Corporates	4,955	3,647	3.190		4.751	3,597	3.115	
	of which: SME	3,117	2,493	2,070		3,234	2,633	2,181	
	Retail	2.579	1.326	943		2.540	1.362	956	
Consulidated date	of which: SME	768	288	164		824	364	208	
Consolidated data	Secured by mortgages on immovable property	4,130	3,965	1,443		4,279	3,949		
	of which: SME	781	727	265		1,223	1,012		
	Exposures in default	2,584	524	540	2,014	1,536	261	273	
	Items associated with particularly high risk	896	583	875		916	643	965	
	Covered bonds	107	107	11		109	109	11	
	Claims on institutions and corporates with a ST credit assessment	0	0			0	0	0	
	Collective investments undertakings (CIU)	3	3	3 70		3	3	65	
	Equity	36 2.113	36 2.030	1.863		1.968	1.890	1,752	
	Other exposures	2,113 30,092	2,030	1,863	2.399	1,968	24,256	9,089	1.569
	Standardised Total <sup>2</sup>	30,092	24,693	9,303	2,399	20,300	24,230	9,089	1,509

"Outside consour, while Economic varies a recommendation of the controlled and contractive Contractive

		"Sating from the 2023 destrow, wasse adjustments and provisions for the consolication data include: general choic net adjustments, for the consolicity with the data per country or counterparty										
					Standardised A	pproach						
			As of 30/09/	2022			As of 31;	/12/2022				
		Original Exposure Y Exposure Value* Risk exposure amount Value adjustments and previsions* Original Exposure* Exposure Value* Risk exposure amount Value										
	(min BUR, %) Central governments or central banks	10.766	10.794	265		10,664	10.702	227				
	Central governments or central banks Regional governments or local authorities	10,766	10,794	203		10,004	10,702	227				
	Public sector entities	15	;	n n		15	i	4				
	Multilateral Development Banks	0	29	ō		0	ó	i i				
	International Organisations	0	0	0		0	0	0				
	Institutions	37	26	15		36	24	13				
	Corporates	4,213	2,977	2,620		4,068	2,972	2,583				
	of which: SME	2,654	2,078	1,721		2,821	2,252	1,862				
	Retail	2,538	1,300	923		2,498	1,336					
CYPRUS	of which: SME	767 4,027	288 3,864	164		818	361 3,869	206 1,397				
CITIOS	Secured by mortgages on immovable property of which: SME	4,027 776	3,864 722	1,406 263		4,197 1,214	3,869 1,004	1,397				
	Exposures in default	2,185	476	492	1.664	1,151	217	229				
	Items associated with particularly high risk	829	555	832	1,004	873	605	908				
1	Covered bands		0	0			0					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
1	Equity	24	24	58		24	24	58				
1	Other exposures	2,049	1,967	1,799		1,820	1,743	1,605				
	Standardised Total <sup>2</sup>				2,013				1,224			

<sup>(3)</sup> Orional exocurs, unlike Exocure value, is recorted before taking into account any effect due to credit conversion factors or could risk relixation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes general credit risk adjustments.

		(L) roce veue adjustments and provisions per country or counterparty excusion stose for incurrences our national general orest; rax adjustments.								
					Standardised A	pproach				
			As of 30/09	2022			As of 31;	/12/2022		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	(min BUR, %) Central governments or central banks	0		0						
	Central dovernments or central banks Regional governments or local authorities Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks International Organisations	149 125	159 125	0		169 125	206 125	0		
	Institutions Corporates	10	0	0		0	0	0		
	of which: SME Retail of which: SME	0	0	0		0	0	0		
Other Countries	Secured by mortoaces on immovable property of which: SME	0	0	0		0	0	0		
	Exoosures in default Items associated with particularly high risk Covered honds	0	0	0	0	0	0	0	0	
	Colored common Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity Other exposures	0	0	0		0 84	0 84	0 84		
	Standardised Total <sup>2</sup>				0				0	

O Cháraí escours. união Exocurs visas. Is receted hefore takin in account are effect due to cedit convenien facto ser cedit dir initization indenizació (a.o. substitutios effects).
(2) Total visios adjustments and provisions per country of counteparty excludes those for securitisation exposures tost inducios general credit nit adjustments.

		(2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures but includes general credit risk adjustments.									
					Standardised A	proach					
			As of 30/09/	2022			As of 31;	/12/2022			
		Original Exposure* Exposure Value* Risk exposure amount providens* Original Exposure* Exposure Value* Risk exposure amount providens* Fish exposure value* Risk exposure amount providens*									
	(min EUR. %) Central governments or central banks	4	4	0		5	5	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0		0			
	Multilateral Development Banks International Organisations	9	0	0		0		0			
	International Organisations Institutions	70	20			62	62	59			
	Corporates	193	166	159		190	168				
	of which: SME	22	36	30		133	121	101			
	Retail	7	2	1		9	2	2			
CDEECE	of which: SME	1	0	0		2	0	0			
GREECE	Secured by mortgages on immovable property	20	20	9		5	5	2			
	of which: SME	5	5	2		1	0	0			
	Exposures in default	20	1	1	19	16	1	1			
	Items associated with particularly high risk	9	9	14		9	9	14			
	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) Equity										
	Other exposures	62	63			63	62	62			
	Standardised Total <sup>2</sup>			- UL	21						

		(2) Total value adjustments and provisions per counterparty excludes those for securitisation exposures but includes general credit risk adjustments.									
					Standardised Ap	proach					
			As of 30/09	2022			As of 31;	12/2022			
		Original Exposure* Exposure Value* Risk exposure amount Value adjustments and providence* Original Exposure* Exposure Value* Risk exposure amount V							Value adjustments and provisions <sup>2</sup>		
	(min EUR. %) Central governments or central banks	0		0							
	Regional governments or local authorities	, i	i i	ő		ŏ	ŏ	o o			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	28	28	7		34	34	10			
	Corporates	64	62	55		64	62	56			
	of which: SME Retail	42	41	30		16	30	10			
	of which: SME	10				2	2	1			
UNITED KINGDOM	Secured by mortgages on immovable property	37	36	13		33	33	11			
1	of which: SME	0	0	0		4	4	1			
	Exposures in default	264	26	26	238	261	24	24	237		
	Items associated with particularly high risk	1	1	1		1	1	2			
	Covered bonds	9	0	0		0		0			
	Claims on institutions and corporates with a ST credit assessment		u u	0		0					
	Collective investments undertakings (CIU) Equity										
	Other exposures	, i	i i	ő		ŏ	ŏ	o o			
	Standardised Total <sup>2</sup>				240				238		

"Obtainal exposure, untilse Decourse value, in recorded before takins into account any effect due to credit conversion factors or credit nik mitization techniques (i.e., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures bot includes general credit risk adjustments.

