



2024 EU-wide Transparency Exercise

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

2024 EU-wide Transparency Exercise

Key Metrics

Bank of Cyprus Holdings Public Limited Company

(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,565	1,798	1,803	1,937	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	1,555	1,791	1,803	1,935	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	1,793	2,018	2,023	2,157	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	1,783	2,011	2,023	2,155	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	2,093	2,318	2,323	2,470	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	2,083	2,311	2,323	2,468	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	10,264	10,341	10,548	10,580	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	10,253	10,334	10,548	10,578	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	15.25%	17.39%	17.10%	18.31%	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	15.16%	17.33%	17.10%	18.29%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.47%	19.51%	19.18%	20.39%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.39%	19.46%	19.18%	20.37%	(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	20.39%	22.42%	22.03%	23.35%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.31%	22.37%	22.03%	23.33%	(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	26,160	26,389	24,710	25,191	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	6.85%	7.65%	8.19%	8.56%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

2024 EU-wide Transparency Exercise

Leverage ratio

Bank of Cyprus Holdings Public Limited Company

		(min EUR, %)					
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,793	2,018	2,023	2,157	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	1,783	2,011	2,023	2,155	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	26,160	26,389	24,710	25,191	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	26,150	26,382	24,710	25,189	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.85%	7.65%	8.19%	8.56%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.82%	7.62%	8.19%	8.56%	[A.2]/[B.2]	

2024 EU-wide Transparency Exercise
Capital
Bank of Cyprus Holdings Public Limited Company

		(mm EUR, %)						
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	OWN FUNDS	2,093	2,318	2,323	2,470	C 01.00 (0101)(0101)	Article 41(1) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,985	1,796	1,803	1,907	C 01.00 (0101)(0101)	Article 92 of CRR
	A.1.1	Capital Instruments eligible as CET1 Capital (including share premium and net own capital instruments)	639	639	639	638	C 01.00 (0101)(0101)	Articles 36(1) point (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	1,021	1,242	1,342	1,359	C 01.00 (0101)(0101)	Articles 36(1) point (c), 26(2) and 36(1) point (e) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C 01.00 (0101)(0101)	Articles 41(1)(b), 26(1) point (e) and 36(1) point (f) of CRR
	A.1.4	Other Reserves	52	58	58	57	C 01.00 (0101)(0101)	Articles 41(1)(f) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0101)(0101)	Articles 61(1), 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 (0101)(0101)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-97	-90	-81	-71	C 01.00 (0101)(0101)	Articles 32 to 35 and 36(1) point (f) of CRR
	A.1.8	(-) Intangible assets (excluding Goodwill)	-27	-24	-21	-21	C 01.00 (0101)(0101) - C 01.00 (0101)(0101)	Articles 41(1), 36(1) point (b) and 37 of CRR; Article 61(1)(b), 26(1) point (b) and 27 point (a) of CRR
	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 (0101)(0101)	Articles 36(1) point (c) and 39 of CRR
	A.1.10	(-) RBS shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (0101)(0101)	Articles 36(1) point (c), 40 and 130 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (0101)(0101)	Articles 41(1)(b), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross-holdings in CET1 Capital	0	0	0	0	C 01.00 (0101)(0101)	Articles 41(1)(b), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0101)(0101)	Articles 36(1) point (f) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.25% risk weight	0	0	0	0	C 01.00 (0101)(0101) - C 01.00 (0101)(0101) - C 01.00 (0101)(0101) - C 01.00 (0101)(0101)	Articles 42(1), 36(1) point (h) and 85 of CRR; Article 36(1) point (h), 34(1) point (b), 24(1) point (b) and 29 of CRR; Article 36(1) point (h) and 37(2)(c) of CRR; Article 36(1) point (h), 13(1) of CRR and Article 36(1) point (h), 24(1) point (b) and 25(1) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0101)(0101)	Articles 36(1) point (h), 24(1) point (b), 24(1) point (b) and 25(1) 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 (0101)(0101)	Articles 42(1), 36(1) point (h), 43 to 46, 49(2) and 50, 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 (0101)(0101)	Articles 36(1) point (c) and 39, Article 40(1) point (a) and 40(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 (0101)(0101)	Articles 42(1), 36(1) point (h), 43 to 46, 47, 48(1) point (a), 48(2) to (3), and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.5% threshold	0	0	0	0	C 01.00 (0101)(0101)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (0101)(0101)	Articles 36(1) point (h) and Article 67 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0101)(0101)	Articles 36(1) point (h) and Article 130(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0101)(0101)	Articles 36(1) point (h) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CSR	-33	-33	-33	-28	C 01.00 (0101)(0101)	Article 3 of CRR
	A.1.20	CET1 Capital elements or deductions - other	0	0	0	0	C 01.00 (0101)(0101)	-
	A.1.21	Transitional adjustments	10	7	0	2	W4 (G.1.1.6 - G.1.1.9 - G.1.1.10)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 capital instruments (-/+)	0	0	0	0	C 01.00 (0101)(0101)	Articles 48(1) to (3), and 48A to 48F of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0101)(0101)	Articles 479 and 485 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	10	7	0	2	C 01.00 (0101)(0101)	Articles 480 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	228	220	220	220	C 01.00 (0101)(0101)	Article 61 of CRR
A.2.1	Additional Tier 1 Capital Instruments	228	220	220	220	C 01.00 (0101)(0101) - C 01.00 (0101)(0101)	Articles 61 of CRR	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0101)(0101)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0101)(0101) - C 01.00 (0101)(0101) - C 01.00 (0101)(0101) - C 01.00 (0101)(0101) - C 01.00 (0101)(0101) - C 01.00 (0101)(0101) - C 01.00 (0101)(0101) - C 01.00 (0101)(0101)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0101)(0101)	-	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,793	2,018	2,023	1,157	C 01.00 (0101)(0101)	Articles 71 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	300	300	300	313	C 01.00 (0101)(0101)	Article 71 of CRR	
A.4.1	Tier 2 Capital Instruments	300	300	300	313	C 01.00 (0101)(0101) - C 01.00 (0101)(0101)	Articles 71 of CRR	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (0101)(0101) - C 01.00 (0101)(0101) - C 01.00 (0101)(0101) - C 01.00 (0101)(0101) - C 01.00 (0101)(0101) - C 01.00 (0101)(0101) - C 01.00 (0101)(0101) - C 01.00 (0101)(0101)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0101)(0101) - C 01.00 (0101)(0101) - C 01.00 (0101)(0101)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	10,264	10,341	10,548	10,580	C 01.00 (0101)(0101)	Articles 92(b), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	10	7	0	2	C 01.01 (0101)(0101)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.25%	17.39%	17.10%	18.31%	SA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.47%	19.51%	19.18%	20.39%	SA3 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.39%	22.42%	22.03%	23.35%	SA3 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,565	1,791	1,803	1,905	A.1.A.1.1.1 + A.1.21 + A.1.21.1 + A.1.21.2 + A.1.21.3	-
CET1 RATIO (%) Fully loaded ⁽²⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.16%	17.33%	17.10%	18.29%	SA3 (1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	10	7	0	2	C 01.01 (0101)(0101)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.01 (0101)(0101)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.01 (0101)(0101)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	10	7	0	2	C 01.01 (0101)(0101)	-

