2018 EU-wide Transparency Exercise

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

2018 EU-wide Transparency Exercise

Capital

Bank of Cyprus Holdings Public Limited Company

		(mln EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	**OWN FUNDS**	**2,450**	**2,285**	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)**	**2,184**	**2,018**	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)	2,839	2,839	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	-629	-989	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	0	0	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	111	94	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	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-1	-1	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (l) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-34	-36	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	0	0	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
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-182	-190	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	-15	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	-67	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	95	368	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 (+/-)	95	368	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)**	**2,184**	**2,018**	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	**TIER 2 CAPITAL (net of deductions and after transitional adjustments)**	**266**	**267**	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	257	267	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	9	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	B	**TOTAL RISK EXPOSURE AMOUNT**	17,260	17,189	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	73	361	C 05.01 (r010;c040)	
CAPITAL RATIOS (%) Transitional period	C.1	**COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)**	**12.65%**	**11.74%**	**CA3 {1}**	-
	C.2	**TIER 1 CAPITAL RATIO (transitional period)**	**12.65%**	**11.74%**	**CA3 {3}**	-
	C.3	**TOTAL CAPITAL RATIO (transitional period)**	**14.20%**	**13.29%**	**CA3 {5}**	-
CET1 Capital Fully loaded	D	**COMMON EQUITY TIER 1 CAPITAL (fully loaded)**	**2,089**	**1,650**	**[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)**	**12.15%**	**9.80%**	**[D.1]/[B-B.1]**	-
Memo items	F	**Adjustments to CET1 due to IFRS 9 transitional arrangements**		322	C 05.01 (r440,c010)	
	F	**Adjustments to AT1 due to IFRS 9 transitional arrangements**		0	C 05.01 (r440,c020)	
	F	**Adjustments to T2 due to IFRS 9 transitional arrangements**		0	C 05.01 (r440,c030)	
	F	**Adjustments included in RWAs due to IFRS 9 transitional arrangements**		361	C 05.01 (r440,c040)	

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

2018 EU-wide Transparency Exercise

Leverage ratio

Bank of Cyprus Holdings Public Limited Company

	(mln EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,184	2,018	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	2,089	1,650	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	23,548	23,716	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	23,553	23,576	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.3%	8.5%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.9%	7.0%	C 47.00 (r330,c010)	

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Risk exposure amounts

Bank of Cyprus Holdings Public Limited Company

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	15,519	15,455
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	15,519	15,455
Risk exposure amount for position, foreign exchange and commodities (Market risk)	5	2
of which: Risk exposure amount for securitisation and re-securitisations in the trading book[1]	0	0
Risk exposure amount for Credit Valuation Adjustment	19	15
Risk exposure amount for operational risk	1,717	1,717
Other risk exposure amounts	0	0
Total Risk Exposure Amount	**17,260**	**17,189**

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

2018 EU-wide Transparency Exercise
P&L
Bank of Cyprus Holdings Public Limited Company

(mln EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	811	361
Of which debt securities income	23	12
Of which loans and advances income	756	331
Interest expenses	229	112
(Of which deposits expenses)	155	71
(Of which debt securities issued expenses)	22	12
(Expenses on share capital repayable on demand)	0	0
Dividend income	24	4
Net Fee and commission income	186	86
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	33	42
Gains or (-) losses on financial assets and liabilities held for trading, net	0	0
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	16
Gains or (-) losses from hedge accounting, net	0	1
Exchange differences [gain or (-) loss], net	45	18
Net other operating income /(expenses)	14	10
TOTAL OPERATING INCOME, NET	885	427
(Administrative expenses)	413	226
(Depreciation)	20	11
Modification gains or (-) losses, net	n.a.	27
(Provisions or (-) reversal of provisions)	113	-11
(Commitments and guarantees given)	15	-6
(Other provisions)	98	-6
Of which pending legal issues and tax litigation[1]	98	
Of which restructuring[1]	0	
(Increases or (-) decreases of the fund for general banking risks, net)[2]	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	770	282
(Financial assets at fair value through other comprehensive income)	n.a.	0
(Financial assets at amortised cost)	n.a.	282
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	59	10
(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	-1	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-491	-64
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-564	-66
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	**-564**	**-66**
Of which attributable to owners of the parent	-562	-66

(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.”

