

Bank Name	Co -operative Central Bank Ltd
LEI Code	5493007F6CE5P22TJ731
Country Code	CY



2016 EU-wide Transparency Exercise Capital

		(mlin EUR, %)	As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
	A	OWN FUNDS	1,257	1,238	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,257	1,238	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,690	1,690	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	-640	-638	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	225	211	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	2	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	0	0	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1	0	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-47	-42	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(·) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
OWN FUNDS Transitional period	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(·) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	28	17	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	28	17	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,257	1,238	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	0	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	В	TOTAL RISK EXPOSURE AMOUNT	8,053	7,881	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	15.61%	15.71%	CA3 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	15.61%	15.71%	CA3 {3}	-
	С.3	TOTAL CAPITAL RATIO (transitional period)	15.61%	15.71%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,229	1,221	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.27%	15.49%	[D.1]/[B-B.1]	-

⁽¹⁾ Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



Risk exposure amounts

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	7,295	7,123
Risk exposure amount for securitisation and re-securitisations in the banking book	0	0
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	7,295	7,123
Risk exposure amount for position, foreign exchange and commodities (Market risk)	0	0
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	0	0
Risk exposure amount for operational risk	759	759
Other risk exposure amounts	0	0
Total Risk Exposure Amount	8,053	7,881

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



2016 EU-wide Transparency Exercise P&L Co -operative Central Bank Ltd

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	581	244
Of which debt securities income	42	19
Of which loans and advances income	539	225
Interest expenses	255	97
(Of which deposits expenses)	251	92
(Of which debt securities issued expenses)	0	0
(Expenses on share capital repayable on demand)	0	0
Dividend income	0	0
Net Fee and commission income	32	16
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	0
Gains or (-) losses on financial assets and liabilities held for trading, net	0	0
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0	0
Gains or (-) losses from hedge accounting, net	0	0
Exchange differences [gain or (-) loss], net	2	0
Net other operating income /(expenses)	3	8
TOTAL OPERATING INCOME, NET	364	170
(Administrative expenses)	169	84
(Depreciation)	10	4
(Provisions or (-) reversal of provisions)	0	0
(Commitments and guarantees given)	0	0
(Other provisions)	0	0
Of which pending legal issues and tax litigation ¹	0	
Of which restructuring ¹	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	379	21
(Loans and receivables)	379	21
(Held to maturity investments, AFS assets and financial assets measured at cost)	0	0
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	6	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-1	-1
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-200	61
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-172	53
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-172	53
Of which attributable to owners of the parent	-170	52

⁽¹⁾ Information available only as of end of the year



2016 EU-wide Transparency Exercise Market Risk

	9	SA .				1	IM										IM					
	As of 31/12/2015	As of 30/06/2016				As of 31	/12/2015						As of 30/06/2016									
	EXPOSURE EXPOSURE AMOUNT AMOUNT		VaR (Memoran	dum item)	STRESSED VaR (Meitem)	emorandum	INCREM DEFAUI MIGRATI CAPITAL	LT AND ON RISK		RICE RISKS CHARGE FOR			VaR (Memoran	dum item)	STRESSED VaR (Me item)	emorandum	INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK		RICE RISKS CHARGE FOR		
र)		POSURE EXPOSURE	XPOSURE EXPOSURE AMOUNT AMOUNT AVERAGE PREVIOU WORKING	SURTE EXPOSURE AMOUNT FACTOR (mc) x AVERAGE OF PREVIOUS PREVIOUS 60 DAY (Vart-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)		LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	FACTOR (mc) x AVERAGE OF PREVIOUS 60 PREVIOUS 60 DAY (VaRt-1) PREVIOUS 60 WORKING DAYS	AVERAGE OF PREVIOUS 60 WORKING DAYS	LATEST AVAILABLE (SVaRt-1)		MEACHDE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	EXPOSU AMOUN
struments	0	0	0	0	0	0							0	0	0	0						
eneral risk	0	0	0	0	0	0							0	0	0	0						
pecific risk	0	0	0	0	0	0							0	0	0	0						
	0	0	0	0	0	0							0	0	0	0						
eneral risk	0	0	0	0	0	0							0	0	0	0						
pecific risk	0	0	0	0	0	0							0	0	0	0						
ige risk	0	0	0	0	0	0							0	0	0	0						
sk	0	0	0	0	0	0	0	0	•	0	0		0	0	0	0	0	0	0	0	0	



