

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

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



Key Metrics

(min EUR, %)	As of 30/09/2023	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	915	1,027	1,042	1,054	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	915	1,027	1,042	1,054	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	915	1,027	1,042	1,054	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	915	1,027	1,042	1,054	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	915	1,092	1,106	1,118	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	915	1,092	1,106	1,118	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	3,926	5,916	5,803	5,924	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	3,926	5,916	5,803	5,924	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	23.32%	17.36%	17.95%	17.79%	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	23.32%	17.36%	17.95%	17.79%	(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	23.32%	17.36%	17.95%	17.79%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23.32%	17.36%	17.95%	17.79%	(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	23.32%	18.46%	19.06%	18.87%	CA3 (5)	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23.32%	18.46%	19.06%	18.87%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	6,544	9,292	8,962	9,047	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	13.99%	11.06%	11.62%	11.65%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2023	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	915	1,027	1,042	1,054	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	915	1,027	1,042	1,054	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	6,544	9,292	8,962	9,047	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	6,544	9,292	8,962	9,047	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	13.99%	11.06%	11.62%	11.65%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	13.99%	11.06%	11.62%	11.65%	[A.2]/[B.2]	



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			As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	915	1,092	1,106	1,118	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CFPR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	915	1,027	1,042	1,054	C 01.00 (40020,c0010)	Article 50 of CFR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	0	40	40	40	C 01.00 (r9030,c0010)	Articles 26(1) points (s) and (b), 27 to 29, 36(1) point (f) and 42 of CSR
	A.1.2	instruments) Retained earnings	728	821	821	821	C 01.00 (r0110,c0010)	Articles 26(1) point (c), 26(2) and 35 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-3	2	11	17	C 01.00 (r0180,c0010)	Addicine 4(100), 26(1) point (d) and 36 (1) point (I) of CRR
	_						C 01.00 (0200,c0010)	Addiction 4(117) and 20(1) point (e) of CFR
	A1.4	Other Reserves	202	202	202	202	C 01.00 (9210,c0010)	Anticins 4(11/) and 20(1) point (4) or Live Articins 4(112), 26(1) point (8) and 36 (1) point (8) of CRR
	A1.5	Funds for general banking risk						
	A-1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (49230,c0010)	Article B4 of CFR
	A:1.7	Adjustments to CET1 due to prudential filters	0	-1	-1	-1	C 01.00 (x0550,c0010)	Articles 32 to 35 of and 36 (1) point (i) of CRR
	A-1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	-9	-31	-28	-25	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	DILS	0	-2	-1	0	C 01.00 (r0370,c0010)	Articles 26(1) point (c) and 38 of CER
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 35(1) point (d), 40 and 150 of CRR
	A1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (+0390,c0010)	Articles 4(109), 35(1) point (e) and 41 of CRR
	A-1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0420,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010) C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) +	Article 35(1) point (j) of CRR Article 4(36), 35(1) point (k) (i) and 80 to 91 of CRR; Article 35(1) point (k) (ii), 243(1) point (b), 244(1)
	A1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 [6470,c0010] + C 01.00 [r0471,c0010]+ C 01.00 [6472,c0010]	point (b) and 258 of CFR, Articles 36(1) point k) (ii) and 375(3) of CFR; Articles 36(1) point k) (iv) and 153(6) of CFR; Articles 36(1) point k) (iv) and 153(8) of CFR; Articles 36(1) point k) (iv) and 153(8) of CFR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (ii), 263(1) point (b), 246(1) point (b) and 256 of CRR
	A.1.15	 (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment 	0	0	0	0	C 01.00 (±0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0400,c0010)	Articles 35(1) point (c) and 38; Articles 45(1) point (a) and 45(2) of CFR
OWN FUNDS	A:1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 35(1) point (I); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
Transitional period	A.1.18		0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CFR
	A.1.18A		0	0	0	0	C 01.00 (r0513,c0010)	Article 35(1), point (m) and Article 47c CRR
	A.1.18B		0	0	0	0	C 01.00 (r0514,c0010)	Article 35(1), point (n) and Article 133c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (40515,c0010)	Article 36(1), point (I) CRR
	A1.19		0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A1.20		-2	4	-2	-1	C 01.00 (+0529,c0010)	
	A1.21		0	0	0	0	CAI (1.1.5 + 1.1.8 + 1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests $(\star i\cdot)$	0	0	0	0	C 01.00 (r0340,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C 01.00 (r0520,c0010)	Atticism 460 to 472, 476 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (40530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (+0720,c0010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r0600,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010)	
	A2.4	Additional Tier 1 transitional adjustments	0	0	0	0	+ C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010) C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	915	1,027	1,042	1,054	C 01.00 (6015,c0010)	Article 25 of CFFR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	65	65	64	C 01.00 (x0750,c0010)	Articles 71 of CRR.
	A4.1	Tier 2 Capital instruments	0	65	65	64	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
							C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0920,c0010) + C 01.00 (r0940,c0010) +	
	A4.2		0	0	0	0	C 01.00 (r0950,c0010) + C 01.00 (r0955,c0010) + C 01.00 (r0970,c0010) + C 01.00 (r0974,c0010) + C 01.00 (r0978,c0010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0900,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT	3,926	5,916	5,803	5,924	C 02.00 (r0010,c0010)	Articles 92(3), 95, 95 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	23.32%	17.36%	17.95%	17.79%	GA3(1)	*
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	23.32%	17.36%	17.95%	17.79%	GA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	23.32%	18.46%	19.06%	18.87%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	915	1,027	1,042	1,054	[A.1-A.1.13-A.1.21+MN]A.2+A.1.13-A.2.2- A.2.4+MN](A.4+A.2.2-A.4.3,0],0]]	
CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	23.32%	17.36%	17.95%	17.79%	[0.1)(8-8.1)	-
Fully loaded ⁴	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
	F	Adjustments to ATI due to IFRS9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments to 12 due to 8 HS 9 transitional arrangements Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (10440,c0030)	
		Aquestments included in KWAS duel to HWS 9 translational arrangements and on the second of the secon				l "		