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Market Risk

Bank of Cyprus Holdings Public Limited Company

(mln EUR)

	SA	
	As of 31/12/2017	As of 30/06/2018
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	0	0
Of which: General risk	0	0
Of which: Specific risk	0	0
Equities	4	1
Of which: General risk	2	1
Of which: Specific risk	2	1
Foreign exchange risk	0	0
Commodities risk	0	0
Total	**4**	**1**

	IM									
	As of 31/12/2017									
	VaR *(Memorandum item)*		STRESSED VaR *(Memorandum item)*		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
Traded Debt Instruments	0	0	0	0						
Of which: General risk	0	0	0	0						
Of which: Specific risk	0	0	0	0						
Equities	0	0	0	0						
Of which: General risk	0	0	0	0						
Of which: Specific risk	0	0	0	0						
Foreign exchange risk	0	0	0	0						
Commodities risk	0	0	0	0						
Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

	IM									
	As of 30/06/2018									
	VaR *(Memorandum item)*		STRESSED VaR *(Memorandum item)*		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
Traded Debt Instruments	0	0	0	0						
Of which: General risk	0	0	0	0						
Of which: Specific risk	0	0	0	0						
Equities	0	0	0	0						
Of which: General risk	0	0	0	0						
Of which: Specific risk	0	0	0	0						
Foreign exchange risk	0	0	0	0						
Commodities risk	0	0	0	0						
Total	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bank of Cyprus Holdings Public Limited Company

	(mln EUR, %)	Standardised Approach - As of 31/12/2017 - Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions	As of 30/06/2018 - Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions
Consolidated data	Central governments or central banks	4.079	4.163	0		4.807	4.840	375	
	Regional governments or local authorities	76	4	1		93	26	2	
	Public sector entities	29	24	0		34	33	0	
	Multilateral Development Banks	9	9	0		46	90	0	
	International Organisations	11	11	0		21	21	0	
	Institutions	1.281	1.230	331		903	869	241	
	Corporates	5.209	3.739	3.687		4.809	3.521	3.474	
	of which: SME	3.801	2.808	2.756		3.031	2.231	2.184	
	Retail	3.336	2.074	1.470		2.880	1.698	1.205	
	of which: SME	973	485	279		855	393	225	
	Secured by mortgages on immovable property	4,129	3,947	1,423		4,090	3,890	1,401	
	of which: SME	1,697	1,609	577		1,689	1,594	569	
	Exposures in default	9,747	2,977	3,195	6,582	10,368	3,563	3,974	6,574
	Items associated with particularly high risk	3,912	1,687	2,530		3,887	1,600	2,400	
	Covered bonds	100	100	10		147	147	15	
	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	143	143	326		123	123	269	
	Securitisation	0	0	0		0	0	0	
	Other exposures	2,405	2,405	2,547		2,298	2,298	2,099	
	Standardised Total	**34,466**	**22,513**	**15,519**	**8,857**	**34,507**	**22,718**	**15,455**	**8,794**

(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).

	(mln EUR, %)	Standardised Approach - As of 31/12/2017 - Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	As of 30/06/2018 - Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
CYPRUS	Central governments or central banks	3.374	3.458	0		4.237	4.270	375	
	Regional governments or local authorities	76	4	1		76	9	2	
	Public sector entities	24	20	0		21	20	0	
	Multilateral Development Banks	0	0	0		0	44	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	29	11	10		36	20	7	
	Corporates	4,457	3,136	3,097		4,013	2,866	2,832	
	of which: SME	3,118	2,263	2,224		2,321	1,645	1,612	
	Retail	3,096	1,882	1,342		2,668	1,523	1,088	
	of which: SME	858	390	223		748	303	173	
	Secured by mortgages on immovable property	2,998	2,856	1,079		2,826	2,661	1,004	
	of which: SME	808	751	315		739	675	280	
	Exposures in default	8,523	2,641	2,846	5,702	9,228	3,228	3,618	5,784
	Items associated with particularly high risk	3,776	1,629	2,443		3,721	1,552	2,328	
	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	142	142	325		114	114	260	
	Securitisation								
	Other exposures	2,239	2,239	2,382		2,139	2,139	1,939	
	Standardised Total[2]				**7,869**				**7,851**

(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 excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach - As of 31/12/2017 - Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	As of 30/06/2018 - Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
UNITED KINGDOM	Central governments or central banks	404	404	0		251	251	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	172	165	36		152	146	32	
	Corporates	447	423	415		524	481	474	
	of which: SME	397	378	370		475	436	429	
	Retail	187	155	100		165	142	91	
	of which: SME	112	94	55		105	88	52	
	Secured by mortgages on immovable property	1.048	1.011	316		1.191	1.156	372	
	of which: SME	866	835	255		929	898	282	
	Exposures in default	356	123	128	230	364	122	132	240
	Items associated with particularly high risk	13	12	18		20	19	28	
	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	23	23	22		23	23	23	
	Standardised Total[2]				**252**				**252**