(2) The fully loaded CET1 ratio is an estimate calculated based on bank's supplementary reporting. Therefore, any capital instruments that are not eligible from a regulator point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosures.

2024 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Bank of Cyprus Holdings Public Limited Company

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Credit risk (excluding CCR and Securitisations) ¹	9,237	8,997	9,195	9,222	C 02.00 (r0040, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0490, c0010)
Of which the standardised approach	9,237	8,997	9,195	9,222	C 02.00 (r0060, c0010) - (C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - (C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002))
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - (C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001))
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	5	5	10	12	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0490, c0010)
Credit valuation adjustment - CVA	3	11	16	19	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0480, c0010)
Securitisation exposures in the banking book (after the cap)	7	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	C 02.00 (r0520, c0010)
Of which the standardised approach	0	0	0	0	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0010)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	1,011	1,328	1,328	1,328	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	1,011	1,328	1,328	1,328	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	10,264	10,341	10,548	10,580	

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

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

2024 EU-wide Transparency Exercise

P&L

Bank of Cyprus Holdings Public Limited Company

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	698	986	286	572
Of which debt securities income	43	64	23	48
Of which loans and advances income	388	534	143	290
Interest expenses	126	193	72	152
(Of which deposits expenses)	72	107	36	57
(Of which debt securities issued expenses)	26	40	13	29
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	57	75	0	2
Net Fee and commission income	141	189	44	90
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	14	17	4	4
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	3	5	1	1
Gains or (-) losses from hedge accounting, net	2	2	0	0
Exchange differences [gain or (-) loss], net	23	29	7	13
Net other operating income /(expenses)	10	13	2	4
TOTAL OPERATING INCOME, NET	821	1,123	270	534
(Administrative expenses)	241	337	79	164
(Cash contributions to resolution funds and deposit guarantee schemes)	9	14	0	4
(Depreciation)	22	30	7	15
Modification gains or (-) losses, net	2	-5	1	2
(Provisions or (-) reversal of provisions)	25	30	14	2
(Payment commitments to resolution funds and deposit guarantee schemes)	4	0	4	0
(Commitments and guarantees given)	1	2	0	-1
(Other provisions)	21	28	10	3
Of which pending legal issues and tax litigation ¹	0	4	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	58	73	10	21
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	58	73	10	21
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	31	47	9	25
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	436	588	152	306
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	376	519	127	259
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	376	519	127	259
Of which attributable to owners of the parent	374	518	127	258

¹ Information available only as of end of the year

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

2024 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Bank of Cyprus Holdings Public Limited Company

(mm EUR)		As of 30/09/2023				As of 31/12/2023				As of 31/03/2024				As of 30/06/2024				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	9,745				9,830				7,372				7,480				IAS 1.54 (f)	
Financial assets held for trading	13	0	13	0	2	0	2	0	8	0	8	0	8	0	8	0	IFRS 7.8(a)(ii); IFRS 9. Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	214	1	3	209	146	1	3	142	143	1	3	139	143	1	3	139	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)(ii); IFRS 9.4.1.5	
Financial assets at fair value through other comprehensive income	421	409	0	12	437	425	0	12	421	410	0	12	384	373	0	11	IFRS 7.8(b); IFRS 9.4.1.2A	
Financial assets at amortised cost	12,894				13,364				14,136				14,582				IFRS 7.8(c); IFRS 9.4.1.2	
Derivatives – Hedge accounting	43	0	43	0	49	0	49	0	55	0	55	0	59	0	59	0	IFRS 9.6.2.1; Annex V Part 1.22; Annex V Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ¹	2,082				1,932				1,899				1,809					
TOTAL ASSETS	25,513				25,760				24,035				24,525				IAS 1.8(a), K1.6	

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

(mm EUR)		As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024						References		
Breakdown of financial assets by instrument and by counterparty sector ¹		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾					
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets			
Financial assets at fair value through other comprehensive income	Debt securities	409	0	0	-1	0	0	425	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.31, 44(b)
Financial assets at amortised cost	Debt securities	3,075	0	0	-2	0	0	3,118	0	0	-1	0	0	3,318	0	0	-1	0	0	3,430	0	0	-1	0	0	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	8,296	1,380	324	-24	-35	-111	8,840	1,161	327	-24	-30	-104	9,493	1,099	310	-10	-30	-119	10,079	924	254	-11	-39	-104	0	0	Annex V Part 1.31, 44(b)