	bank or cypras riolangs rable billion company									
					Standardised Ap	proach				
			As of 30/09/	2022			As of 31,	12/2022		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	(min EUR, %) Central governments or central banks	0								
	Central governments or central banks Regional governments or local authorities	7	7	1		7	7	1		
	Public sector entities	51	51	0		53	53	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations Institutions	0 181	143	0		171	135	34		
	Institutions Corporates	26	193	24		26	26	39		
	of which: SME	12	11	9		0	0	0		
	Retail	0	0	0		0	0	0		
FRANCE	of which: SME	0	0	0		0	0	0		
	Secured by mortgages on immovable property of which: SME		0	0				0		
	Exposures in default	, and a	ů o	o o	0	ŏ	ŏ	ŏ		
	Items associated with particularly high risk	5	2	3		4	0	1		
	Covered bonds	11	11	1		11	11	1		
	Claims on institutions and corporates with a ST credit assessment	9	0	0		0				
	Collective investments undertakings (CIU) Equity	1	1	1		1	1	1 1		
	Other exposures	o o	0	0		0	0	ő		
	Standardised Total <sup>2</sup>				0				0	

				Standardised Ap	proach					
		As of 30/09/	2022			As of 31,	/12/2022			
	Original Exposure V Exposure Value! Risk exposure amount. Value edjustiments and providence. Exposure Value! Risk exposure providence.							Value adjustments and provisions <sup>2</sup>		
Comb de commencia de control de la control d	0 0 0 0 0 93 71 11 2 0 0 4 8 8 0 0 0	0 0 0 0 0 0 9 9 1 1 1 1 1 1 0 0 0 0 0 0	0 0 0 0 0 0 2 33 9 9 1 1 0 2 2 1 3 1 0 0 0 0 0 0 0 0 0 0 0 0 0 1 1 1 1	3	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 2 2 2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 36 8 1 1 1 2 2 2 0 1 1 1 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2		

	Standardised Approach								
		As of 30/09/	2022			As of 31,	/12/2022		
(min B.U.R. %)	Original Exposure <sup>L</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
Control descriptions of control plants  Residual descriptions of scale althrottes  Residual description of scale althrottes  Residual descriptions  GERMANY  GERMA	0 97 0 0 88 180 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 97 0 0 88 88 10 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 18 5 5 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 96 0 0 12 10 0 0 0 3 0 0 0 25 0 0	0 0 99 0 12 15 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 3 3 5 0 0 0 1 1	0	

O Tobranil escourse, untilse becourse value in recorded before takins into account any effect due to credit convenion factors or credit risk ministration techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for scarrination opposes but includes general credit risk adjustments.

					Standardised Ap	proach				
			As of 30/09/	2022			As of 31,	12/2022		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	(min EUR, %)					23	23			
CANADA	Canti di overemente se central chabita  Reciscola commente de local activités  Reciscola commente de local activités  Medificated Devidenment Ensist  International Conscionante Ensiste  International Conscionante Ensiste  International Conscionante Ensiste  International Conscionante Ensiste  Ensiste Conscionante Ensiste  Conscio	3 20 0 0 0 0 0 0 0 0 0 0 3 1 1 0 0 0 0 0 0	21 0 0 0 15 0 0 0 0 1 1 0 0 1 3 1 3 1 0 0 0 0 0 0 0	0 0 0 6 0 0 0 0 0 0 0 0 0 0	2	231 0 0 0 0 0 15 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	25 0 0 0 15 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
I	Standardised Total <sup>2</sup>				2				0	

					Standardised A	pproach				
			As of 30/09/	2022			As of 31	/12/2022		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	(mh EUR, %)  Central governments or central banks  Regional governments or local authorities  Public sector entities	0	0	0		0	0	0		
	Pubne sector entities Multilateral Development Banks International Organisations Institutions Institutions	0	0	0		0	0	0		
	Corporates of which: SME Retail	149 142 0	127 125 0	107 105 0		108 76 0	92 67	81 56		
MARSHALL ISLANDS	of which: SME Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0		
	Exposures in default Items associated with particularly high risk Covered bonds	0 0	0	0 0	0	0	0	0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0 0	0 0	0 0		0	0	0		
	Other exposures Standardised Total <sup>2</sup>	0		0	0					

		** Unional exposure, union posture visual, in recording price states and account any effect out to creat continuous recording for security and effect of the continuous recording security and continuous recording security of counterparty excludes those for securitization exposures but includes general credit risk adjustments.									
					Standardised A	pproach					
			As of 30/09/	2022			As of 31;	12/2022			
		Original Exposure* Exposure Value* Risk exposure amount Value adjustments and providens* Original Exposure* Exposure Value* Risk exposure amount Value adjustments and providens*									
	(min EUR, %)										
	Control converments or control banks  Middleteral Development Banks  Middleteral Development Banks  Institutions  Organisations  Organisations  of union, 1995	0 0 0 57	0 0 0 0 57 0	0 0 0 0 20 0		0 0 0 68 0	0 0 0 0 68 0	0 0 0 0 24 0			
NORWAY	Retail of which: SME Secured by montopases on immovable property of whith: SME of whith: SME them sepociated with particularly high risk Covered books.	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 2	0	0 0 0 0 0 2 2 2 2 2 2 2	0 0 0 0 0 25	0 0 0 0 0 3	0		
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Other exposures Standardised Total <sup>2</sup>	0 0 0	0 0 0	0 0 0	0	0 0 0	0 0 0	0 0 0	0		



		Standardised Approach									
			As of 31,	03/2023			As of 30,	06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
	(min BJR. %) Central governments or central banks	10.661	10,772	253		10,705	10.818	256			
	Regional governments or local authorities	178	127	2		187	136	3			
	Public sector entities	208	195	2		233	221	2			
	Multilateral Development Banks	185	215	0		282	310	0			
	International Organisations	125	125	0		125	125	0			
	Institutions	1,105	1,013	365		1,142	1,025	345			
	Corporates	4,899	3,691	3,243		4,974	3,750	3,283			
	of which: SME	3,008	2,363	1,951		3,018	2,393	1,979			
	Retail	2,578	1,400	985		2,583	1,422	1,003			
Consolidated data	of which: SME	821 4.220	367	209		803 4,213	359 3.907	205			
	Secured by mortgages on immovable property of which: SHF	4,220 1,219	3,931 1,025	1,419		4,213	3,907	1,411 345			
	of which: SHE Pronoures in default	1,219	234	242	1.244	1,551	216	223	1.314		
	Items associated with particularly high risk	883	618	927	1,277	941	668	1.002	1,31		
	Covered bonds	174	174	17		269	269	27			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakinus (CIU)	3	3	2		3	3	2			
	Equity	28	28	63		29	29	63			
	Other exposures	1,821	1,746	1,622		1,816	1,752	1,613			
	Standardised Total <sup>2</sup>	28,590	24,273	9,142	1,582	29,052	24,650	9,233	1,636		