Credit Risk - Standardised Approach

Co -operative Central Bank Ltd

					Standardise	d Approach			
			As of 31	/12/2015			As of 30	/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %) Central governments or central banks	4.242	4.770			4.202	4.700		
I	Central governments or central banks Regional governments or local authorities	4,313 300	4,772	0		4,283 276	4,732	0	
	Public sector entities	300	92 30	18 1		2/6	95 28	19	
	Multilateral Development Banks	0	30	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	129	110	27		140	121	37	
	Corporates	157	80	78		171	100	98	
	of which: SME	12	8	6		10	6	4	
	Retail	2.438	1.576	1.154		2.245	1.424	1.043	
	of which: SMF	304	159	91		284	139	80	
Consolidated data	Secured by mortgages on immovable property	2.260	2.252	822		2.239	2.229	802	
corisonaatea aata	of which: SME	104	103	33		112	111	37	
	Exposures in default	7.649	4.120	4,344	3.377	7,373	4.101	4.331	3.110
	Items associated with particularly high risk	146	128	192		136	119	179	
	Covered bonds	0	0	0		0	0	0	
I	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
I	Collective investments undertakings (CIU)	0	0	0		0	0	0	
I	Equity	15	15	37		16	16	39	
I	Securitisation	0	0	0		0	0	0	
I	Other exposures	764	764	620		704	704	575	
	Standardised Total	18,202	13,940	7,295	3,485	17,613	13,669	7,123	3,209

					Standardise	ed Approach			
			As of 31	/12/2015			As of 30	0/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	4,313 300	4,772	0		4,283 276	4,732	0	
	Regional governments or local authorities Public sector entities	300	92 30	18		2/6	95 28	19	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	25	6	6		35	16	16	
	Corporates	154	80	78		168	100	98	
	of which: SME	12	8	6		10	6	4	
	Retail	2,434	1.573	1.152		2.238	1.419	1.039	
	of which: SME	304	159	91		284	139	80	
CYPRUS	Secured by mortgages on immovable property	2,253	2,246	820		2,232	2,222	800	
	of which: SME	104	103	33		112	111	37	
	Exposures in default	7,625	4,107	4,329	3,367	7,346	4,085	4,314	3,099
	Items associated with particularly high risk	146	128	192		136	119	179	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	15	15	37		16	16	39	
	Securitisation								
	Other exposures	764	764	620		704	704	575	
	Standardised Total ²				3,475				3,198

Ordinal 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).

Total value adjustments and provisions per country of counterparty does not include Securistisation exposures.

					Standardise	d Approach			
			As of 31	/12/2015			As of 30	/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail of which: SMF	0	0	0		0	0	0	
Country of	Secured by mortgages on immovable property	0	0			U	0	0	
Counterpart 2	of which: SME	0	0	0		0	0	0	
Counterpart 2	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	U
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	١	0	0		0	0	0	
	Collective investments undertakings (CIU)	٥	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation	,	Ů	Ů			Ů		
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

					Standardise	d Approach			
			/06/2016						
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
	(min EUR, %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	,		0	0	0	
	Public sector entities	0	0	ı ö		0	0	0	
	Multilateral Development Banks	0	0	ň		0	0	0	
	International Organisations	0	ı ö	ı ö		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	ō	ō		ō	ō	ō	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 3	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Oficinal exposure, unlike Exposure, les reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
Total value adjustments and provisions per country of counterparty does not include Securistisation exposures



Credit Risk - Standardised Approach

					Standardise	d Approach			
			As of 31	12/2015			As of 30	/06/2016	
	(min EUR. %)	Original Exposure ¹		Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUK, %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	ő	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	ō	ō	ō		ō	ō	ō	
	International Organisations	0	o	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 4	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation	0	0	0		0	0	0	
	Other exposures	U	0	0		U	U	U	
	Standardised Total ²				0				0