Overview of Risk exposure amounts

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		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ⁴	3,443	5,151	5,062	5,205	C 02.09 (n044, c0110) (C 07.00 (n089, c1220, s001) + C 07.00 (n0110, c1220, s001) + C 07.00 (n0130, c0220, s001) + C 07.00 (n0130, c0220, s001) + C 08.01 (n0400, c2200, s001) + C 08.01 (n0400, c2200, s001) + C 08.01 (n0400, c2200, s002) + C 08.01 (
Of which the standardised approach	3,443	5,151	5,062	5,205	C 02.00 (0060, c0010)-{C 07.00 (10090, c0220, s001) + C 07.00 (10110, c0220, s001)+ C 07.00 (10130, 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	Ō	0	C 02.00 (40420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	14	23	19	21	C 07.00 (r0090, ct220, s001) + C 07.00 (r0110, ct220, s001) + C 07.00 (r0130, ct220, s001) + C 08.01 (r0040, ct280, s002) + C 08.01 (r0050, ct280, s002) +
Credit valuation adjustment - CVA	1	8	6	5	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	62	59	40	17	C 02.00 (r0520, c0010)
Of which the standardised approach	62	59	40	17	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	C19.00 (0010, c0601)*12.5*C 20.00 (0010,c0450)*12.5*MAX(C 24.00(0010,c0090),C 24.00(0010,c0100),C 24.00(0010,c0100)*12.5*MAX(C 24.00(0010,c0100),C 24.00(0010,c0100))*12.5*MAX(C 24.00(0010,c0100),C 24.00(001
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	407	675	675	675	C 02.00 (r0590, c0010)
Of which basic indicator approach	407	675	675	675	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	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	3,926	5,916	5,803	5,924	

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.



P&L

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	221	335	122	241
Of which debt securities income	16	21	6	12
Of which loans and advances income	200	306	114	224
Interest expenses	63	104	45	85
(Of which deposits expenses)	60	98	42	79
(Of which debt securities issued expenses)	0	1	2	3
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	1	0	3
Net Fee and commission income	40	50	16	34
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	1	1	1	2
Gains or (-) losses on financial assets and liabilities held for trading, net	4	4	-1	0
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	1	1	0	0
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	-1	-1	1	0
Net other operating income /(expenses)	9	11	2	7
TOTAL OPERATING INCOME, NET	213	298	97	202
(Administrative expenses)	73	117	45	96
(Cash contributions to resolution funds and deposit guarantee schemes)	3	3	3	2
(Depreciation)	11	21	9	18
Modification gains or (-) losses, net	0	-10	0	0
(Provisions or (-) reversal of provisions)	-1	1	0	-1
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-1	0	0	-1
(Other provisions)	0	2	0	0
Of which pending legal issues and tax litigation ¹	0	1	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)	10	22	12	5
(Financial assets at fair value through other comprehensive income)	-1	-1	0	0
(Financial assets at amortised cost)	11	23	12	5
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	58	1	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	117	182	29	81
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	100	166	24	69
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	100	166	24	69
Of which attributable to owners of the parent 11 Information available only as of end of the year	100	165	23	68

⁽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."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/2023	3			As of 31	/12/2023			As of 31/0	33/2024			As of 30/0	6/2024		
		1	Fair value hierarch	hy			Fair value hierarch			,	Fair value hierarch	у		,	air value hierarch	у	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	1,106				1,689				1,492				1,280				IAS 1.54 (I)
Financial assets held for trading	8	2	6	0	11	2	8	1	11	2	9	0	10	2	8	0	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	17	10	0	6	17	11	0	6	27	20	0	6	35	29	0	6	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	396	11	385	0	533	1	532	0	590	35	545	9	632	39	583	9	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	4,472				6,256				6,114				6,279				IFRS 7.8(1); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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 ^t	187				270				271			269				-	
TOTAL ASSETS	6,186				8,776				8,505				8,506				IAS 1.9(a), IG 6

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

(min	EUR)			As of 30/09/20	23					As of 31/1	12/2023					As of 31/	03/2024					As of 30/1	16/2024			
		Gross carry	ring amount ⁽²⁾		Acı	cumulated impairme	nt ⁽²⁾	Gr	oss carrying amour	it ⁽²⁾	Accu	amulated impairmer	nt ⁽²⁾	Gro	ss carrying amount	(2)	Acci	ımulated impairme	nt ⁽²⁾	Gros	s carrying amount	р	Accu	mulated impairme	nt ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ³		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 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	risk since initial	Stage 3 Credit-impaired assets	in credit risk since	risk since initial	Credit-impaired	Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial	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 3 Credit-impaired assets	References
Financial assets at fair value through other		410	0	0	-1	0	0	544	0	0	-1	0	0	563	0	0	-1	0	0	599	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
comprehensive income		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at		321	3	0	0	0	0	300	3	0	0	0	0	281	3	0	0	0	0	271	3	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	3,487	635	100	-23	-28	-32	5,108	790	108	-30	-37	-39	4,958	790	155	-28	-39	-50	5,221	716	152	-32	-31	-59	Annex V.Part 1.32, 44(a)

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

^[9] From June 2021, the gross carrying amount of assets and accumulated impairments that are punchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods



Breakdown of liabilities

AGRI EUROPE CYPRUS LIMITED

(mln EUR)

(mar con)					•
		Carrying	gamount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Financial tiabilities held for trading	0	2	3	1	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	5,070	7,547	7,234	7,196	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	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	12	19	17	14	IAS 37.10; IAS 1.54(l)
Tax liabilities	18	5	6	3	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	13	19	28	23	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	5,113	7,593	7,288	7,237	IAS 1.9(b);IG 6
TOTAL EQUITY	1,073	1,183	1,217	1,268	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	6,186	8,776	8,505	8,506	IAS 1.IG6

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



Breakdown of liabilities

AGRI EUROPE CYPRUS LIMITED

(mln EUR)