					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(mb Filit NA)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	10,339	10,377	227		10,319	10,356	227	
	Regional governments or local authorities	52	1	0		51	1	0	
	Public sector entities	15	2	2		15	2	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	39	30	15		34	26	15	
	Corporates	4,161	3,035	2,674		4,176	3,028	2,666	
	of which: SME	2,658	2,059	1,699		2,663	2,082	1,720	
	Retail	2,541	1,377	968 208		2,547 798	1,400 356	986 204	
CYPRUS	of which: SME	815 4.144	363 3,856	1,393		/98 4.139	3,835	1,386	
CITICOS	Secured by mortgages on immovable property	4,194 1,211	3,856 1.018	1,393		4,139 1.170	3,835	1,586	
	or which: SME Exposures in default	1,211	1,018	204	901	1,170	180	186	9
	Items associated with particularly high risk	846	586	879	202	900	637	955	^
	Covered honds	0.00					0.07	0	
	Claims on institutions and corporates with a ST credit assessment	ō	ō	ō		ō	ō	i o	
	Collective investments undertakings (CIU)	o o	ō	i o		o o	ō	l o	
	Equity	24	24	58		24	24	58	
	Other exposures	1,761	1,686	1,553		1,753	1,689	1,539	
	Standardised Total <sup>2</sup>				1,232				1,29

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit construction correct micro or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty encludes those for securitisation exposures but includes general credit risk adjustments.

		(2) Total Value adjustments an	a provinces per councy or co	annipacy encouses orons for a	acaronicos esposares con sico	an germa creat rat augustine			
					Standardisc	d Approach			
			As of 31,	03/2023			As of 30	/06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Other Countries	Control Consequently or called by Maria (Maria Maria M	0 0 0 1855 125 0 0 0 0 0 0 0 0 0 0	0 0 215 125 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0	0 0 282: 125 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 310 125 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Other exposures Standardised Total <sup>2</sup>	4	4	4	0	8	8	8	0

Compared Expension   Compare			(4) 1000 1000 1000 1000 1000 1000 1000 10	- p			g			
Compared Section   Compared Se						Standardise	d Approach			
Combit of seven-monitor or carbotal basis   1				As of 31,	03/2023			As of 30,	06/2023	
Cemiral deveroments or central basis   1			Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments as provisions <sup>2</sup>
Other exposures 56 55 56 55 66	GREECE	Control soverments or control shakes  Residual converments or head arthriftes  Marchael converment to head arthriftes  Multiflesteral Postdement Earlies  Multiflesteral Postdement Earlies  Generation  Generatio	5 0 0 0 66 198 46 7 7 2 2 2 0 16 9 9		170	15	4 0 0 0 0 7 236 47 7 2 2 5 0 0 17 9	4 0 0 0 66 200 38 1 1 0 5 0 0	193	
			56	55	65		1 56	55	66	

		(2) Total value adjustments are	d provisions per country of co	interparty excludes those for s	ecunitriation exposures but inclu	ies general credit risk adjustmer	es.								
					Standardise	d Approach									
			As of 31,	03/2023			As of 30	/06/2023							
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>						
	(min BJR, %)														
	Central governments or central banks Regional governments or local authorities														
	Public sector entities														
	Multilateral Development Banks														
	International Organisations	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0													
	Institutions														
	Corporates														
	of which: SME Retail	38	37	31		39	38	32							
	of which: SME	13	14	2		29	12								
UNITED KINGDOM	Secured by mortgages on immovable property	32	31	11		29	28	10							
	of which: SME	4	4	1		4	4	1							
	Exposures in default	261	21	21	241	249	21	21	228						
	Items associated with particularly high risk	1	1	2		1	1	2							
	Covered bonds														
	Claims on institutions and corporates with a ST credit assessment														
	Collective investments undertakings (CIU)	0		0				U							
	Other exposures														
	Standardised Total <sup>2</sup>	Ů		_	242	·	,	Ů	229						
	Sundardised (otal				444				117						

242
[Original exposure, unities Exposure value, is reported before taking into account any effect due to credit convenion factors or credit nik mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for escentriastors exposures but includes general credit nik adjustments.



# 2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach Bank of Cyprus Holdings Public Limited Company

Compared Segment   Compared Se										
Conjunct Exposure*   Conjunct Exposure*   Value adjustments and   Conjunct Exposure* Value*   Conjunct Exposure*						Standardise	d Approach			
Control governments or caseling hands				As of 31,	03/2023			As of 30	06/2023	
Cont of governments or control tables   2   3   3   5   7   1   1   1   1   1   1   1   1   1		(1.00.0)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
pener provided (1) Original exposure, unlike Exposure value, a reported before taking into account any effect due to credit convenien factors or credit risk mitigation techniques (e.g., substitution effects).	FRANCE	Central governments or central basis of  Seguinard government or central and offices  and offices or local antifolities  (antifolities of the contractions  (antifolities of the contractions	30 0 0 0 0 0 0 4 22 2 2 0 1	29 0 0 0 0 0 1 22 2 2 0 0	37 0 0 0 0 0 0 1 1 2 2 0 0	0	30 0 0 0 0 0 4 58 58 0 0	29 0 0 0 0 0 0 0 1 1 5 8	37 0 0 0 0 0 0 1 1 6 0 0 0	0

		(2) Total value adjustments as	nd provisions per country of co	unterparty excludes those for s	icuntisation exposures but inclu	des general credit risk adjustme	nts.		
					Standardise	d Approach			
			As of 31,	/03/2023			As of 30,	06/2023	
	(min BJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED STATES	Control operations for control souls  Another secretaries or control souls  Another secretaries or food antivities  Another secretaries  Entermination  Ente	0 0 0 0 114 88 180 12 0 5 1 1 3 3 0 0 0	0 0 0 0 114 88 10 1 1 1 0 5 1 1 3 0 0 0 0 1 1 1 0 0 1 1 1 0 0 0 1 0	0 0 0 0 2 25 37 78 1 1 0 2 2 0 0 0 1 1 0 0 0 0 0 0 0 0 0 0		0 0 0 0 115 93 93 2 2 0 5 1 1 3 3 0 0	0 0 0 0 115 93 10 11 0 5 1 1 0 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 26 38 8 1 1 0 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2