¹⁰ Original exposure, untile Exposure value, le reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

(2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	d Approach			
Control comments or central banks Exposure Exposure Exposure Anicorposure Exposure Anicorposure			As of 31	/12/2015			As of 30	/06/2016	
Country of Counterpart C					adjustments and			Risk exposure amount	Value adjustments a
Regional governments or local authorities									
Public sector enthies		0		0		0	0	0	
Multilateral Development Banks 0 0 0 0 0 0 0 0 0		0						0	
International Organisations		0		_			_	0	
Institutions		0						0	
Country of counterpart 5		0		_			_	0	
Country of ounterpart 5 Country of ounterp		0						0	
Refail		0		_		-		0	
Country of		0						0	
Counterpart 5 Counterpart 6 Counterpart 6 Counterpart 7 Counte		0						0	
Ounterpart 5	Country of	0						0	
Exposures in default	Ounterpart 5	0		_		-	_	0	
Items associated with particularly high risk	ounterpart 3	0						0	0
Covered bonds Glaims on institutions and corporates with a ST credit assessment 0 0 0 0 0 0 0 0 0 Collective investments undertakings (CIU) 0 0 0 0 0 0		U		_	U		_		U
Claims on institutions and corporates with a ST credit assessment 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		U						0	
Collective investments undertakings (CIU) 0 0 0 0		0						0	
		0		_				0	
		0						0	
Securitisation Securitisation							U		4
Securitation Other exposures 0 0 0 0 0		0	0	0		0	0	0	1
Standardised Total ² 0			Ů	_	•				

					Standardise	d Approach			
			As of 31	12/2015			As of 30	/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
6	of which: SMF	0	0	0		0	0	0	
Country of	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 6	of which: SME	n n	0	ő		0	0	0	
	Exposures in default	0	0	0	0	0	ő	0	0
	Items associated with particularly high risk	0	0	0	-	0	0	0	-
	Covered bonds	o o	ő	ŏ		0	ő	ő	
	Claims on institutions and corporates with a ST credit assessment	0	ō	ō		0	0	ō	
	Collective investments undertakings (CIU)	0	ō	ō		0	0	ō	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0	<u> </u>			0

⁽ii) 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 accounts) of counterparty does not include Securistisation exposures

	rovisions per country of counterparty does not include securistisation exposures								
					Standardise	d Approach			
			As of 31	/12/2015			As of 30	/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates of which: SME	0	0	0		0	0	0	
	or which: SME Retail	0	_	0		U	-	0	
	of which: SMF	0	0	0		0	0	0	
Country of	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 7	of which: SME	0	0	0		0	0	0	
counterpart /	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	Ů	0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	ő	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	ő	ő	ő		ő	ő	ő	
	Securitisation	_							
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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

Total value adjustments and provisions per country of counterparty does not include Securistisation exposures



Credit Risk - Standardised Approach

		Co -operative Central Bank Ltd												
					Standardise	d Approach								
			As of 31,	/12/2015			As of 30	/06/2016						
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
	(min EUR, %)													
	Central governments or central banks	0	0	0		0	0	0						
	Regional governments or local authorities	0	0	0		0	0	0						
	Public sector entities	0	0	0		0	0	0						
	Multilateral Development Banks	0	0	0		0	0	0						
	International Organisations Institutions	0	0	0		0	0	0						
		0	_	-		0	-	0						
	Corporates of which: SME	0	0	0		0	0	0						
	Retail	0	0	0		0	0	0						
C	of which: SMF	0	0	0		0	0	0						
Country of	Secured by mortgages on immovable property	0	0	0		0	0	0						
Counterpart 8	of which: SME	0	ő	0		0	0	ő						
	Exposures in default	0	0	0	0	0	0	0	0					
	Items associated with particularly high risk	ō	ō	ō		ō	ō	ō						
	Covered bonds	0	o	0		0	0	0						
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0						
	Collective investments undertakings (CIU)	0	0	0		0	0	0						
	Equity	0	0	0		0	0	0						
	Securitisation													
	Other exposures	0	0	0		0	0	0						
	Standardised Total ²				0				0					