			Carrying	amount (1
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Derivatives		0	2	3	1	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
SHOLL POSITIONS	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	0	0	0	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	190	189	179	187	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	88	97	97	110	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	112	628	507	518	Annex V.Part 1.42(c),44(c)
Danasita	of which: Current accounts / overnight deposits	17	24	27	37	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	174	225	195	247	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	38	40	31	23	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	1,696	2,379	2,190	2,059	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	871	1,200	1,182	1,003	ECB/2013/33 Annex 2.Part 2.9.1
	Households	2,850	3,977	4,007	4,028	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	1,799	2,311	2,289	2,319	Annex V.Part 1.42(f), 44(c)
Debt securities issued		0	72	74	76	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	0	0	0	0	Annex V.Part 1.37
Other financial liabilities		48	78	82	82	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		5,070	7,550	7,237	7,197	



Market Risk
AGRI EUROPE CYPRUS LIMITED

TOTAL RISE EPPOLISE MOUNT TOTAL RISE EXPOSISE MOUNT																							
TOTAL RISK EXPOSURE AMOUNT PROVINCE AMOUNT		SA					l l	М									IM						
MILTELLATION PROPERTIES AND PROP				VaR (Memorano	dum item)	STRESSED Var (Memorandum item)	INCREMEN MIGRATION RI	TAL DEFAULT AND SK CAPITAL CHARGE	ALL PRICE RISI	KS CAPITAL CHA	IRGE FOR CTP		VaR (Memor	andum item)	STRESSED Var (M	emorandum item)	AND MIGR	ATION RISK	ALL PRICE RIS	KS CAPITAL CHA	RGE FOR CTP	
Track Check Instruments	(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS	PREVIOUS DAT	FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS	LATEST AVAILABLE (SVaRt- 1)	AVERAGE	LAST MEASURE	FLOOR	AVERAGE		EXPOSURE	FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS	PREVIOUS DAY (VaRt- 1)	FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS		AVERAGE	LASI	FLOOR	AVERAGE		TOTAL RISK EXPOSURE AMOUNT
Of which: General risk		As of 30/09/2023	As of 31/12/2023				As of 30.	09/2023									As of 31/1:	2/2023					
Of Mark Specific risk 0 0 0 0 0 0 0 0 0		0	0	0	0	0	0							0	0	0	0						
Of Office Central risk B		0	o o	i o	o o	0	o o							ů	l ő	0	0						
Francis Section Commontine risk S	Equities	17	16	0	0	0	0							0	0	0	0						
Faringer producing risk		8	8	0	0	0	0							0	0	0	0						
Commonterials		8	8	0	0	0	0							0	0	0	0						
As of \$100/2024 As of \$9006/2024 As of \$9006/2024 As of \$9006/2024 As of \$100/2024 As of \$		45 0	43	0	0	0	0								0	0	0						
Traded Delet Instruments O		62	59	,	ő	ő	0	0	0	0	0	0	0	·	0	0	0	0	0	0	0	0	0
Of whore Specific risk 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 30/0	5/2024					
Of which: Specific risk 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Faulties 17 17 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of window: Centeral trisk 9 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 <td>Of which: Specific risk</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Of maints, Specific risk 9 9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		17	17	0	0	0	0							0	0	0	0						
Foreign exchange risk 23 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		9	9	0	0	0	0							0	0	0	0						
		9	9	0	0	0	0							0	0	0	0						
		23	0	0	0	0	0								0	0	0						
Total 40 17 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		40	17	0	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0
	Equities Of which: General risk Of which: Specific risk Foreign exchange risk	0 17 9 9 23	0 17 9 9	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0							0 0 0 0	0 0 0 0	0 0 0	0 0 0 0						

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

European Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31/	12/2023	
		Original Esposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(minEUR, %)	1.730	1,849	290		1977	2.150	492	
	Central sovernments or central banks Resional sovernments or local authorities	1,730	1,049	240		1,977	2,150	492	
	Public sector entities		3	1		17	15	7	
	Multilateral Development Banks							ė	
	International Organisations	0	0	0		0	0	0	
	Institutions	210	195	56		420	427	83	
	Corporates	2,788	1,660	1,517		3,920	2,546	2,365	
	of which: SME	1,225	773	633		1,613	1,058	862	
	Retail	1,427 529	1,213	835 241		2,260	1,933 577	1,347	
Consolidated data	of which: SME	529	422 491	241 196		749 599	577 578	330 228	
	Secured by morbiales on immovable property of which: SME	191	183	70		211	200	77	
	Exposures in default	115	78	92	35	176	115	134	
	Items associated with particularly high risk	231	200	300		233	194	291	
	Covered bands	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 (CRII)	20	20	7		21	21	7	
	Equity	33	32	36		34	33	36	
	Other exposures	774	745	121		1,073	1,008	193	
	Standardised Total 2	7,860	6,495	3,457	125	10,782	9,047	5,174	20

					Standardised Ap	proteh					
					Januar Januar Ap	prosen					
			As of 30/09/2	023			As of 31/	As of 31/12/2023			
		Original Exposure ²	Exposure Value ¹	Risk exposure amount	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²			
	(minEUR, %)	1,388	1.453	280		1.629	1.746	482			
	Central governments or central banks	1,366	1,403	200		1,029	1,746	402			
	Resional sovernments or local authorities			1		2		1			
	Public sector entities										
	Multilateral Development Banks										
	International Ordanisations	76	33	18		22	20	14			
	Institutions Corporates	1,930	1.120	1,022		3.047	1.967	1.632			
	of which: SME	916	565	400		1,305	861	705			
	Retail.	633	525	363		1,441	1.225	861			
	of which: SME	238	173	29		453	326	186			
SERBIA	Secured by mortgages on immovable property	211	204	86		296	287	115			
	of which: SME	20	87	34		111	104	41			
	Exposures in default	89	62	74	26	137	92	109			
	Items associated with particularly high risk	11	11	16		28	21	32			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0		0		0	0	0			
	Collective investments undertakings (CIU)	10	10	2		30	10	2			
	Equity	14	13	13		34	13	13			
	Other exposures	450	421	45		657	592	116			
	Standardised Total ²				20						