					Standardise	d Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(min PLB %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
GERMANY	Commit overcomments or commit alexands enclosed overcomment or chearl administration enclosed and committee of the committee of enclosed and committee of enclosed or committee or enclosed or enclose	0 14 91 0 0 22 22 10 0 0 0 0 0 0 0 0 0 0 0 0 0	0 14 91 0 0 22 10 0 0 0 0 0 0 3 3 0 0 0 0 0 0 0 0 0 0	0 0 0 0 5 5 5 0 0 0 1 1	٥	0 144 125 0 0 2 144 0 0 0 0 3 3 0 0 0	0 14525 0 22 22 24 14 0 0 0 0 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 5 6 0 0 0 1 1	0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit convenient factors or credit risk mitigation techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		(4) 1000 1000 1000 1000								
					Standardise	d Approach				
			As of 31,	03/2023			As of 30	/06/2023		
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	
	(min BJR, %)									
	Central governments or central banks	23	23	0		23	23	0		
	Regional governments or local authorities	105	105	0		106	106	U		
	Public sector entities Multilateral Development Banks	0				,		0		
	International Organisations	0		0		ů		0		
	Institutions	16	15	6		16	15	6		
	Corporates	0	0	0		0		0		
	of which: SME	0	0	0		0		0		
	Retail	0	0	0		0		0		
CANADA	of which: SME	0	0	0		0		0		
G II W ID/ I	Secured by mortgages on immovable property of which: SME	1	1	0		1		0		
	or which: SME Exposures in default	0	0	0				0		
	Items associated with particularly high risk	0	0	0		ů		0		
	Covered bonds	50	50	5		50	50	5		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0		0		
	Collective investments undertakings (CIU)	0	0	0		0		0		
	Equity	0	0	0		0		0		
	Other exposures									
	Standardised Total <sup>2</sup>				0					

		(2) Total value adjustments as	nd provisions per country of co	unterparty excludes those for s	ecuritisation exposures but inclu	des general credit risk adjustme	ints.		
					Standardisc	ed Approach			
			As of 31,	/03/2023			As of 30,	/06/2023	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments ar provisions <sup>2</sup>
	(min BUR, %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	144 113	113	98 78		153 116	135	119	
	of which: SME	113	93	/0		110	30	92	
MARSHALL	of which: SME	, i				0			
	Secured by mortgages on immovable property	ů				ů	0	0	
ISLANDS	of which: SME	ō	i i	ō		ō	ō	o o	
	Exposures in default	0		0	0	0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures					0		0	

Control commenced or control of basis (%)  Control control control of basis (%)  Control control control of basis (%)  Control control control or control of basis (%)  Control control control control of basis (%)  Control control control control control of basis (%)  Control control control control control control of basis (%)  Control contr			(2) Total value adjustments as	nd provisions per country of co	interparty excludes those for se	curitisation exposures but inclu	des general credit risk adjustme	rts.		
Original Exposure*  Doublish Squares amount Value adjustments and Paper States*  Control soverenesses or control beautiful State Squares amount Value adjustments and Paper States*  Control soverenesses or control beautiful States Sta						Standardisc	d Approach			
Control assumments or central blands				As of 31,	03/2023			As of 30	06/2023	
Control occurrence (accorded to black)   Control occurrence (accorded to bla		44.00 %	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Standardised Total* 0 0	NORWAY	Control accommenda or control salesia  Control accommenda or local authorities  de activated commenda or local authorities  de activated by subsequence thanks  Institutions  Institutio	0 0 0 0 65 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 24 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	/09/2022					As of 31,	12/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	- Value <sup>1</sup>		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
Canadidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total <sup>2</sup>				0						0		

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31/	03/2023					As of 30	06/2023		
		Origina	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expo	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Corisonaatea aata	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 <sup>2</sup>				0						0		

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

		Bank of Cyprus Holdings Public Limited Company  As of 31/12/2022												
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of		Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Austria													
[ 0 - 3M [	Belgium	22	0 0 20 20 5 5 5 5 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0			0 20 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 0 0 0 0		
[ 0 - 3M [	Bulgaria		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(		0	000	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
Total [0 - 3M   [ 0 - 3M   [ 1 3M - 1 Y   [ 1 1 Y - 2 Y   [ 1 2 Y - 3 Y   [ 3 Y - 5 Y   [ 15 Y - 10 Y   [ 10 Y - more Total	Cyprus	3 5; 5; 129 129 3 11 20 5; 87;	7 97 1 311 0 200 1 51	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	73 21	000	0	0 0 0 0 0	0 0 0 0 0	2 14 0 0 0 0	(	
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Czech Republic													
[ 0 - 3M	Denmark		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 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	Estonia						J							



#### General governments exposures by country of the counterparty

			Bank of Cyprus Holdings Public Limited Company											
							As of 31/12/2022	!						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balaı	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfoli	0	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 [	Finland		0 0 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	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	
[ 0 - 3M [	France	1 2 2 2	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	0	22	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	1
Total  [ 0 - 3M [	Germany		0 0 0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 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   [3M - 1Y   [1 Y - 2Y   [2 Y - 3Y   [3 Y - 5Y   [5 Y - 10 Y   [10 Y - more Total	Croatia	1	0 0 0 5 5 6 0 0 0 0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0	0
Total   Tota	Greece		10		v		10			·				J
10 - 3M	Hungary													
Total   Tota	Ireland													
To - 3M	Italy	1:	0 0 0 0 0 5 15 15 2 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 0 0 0 0 0 0 0		0 0 0 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
10-13M     10-3M     13M - 1Y      13Y - 2Y      12Y - 3Y      13Y - 5Y      15Y - 10Y      10Y - more     Total	Latvia	31	36		U		30		U	U	U		0	



General governments exposures by country of the counterparty

						Bank of Cy	prus Holdings Public Lim	ited Company		Bank of Cyprus Holdings Public Limited Company  As of 31/12/2022											
							As of 31/12/2022														
						Dire	ct exposures														
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet								
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive 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)									Nominal	Provisions	Risk weighted exposure amount							
				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										
[ 0 - 3M [	Lithuania																				
Total [0 - 3M [ f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y [ f 5Y - 10Y f f 10Y - more Total	Luxembourg	6 66 33 25 5 6	0 60 35 25 5 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 60 35 25 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 - 3M	Maita																				
To - 3M	Netherlands																				
[ 0 - 3M   [ 3M - 1Y [	Poland	11	0 0 11 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 11 0 0 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	Portugal																				
[ 0 - 3M [   13M - 1Y   1   1   1   1   1   1   1   1   1	Romania		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 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	Slovakia	000	0 0 0 0 0	0 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 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0									
[0 - 3M   [3M - 1Y   [11 - 2Y   [27 - 3Y   [37 - 5Y   [57 - 10Y   Total	Slovenia																				