⁽i) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(ii) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	d Approach			
			As of 31	12/2015			As of 30	/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	l ő		0	0	0	
	Multilateral Development Banks	0	0	ı ö		0	0	0	
	International Organisations	0	0	l ő		0	0	ı ö	
	Institutions	n n	0	0		0	0	, o	
	Corporates	0	0	0		0	ő	ő	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	o o		0	0	o o	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 9	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ² use value, is reported before taking into account any effect due to credit conversion factors or credit risk				0				0

⁽³⁾ 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).
⁽³⁾ Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

rocal value aujuscilients and pri	ovisions per country of counterparty does not include Securistisation exposures								
					Standardise	d Approach			
			As of 31,	12/2015			As of 30	/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
Ī	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	U	0	0		U	0	U	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	l ő		0	0	0	
	of which: SMF	0	0	ı ö		0	0	0	
Country of	Secured by mortgages on immovable property	0	0	l ő		0	0	ı ö	
Counterpart 10	of which: SME	o o	0	0		0	0	0	
pare 20	Exposures in default	0	0	l ő	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	-	0	0	0	-
	Covered bonds	0	ō	ō		0	ō	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised 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) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures



Credit Risk - IRB Approach

							IRB App	roach					
				As of 31				As of 30	/06/2016				
		Original Exposure ¹		Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments
	(min EUR, %)		Of which: defaulted	value-		Of which: defaulted	and provisions		Of which: defaulted	value ⁻		Of which: defaulted	and provisions
	Central banks and central governments	0	deradited	0	0	deradited	0	0	deradited	0	0	deradited	0
	Institutions	0		ů	0		ŏ	0		ů	0		ň
	Corporates	0		o o	0		ň	0		ň	0		o o
	Corporates - Of Which: Specialised Lending	0		o o	0		0	0		Ō	0		0
	Corporates - Of Which: SME	0		0	0		0	0		0	0		0
	Retail	0		0	0		0	0		0	0		0
	Retail - Secured on real estate property	0		0	0		0	0		0	0		0
	Retail - Secured on real estate property - Of Which: SME	0		0	0		0	0		0	0		0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0		0	0		0	0		0	0		0
	Retail - Qualifying Revolving	0		0	0		0	0		0	0		0
	Retail - Other Retail	0		0	0		0	0		0	0		0
	Retail - Other Retail - Of Which: SME	0		0	0		0	0		0	0		0
	Retail - Other Retail - Of Which: non-SME	0		0	0		0	0		0	0		0
	Equity				0						0		
	Securitisation	0		0	0		0	0		0	0		0
	Other non credit-obligation assets				0						0		
	IRB Total				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).



Sovereign Exposure

Co -operative Central Bank Ltd

(min EUR)		As of 31/12/2015																
				Memo: brea	kdown by acco	ounting portfo	olio											
Country / Region	Financial assets: Carrying Amount of which: of which:		Held for trading ¹	of which:		Designated at fair value through profit	of which:	of which:	Available-for- sale ³	of which:	of which:	Loans and Receivables ⁴ of which: of which:			Held-to- maturity of which: of which			
		loans and advances	debt securities		Loans and advances	Debt securities	or loss ²	Loans and advances	Debt securities		Loans and advances	Debt securities		Loans and advances	Debt securities	investments	Loans and advances	Debt securities
TOTAL - ALL COUNTRIES	1,590.1	708.6	881.5	0.0	0.0	0.0	0.0	0.0	0.0	881.5	0.0	881.5	708.6	708.6	0.0	0.0	0.0	0.0

Notes:
The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of TIS on Supervisory reporting: "central governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Includes "Trading financial assets" portfolio for banks reporting under GAAP
 Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP
 Includes "Non-trading non-derivative financial assets measured at fair value the outsity" portfolio for banks reporting under GAAP
 Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP