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	/12/2023	
		Original Exposure ²	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minEUR, %)								
	Central governments or central banks	194	248	2		201	253	1	
	Regional governments or local authorities	15		1		29	25 15	5	
	Public sector entities Multilateral Development Banks	2		1		1/	15		
	Multilateral Development Banks International Organisations								
	Institutions	24	12	2		23	15		
	Corporates	562	336	305		577	341	309	
	of which: SME	241	145	114		255	152	120	
	Retail	765	663	454		789	683	402	
	of which: SME	280	242	138		284	244	139	
SLOVENIA	Secured by mortgages on immovable property	292	283	109		220	287	111	
	of which: SME	98	94	35		98	93	35	
	Exposures in default	21	14	16	7	35	21	23	12
	Items associated with particularly high risk	170	142	213		153	125	187	
	Covered bands	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0		0			0	0	
	Collective investments undertakings (CIU)	10	10			10	10	5	
	Equity	16	16 319	20		17 411	17 411	20	
	Ofter exposures	319	219	72			411	72	26
	Planta dia di Talai				21				

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31	/12/2023	
	(minSUR-W)	Original Exposure ^a	Esposure Value	Risk exposure amount	Value adjustments and provisions ²	Original Exposure 1	Exposure Value	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	14	14	0		34	14	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0		0			0	0	
	Multilateral Development Banks International Organizations						0		
	International Organisations Institutions					137	137	27	
	Corporates	-	4	2		5	4	27	
	of which: SME			0			0		
	Retail	2	1	1		2	1	1	
AUSTRIA	of which: SME	1	0	0		1	0	0	
MUSTRIA	Secured by mortstates on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1		0	1	1	0	0	1
	Items associated with particularly high risk Covered bonds						0		
I	Covered bonds Claims on institutions and corporates with a ST credit assessment						0		
I	Collective investments undertakings (CRI)	i i				ů.			
I	Equity			0			0		
I	Other exposures	0		0			0	0	
	Standardised Total ²								1

		(2) Total value adjustments and provisions per	country of counterparty excludes th	ose for securitisation exposures but	t includes general credit risk adjust	weets.			
					Standardised Ap	proach			
			As of 30/09/2	1023			As of 31	12/2023	
		Original Exposure ¹	Exposure Value ¹	Fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minEUR, %) Central sovernments or central banks	0		0					
	Regional governments or local authorities						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	1	1	0		135	116	5	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0			0		
	Retail						0		
GREECE	of which: SME Secured by mortgages on immovable property						0		
	of which: SME	0		0			0		
	Exposures in default				0		0		
ĺ	Items associated with particularly high risk						0		
1	Covered bands	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 (CRI)	0	0	0		0	0	0	
1	Equity	0	0	0		0	0	0	
	Other exposures		0				0		
1	Standardised Total ²				0				

eba Banking Authority	2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach AGRI EUROPE CYPRUS LIMITED								
			As of 30/09/2	023	Standardised Ap	proach	As of 31.	12/2023	
			A2 01 20/02/2					21/2020	
		Original Exposure ¹	Exposure Velue ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minEUR, %)								
ITALY	Color de manuelle et certa l'unité Allai estre etitio qui cultiviste Allai estre etitio Allai estre eti	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 23 15 1 1 1 1 1 0 0 0	0 0 0 2 2 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	.0	22 0 0 22 26 34 1 1 0 0 0 0	122 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 4 17 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰
	Standardised Total ²				0				0

					Standardised Ap	proach						
			As of 30/09/2	023			As of 31	12/2023				
		Original Exposure ¹	Esposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²			
	(minEUR, %)											
FRANCE	Control automates or unter kines Resident demonstrate in de altrollers Resident demonstrate in des altrollers Resident demonstrate in des altrollers Resident demonstrate in demonstrate Resident demonstrate Resident demonstrate Resident demonstrate Resident demonstrate demonstrate demonstrate demonstrate demonstrate demonstrate demonstrate Resident demonstrate	22 0 0 0 42 0 0 0 0	22 0 0 0 42 42 0 0 0	0 0 0 8 0 0 0 0		21 0 0 6 0 0 0 0 0	21 0 0 6 8 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				
	Covered bisids Claims on introllations and corporates with a ST credit assessment Collective investments undertakings (CRI) Equility Other exposures	0	0	0 0		0 0	0 0 0	0000				
	Standardised Total ²											

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

					Standardis	ed Approach				
			As of 31/	03/2024			As of 30	106/2024		
	(min DUR, No.)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	
	Central sovernments or central banks	1.634	1.830	479		1.668	1.798	475		
	Regional governments or local authorities	35	30	10		37	30	9		
	Public sector entities	6	3	1		7	3	2		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	556	493	113		525	509	107		
	Corporates	3,764	2,351	2,162		3,914	2,503	2,296		
	of which: SME	1,527	205	812		1,595	1,098	896		
	Retail	2,301	1,968	1,373		2,385	2,045	1,426		
Consolidated data	of which: SME	754	577	230		791	605	346		
CONSCIUDING UNIO	Secured by mortalistics on immovable property	613	593	234		662	645	257		
	of which: SME	226 216	215 134	83		254	245 118	95		
	Exposures in default	216 224	134	165 274	69	200 214	118	133 254	75	
	Items associated with particularly high risk	224	182	274		214	169	254		
	Covered bonds Claims on institutions and corporates with a ST credit assessment		0			0				
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	20	30			10	79	10		
	Coulty Equity	65	66	70		62	61	64		
	Other exposures	973	905	192		896	830	192		
	Standardised Total 2	10,420	8,565	5.082	213		8.751	5.226	217	
		10,420						5,225	ZI	

					Standardise	ed Approach						
			As of 31	03/2024			As of 30:	06/2024				
	(min ELE, %)	Original Exposure ⁶	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²			
	Central dovernments or central banks	1,277	1,376	470		1,296	1,385	466				
	Regional governments or local authorities	5	5	5		4	4	4				
	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	18	17	13		23	22	15				
	Corporates	2,900	1,824	1,680		3,021	1,935	1,777				
	of which: SME	1,222	794	650		1,275	888	729				
	Retail	1,450	1,233	868		1,504	1,285	204				
SERBIA	of which: SME	445	326	181		462	333	190				
JENDIA	Secured by mortgages on immovable property	302	295	119		346	338	138				
	of which: SME	128	121	46		157	151	60				
	Exposures in default	169	108	135	54	157	93	105	58			
	Items associated with particularly high risk	37	21	32		26	13	20				
	Covered bonds		0	0		0		0				
	Claims on institutions and corporates with a ST credit assessment			0				0				
	Collective investments undertakinsis (CIU)	19	19	4		28	28	5				
	Equity	15	13	13		15	13	13				
		597	529	117		555	402	116				