#### General governments exposures by country of the counterparty

		As of 31/12/2022												
						Dire	ct exposures					1		_
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	isets by accounting portfolio		Derivatives with pos	sitive 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 25 10 0 0 0	0 25 10 0 0 0 0 35	0 0 0 0 0	0 0 0 0 0 0		0 25 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 0	0 0 0 0 0		
[ 0 - 3m] [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y ] [ 5Y - 10Y	Sweden	0	000000000000000000000000000000000000000	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		
[ 3M - 1Y [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more	United Kingdom													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Iceland	0 15 0 11 0	0 0 15 0 11 0 0	0 0 0 0 0	0 0 0 0 0		0 0 15 0 11 10 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0		
Total	Liechtenstein		23	·	·		23	v		,	v	J		
[ 3M - 1Y [	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y ] [ 2Y - 3Y   [ 3Y - 5Y   [ 15Y - 10Y	Canada	9 222 55 37 7 0 0 0 0	9 22 55 37 0 0	0 0 0 0 0	0 0 0 0 0		9 22 55 37 0 0	0 0 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 - 3M	Hong Kong		113							J				



#### General governments exposures by country of the counterparty

			Bank of Cyprus Holdings Public Limited Company  As of 31/12/2022											
							As of 31/12/2022							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Japan													
[ 0 - 3M [	u.s.													
[ 0 - 3M [	China													
[ 0 - 3M [	Switzerland													
[ 0 - 3M [	Other advanced economies non EEA	0 11 21 33 36 5	0 10 21 0 38 0 0	0 0 0 0 0	000000000000000000000000000000000000000	(	0 10 21 0 38 0 0	0 0 0 0 0	0 0 0 0 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 - 3M	Other Central and eastern Europe countries non EEA													
[ 0 - 3M [	Middle East	10 10 10 10 10 10 10 10 10 10 10 10 10 1	0 9 0 16 0	0 0 0 0 0	000000000000000000000000000000000000000	( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( ( (	0 9 0 16 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
Total    0 - 3M     3M - 1Y     1M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more   Total	Latin America and the Caribbean	25	25 0 0 0 0 0	0	0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )	25 0 0 0 0 0	0 0 0 0 0	0	0	0 0 0 0	0 0 0 0		5 0 0 0 0 0 0 0



#### General governments exposures by country of the counterparty

Bank of Cyprus Holdings Public Limited Company

							bullik of Cy	prus Holdings Public Lin	iica company						
								As of 31/12/2022	2						
							Direc	ct exposures							
		(min EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
		<u> </u>											Off-balance s	heet exposures	
						Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			
Residual Matu	turity	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     12Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more		Africa													
[ 0 - 3M [ ] 3M - 1Y [ ] 1Y - 2Y [ ] 2Y - 3Y [ ] 3Y - 5Y [ ] 5Y - 10Y [ ] 10Y - more	1 1 1 1	Others			0 0 0 0 0	(	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( ) ( )				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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) or sovereign credit risk (i.e. CDS, financial quarantees) booled in all the accounting portfolio (on-off balance sheet). Interpe
- (5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Custa and New, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Pen, S. Kitts and Newis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Pen, S. Kitts and Newis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Pen, S. Kitts and Newis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Pen, S. Kitts and Newis, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Pen, S. Kitts and Newis, S. Vincent and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, S. Vincent and Tobago, Uniquay, Venezuela, Artiqua Anuba, Anuba, Venezuela, Anuba, Venezuela,

Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Morocco, South Africa: Ap

- (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.



#### General governments exposures by country of the counterparty

	İ					Balik Of C	prus Holdings Public Lim							
							As of 30/06/2023							
						Dire	ct exposures							1
	(mln EUR)		<u> </u>	On balance st	heet				Deriva	tives		Off balar	ice sheet	<u>,</u>
												Off-balance sh	eet 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		Non-derivative financial as	sets by accounting portfolio	,	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
		GETVALVE THANCIAL ASSETS	assets (net or snort 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 [ [ 3M - 1Y [	Belgium	0 20 5 0 0	0 20 5 0 0	0 0 0 0 0	0 0 0 0 0		0 20 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	(	
Total  [0 - 3M   [3M - 1Y   [1Y - 2Y   [2Y - 3Y   [3Y - 5Y   [5Y - 10Y   [10Y - more Total	Bulgaria	25	25 0 0 0 0 0 0 0 0 5 6 5 6 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 5 3	0 0 0 0 0	0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	(	
[ 0 - 3M [	Cyprus	56 8 8 4 4 255 173 3 18 5 5 1,002	52	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	36 36 6 76 6 155 312 342	48 45 43 172 173 158 21	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 13 0 0 0 0 0		
0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     15Y - 10Y     10Y - more	Czech Republic	2002	2,002	Ţ		37								
10 - 3M     13M - 1Y     11Y - 2Y     2Y - 3Y     13Y - 5Y     15Y - 10Y   110Y - more	Denmark		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	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		
Total	Estonia			J										



General governments exposures by country of the counterparty

			Bank of Cyprus Holdings Public Limited Company											
							As of 30/06/2023							
						Dire	ct exposures							
	(mln EUR)			On balance si	heet				Deriva	tives		Off bala	nce sheet	I
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfoli	•	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [	Finland	0 3 4 4 9 10 0	0 3 5 4 9 10 0	0 0 0 0 0	0 0 0 0 0	11	0 3 5 4 9 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	France	0 27 10 13 3 0 0	0 27 10 13 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 27 10 13 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 - 3M [	Germany	0 0 14 0 0 0	0 0 14 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 14 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 0 0 0 0 0 0 0 0	0 0 0 0 0		
[ 0 - 3M     13M - 1Y     11 - 2Y     12 - 3Y     13Y - 5Y     15Y - 10Y     10Y - more	Croatia	0 15 0 0 9	0 0 15 0 0 9 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 15 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		
[ 3M - 1Y [	Greece													
10Y - more	Hungary													
[ 3M - 1Y [	Ireland													
10Y - more	Italy	0 155 0 21 21 0 36	0 15 0 0 21 0 0 36	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 15 0 0 0 21 0 0 36	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Latvia													



General governments exposures by country of the counterparty

						Bank of Cy	prus Holdings Public Lim	ited Company			Bank of Cyprus Holdings Public Limited Company As of 30/06/2023											
							As of 30/06/2023															
						Dire	ct exposures															
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet									
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	sitive 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	Lithuania																					
Total [ 0 - 3M [	Luxembourg	0 99 0 25 5 0	0 95 0 25 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 95 0 0 25 5 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 - 3M	Maita																					
To - 3M	Netherlands																					
[ 0 - 3M   [ 3M - 1Y [ [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Poland	0 0 0 0 0	0 10 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 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0								
Total	Portugal																					
[ 0 - 3M [	Romania		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 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	Słovakia	6 8	0 0 0 0 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 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 - 3M   [3M - 1Y   [11 - 2Y   [27 - 3Y   [37 - 5Y   [57 - 10Y   Total	Slovenia																					