(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 excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach - As of 31/12/2017 - Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]	As of 30/06/2018 - Original Exposure[1]	Exposure Value[1]	Risk exposure amount	Value adjustments and provisions[2]
GREECE	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	11	12	10		14	14	3	
	Corporates	70	41	36		119	63	57	
	of which: SME	63	40	35		101	58	52	
	Retail	5	3	2		5	2	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	4	4	1		4	4	1	
	of which: SME	2	2	1		2	2	1	
	Exposures in default	193	26	29	163	159	18	19	138
	Items associated with particularly high risk	31	26	39		30	13	19	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	1	1	1		0	0	0	
	Securitisation								
	Other exposures	117	117	117		108	108	108	
	Standardised Total[2]				**169**				**178**

(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 excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

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Credit Risk - Standardised Approach

Bank of Cyprus Holdings Public Limited Company

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
	(mln 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 and provisions[2]
ROMANIA	Central governments or central banks	1	1	0		3	3	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	2	2	2		2	2	0	
	Corporates	9	5	5		6	5	5	
	of which: SME	9	5	5		6	5	5	
	Retail	1	1	1		2	2	1	
	of which: SME	1	1	0		1	1	1	
	Secured by mortgages on immovable property	0	0	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	273	58	58	215	225	66	66	159
	Items associated with particularly high risk	72	7	11		103	11	16	
	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	18	18	18		18	18	18	
	Standardised Total[2]				283				252

(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 excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
	(mln 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 and provisions[2]
FRANCE	Central governments or central banks	278	278	0		276	276	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	4	4	0		13	13	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	10	2	1		12	4	1	
	Corporates	5	1	1		4	0	0	
	of which: SME	5	1	1		4	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	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]				1				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 excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
	(mln 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 and provisions[2]
Country of Counterpart 6	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	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	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

(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 excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
	(mln 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 and provisions[2]
Country of Counterpart 7	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	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	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

(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 excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bank of Cyprus Holdings Public Limited Company

	(mln EUR, %)	Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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]
Country of Counterpart 8	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	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	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

(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 excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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]
Country of Counterpart 9	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	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	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

(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 excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

	(mln EUR, %)	Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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]
Country of Counterpart 10	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	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	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

(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 excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Bank of Cyprus Holdings Public Limited Company

	(mln EUR, %)	IRB Approach											
		As of 31/12/2017						As of 30/06/2018					
		Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure[1]	Of which: defaulted	Exposure Value[1]	Risk exposure amount	Of which: defaulted	Value adjustments and provisions
Consolidated data	**Central banks and central governments**	0		0	0		0	0		0	0		0
	Institutions	0		0	0		0	0		0	0		0
	Corporates	0		0	0		0	0		0	0		0
	Corporates - Of Which: Specialised Lending	0		0	0		0	0		0	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
	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).