					Standardis	ed Approach			
			As of 31/	03/2024			As of 30	106/2024	
	(mbsDJR, No	Original Exposure ⁶	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
SLOVENIA	Control or anomalies or antifoliation Administration of the original Administration of the o	2077 20 0 6 6 6 6 24 523 203 207 206 207 206 207 206 207 206 207 206 207 206 207 206 207 206 207 206 207 207 207 207 207 207 207 207 207 207	20-3 20-3 3 0 0 0 0 144 23-4 23-3 20-2 20-4 0 0 10-1 10-1 10-1 10-1 10-1 10-1 10-1	1 5 1 0 0 3 3 2022 121 4800 144 133 330 20 0 0 0	23	200 33 7 7 0 0 22 250 868 868 307 312 0 0 0 100 150 150 150 150 150 150 150 1	200 200 0 0 22 347 735 204 201 2 211 112 0 0 10 10 10 10 10 10 10 10 10 10 10 10	1 5 2 0 0 0 5 3344 1105 1200 1217 333 252 260 0 0	24
1	Standardised Total ²				23				30

		 (к) неализам заратителя до режима рег соитур от съвтерату екстива том тот веста възгот екреште вът основа денет с гнества афактичена. 								
					Standardis	ed Approach				
			As of 31	03/2024			As of 30	/06/2024		
	(mis DJR, N)	Original Exposure ^b	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Expenses ²	Exposure Value	Risk exposure amount	Value adjustments and provisions ²	
AUSTRIA	Control garantees (a control and control a	14 0 0 0 0 117 1 1 1 1 1 1 1 1 1 1 1 1 1 1	14 0 0 0 0 0 127 147 14 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 22 2 2 1 1 0 0 0 0	3	17, 0 0 0 0 0 164 5 5 2 1 1 1 0 0 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	17 0 0 0 164 4 4 0 1 1 0 0 0 0 0 0 0 164 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 23 2 2 1 1 0 0 0 0		

	•		(2) Total value adjustments and provisions per country of counterparty excludes these for securification exposures but includes general credit risk adjustments.								
					Standardis	ed Approach					
			As of 31	03/2024			As of 30	06/2024			
		Original Exposure ⁴	Exposure Value ¹	Risk esposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
Rectors Public Harrie H	orates and the SE and the SE and the SE and the SE and the set of the set of the SE and	110	50 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 24 0 0 0 0 0 0 0 0 0 0 0 0 0 0	۰	0 0 0 0 115 0 0 0 0 0 0 0 0 0 0 0 0	113	0 0 0 24 26 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		

eba European Barreing 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

			Standardised Approach									
			As of 31	03/2024			As of 30	1/06/2024				
	(micEUR, N)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
ΠΑLY	Control devicements or central tasses Authorized consensus or old attendings Authorized consensus or old attendings Authorized control control Authorized control control Authorized con	14 0 0 0 0 25 40 6 5 2 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	14 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		17 0 0 6 44 4 4 4 0 0 0 0	27 6 8 8 44 22 3 3 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	0 0 0 0 0 9 22 4 1 1 0 0 0 0 0 0				
	Standardised Total ²				1							

Control announcement or central tables Control announcement Control annou										
Control amountments certainful ministration of Control Expenses Value of Control Expenses Value of Control Expenses Value of Control amountments certainful ministration of Control amountments certainful ministration of Control Expenses Value of Control						Standardis	ed Approach			
Committed conversation of control banks Committed conversation Co				As of 31	/03/2024			As of 30	1/06/2024	
Committee Comm			Original Exposure ⁵	Exposure Value ¹	Rhik exposure amount		Original Exposure ⁶	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
	FRANCE	Could assessment or untite leads And the could be a served by the coul	12 0 0 0 18 0 0 0 1 1 1 0 0 0 0 0 0 0 0 0	19 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥	20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	



Credit Risk - IRB Approach

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

⁽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.



Credit Risk - IRB Approach

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

⁽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.



General governments exposures by country of the counterparty

							AGRI EUROPE CYPRUS LIM	ITED						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	National amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Austria	0 0 0 4 0 10	0 0 4 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0	0	0 0 0		
10 - 3Mf [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Belgium	0 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 10 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M[[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Bulgaria													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus													
[0-3M] [3M-1Y] [11-2Y] [12-3Y] [27-3Y] [37-5Y] [57-10Y] [10Y-more	Czech Republic													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Denmark													
[0 - 3M [13M - 1Y 1 1 2 2 2 2 2 2 2 2	Estonia	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	6	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0		



General governments exposures by country of the counterparty

							AGRI EUROPE CYPRUS LIM	ITED						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M[13M-1Y] 11Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Finland					0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	France	1	0 11 0 0 0 0 0 10			0 0 0	0 5 0 0 0 10		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		
10 - 3M 3M - 1Y 11Y - 2Y 12Y - 2Y 12Y - 3Y	Germany		0 0 0 0 8 8 0 0 0 3	() () () () () () () () () ()		0 4 0 8 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Greece													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hungary													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland	11	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 10		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
[0-3M[3M-1Y 11Y-2Y 2Y-3Y [3Y-5Y [5Y-10Y Total	Italy	12	0 0 0 0 0 0 0 0 1 2 12 0 0	6		0 0 0 0 0 7	0 0 0 0 5 5		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		



General governments exposures by country of the counterparty

							AGRI EUROPE CYPRUS LIM	ITED						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Latvia		0 0 0 0 0 0 0 5 5	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 10Y] [10Y - more Total	Lithuania		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Luxembourg													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Malta													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Poland		0 0 0 0 0 0 0 0 6 6 4 4 4	() () () () () () () () () ()		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 6 4 4		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 10		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M[Romania		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 5		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

							AGRI EUROPE CYPRUS LIM	ITED						
				_		_	As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	ives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of non-		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	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[13M-1Y 11Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more	Stovakia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 3 3	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia	31 11 11 11 11 10	2 32 10 10 4 4 4 4 0 0 0 1 3 13 7 17 166 166	6	0	7 7 4 0 7 0	25 3 0 0 6 17 158	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 4 6 0 4 0 0		
104at 104a	Spain		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0	0 0 0 0 0	0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		17
Total	Sweden					9								
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	lceland													
[3M - 1Y] [1M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Liechtenstein													
10 - 3M	Norway													