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

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Bank of Cyprus Holdings Public Limited Company

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Financial liabilities held for trading	5	16	2	3	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	22,990	23,128	21,272	21,751	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	9	2	4	19	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	2	-7	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	150	151	155	129	IAS 37.10; IAS 1.54(l)
Tax liabilities	112	88	100	122	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	22	22	21	28	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	23,289	23,407	21,555	22,045	IAS 1.9(b); IG 6
TOTAL EQUITY	2,224	2,353	2,480	2,480	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	25,513	25,760	24,035	24,525	IAS 1.IG6

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

2024 EU-wide Transparency Exercise

Breakdown of liabilities

Bank of Cyprus Holdings Public Limited Company

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	
Derivatives		14	18	7	22	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	2,023	2,044	310	0	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	644	769	733	932	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	425	466	403	512	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	443	471	395	405	Annex V.Part 1.42(c), 44(c)
	of which: Current accounts / overnight deposits	117	163	98	116	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	1,199	1,239	1,228	1,211	Annex V.Part 1.42(d), 44(c)
	of which: Current accounts / overnight deposits	882	943	948	878	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	5,157	5,052	5,105	5,313	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	4,348	4,191	4,171	4,398	ECB/2013/33 Annex 2.Part 2.9.1
	Households	12,323	12,321	12,253	12,312	Annex V.Part 1.42(f), 44(c)
of which: Current accounts / overnight deposits	7,778	7,731	7,656	7,746	Annex V.Part 1.42(f), 44(c)	
Debt securities issued		959	978	981	1,284	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		315	307	309	313	Annex V.Part 1.37
Other financial liabilities		243	253	266	293	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		23,004	23,146	21,278	21,773	

2024 EU-wide Transparency Exercise
Market Risk
Bank of Cyprus Holdings Public Limited Company

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 30/09/2023										As of 31/12/2023									
Traded Debt Instruments	0	0	0	0	0	0						0	0	0	0							0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Equities	0	0	0	0	0	0						0	0	0	0							0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024	As of 31/03/2024										As of 30/06/2024									
Traded Debt Instruments	0	0	0	0	0	0						0	0	0	0							0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Equities	0	0	0	0	0	0						0	0	0	0							0
Of which: General risk	0	0	0	0	0	0						0	0	0	0							0
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0							0
Foreign exchange risk	0	0	0	0	0	0						0	0	0	0							0
Commodities risk	0	0	0	0	0	0						0	0	0	0							0
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Market risk template does not include CUI positions under the particular approach for position risk in CUIs (Articles 348(1), 350(3) (c) and 364(2) (a) CRD), which instead are included in the RWA OI1 template.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Consolidated data								
Central governments or central banks	184	1347	250	1	1339	1420	247	
Regional governments or local authorities	0	0	0	0	0	0	0	
Public sector entities	245	232	2	2	243	231	2	
Multiateral Development Banks	225	222	0	0	222	222	0	
International Organisations	215	215	0	0	212	212	0	
Institutions	1,111	1,028	281	0	1,076	988	284	
Corporates	4,093	3,793	3,313	0	4,041	3,709	3,296	
of which: SME	3,969	3,709	3,064	0	3,749	3,462	2,789	
Retail	124	84	249	0	292	247	507	
Secured by mortgages on immovable property	794	349	1,591	0	829	389	2,111	
of which: SME	4,184	3,389	3,289	0	4,227	3,421	3,227	
Reserve for default	1,139	961	349	0	1,214	1,031	351	
of which: SME	1,133	711	232	1,201	1,146	755	252	
Reserve associated with particular high risk	910	657	985	0	885	622	932	1,333
Covered bonds	298	298	28	0	287	287	28	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective investments underlinings (CIS)	0	0	0	0	0	0	0	
Equity	25	25	24	0	24	24	24	
Other resources	3,611	3,747	3,511	0	3,671	3,671	3,461	
Standardised total²	20,951	20,227	9,242	1,491	20,299	20,292	9,922	1,491

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

² Standardised Total does not include the securitisation portfolio under the results prior to the 2014 exercise.
³ Only the most relevant categories are disclosed. These have been reported under the following link: [Credit risk mitigation techniques](#). Credit risk mitigation techniques covering up to 95% of total original exposures or Top 25 countries ranked by original exposure, calculated as of last quarter.

⁴ Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of country.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
CYPRUS								
Central governments or central banks	20,611	18,712	227	0	18,712	18,712	227	
Regional governments or local authorities	59	9	0	0	47	9	0	
Public sector entities	74	0	0	0	0	0	0	
Multiateral Development Banks	0	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	0	
Institutions	20	27	15	0	31	24	14	
Corporates	4,102	3,269	2,469	0	3,366	2,867	2,265	
of which: SME	2,589	2,009	1,609	0	2,396	1,845	1,521	
Retail	2,146	1,486	993	0	2,174	1,426	1,089	
Secured by mortgages on immovable property	789	346	1,543	0	814	367	214	
of which: SME	4,124	3,309	2,375	0	4,189	3,361	2,396	
Reserve for default	1,102	901	329	0	1,207	1,029	329	
of which: SME	1,102	377	188	902	1,201	389	171	1,002
Reserve associated with particular high risk	0	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective investments underlinings (CIS)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other resources	178	1,671	1,538	0	1,623	1,531	1,426	
Standardised total²				1,311				1,311