EBA EUROPEAN BANKING AUTHORITY

2018 EU-wide Transparency Exercise

Sovereign Exposure

Bank of Cyprus Holdings Public Limited Company

(mln EUR)	As of 31/12/2017		
Country / Region	Financial assets: Carrying Amount	of which: loans and advances	of which: debt securities
TOTAL - ALL COUNTRIES	**890.8**	86.7	804.1
Austria	**0.0**	0.0	0.0
Belgium	**0.0**	0.0	0.0
Bulgaria	**0.0**	0.0	0.0
Croatia	**0.0**	0.0	0.0
Cyprus	**586.4**	86.7	499.7
Czech Republic	**0.0**	0.0	0.0
Denmark	**0.0**	0.0	0.0
Estonia	**0.0**	0.0	0.0
Finland	**0.0**	0.0	0.0
France	**0.0**	0.0	0.0
Germany	**0.0**	0.0	0.0
Greece	**0.0**	0.0	0.0
Hungary	**0.0**	0.0	0.0
Ireland	**0.0**	0.0	0.0
Italy	**0.0**	0.0	0.0
Latvia	**0.0**	0.0	0.0
Lithuania	**0.0**	0.0	0.0
Luxembourg	**0.0**	0.0	0.0
Malta	**0.0**	0.0	0.0
Netherlands	**0.0**	0.0	0.0
Poland	**0.0**	0.0	0.0
Portugal	**0.0**	0.0	0.0
Romania	**0.0**	0.0	0.0
Slovakia	**0.0**	0.0	0.0
Slovenia	**0.0**	0.0	0.0
Spain	**0.0**	0.0	0.0
Sweden	**0.0**	0.0	0.0
United Kingdom	**0.0**	0.0	0.0
Iceland	**0.0**	0.0	0.0
Liechtenstein	**0.0**	0.0	0.0
Norway	**0.0**	0.0	0.0
Switzerland	**0.0**	0.0	0.0
Australia	**0.0**	0.0	0.0
Canada	**0.0**	0.0	0.0
China	**0.0**	0.0	0.0
Hong Kong	**0.0**	0.0	0.0
Japan	**0.0**	0.0	0.0
U.S.	**0.0**	0.0	0.0
Other advanced economies non EEA	**0.0**	0.0	0.0
Other Central and eastern Europe countries non EEA	**0.0**	0.0	0.0
Middle East	**0.0**	0.0	0.0
Latin America and the Caribbean	**0.0**	0.0	0.0
Africa	**0.0**	0.0	0.0
Others	**304.4**	0.0	304.4

Country / Region	Memo: breakdown by accounting portfolio: Held for trading[1]	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss[2]	of which: Loans and advances	of which: Debt securities	Available-for-sale[3]	of which: Loans and advances	of which: Debt securities	Loans and Receivables[4]	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	**0.0**	0.0	0.0	**0.0**	0.0	0.0	**755.5**	0.0	755.5	**135.3**	86.7	48.7	**0.0**	0.0	0.0

Note:
Information disclosed in this template is sourced from FINREP templates F 20 and F 04.
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, state or regional 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.

Regions:
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela,Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).
Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

(1) Includes "Trading financial assets" portfolio for banks reporting under GAAP
(2) Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP
(3) Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP
(4) 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

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Cyprus Holdings Public Limited Company

(mln EUR)

		As of 30/06/2018												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		10	0	0	0	10	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**10**	**0**	**0**	**0**	**10**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		13	0	0	0	0	13	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**13**	**0**	**0**	**0**	**0**	**13**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Bulgaria													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Cyprus	4	0	0	0	0	4	0	0	0	0	9	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		173	0	0	0	209	58	0	0	0	0	0	0	
[5Y - 10Y [		119	0	0	0	0	24	0	0	0	0	0	0	
[10Y - more		59	0	0	0	0	59	0	0	0	0	0	0	
Total		**355**	**0**	**0**	**0**	**209**	**146**	**0**	**0**	**0**	**0**	**9**	**0**	**377**
[0 - 3M [	Czech Republic													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		8	0	0	0	0	8	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**8**	**0**	**0**	**0**	**0**	**8**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Estonia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Cyprus Holdings Public Limited Company

(mln EUR)

Residual Maturity	Country / Region	As of 30/06/2018												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Finland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	France	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		276	0	0	0	276	0	0	0	0	0	0	0	
[2Y - 3Y [		4	0	0	0	4	0	0	0	0	0	0	0	
[3Y - 5Y [		9	0	0	0	9	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**289**	**0**	**0**	**0**	**289**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Germany	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		9	0	0	0	0	9	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**9**	**0**	**0**	**0**	**0**	**9**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Croatia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Greece													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Hungary													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Ireland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Cyprus Holdings Public Limited Company

(mln EUR)

		As of 30/06/2018												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Italy													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Latvia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Lithuania													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Luxembourg													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Malta													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Netherlands													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Poland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Cyprus Holdings Public Limited Company

(mln EUR)

		As of 30/06/2018												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Portugal													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Romania	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Slovakia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Slovenia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Spain													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Sweden	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	United Kingdom	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		13	0	0	0	0	13	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**13**	**0**	**0**	**0**	**0**	**13**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Cyprus Holdings Public Limited Company

(mln EUR)

Residual Maturity	Country / Region	As of 30/06/2018												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	Iceland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Liechtenstein													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Norway	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		13	0	0	0	0	13	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**13**	**0**	**0**	**0**	**0**	**13**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Australia													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Canada	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		8	0	0	0	8	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**8**	**0**	**0**	**0**	**8**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Hong Kong													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Japan													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

EBA EUROPEAN BANKING AUTHORITY

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Cyprus Holdings Public Limited Company