General governments exposures by country of the counterparty

							AGRI EUROPE CYPRUS LIMI	ITED						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of non-		Non-derivative financial a:	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount on mon- 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[Australia													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Hong Kong													
[0 - 3M[Japan													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	u.s.													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	China													
Total [0-3M[[3M-1Y[[1Y-2Y[[2Y-3Y[[3Y-5Y[[5Y-10Y[http://doi.org/10/10/10/10/10/10/10/10/10/10/10/10/10/	Switzerland													
Total [0-3M[13M-1Y] 11Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EE/	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		



General governments exposures by country of the counterparty

							AGRI EUROPE CYPRUS LIMI	ITED						
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Denvatives with	h negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit of loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M[[3M-1V] [1Y-2V] [2Y-3V] [3Y-5V] [5Y-10V] [10Y-more	Other Central and eastern Europe countries non EEA	22 44 107 111 122 55 47	21 7 107 7 117 5 125 8 58 0 473	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		18 45 10 107 115 107 115 107 115 107 115 107 115 107 115 107 115 107 115 115 115 115 115 115 115 115 115 11	3 0 1 1 3 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0	() () () () () () () () () ()	90
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Middle East													
To - 3M T	Latin America and the Caribbean													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Africa													
[0 - 3M] [3M - 1Y] [2Y - 3Y] [3Y - 5Y] [4Y - 5Y] [5Y - 10Y] Total	Others													

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 least receivables". Country of treatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

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

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.

Lists America: Appetition, Belatin, Bel

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

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

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

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



General governments exposures by country of the counterparty

							AGRI EUROPE CYPRUS LIM	ITED						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	National amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Austria	0 0 0 4 0 13	0 0 4 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0	0	0 0 0		
10 - 3Mf [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Belgium	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 6 0 0 0 4	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M[[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Bulgaria													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Сургиз													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [5Y-10Y] [10Y-more	Czech Republic													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark													
[0-3M] [-3M-1Y] [-1Y-2Y] [-1Y-2Y] [-2Y-3Y] [-3Y-5Y] [-5Y-10Y] [-10Y-more Total	Estonia	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	6	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0		



General governments exposures by country of the counterparty

							AGRI EUROPE CYPRUS LIM	ITED						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balar	nce sheet	
												Off-balance si	heet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M[Finland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	France	11	0 10 0 0 0 0 10 10	0		0 0 10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10-3M1 13M-1Y1 [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] 13Y - 5Y] [5Y - 10Y] [10Y - more Total	Croatia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Greece													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Ireland	11	0 0 0 0 0 0 0 0 1 3 1 3	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 10		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0		
0 - 3M 13M - 1Y	Italy	6	0 0 0 0 0 0 0 0 7	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		



General governments exposures by country of the counterparty

							AGRI EUROPE CYPRUS LIM	ITED						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Latvia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M [] 3M - 1Y [] 17 - 2Y [] 2Y - 3Y [] 3Y - 5Y [] 15Y - 10Y [] 10Y - more Total	Lithuania		0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Luxembourg													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Malta													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Poland		0 0 0 0 0 0 0 0 6 6 4 4 4	() () () () () () () () () ()		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 6 4 4		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		2
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 10		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
[0 - 3M[Romania		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 5		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		3



General governments exposures by country of the counterparty

				AGRI EUROPE CYPRUS LIMITED As of 30/06/2024 Direct exposures										
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0.3M[13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Stovakia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 3 3		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Slovenia	11 11 12 13	15 15 15 16 17 17 17 17 17 18 18 18 18 18 18 18 18 18 18 18 18 18	() () () () () () () () () ()		7 6 9 9 0 111	8 3 0 0 6 17 157		0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	1 11 7 0 1 0 0		
10-3MI 13M-1YI [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 10Y-more	Spain		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()		0 3 0 0 0 0 0 0 4 4 5	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden						·							
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Iceland													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 110Y-more	Liechtenstein													
[0.3M[13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Norway													



General governments exposures by country of the counterparty

				AGRI EUROPE CYPRUS LIMITED As of 30/06/2024 Direct exposures													
				Direct exposures On balance sheet Derivatives Off balance sheet													
						Dire	ct exposures										
	(mln EUR)			On balance st	neet				Derivat	ives		Off balan	ce sheet				
												Off-balance sh	eet exposures				
			Total carrying amount of non-		Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	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[13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Australia																
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada																
10 - 3Mf 1 3M - 1Y1 [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hong Kong																
10 aM	Japan																
[0 - 3M [u.s.																
0 - 3M	China																
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Switzerland																
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Other advanced economies non EEA	() () () () () () () () () ()	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0		0			



General governments exposures by country of the counterparty

							AGRI EUROPE CYPRUS LIM	ITED						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet	
					Non derivative financial as	ssets by accounting portfolio		Derivatives with pos	tiko fair valua	Dorlunthuse with	n negative fair value	Off-balance sh	eet exposures	
					Non-derivative ilitariciat a:	ssets by accounting portions		Denvauves with pos	tive fall value	Denvalives will	i negative rair value			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA	66 44 207 68 90 55	66 44 207 68 80 58	0 0 0 0	() () () () () () () () () ()	15 44 5 207 6 66 5 55 5 0 555	2 0 3 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0		
Total [0 - 3M[[3M - 1Y[[1Y - 2Y[[2Y - 3Y[[3Y - 5Y[[5Y - 10Y [10Y - more Total	Middle East	623	523	0		3 466	56	0	0	0	0	0		140
10 - 3M 13M - 17 14 - 27	Latin America and the Caribbean													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa													
10-3M 3M - 1Y	Others													_

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 zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

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

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

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.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Martinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, Gabon, Gambia, Ghana, Guinea, Guin

(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.

(?) 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 eQ4.