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
FRANCE								
Central governments or central banks	0	0	0	0	0	0	0	
Regional governments or local authorities	0	0	0	0	0	0	0	
Public sector entities	46	46	0	0	46	46	0	
Multiateral Development Banks	0	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	0	
Institutions	181	148	5	0	129	100	2	
Corporates	36	34	38	0	46	46	36	
of which: SME	0	0	0	0	0	0	0	
Retail	0	0	0	0	0	0	0	
Secured by mortgages on immovable property	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Reserve for default	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Reserve associated with particular high risk	4	1	1	0	4	1	1	
Covered bonds	73	73	0	0	73	73	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective investments underlinings (CIS)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other resources	0	0	0	0	0	0	0	
Standardised total²								2

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
GERMANY								
Central governments or central banks	0	0	0	0	0	0	0	
Regional governments or local authorities	15	15	0	0	14	14	0	
Public sector entities	146	146	0	0	146	146	0	
Multiateral Development Banks	0	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	0	
Institutions	66	66	14	0	54	54	11	
Corporates	20	20	0	0	20	20	0	
of which: SME	0	0	0	0	0	0	0	
Retail	0	0	0	0	0	0	0	
Secured by mortgages on immovable property	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Reserve for default	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Reserve associated with particular high risk	0	0	0	0	0	0	0	
Covered bonds	36	36	0	0	36	36	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective investments underlinings (CIS)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other resources	0	0	0	0	0	0	0	
Standardised total²								0

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2023				As of 31/12/2023			
	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)								
Other Countries								
Central governments or central banks	0	0	0	0	0	0	0	
Regional governments or local authorities	0	0	0	0	0	0	0	
Public sector entities	0	0	0	0	0	0	0	
Multiateral Development Banks	215	215	0	0	212	212	0	
International Organisations	0	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	0	
Corporates	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Retail	0	0	0	0	0	0	0	
Secured by mortgages on immovable property	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Reserve for default	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Reserve associated with particular high risk	0	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective investments underlinings (CIS)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other resources	25	25	25	0	24	24	24	
Standardised total²								2

¹ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

² Total value adjustments and provisions per country of country includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2023				As of 31/12/2023				
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	
(in EUR, %)								
IRELAND	Central governments or central banks	13	13	0	23	23	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multinational Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	17	17	0	24	24	0	
	Corporates	48	48	24	26	26	0	
	of which: SME	48	48	24	26	26	0	
	Retail	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable property	1	1	0	0	0	0	
	of which: SME	1	1	0	0	0	0	
	Exposures in default	4	0	4	3	0	0	1
	Items associated with particularly high risk	0	0	0	0	0	0	
Crossed bonds	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	1	1	1	1	1	1		
Collective investments undertakings (CIU)	0	0	0	0	0	0		
Equity	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0		
Standardised total ⁴							4	

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

² Total value adjustments and provisions per country of country/quarterly includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2023				As of 31/12/2023				
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	
(in EUR, %)								
GREECE	Central governments or central banks	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	
	Multinational Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	229	229	0	84	84	0	
	Corporates	196	196	187	227	194	185	
	of which: SME	81	48	39	80	48	37	
	Retail	17	17	0	17	17	0	
	of which: SME	17	17	0	17	17	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	
	Items associated with particularly high risk	9	9	13	13	14	23	
Crossed bonds	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0		
Equity	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0		
Standardised total ⁴			13				13	

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

² Total value adjustments and provisions per country of country/quarterly includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2023				As of 31/12/2023				
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	
(in EUR, %)								
UNITED KINGDOM	Central governments or central banks	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multinational Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	20	20	0	43	43	11	
	Corporates	85	84	56	85	84	56	
	of which: SME	28	28	24	28	27	21	
	Retail	12	12	0	12	12	0	
	of which: SME	12	12	0	12	12	0	
	Secured by mortgages on immovable property	28	27	9	26	25	9	
	of which: SME	12	12	4	12	12	4	
	Exposures in default	223	26	203	223	18	19	203
	Items associated with particularly high risk	0	0	0	0	0	0	
Crossed bonds	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0		
Equity	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0		
Standardised total ⁴			203				203	

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

² Total value adjustments and provisions per country of country/quarterly includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2023				As of 31/12/2023				
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	
(in EUR, %)								
UNITED STATES	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	
	Multinational Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	124	124	26	121	121	27	
	Corporates	103	103	46	117	60	48	
	of which: SME	33	33	10	33	30	10	
	Retail	2	2	0	2	2	0	
	of which: SME	2	2	0	2	2	0	
	Secured by mortgages on immovable property	1	1	0	1	1	0	
	of which: SME	1	1	0	1	1	0	
	Exposures in default	13	0	13	7	0	0	13
	Items associated with particularly high risk	0	0	0	0	0	0	
Crossed bonds	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0		
Equity	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0		
Standardised total ⁴			13				13	

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

² Total value adjustments and provisions per country of country/quarterly includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2023				As of 31/12/2023				
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	
(in EUR, %)								
MARSHALL ISLANDS	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	
	Multinational Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	
	Corporates	206	168	152	206	177	159	
	of which: SME	125	97	81	125	121	93	
	Retail	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	
Crossed bonds	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0		
Equity	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0		
Standardised total ⁴			1				1	

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

² Total value adjustments and provisions per country of country/quarterly includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 30/09/2023				As of 31/12/2023				
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	
(in EUR, %)								
CANADA	Central governments or central banks	21	21	0	21	21	0	
	Regional governments or local authorities	111	111	0	80	80	0	
	Public sector entities	0	0	0	0	0	0	
	Multinational Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	11	10	0	7	5	0	
	Corporates	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable property	1	1	0	0	0	0	
	of which: SME	1	1	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	
Crossed bonds	59	59	0	49	49	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0		
Equity	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0		
Standardised total ⁴			0				0	

¹ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

² Total value adjustments and provisions per country of country/quarterly includes those for securitisation exposures but includes general credit risk adjustments.