Sovereign Exposure

Co -operative Central Bank Ltd

(min EUR)		As of 30/06/2016																
		Financial accets: Carrying Amount		Memo: brea	kdown by acco	ounting portfo	olio											
Country / Region	Financial assets: Carrying Amount		Held for			Designated at			Available-for-	Aveilable for			Loans and			Held-to-		
		of which: loans and advances	of which: debt securities	trading ¹	of which: Loans and advances	of which: Debt securities	through profit or loss ²	of which: Loans and advances	of which: Debt securities	sale ³	of which: Loans and advances	of which: Debt securities	Receivables ⁴	of which: Loans and advances	of which: Debt securities	maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	1,610.5	701.5	909.0	0.0	0.0	0.0	0.0	0.0	0.0	909.0	0.0	909.0	701.5	701.5	0.0	0.0	0.0	0.0

Note:
The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, and local governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Includes "Trading financial assets" portfolio for banks reporting under GAAP
 Includes "Non-tradinn on-derivative financial assets measured at fair value the rounb norfit or loss" portfolio for banks reporting under GAAP
 Includes "Non-tradinn on-derivative financial assets measured at fair value to equity" cortfolio for banks reporting under GAAP
 Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP



Performing and non-performing exposures

				As of 31/12/201	5						As of 30/06/201	6		
		Gross carry	ing amount			impairment, changes in fair credit risk and	Collaterals and financial		Gross carryi	ng amount			impairment, changes in fair credit risk and	Collaterals and financial
		Of which performing but past due >30	Of which non	-performing ¹	On performing exposures ²	On non- performing	guarantees received on non- performing exposures		Of which performing but past due >30	Of which nor	n-performing ¹	On performing exposures ²	On non- performing	guarantees received on non- performing exposures
(min EUR, %)		days and <=90 days		Of which: defaulted	exposures	exposures ³			days and <=90 days		Of which: defaulted	exposures	exposures ³	
Debt securities (including at amortised cost and fair value)	945	0	0	0	0	0	0	974	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	882	0	0	0	0	0	0	909	0	0	0	0	0	0
Credit institutions	64	0	0	0	0	0	0	65	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	15,941	206	7,602	7,548	110	3,375	3,911	15,434	184	7,307	7,291	104	3,106	3,854
Central banks	3,084	0	0	0	0	0	0	3,048	0	0	0	0	0	0
General governments	721	0	44	44	1	12	24	715	1	39	33	1	12	24
Credit institutions	46	0	0	0	0	0	0	54	0	0	0	0	0	0
Other financial corporations	2	0	1	1	0	0	0	2	0	1	1	0	0	0
Non-financial corporations	1,801	24	1,232	1,220	22	597	612	1,754	33	1,208	1,207	22	567	589
of which: small and medium-sized enterprises at amortised cost	1,085	21	699	693	18	338	340	1,060	28	688	688	17	328	333
Households	10,286	181	6,326	6,283	86	2,766	3,275	9,861	149	6,059	6,050	80	2,526	3,241
DEBT INSTRUMENTS other than HFT	16,886	206	7,602	7,548	110	3,375	3,911	16,408	184	7,307	7,291	104	3,106	3,854
OFF-BALANCE SHEET EXPOSURES	486		26	26	0	0	15	464		19	17	0	0	13

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Instutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)



Forborne exposures

			As of 31/12/2015	;				As of 30/06/2016		
		ng amount of ith forbearance	due to credit ri	npairment, nanges in fair value sk and provisions vith forbearance	Collateral and financial guarantees		ng amount of ith forbearance	accumulated ch due to credit ris	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures	
(min EUR, %)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	2,224	1,679	529	508	1,590	2,443	1,963	557	536	1,753
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	25	9	2	1	14	34	12	3	3	21
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	0	0	0	0	1	0	0	0	0
Non-financial corporations	352	288	108	105	238	394	348	129	126	255
of which: small and medium-sized enterprises at amortised cost	191	147	61	59	126	204	174	66	64	134
Households	1,847	1,382	419	401	1,337	2,015	1,602	425	407	1,476
DEBT INSTRUMENTS other than HFT	2,224	1,679	529	508	1,590	2,443	1,963	557	536	1,753
Loan commitments given	9	5	0	0	4	10	6	0	0	8

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30