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



Performing and non-performing exposures AGRI EUROPE CYPRUS LIMITED

	As of 30/09/								AOIII EOIIOI E									
	As et 3099/2023 Gress carrying amount! Nominal amount													As of 31/12/2023				
		Gros	ss carrying amount/ Nominal a	amount		Accumulated impairs credit risk and provisi	nent, accumulated negative ch	anges in fair value due to			Gross	carrying amount/ Nominal a	mount		Accumulated impairs credit risk and provisi	nent, accumulated negative char ions ⁴	nges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing a On which Stage 3 and On performing a Of which defaulted		On performing exposures ²	On non-perform	ming exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ²		Collaterals and financial guarantees received on non- performing exposures
(min ELVR)								Of which Stage 3 ⁸					Of which: defaulted	Of which Stage 3 ⁸		Of which Stage 3 ⁸		
Cash balances at central banks and other demand deposits	931			2 2	2	1	. 2		2 0	1,506	0	1	. 2	:	2 1	. 2		2 0
Debt securities (including at amortised cost and fair value)	73:					1				847	0				0 1			
Central banks		0		0					0 0		0		0		0			a o
General governments	693			0 0		1			0 0	810	0		0		0 1			a 0
Credit institutions	24			0 0		۰			0 0	21	0		0		0	0		a 0
Other financial corporations		0		0 0		۰			0 0		0		0		0	0		a 0
Non-financial corporations	1			0 0		۰			0 0	17	0		0		0	0		a 0
Loans and advances(including at amortised cost and fair value)	4,23	54	10	9 109	100	50	33	3	2 49	6,072	79	171	171	101	8 66	53	38	a 56
Central banks	631	0		0 0		۰			0 0	603	0		0		0	0		a 0
General governments	11			1 1	1	0			0 0	46	0		0		0	0		a 0
Credit Institutions	8			0 0		۰			0 0	260	0	1	1		1 (0		a o
Other financial corporations	55			0 0		1			0 0	55	0		0		0 1			a o
Non-financial corporations	2,35	30	6	8 68	65	36	14	1	4 41	3,326	46	77	77	6:	5 43	20	17	7 39
of which: small and medium-sized enterprises	1,26	13	3	7 37	36	22	9		9 22	1,631	20	41	41	3:	1 24	10		20
of which: Loans collateralised by commercial immovable property	63:		4	1 41	41	5	5		5 36	883	5	43	43	31	9	8		33
Households	1,09	24	4	0 40	34	14	19	1	8 8	1,783	33	90	93	4:	2 22	32	2:	17
of which: Loans collateralised by residential immovable property	221	1	:	2 2	2	1			0 2	364	2	11	11		3 1	2		1 9
of which: Credit for consumption	65:	18	3	90	26	11	16	1	6 5	1,184	26	75	73	33	3 20	27	18	3 6
DEBT INSTRUMENTS other than HFT	5,904	54	11	1 111	102	52	35	3	4 49	8,425	79	172	172	110	0 65	54	41	56
OFF-BALANCE SHEET EXPOSURES	1,560			3	3	3			0 0	2,011			9		9 4	2	-	2 0

[&]quot;First so-planes sheetime, accounted in graphers and accounted in approximate and accounted in a point of the account of the a



Performing and non-performing exposures AGRI EUROPE CYPRUS LIMITED

					As of 31/03/2024									As of 30/06/2024				
		Gross	carrying amount/ Nominal a	amount		Accumulated impairs credit risk and provis	ment, accumulated negative ch	hanges in fair value due to			Gros	s carrying amount/ Nominal a	mount		Accumulated impairs credit risk and provisi	ent, accumulated negative ch	ranges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perfor	rming exposures ²	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due > 30 days and <= 90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ming exposures ²	Collaterals and finan guarantees received or performing exposur
(min EUR)		one 200 days and 4-90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ³			oue 200 days and C-90 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ^b	
ash balances at central banks and other demand deposits	1,310	0	1	2 2	:	2	1 1	2 :	2 0	1,096	3 0	:	2 2	2	2 0	2	2	2
Debt securities (including at amortised cost and fair value)	846	0				0	1 (0 1		87:	2 0			P	0 1		P	0
Central banks	0	0		0		0	0	0	0 0		0		0	P	0		P	0
General governments	800	0		0		0	1 0	0	0 0	838	0		0	P	0 1		P	0
Credit institutions	21	0		0		0	0	0	0 0	1	. 0		0	P	0 0		P	0
Other financial corporations	0	0		0		0	0	0	0 0		0		0	P	0 0		P	0
Non-financial corporations	26	0		0		0	0	0	0 0	26	9 0		0	P	0 0		P	0
oans and advances(including at amortised cost and fair value)	5,964	126	209	5 205	15	5 6	7 66	6 5	0 55	6,14	46	193	192	15	2 64	72	5	e
Central banks	547	0		0		0	0	0	0 0	471	0		0	P	0 0		P	0
General governments	32	1	:	1 1	:	1	0	0	0 0	71	0		0	o e	0 0	0	o e	0
Credit institutions	369	0		0		0	0	0	0 0	40:			0	p	0 0		p	0
Other financial corporations	65	0		0		0	1 (0	0 0	60	3 0		0	p	0 1		p	0
Non-financial corporations	3,141	93	117	7 117	10	7 4	1 25	9 21	6 40	3,279	5 18	110	110	10	12 39	37	3	14
of which: small and medium-sized enterprises	1,601	47	60	2 62	5	3 2	2 18	8 1	5 17	1,68	14	60	63	5	6 23	25	5 2	2
of which: Loans collateralised by commercial immovable property	867	5	38	8 38	3	5	5	8	7 28	883	2 1	4-	44	4	11 5	16	P	9
Households	1,809	32	88	88	4	8 2	5 36	6 2	4 15	1,85	28	8:	82	5	i0 24	34		14
of which: Loans collateralised by residential immovable property	355	1	10	0 10		3	1 1	3	1 7	36	1		9	•	3 1	3	3	1
of which: Credit for consumption	1,209	27	69	9 69	3	8 2	3 30	0 21	0 6	1,24	5 24	6:	65	5 4	1 21	29	2	1
DEBT INSTRUMENTS other than HFT	8,120	126	207	7 207	15	7 6	9 67	7 5:	1 55	8,11	46	19-	194	15	4 66	74		0
OFF-BALANCE SHEET EXPOSURES	2,096		14	4 14	1	4	4 :	2	2 0	2,13	5	11	10	1	0 4	2		2