(mln EUR)

Residual Maturity	Country / Region	As of 30/06/2018												
		Direct exposures												Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [	U.S.													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	China													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Switzerland													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Other advanced economies non EEA													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Other Central and eastern Europe countries non EEA													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [		8	0	0	0	8	0	0	0	0	0	0	0	
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total		**8**	**0**	**0**	**0**	**8**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
[0 - 3M [	Latin America and the Caribbean													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Bank of Cyprus Holdings Public Limited Company

(mln EUR)

		As of 30/06/2018												
		Direct exposures												
		On balance sheet						Derivatives				Off balance sheet		
								Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [	Africa													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														
[0 - 3M [	Others													
[3M - 1Y [														
[1Y - 2Y [														
[2Y - 3Y [														
[3Y - 5Y [														
[5Y - 10Y [														
[10Y - more														
Total														

Notes and definitions

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 march 2018.

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

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

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

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

Regions:

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

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

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

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

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

2018 EU-wide Transparency Exercise

Performing and non-performing exposures

Bank of Cyprus Holdings Public Limited Company

(mln EUR)	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions[4]		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions[4]		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]	Of which: defaulted	On performing exposures[2]	On non-performing exposures[3]			Of which performing but past due >30 days and <=90 days	Of which non-performing[1]	Of which: defaulted	On performing exposures[2]	On non-performing exposures[3]	
Debt securities (including at amortised cost and fair value)	**950**	**0**	**0**	**0**	**0**	**0**	**0**	**931**	**0**	**0**	**0**	**1**	**0**	**0**
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	804	0	0	0	0	0	0	639	0	0	0	1	0	0
Credit institutions	126	0	0	0	0	0	0	211	0	0	0	0	0	0
Other financial corporations	21	0	0	0	0	0	0	81	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)	**22,521**	**69**	**8,248**	**6,695**	**50**	**3,433**	**4,373**	**19,984**	**64**	**4,993**	**4,815**	**89**	**2,076**	**2,597**
Central banks	3,250	0	0	0	0	0	0	4,031	0	0	0	8	0	0
General governments	87	0	2	2	0	0	1	88	0	0	0	3	0	0
Credit institutions	1,183	0	0	0	0	0	0	820	0	58	58	1	25	0
Other financial corporations	372	0	250	131	1	81	116	168	0	24	24	6	13	10
Non-financial corporations	10,154	24	4,826	3,987	25	2,242	2,334	7,661	24	2,113	1,938	49	881	1,030
of which: small and medium-sized enterprises at amortised cost	8,289	22	4,502	3,787	21	2,037	2,257	4,918	18	1,608	1,586	37	698	827
Households	7,475	45	3,170	2,576	25	1,109	1,921	7,216	40	2,798	2,795	22	1,156	1,558
DEBT INSTRUMENTS other than HFT	**23,472**	**69**	**8,248**	**6,695**	**50**	**3,433**	**4,373**	**20,915**	**64**	**4,993**	**4,815**	**90**	**2,076**	**2,597**
OFF-BALANCE SHEET EXPOSURES	**3,083**		**429**	**310**	**3**	**49**	**57**	**2,787**		**381**	**336**	**8**	**19**	**44**

(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) Insitutions 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)

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - 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.

EBA EUROPEAN BANKING AUTHORITY

2018 EU-wide Transparency Exercise

Forborne exposures

Bank of Cyprus Holdings Public Limited Company

(mln EUR)	As of 31/12/2017					As of 30/06/2018				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures[2]		Collateral and financial guarantees received on exposures with forbearance measures
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing 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)	**6,372**	**4,464**	**1,459**	**1,433**	**4,513**	**4,214**	**2,622**	**853**	**836**	**3,023**
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	3	2	0	0	1	1	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	200	178	39	38	109	32	7	6	5	15
Non-financial corporations	3,795	2,652	998	983	2,565	2,105	1,152	409	400	1,467
of which: small and medium-sized enterprises at amortised cost	3,418	2,474	877	863	2,317	1,374	845	264	260	1,042
Households	2,374	1,632	422	412	1,838	2,075	1,462	438	432	1,541
DEBT INSTRUMENTS other than HFT	**6,372**	**4,464**	**1,459**	**1,433**	**4,513**	**4,214**	**2,622**	**853**	**836**	**3,023**
Loan commitments given	**37**	**17**	**1**	**1**	**14**	**21**	**10**	**0**	**0**	**11**

(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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - 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.