General governments exposures by country of the counterparty

			Bank of Cyprus Holdings Public Limited Company  As of 30/06/2023											
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
	(IIIII EUK)				Non-derivative financial as	sets by accounting portfoli	0	Derivatives with po			negative fair value		heet 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	2: (1) (1) (1) (1)	25 0 10 10 0 0 0 10 46	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		25 0 10 10 0 0 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
Total [0 - 3M [ 1 3M - 1Y [ 1 1Y - 2Y [ 1 2Y - 3Y [ 1 3Y - 5Y [ 1 5Y - 10Y [ 1 10Y - more Total	Sweden		0 0 0 0 0 0 0 8 8	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 0	0 0 0 0 0	0 0 0 0 0	2
[ 0 - 3M [	United Kingdom													
0 - 3M	Iceland	11 11 11 11 11 11 11 11 11 11 11 11 11	0 17 0 11 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 17 0 0 17 0 0 11 0 0 0 0 0 0 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
[ 3M - 1Y [	Liechtenstein													
[ 0 - 3M [	Norway													
[ 0 - 3M [	Australia													
[ 0 - 3M	Canada	77 44 11 10 0	0 77 77 42 10 10 0 0 0 0 129	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 77 77 42 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 0 0 0 0	0
10 - 3M   13M - 1Y   11Y - 2Y   12Y - 3Y   13Y - 5Y   15Y - 10Y   10Y - more	Hong Kong													



General governments exposures by country of the counterparty

			As of 30/06/2023												
						Dire	ct exposures								
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet		
					Non-derivative financial as	sate by accounting portfoli		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		Non-uenvative imancial as	sets by accounting portion	,	Derivauves with pos	luve Iaii Value	Delivauves with	negative ran value			Risk weighted exposure amount	
			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 [	U.S.														
[ 0 - 3M [	China														
[ 0 - 3M [	Switzerland														
[ 0 - 3M [	Other advanced economies non EEA	21	9 28 28 30 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(	9 28 0 0 42 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		4	
10 - 3M	Other Central and eastern Europe countries non EEA		3.				9,	v	·	v	,	v	· ·		
[ 0 - 3M [	Middle East	11	0 0 19 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0	0 0 0 0	(	0 19 0 0 21 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0		
[37 - 5Y] [5Y - 10Y   [10Y - more Total	Latin America and the Caribbean	44	40 0 0 0 0 5 5 5 5 6 9 9 9 0 0 0	0 0 0 0 0	0 0 0 0 0	(	40 0 0 5 5 9 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0	0 0 0 0	8	
Iotai	1	18	18		1 0	1 0	18	. 0	. 0	. 0	. 0	. 0		4	



#### General governments exposures by country of the counterparty

Bank of Cyprus Holdings Public Limited Company

						bullik of Cy	prus Holdings Public Lin	iica company						
							As of 30/06/2023	3						
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
	\											Off-balance s	heet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
[ 0 - 3M [	Others		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0

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 conomic 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. (S) Residual countries not reported separatively 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.

Listin America Argentina, Boilze, Bolivis, Brazil, Chille, Colombia, Cocia Rica, Dominica, Decide, Custa and New, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Pen, S. Kitts and Newis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Pen, S. Kitts and Newis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Pen, S. Kitts and Newis, S. Lucia, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Pen, S. Kitts and Newis, S. Vincent and the Genadines, Suriname, Thridds and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, Bahamas, Barbados, Cayman, Halft, Honduras, Jamaica, Mexico, Nicaragua, Pennama, Panguay, Pen, S. Kitts and Newis, S. Vincent and Tobago, Uniquay, Venezuela, Artiqua And Barbuda, Anuba, S. Vincent and Tobago, Uniquay, Venezuela, Artiqua Anuba, Anuba, Venezuela, 
Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Egypt, Morocco, South Africa: Apprils, Morocco, South Africa: Ap

(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 Bank of Cyprus Holdings Public Limited Company

1					As of 30/09/2022									As of 31/12/2022				
		Gross ca	rrying amount/ Nomina	al amount		Accumulated imp	airment, accumulated n it risk and provisions <sup>4</sup>	egative changes in fair	Collaterals and		Gross carr	ying amount/ Nomina	lamount		Accumulated imp	airment, accumulated ne lit risk and provisions <sup>4</sup>	gative changes in fair	Collaterals and
		Of which performing but past due >30 days and <=90 days		Of which non-performing	ř	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days		Of which non-performing	t .	On performing exposures <sup>2</sup>	On non-perform	ing exposures <sup>3</sup>	financial guarantees received on non- performing exposures
(win EUR)		and <=90 days		Of which: defaulted	Of which Stage 3 <sup>3</sup>	exposures		Of which Stage 3 <sup>3</sup>			and <=90 days		Of which: defaulted	Of which Stage 3 <sup>8</sup>	exposures .		Of which Stage 3 <sup>s</sup>	
Cash balances at central banks and other demand deposits	9,901		0							9,480					0		0	
Debt securities (including at amortised cost and fair value)	2,264		0		0	2		0	0	2,504			0		2	0	0	0
Central banks		0	0		0	0	0		0	0	0	0	0			0		0
General governments	1,122	0	0		0	1	0		0	1,382	0	0	0		2	0		
Credit institutions	757	0	0		0	0	0	0	0	1,007		0	0		0	0		
Other financial corporations	311	0	0		0	0	0	0	0	46	0	0	0		0	0		
Non-financial corporations	74	0	0		0	0	0	0	0	69	0	0	0		0	0		0
Loans and advances(including at amortised cost and fair value)	10,517	8	464	464	407	48	132	112	319	10,318	7	408	408	371	52	126	114	272
Central banks	187		0						0	115		0						
Contract Control	102	1		1					· ·		, i			1		·		
General governments	48	0	0		0	0	0		0	40	0	0	0		0	0		0
Credit institutions	68	0	0		0	0	0	0	0	71	0	0	0		0	0		0
Other financial corporations	171	. 0	4	4	4	3	2	2	2	186	. 0	3	3	3	4	2	2	1
Non-financial corporations	5,281	2	174	174	144	27	79	62	89	5,135	1	145	145	132	31	69	59	71
of which: small and medium-sized enterprises	3,893	2	95	95	92	18	38	37	53	3,492	1	84	84	82	20	34	33	47
of which: Loans collateralised by commercial immovable property	3,944	2	139	136	120	14	59	51	78	3,975	1	120	120	109	18	58	45	61
Households	4,768	6	286	286	259	17	51	48	228	4,771	6	261	261	236	18	SS	52	200
	3,771		344		220		24		200	3.786		220	220			20	20	
of which: Loans collateralised by residential immovable property	3,771	4	244	244	220	7	34	32	205	3,786	1 4	220	220	199	*	38	36	180
of which: Credit for consumption	964	. ,	41	41	36		15	14	24	547		20		22		15	12	21
		1	41	1	30	•	13	14	24	347	1	30		1	°	15	13	
DEBT INSTRUMENTS other than HFT	22,682	8	464	464	407	50	132	112	319	22,301	7	408	408	371	55	126	114	272
OFF-BALANCE SHEET EXPOSURES	2,522		87	87	86		21	21	4	2,589		80	80	78	0	17	17	3