(If first the salance startum, excussed interpretation of the contract and product on the contract and product on



Forborne exposures

			As of 30/	09/2023					As of 31/:	12/2023		
	Gross carryin exposures wi measures	ig amount of th forbearance		exposures with		al guarantees received orbearance measures	Gross carryin exposures wi measures	g amount of th forbearance		exposures with		al guarantees received rbearance 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
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	C		0	0	0	0	0	
General governments	0	0	0	0	C		0	0	0	0	0	
Credit institutions	0	0	0	0	C		0	0	0	0	0	
Other financial corporations	0	0	0	0	C		0	0	0	0	0	
Non-financial corporations	0	0	0	0	C		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	150	15	11	5	54	. 3	167	41	19	14	52	9
Central banks	0	0	0	0	C	0	0	0	0	0	0	0
General governments	0	0	0	0	C	o	0	0	0	0	0	0
Credit institutions	0	0	0	0	C	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	124	7	6	1	53	3	122	18	9	6	48	7
of which: small and medium-sized enterprises	51	5	3.	0	30		53	7	4	2	31	
Households	26			A	4	0	45	23	10	0		2
			3			o o			10			2
DEBT INSTRUMENTS other than HFT	150	15	11	5	54		167	41	19	14	52	
Loan commitments given	4	0	0	0	2	0	1	1	0	0	0	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

^{OP}For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

^{OT} 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 (excluding loans and advances classified as held for sale, cash balances at Learntal banks and other demand deposits) of 5% or



Forborne exposures

AGRI EUROPE CYPRUS LIMITED

ı			As of 31	03/2024					As of 30/	06/2024		
	Gross carryin, exposures wi measures	g amount of th forbearance	Accumulated imp	airment, accumulated ue due to credit risk r exposures with		al guarantees received rbearance measures	Gross carryir exposures w measures	g amount of ith forbearance			Collateral and financia on exposures with fo	
		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)						U						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)	153	36	18	13	47	8	154	39	18	14	55	10
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	111	16	8	5	43	6	114	20	9	7	52	9
of which: small and medium-sized enterprises	48	6	4	2	27		54	12	6	4	35	
Households	42	21			4	1	40	19	9	7	3	1
DEBT INSTRUMENTS other than HFT	153		18	13	47	1	154		18	14	55	1
Loan commitments given	100	30	10	13	47	0	134	33	10	14	55	
	1	1	0	0	0	U		1		0	U	U
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³ Non-performing forborne loans and advances that failed to meet the non-performing exit	0						0					
ron-performing forborne toans and advances that railed to meet the non-performing exit	0						0					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/461-115 on Supervisory reporting, However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because in the size is 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 (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



Breakdown of loans and advances to non-financial corporations other than held for trading AGRI EUROPE CYPRUS LIMITED

i			As of 3	30/09/2023					As of 3	1/12/2023					As of 3	1/03/2024					As of 3	0/06/2024		
	Gross carry	ingamount				Accumulated	Gross carry	ing amount				Accumulated	Gross carryi	ingamount				Accumulated	Gross carry	ying amount				Accumulated
(min EUR)		Of which: non- performin	6 of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ²		Of which: non- performing	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ²		Of which: non- performing	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ²	negative changes in fair value due to credit risk on non-performing exposures ¹
A Agriculture, forestry and fishing	42	1	1	42	1	0	43	1	1	43	1	0	63	1	1	63	1	0	69	1	1	69	2	0
B Mining and quarrying	41	0	0	41	0	0	63	0	0	63	0	0	97	0	0	97	0	0	117	0	0	117	0	0
C Manufacturing	538	25	25	538	10	0	772	33	33	772	18	0	741	42	42	741	21	0	773	47	47	773	25	0
D Electricity, gas, Steam and air conditioning supply	156	0	0	156	3	0	204	0	0	204	3	0	174	0	0	174	3	0	210	0	0	210	3	0
E Water supply	15	0	0	15	0	0	16	0	0	16	0	0	14	0	0	14	0	0	15	0	0	15	0	0
F Construction	261	4	4	261	6	0	326	7	7	326	7	0	319	7	7	319	8	0	331	7	7	331	8	0
G Wholesale and retail trade	402	9	9	402	9	0	678	12	12	678	10	0	612	11	11	612	9	0	648	15	15	648	12	0
H Transport and storage	146	10	10	146	6	0	185	2	2	185	4	0	176	28	28	176	4	0	174	18	18	174	7	0
I Accommodation and food service activities	127	12	12	127	1	0	136	12	12	136	3	0	152	11	11	152	4	0	168	11	11	168	5	0
J Information and communication	106	0	0	106	2	0	228	0	0	228	4	0	193	6	6	193	2	0	188	1	1	188	2	0
K Financial and insurance activities	18	0	0	18	0	0	35	0	0	35	1	0	35	0	0	35	0	0	35	0	0	35	0	0
L Real estate activities	345	0	0	345	7	0	421	0	0	421	7	0	368	0	0	368	11	0	341	0	0	341	6	0
M Professional, scientific and technical activities	63	4	4	63	2	0	71	4	4	71	2	0	84	4	4	84	2	0	88	4	4	88	2	0
N Administrative and support service activities	54	2	2	54	1	0	48	2	2	48	1	0	53	2	2	53	1	0	57	2	2	57	2	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	5	2	2	5	0	0	5	2	2	5	0	0	5	2	2	5	0	0	6	2	2	6	1	0
Q Human health services and social work activities	9	0	0	9	0	0	10	0	0	10	0	0	12	0	0	12	0	0	11	0	0	11	0	0
R Arts, entertainment and recreation	19	0	0	19	1	0	20	0	0	20	1	0	20	0	0	20	1	0	19	0	0	19	1	0
S Other services	5	0	0	5	0	0	63	1	1	63	1	0	23	1	1	23	1	0	24	1	1	24	1	0
Loans and advances	2,352	68	68	2,352	50	0	3.326	77	77	3.326	63	0	3.141	117	117	3.141	70	0	3.275	110	110	3.275	76	0

¹¹The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible 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 F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.