Table for Consolidated data showing Standardised Approach metrics for As of 31/03/2024 and As of 30/06/2024. Columns include Original Exposure, Exposure Value, Risk exposure amount, and Value adjustments and premiums.

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

(2) Standardised Total does not include the securitisation portfolio unless the results refer to the 2024 exercise.

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

Table for Cyprus showing Standardised Approach metrics for As of 31/03/2024 and As of 30/06/2024. Columns include Original Exposure, Exposure Value, Risk exposure amount, and Value adjustments and premiums.

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

(2) Total value adjustments and premiums per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

Table for France showing Standardised Approach metrics for As of 31/03/2024 and As of 30/06/2024. Columns include Original Exposure, Exposure Value, Risk exposure amount, and Value adjustments and premiums.

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

(2) Total value adjustments and premiums per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

Table for Germany showing Standardised Approach metrics for As of 31/03/2024 and As of 30/06/2024. Columns include Original Exposure, Exposure Value, Risk exposure amount, and Value adjustments and premiums.

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

(2) Total value adjustments and premiums per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

Table for Other Countries showing Standardised Approach metrics for As of 31/03/2024 and As of 30/06/2024. Columns include Original Exposure, Exposure Value, Risk exposure amount, and Value adjustments and premiums.

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

(2) Total value adjustments and premiums per country of counterparties includes those for securitisation exposures but includes general credit risk adjustments.

Standardised Approach								
As of 31/03/2024				As of 30/06/2024				
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	
(in EUR, %)								
IRELAND	Central governments or central banks	25	25	0	25	25	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	88	88	0	448	54	9	
	Corporates	39	39	23	39	39	23	
	of which: SME	39	39	23	39	39	23	
	Retail	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	3	0	3	3	0	3	
	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	1	1	1	1	1	1		
Collective investments undertakings (CIU)	0	0	0	0	0	0		
Equity	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0		
Standardised Total²			3				3	

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

Standardised Approach								
As of 31/03/2024				As of 30/06/2024				
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	
(in EUR, %)								
GREECE	Central governments or central banks	2	2	0	2	2	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	71	71	88	26	26	47	
	Corporates	240	207	197	280	233	234	
	of which: SME	65	52	42	66	52	42	
	Retail	7	1	1	7	1	1	
	of which: SME	7	1	1	7	1	1	
	Secured by mortgages on immovable property	2	0	2	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	24	0	15	24	0	15	
	Items associated with particularly high risk	15	14	22	15	14	22	
	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	1	1	1	1	1	1		
Other exposures	0	0	0	0	0	0		
Standardised Total²			31				31	

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

Standardised Approach								
As of 31/03/2024				As of 30/06/2024				
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	
(in EUR, %)								
UNITED KINGDOM	Central governments or central banks	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	
	Institutions	38	38	33	33	33	8	
	Corporates	66	64	58	63	61	55	
	of which: SME	29	28	26	40	38	32	
	Retail	11	9	7	9	9	6	
	of which: SME	11	9	7	9	9	6	
	Secured by mortgages on immovable property	24	23	8	22	22	7	
	of which: SME	3	3	3	3	3	3	
	Exposures in default	9	9	203	177	8	8	
	Items associated with particularly high risk	1	0	1	0	0	1	
	Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0		
Equity	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0		
Standardised Total²			263				376	

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

Standardised Approach								
As of 31/03/2024				As of 30/06/2024				
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	
(in EUR, %)								
UNITED STATES	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	157	157	31	113	113	29	
	Corporates	328	328	328	328	328	82	
	of which: SME	19	19	19	19	19	19	
	Retail	1	1	1	1	1	1	
	of which: SME	1	1	1	1	1	1	
	Secured by mortgages on immovable property	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	2	0	5	2	0	5	
	Items associated with particularly high risk	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0		
Equity	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0		
Standardised Total²			3				2	

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

Standardised Approach								
As of 31/03/2024				As of 30/06/2024				
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	
(in EUR, %)								
MARSHALL ISLANDS	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	225	225	189	211	206	180	
	Corporates	125	108	90	108	98	82	
	of which: SME	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	
	Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0		
Equity	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0		
Standardised Total²			1				1	

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

Standardised Approach								
As of 31/03/2024				As of 30/06/2024				
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	
(in EUR, %)								
CANADA	Central governments or central banks	55	55	0	55	55	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	6	5	3	8	7	1	
	Corporates	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Secured by mortgages on immovable property	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	
	Items associated with particularly high risk	39	39	4	40	40	4	
	Covered bonds	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		
Collective investments undertakings (CIU)	0	0	0	0	0	0		
Equity	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0		
Standardised Total²			4				6	

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

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Bank of Cyprus Holdings Public Limited Company

		IRB Approach									
		As of 30/09/2023					As of 31/12/2023				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets			0					0		
IRB Total ²			0					0			

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Bank of Cyprus Holdings Public Limited Company

		IRB Approach									
		As of 31/03/2024					As of 30/06/2024				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets											
IRB Total ²			0					0			

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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

2024 EU-wide Transparency Exercise
 General governments exposures by country of the counterparty
 Bank of Cyprus Holdings Public Limited Company