<sup>2,522</sup> B 6 6 21 21 4 2,589 8 6 76 0 17 17

\*\*The State Afficiate of non-networks concesses since select to State St



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

					As of 31/03/2023					As of 30/06/2023										
		Gross carrying amount/ Nominal amount				Accumulated imp	pairment, accumulated negative changes in fair dit risk and provisions <sup>4</sup>	Collaterals and		Gross c	arrying amount/ Nominal	amount		Accumulated imp	pairment, accumulated ne dit risk and provisions <sup>4</sup>	gative changes in fair	Collaterals and			
		Of which performing but past due >30 days and <=90 days		Of which non-performing	r	2 NOT		financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>3</sup>		On performin		On non-performing exposures <sup>3</sup>		financial guarantees received on non- performing exposures			
(min FIB)		and <=90 days		Of which: defaulted	Of which Stage 3 <sup>3</sup>		Of which Stage 3 <sup>th</sup>			and <=90 days		Of which: defaulted	Of which Stage 3 <sup>3</sup>			Of which Stage 3 <sup>8</sup>				
Cash balances at central banks and other demand deposits	9,311					0			9,251			0		0		0				
Debt securities (including at amortised cost and fair value)	2,741			0	0	2	0		3,177	,		0	0	2	0	0				
Central banks		0	0	0	0			0			0	0	0	0	0	0	0			
General governments	1,453	3 0	0	0	0	2		0	1,64		0	0	o o	2	0	0	0			
Credit institutions	1,156	6 0	0	0	0	0	0	0	1,390	3 0	0	0	o o	0	0	0	0			
Other financial corporations	41	1 0	0	0	0	0	0	0	45	5 0	0	0	0	0	0	0	0			
Non-financial corporations	90	2 0	0	0	0	0	0	0	98	в 0	0	0	0	0	0	0	0			
Loans and advances(including at amortised cost and fair value)	10,461	1 12	387	387	352	52	134 12	247	10,412	10	369	369	334	60	138	124	223			
Central banks	91	1 0	0						138			0	0	0	0	0	0			
General governments	41	1 0	0	0	0	0	0	0	43	3 0	0	0	0	0	0	0	0			
Credit institutions	170	0	0	0	0	0	9	0	68	0	0	0	0	0	0	0	0			
Other financial corporations	225	9 0	3	3	3	3	2	1	240	0	3	3	3	4	2	2	1			
	5.147		139						5.132			122								
Non-financial corporations	5,14/	1 1	139	139	127	24	65 5	/1	5,134	2	132	132	119	30	/2	61	5/			
of which: small and medium-sized enterprises	3.320		on.	90	70	10	30 3	47	3.26	,	72	77	70	30	21	20	30			
The state of the s	3,344	1			,,,	10	1 1	1	3,200	1	-	72	,,,		1	20				
of which: Loans collateralised by commercial immovable property	3,927	7 2	115	115	103	14	54 4	60	3,895	5 2	110	110	98	19	61	51	48			
																	1			
Households	4,782	2 10	245	245	222	25	66 6.	175	4,79	1 6	235	235	212	26	64	61	165			
								1									1			
of which: Loans collateralised by residential immovable property	3,782	2 9	205	205	185	12	46 4	157	3,776	5	194	194	175	14	44	42	148			
																	1			
of which: Credit for consumption	553	3 1	35	35	31	10	15 1	20	572	1	34	34	30	9	15	13	18			
DEBT INSTRUMENTS other than HFT	22,513	3 12	387	387	352	55	134 12	247	22,841	10	369	369	334	63	138	124	223			
OFF BALLANCE CHIEFT EVROCURES	2,577								2,666			-								
OFF-BALANCE SHEET EXPOSURES	2,577		77	"	76	0	18 1	1 3	2,666		52	52	51	0	18	18	2			



#### Forborne exposures

				09/2022					As of 31/:			
		ying amount of with forbearance	Accumulated i accumulated c value due to c provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ring amount of with forbearance	Accumulated in accumulated ch value due to ch provisions for forbearance me	nanges in fair edit risk and exposures with	Collateral and fin- received on e forbearance	xposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	o	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,286	278	94	81	1,141	188	1,253	237	94	79	1,110	150
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	12	3	2	2	9	1	12	3	2	2	9	1
Non-financial corporations	962	109	55	47	875	58	950	91	54	45	866	43
of which: small and medium-sized enterprises	658	45	23	18	621		450	33	18	12	417	
Households	312	166	37	32	257	128	291	143	37	32	234	107
DEBT INSTRUMENTS other than HFT	1,286	278	94	81	1,141		1,253	237	94	79	1,110	
Loan commitments given	22	2	0	0	11	0	17	1	0	0	11	0
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice <sup>3</sup>	262						249					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	61						42					

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

<sup>&</sup>lt;sup>10</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions\*) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are operally recorded with a positive sign.

commitments are generally reported with a positive sign.

The formation 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

			As of 31/	03/2023			As of 30/06/2023										
		ring amount of with forbearance	Accumulated i accumulated o value due to c provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fin received on e forbearance			ing amount of with forbearance	Accumulated in accumulated che value due to cre provisions for forbearance me	nanges in fair edit risk and exposures with	received on e	ancial guarantees exposures with the measures					
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures					
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0					
Debt securities (including at amortised cost and fair value)	0	0	0	0	О	0	0	0	0	0	0	0					
Central banks	0	0	0	0	0		0	0	0	0	C						
General governments	0	0	0	0	0		0	0	0	0	C						
Credit institutions	0	0	0	0	0		0	0	0	0	C						
Other financial corporations	0	0	0	0	0		0	0	0	0	C						
Non-financial corporations	0	0	0	0	0		0	0	0	0	C						
Loans and advances (including at amortised cost and fair value)	1,009	221	94	81	875	135	731	207	98	84	603	117					
Central banks	0	0	0	0	0	0	0	0	0	0	C	0					
General governments	0	0	0	0	0	0	0	0	0	0	C	0					
Credit institutions	0	0	0	0	0	0	0	0	0	0	C	0					
Other financial corporations	12	3	2	2	9	1	23	2	2	2	21	0					
Non-financial corporations	739	90	49	44	665	43	474	85	55	50	403	32					
of which: small and medium-sized enterprises	358	31	14	10	330		218	26	13	9	192						
Households	258	129	42	34	201	92	234	120	41	33	179	85					
DEBT INSTRUMENTS other than HFT	1,009	221	94	81	875		731	207	98	84	603						
Loan commitments given	13	1	0	0	7	0	12	1	0	0	6	0					
QUALITY OF FORBEARANCE <sup>2</sup>																	
Loans and advances that have been forborne more than twice ${}^{\it 3}$	238						138										
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	40						34										

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

<sup>(2)</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-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 enerally reported with a positive sign.