As of 31/12/2023

(min EUR)		Direct exposures												Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet						
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures						
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
[0 - 3M]	Other Central and eastern Europe countries non EEA															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Middle East	19	19	0	0	0	0	19	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		21	21	0	0	0	0	21	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		40	40	0	0	0	0	40	0	0	0	0	0	0	0	0
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		5	5	0	0	0	0	5	0	0	0	0	0	0	0	0
[2Y - 3Y]		5	5	0	0	0	0	5	0	0	0	0	0	0	0	0
[3Y - 5Y]		9	9	0	0	0	0	9	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		19	19	0	0	0	0	19	0	0	0	0	0	0	0	0
[0 - 3M]	Africa															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Others	35	35	0	0	0	0	35	0	0	0	0	0	0	0	0
[3M - 1Y]		15	15	0	0	0	0	15	0	0	0	0	0	0	0	0
[1Y - 2Y]		10	10	0	0	0	0	10	0	0	0	0	0	0	0	0
[2Y - 3Y]		18	18	0	0	0	0	18	0	0	0	0	0	0	0	0
[3Y - 5Y]		154	154	0	0	0	0	154	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		232	232	0	0	0	0	232	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 counterpart 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 counterpart (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and/or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterpart (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions

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

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

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

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

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

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

2024 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Cyprus Holdings Public Limited Company

As of 30/06/2024

(min EUR)		Direct exposures													Risk weighted exposure amount
		On balance sheet					Derivatives				Off balance sheet				
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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0 - 3M]	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		5	5	0	0	0	0	0	0	0	0	0	0	0	
1Y1 - 2Y]		4	4	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y]		36	34	0	0	0	10	24	0	0	0	0	0	0	
5Y - 10Y]		40	40	0	0	0	0	40	0	0	0	0	0	0	
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	93	93	0	0	0	10	83	0	0	0	0	0	0		
[0 - 3M]	France	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		7	7	0	0	0	0	7	0	0	0	0	0	0	
1Y1 - 2Y]		13	13	0	0	0	0	13	0	0	0	0	0	0	
2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y]		15	15	0	0	0	0	15	0	0	0	0	0	0	
5Y - 10Y]		61	61	0	0	0	0	61	0	0	0	0	0	0	
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	96	96	0	0	0	0	96	0	0	0	0	0	0		
[0 - 3M]	Germany	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		14	14	0	0	0	0	14	0	0	0	0	0	0	
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	14	14	0	0	0	0	14	0	0	0	0	0	0		
[0 - 3M]	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		15	15	0	0	0	0	15	0	0	0	0	0	0	
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y]		5	5	0	0	0	0	5	0	0	0	0	0	0	
3Y - 5Y]		19	19	0	0	0	0	19	0	0	0	0	0	0	
5Y - 10Y]		13	13	0	0	0	0	13	0	0	0	0	0	0	
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	53	53	0	0	0	0	53	0	0	0	0	0	0		
[0 - 3M]	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
5Y - 10Y]		13	13	0	0	0	0	13	0	0	0	0	0	0	
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	13	13	0	0	0	0	13	0	0	0	0	0	0		
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
5Y - 10Y]		29	29	0	0	0	0	29	0	0	0	0	0	0	
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	29	29	0	0	0	0	29	0	0	0	0	0	0		
[0 - 3M]	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
1Y1 - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y]		26	26	0	0	0	0	26	0	0	0	0	0	0	
3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
10Y+ more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total	26	26	0	0	0	0	26	0	0	0	0	0	0		

2024 EU-wide Transparency Exercise
 General governments exposures by country of the counterparty
 Bank of Cyprus Holdings Public Limited Company

As of 30/06/2024

(min EUR)		Direct exposures												Risk weighted exposure amount			
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet							
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
		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
[0 - 3M]	Other Central and eastern Europe countries non EEA																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Middle East																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Latin America and the Caribbean																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Africa																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	
[0 - 3M]	Others																
[3M - 1Y]																	
[1Y - 2Y]																	
[2Y - 3Y]																	
[3Y - 5Y]																	
[5Y - 10Y]																	
[10Y - more]																	
Total																	

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

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

Regions:

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

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

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

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

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

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

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

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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Bank of Cyprus Holdings Public Limited Company

	As of 30/09/2023										As of 31/12/2023											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹					
	Of which performing but past due >30 days and <=90 days	Of which non-performing ²				On performing exposures ³	On non-performing exposures ⁴					Of which performing but past due >30 days and <=90 days	Of which non-performing ²				On performing exposures ³	On non-performing exposures ⁴				
		Of which: defaulted	Of which Stage 3 ⁵				Of which Stage 3 ⁵	Of which Stage 3 ⁵	Of which Stage 3 ⁵	Of which Stage 3 ⁵			Of which Stage 3 ⁵	Of which Stage 3 ⁵	Of which Stage 3 ⁵	Of which Stage 3 ⁵						
min EUR																						
Cash balances at central banks and other demand deposits	8,657	0	0	0	0	0	0	0	0	0	0	9,738	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	3,488	0	0	0	0	0	2	0	0	0	0	3,548	0	0	0	0	1	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	1,865	0	0	0	0	0	2	0	0	0	0	1,913	0	0	0	0	1	0	0	0	0	0
Credit institutions	1,453	0	0	0	0	0	0	0	0	0	0	1,465	0	0	0	0	0	0	0	0	0	0
Other financial corporations	59	0	0	0	0	0	0	0	0	0	0	51	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	110	0	0	0	0	0	0	0	0	0	0	111	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	10,314	15	358	358	324	86	124	111	223	10,565	15	364	364	327	59	120	104	235				
Central banks	153	0	0	0	0	0	0	0	0	153	0	0	0	0	0	0	0	0	0	0	0	0
General governments	43	0	0	0	0	0	0	0	0	38	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	61	0	0	0	0	0	0	0	0	505	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	225	0	1	1	1	4	1	1	1	253	0	1	1	1	4	0	0	0	0	0	0	0
Non-financial corporations	5,054	5	142	142	130	33	72	62	66	4,932	5	155	155	137	31	61	48	88				
of which: small and medium-sized enterprises	3,114	5	83	83	81	31	31	31	48	3,018	5	126	126	108	18	48	36	71				
of which: Loans collateralised by commercial immovable property	3,798	1	120	120	109	20	63	53	54	3,798	1	130	138	120	14	51	38	82				
Households	4,779	10	213	213	195	29	50	46	138	4,781	11	208	208	189	20	59	56	145				
of which: Loans collateralised by residential immovable property	3,746	8	177	177	160	15	33	31	142	3,724	8	170	170	154	13	40	38	129				
of which: Credit for consumption	593	2	32	32	27	10	13	12	17	591	1	29	29	26	8	13	12	18				
DEBT INSTRUMENTS other than HFT	23,461	15	358	358	324	89	124	111	223	23,849	15	364	364	327	61	120	104	235				
OFF-BALANCE SHEET EXPOSURES	2,879		57	57	64	0	18	18	1	2,879		58	58	67	0	19	18	4				

¹ For the definition of non-performing exposures please refer to Article 4(7a)(2) of Regulation (EU) No 575/2013 (CRD).

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

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

⁴ For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are denouncing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FREDP framework (temporarily FREDP / FREDP). For 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 FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise
Performing and non-performing exposures
Bank of Cyprus Holdings Public Limited Company

	As of 31/03/2024										As of 30/06/2024										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					
	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾				Collateral and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <90 days	Of which non-performing ⁽²⁾				On performing exposures ⁽³⁾	On non-performing exposures ⁽³⁾			
		Of which defaulted	Of which Stage ⁽⁴⁾				Of which defaulted	Of which Stage ⁽⁴⁾					Of which defaulted	Of which Stage ⁽⁴⁾							
(in € '000)																					
Cash balances at central banks and other demand deposits	7,259	0	0	0	0	0	0	0	0	0	7,395	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	3,731	0	0	0	0	1	0	0	0	0	3,897	0	0	0	0	2	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2,012	0	0	0	0	1	0	0	0	0	2,075	0	0	0	0	1	0	0	0	0	0
Credit institutions	1,526	0	0	0	0	0	0	0	0	0	1,521	0	0	0	0	0	0	0	0	0	0
Other financial corporations	45	0	0	0	0	0	0	0	0	0	50	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	138	0	0	0	0	0	0	0	0	0	151	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	11,136	13	346	346	310	43	138	119	201	11	11,440	17	294	294	254	61	122	104	169	169	169
Central banks	159	0	0	0	0	0	0	0	0	0	119	0	0	0	0	0	0	0	0	0	0
General governments	80	0	0	0	0	0	0	0	0	0	80	0	0	0	0	0	0	0	0	0	0
Credit institutions	767	0	0	0	0	0	0	0	0	0	1,083	0	0	0	0	0	0	0	0	0	0
Other financial corporations	239	0	1	1	1	2	0	0	0	0	264	8	1	1	1	2	0	0	0	0	0
Non-financial corporations	5,101	6	148	148	133	19	63	50	81	0	5,090	2	122	122	96	19	60	46	61	61	61
of which: small and medium-sized enterprises	3,055	6	119	119	102	10	48	33	70	0	3,073	2	93	93	68	10	45	33	48	48	48
of which: Loans collateralised by commercial immovable property	3,844	5	131	131	113	10	52	43	78	0	3,779	3	108	108	82	11	49	38	58	58	58
Households	4,789	7	197	197	178	20	79	68	119	0	4,821	7	172	172	157	30	62	58	108	108	108
of which: Loans collateralised by residential immovable property	3,723	5	160	160	143	14	54	50	109	0	3,732	5	137	137	129	41	41	39	99	99	99
of which: Credit for consumption	605	2	29	29	28	1	15	13	12	0	620	1	28	28	28	5	15	13	13	13	13
DEBT INSTRUMENTS other than HFT	22,117	13	346	346	310	45	138	119	201	11	22,463	17	294	294	254	63	122	104	169	169	169
OFF-BALANCE SHEET EXPOSURES	2,401		52	52	52	0	18	15	1	0	2,456		56	56	48	0	18	15	1	0	0

(1) For the definition of non-performing exposures please refer to Article 4(7)(c) of Regulation (EU) No 575/2013 (CRD).
(2) Institutions report the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing debts. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FTR/IFRS 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) 2012/1451 - 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 FTR/IFRS sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2024 EU-wide Transparency Exercise

Forborne exposures

Bank of Cyprus Holdings Public Limited Company

	As of 30/09/2023						As of 31/12/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ¹		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which 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
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
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)	644	197	85	74	530	117	456	192	68	59	360	127
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	17	1	0	0	16	0	1	0	0	0	1	0
Non-financial corporations	414	91	55	50	344	37	258	95	37	33	208	58
of which: small and medium-sized enterprises	171	33	12	9	147		161	70	26	23	126	
Households	213	105	30	24	170	79	196	96	30	25	152	69
DEBT INSTRUMENTS other than HFT	644	197	85	74	530		456	192	68	59	360	
Loan commitments given	10	1	0	0	5	0	9	1	0	0	5	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	120						67					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	31						26					

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2024 EU-wide Transparency Exercise

Forborne exposures

Bank of Cyprus Holdings Public Limited Company

	As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mIn EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
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)	413	180	74	67	313	109	354	146	67	57	267	88
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	1	0	0	0	1	0	1	0	0	0	1	0
Non-financial corporations	231	92	40	37	179	52	188	70	36	33	145	37
of which: small and medium-sized enterprises	153	67	25	24	119		130	44	21	19	103	
Households	181	88	34	30	133	57	165	76	31	24	122	51
DEBT INSTRUMENTS other than HFT	413	180	74	67	313		354	146	67	57	267	
Loan commitments given	9	0	0	0	4	0	9	1	0	0	4	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ²	63						50					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	25						23					