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.



## 2023 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Bank of Cyprus Holdings Public Limited Company

Ī			AS OF 3	0/09/2022					AS OF 3	1/12/2022					As of 3	1/03/2023			AS of 30/06/2023						
	Gross carr	ying amount		-,,		Accumulated	Gross carrying amount					Accumulated	Gross can	rying amount		,,		Accumulated	Gross can	rying amount		,,		Accumulated	
(min EUR)		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which: non- performi		Of which loans and advances subject to impairment	impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>a</sup>	negative	
A Agriculture, forestry and fishing	48	2	2	48	1	0	47	2	2	47	2	0	46	1	1	46	1	0	43	1	1	43	1	0	
B Mining and guarrying	13	0	0	13	0	0	12	0	0	12	0	0	13	0	0	13	0	0	12	0	0	12	0	0	
C Manufacturing	408	10	10	408	5	0	393	9	9	393	4	0	389	9	9	389	5	0	379	7	7	379	5	0	
D Electricity, gas, steam and air conditioning supply	56	0	0	56	1	0	49	0	0	49	1	0	57	0	0	57	1	0	58	0	0	58	1	0	
E Water supply	6	0	0	6	0	0	6	0	0	6	0	0	5	0	0	5	0	0	5	0	0	5	0	0	
F Construction	556	11	11	556	12	0	550	12	12	550	13	0	528	10	10	528	9	0	526	8	8	526	10	0	
G Wholesale and retail trade	950	22	22	950	17	0	909	21	21	909	16	0	909	20	20	909	15	0	902	19	19	902	17	0	
H Transport and storage	411	0	0	411	1	0	292	0	0	292	1	0	288	0	0	288	1	0	322	0	0	322	1	0	
I Accommodation and food service activities	1,170	21	21	1,020	8	0	1,165	21	21	1,015	10	0	1,204	21	21	1,058	10	0	1,208	21	21	1,063	11	0	
3 Information and communication	39	3	3	39	1	0	40	3	3	40	1	0	41	3	3	41	1	0	41	3	3	41	1	0	
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
L Real estate activities	1,085	48	48	1,068	24	7	1,109	20	20	1,109	20	0	1,094	18	18	1,094	16	0	1,073	17	17	1,073	17	0	
M Professional, scientific and technical activities	305	50	50	241	25	0	299	50	50	237	27	0	307	50	50	244	28	0	301	51	51	239	33	0	
N Administrative and support service activities	47	2	2	44	1	0	45	2	2	42	1	0	46	2	2	43	1	0	43	2	2	40	1	0	
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
P Education	73	0	0	73	0	0	71	0	0	71	0	0	69	0	0	69	0	0	67	0	0	67	1	0	
Q Human health services and social work activities	63	1	1	63	0	0	99	1	1	99	2	0	104	1	1	104	1	0	103	0	0	103	1	0	
R Arts, entertainment and recreation	19	1	1	19	1	0	20	1	1	20	1	0	21	1	1	21	0	0	21	1	1	21	1	0	
S Other services	31	2	2	31	1	0	28	2	2	28	1	0	27	2	2	27	1	0	27	2	2	27	1	0	
Loans and advances	5 281	174	174	5.047	99	7	5 135	145	145	4 920	100	0	5 147	139	139	4 934	90	0	5 132	132	132	4 921	102	0	

<sup>(1)</sup> The Rems' 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 (5.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation ((10) 2001/43-11 TSO subjectively reporting.



2023 EU-wide Transparency Exercise Collateral valuation - Ioans and advances Bank of Cyprus Holdings Public Limited Company

			As of 30/09/2022	·				As of 31/12/2022					As of 31/03/2023					As of 30/06/2023		
	Loans and advances						es				Loans and advance					Loans and advance	es			
		Performing		Non-performing			Performing		Non-performing					Non-performing			Performing		Non-performing	
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due of past due <= 90 days
Gross carrying amount	10,517	10,053	8	464	213	10,318	9,909	7	408	173	10,461	10,073	12	387	159	10,412	10,043	10	369	155
	9,900	9,476	7	424	184	9,780	9,393	6	387	161	9,828	9,464	11	364	146	9,799	9,454	9	345	143
Of which secured with immovable property	8,450	8,033	6	418	180	8,495	8,117	6	378	157	8,428	8,071	11	357	142	8,389	8,051	9	338	139
Of which instruments with LTV higher than 50% and lower or equal to 80%	1,427	1,364		63	38	1,568	1,510		58	39	1,317	1,272		45	26	1,385	1,337		48	23
Of which instruments with LTV higher than 30% and lower or equal to 100%	424	368		56	25	414	375		39	12	346	305		40	18	367	330		37	17
Of which instruments with LTV higher than	719	632		88	71	609	530		79	65	534	463		71	57	548	476		72	60
Accumulated impairment for secured assets	133	35	0	98	51	148	41	0	107	60	154	40	0	114	56	167	48	1	119	66
Of which value capped at the value of exposure	8,963	8,646	6	316	126	8,984	8,714	6	270	96	8,933	8,687	11	246	87	8,920	8,698	8	222	74
	7,448	7,149	6	299	112	7,522	7,267	5	255	84	7,479	7,246	10	233	76	7,449	7,237	8	212	67
Of which value above the cap	8,420	7,906	9	514	173	8,599	8,097	7	502	165	9,005	8,468	14	537	169	9,079	8,557	8	521	169
	7,379	6,899	9	490	161	7,511	7,046	7	465	151	7,926	7,427	13	499	154	7,943	7,465	8	478	150
inancial guarantees received	59	57	0	2	0	53	51	0	2	0	53	52	0	1	0	50	49	0	1	0
Accumulated partial write-off	-1,180	-85	0	-1,095	-55	-1,167	-86	0	-1,081	-57	-831	-84	0	-746	-34	-1,129	-80	0	-1,049	-130

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