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

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

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

2024 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

(min EUR)	As of 30/09/2023						As of 31/12/2023						As of 31/03/2024						As of 30/06/2024					
	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²	Gross carrying amount		Of which: non-performing of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ²
A Agriculture, forestry and fishing	41	1	1	41	1	0	42	1	1	42	0	0	40	1	1	40	0	0	42	2	2	42	1	0
B Mining and quarrying	9	0	0	9	0	0	8	0	0	8	0	0	8	0	0	8	1	0	9	0	0	9	0	0
C Manufacturing	261	6	6	261	4	0	260	4	4	260	0	0	272	4	4	272	3	0	270	4	4	270	2	0
D Electricity, gas, steam and air conditioning supply	73	0	0	73	2	0	87	0	0	87	2	0	96	0	0	96	0	0	93	0	0	93	0	0
E Water supply	4	0	0	4	0	0	5	0	0	5	0	0	5	0	0	5	0	0	18	0	0	18	0	0
F Construction	511	5	5	511	9	0	485	25	25	485	0	0	481	25	25	481	7	0	466	3	3	466	6	0
G Wholesale and retail trade	921	29	29	921	20	0	870	38	38	870	23	0	924	35	35	924	18	0	925	33	33	925	19	0
H Transport and storage	337	0	0	337	1	0	345	0	0	345	1	0	352	0	0	352	2	0	276	0	0	276	1	0
I Accommodation and food service activities	1,176	15	15	1,204	8	0	1,189	14	14	1,191	10	0	1,242	13	13	1,196	9	0	1,242	13	13	1,197	11	0
J Information and communication	41	3	3	41	1	0	50	1	1	50	1	0	53	0	0	53	1	0	53	0	0	53	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	1,060	20	20	1,060	22	0	1,020	40	40	1,020	23	0	996	39	39	996	23	0	972	37	37	972	19	0
M Professional, scientific and technical activities	303	49	49	241	34	0	276	27	27	276	13	0	308	26	26	308	15	0	304	27	27	304	16	0
N Administrative and support service activities	40	1	1	37	1	0	39	0	0	39	1	0	41	0	0	41	0	0	40	0	0	40	0	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	66	0	0	66	1	0	63	2	2	63	1	0	63	2	2	63	1	0	62	0	0	62	1	0
Q Human health services and social work activities	64	0	0	64	1	0	68	0	0	68	1	0	68	0	0	68	1	0	70	0	0	70	1	0
R Arts, entertainment and recreation	19	1	1	19	1	0	20	1	1	20	0	0	21	1	1	21	1	0	20	0	0	20	0	0
S Other services	27	2	2	27	1	0	26	2	2	26	1	0	26	1	1	26	1	0	26	1	1	26	1	0
Loans and advances	5,054	142	142	4,848	105	0	4,932	155	155	4,793	92	0	5,101	148	148	4,989	82	0	5,093	122	122	4,958	79	0

¹The items "accumulated impairment" and "accumulated negative changes in fair value due to credit risk on non-performing exposures" are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F.08.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

2024 EU-wide Transparency Exercise
Collateral valuation - loans and advances
Bank of Cyprus Holdings Public Limited Company

(mil EUR)	As of 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024				
	Loans and advances		Performing		Non-performing	Loans and advances		Performing		Non-performing	Loans and advances		Performing		Non-performing	Loans and advances		Performing		Non-performing
			if which past due > 30days <= 90 days		if which past due > 90 days <= 180 days				if which past due > 30days <= 90 days		if which past due > 90 days <= 180 days				if which past due > 30days <= 90 days		if which past due > 90 days <= 180 days		if which past due > 30days <= 90 days	
Gross carrying amount	10,338	9,958	15	368	177	10,565	10,202	15	384	190	11,136	10,790	13	346	179	11,466	11,186	17	294	143
Of which secured	9,543	9,208	14	335	188	9,307	8,988	14	342	180	9,499	9,176	12	323	170	9,321	9,249	16	273	136
Of which secured with immovable property	8,237	7,912	14	325	159	8,185	7,852	14	333	174	8,319	8,005	12	314	165	8,264	8,000	16	264	133
Of which instruments with LTV higher than 60% and lower or equal to 80%	1,118	1,070		48	33	1,240	1,178		62	48	1,118	1,048		70	55	1,065	1,013		52	41
Of which instruments with LTV higher than 80% and lower or equal to 100%	277	264		12	7	245	219		26	20	224	211		12	7	215	213		12	8
Of which instruments with LTV higher than 100%	545	481		34	26	440	390		50	44	480	434		45	42	385	328		47	40
Accumulated impairment for secured assets	157	49		107	39	142	46		105	64	151	59		118	68	144	42		109	81
Collateral																				
Of which value capped at the value of exposure	8,767	8,884	13	222	86	9,132	8,898	13	224	112	9,960	9,360	11	200	90	9,883	9,715	15	188	73
Of which immovable property	7,421	7,208	13	214	82	7,315	7,088	13	227	107	7,351	7,157	11	193	93	7,297	7,134	15	163	69
Of which value above the cap	9,567	8,882	12	525	166	9,488	8,907	15	160	229	9,760	9,160	15	509	232	10,170	9,599	14	571	212
Of which immovable property	8,341	7,865	12	466	154	8,260	7,718	15	142	216	8,411	7,856	14	455	214	8,701	8,175	13	507	193
Financial guarantees received	49	46	0	1	0	53	52	0	1	0	90	86	0	1	0	69	86	0	1	0
Accumulated partial write-off	-1,201	-79	0	-1,122	-43	-888	-78	0	-810	-51	-978	-79	0	-807	-51	-1,167	-77	0	-1,091	-82

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.