

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

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



Key Metrics

AGRI EUROPE CYPRUS LIMITED

(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	691	736	740	912	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	691	736	740	912	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	691	736	740	912	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	691	736	740	912	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	691	736	740	912	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	691	736	740	912	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	4,027	3,973	3,903	3,936	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	4,027	3,973	3,903	3,936	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.17%	18.54%	18.97%	23.16%	CA3 {1}	
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.17%	18.54%	18.97%	23.16%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.17%	18.54%	18.97%	23.16%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.17%	18.54%	18.97%	23.16%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Total capital (as a percentage of risk exposure amount) - transitional definition	17.17%	18.54%	18.97%	23.16%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.17%	18.54%	18.97%	23.16%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	6,026	6,244	6,134	6,346	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	11.47%	11.79%	12.07%	14.36%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

AGRI EUROPE CYPRUS LIMITED

	(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	691	736	740	912	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	681	727	740	912	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	6,026	6,244	6,134	6,346	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	6,026	6,244	6,134	6,346	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	11.47%	11.79%	12.07%	14.36%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	11.30%	11.64%	12.07%	14.36%	[A.2]/[B.2]	

2023 EU-wide Transparency Exercise Capital

AGRI EUROPE CYPRUS LIMITED

			As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	691	736	740	912	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	691	736	740	912	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	0	0	0	0	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CBR
	A.1.2	instruments)	515	555	563	729	C 01.00 (r0130.c0010)	
		Retained earnings				-6	C 01.00 (+0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-17	-14	-11		C 01.00 (#030.c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	202	202	202	202		Articles 4(117) and 25(1) point (e) of CBR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (I) and 36 (1) point (I) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-1	-1	0	0	C 01.00 (r0250,c0010) C 01.00 (r0300,c0010) + C 01.00	Articles 32 to 35 of and 36 (1) point (I) of CRR 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.1.8	(-) Intangible assets (including Goodwill) (-) DTAs that refu on future profitability and do not arise from temporary differences pet of	-14	-11	-11	-10	(r0340,c0010) C 01 00 (r0320 c0010)	
	A.1.9	(·) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-4	-4	-3	-1		Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CBR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CBR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	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	0	0	$\begin{array}{l} C \ 01.00 \ (r0450,c0010) + C \ 01.00 \\ (r0460,c0010) + C \ 01.00 \ (r0470,c0010) \ + C \\ 01.00 \ (r0471,c0010) + C \ 01.00 \ (r0472,c0010) \end{array}$	$ \begin{array}{l} \label{eq:constraints} Articles 4(36), 36(1) point (k) (r) and 89 to 91 of OR; Articles 36(1) point (k) (r), 343(1) point (b), 244(1) point (b) and 238 of OR; Articles 36(1) point (k) (r) and 373(2) of OR; Articles 36(1) point k) (r) and 153(8) of OR and Articles 35(1) point k) (r) and 155(4) of OR. $
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR $% \left(\left(1,2,2,2,2,2,2,2,2,2,2,2,2,2,2,2,2,2,2,2$
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of ORR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles $36(1)$ point (c) and 38 ; Articles $48(1)$ point (a) and $48(2)$ of CBR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	$\label{eq:42} Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR$
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-1	0	0	-2	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	10	10	0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	10	10	0	0	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CBR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0530,c0010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3	Other Additional Ter 1 Capital components and deductions	0	0	0	0	C 01.00 (r0990,c0010) + C 01.00 (r0700,c0010) + C 01.00 (r0710,c010) + C 03.00 (r0700,c0010) - C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	691	736	740	912	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	0	0	0	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	$\begin{array}{l} C \ 0.1.00 \ (+0910,c0010) + C \ 0.1.00 \\ (+0920,c0010) + C \ 0.1.00 \ (+0930,c0010) + C \\ 0.1.00 \ (+0940,c0010) + C \ 0.1.00 \ (+0950,c0010) \\ + C \ 0.1.00 \ (+0970,c0010) + C \ 0.1.00 \ (+0974,c0010) + C \\ 0.1.00 \ (+0974,c0010) \\ \end{array}$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	4,027	3,973	3,903	3,936	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	4	4	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.17%	18.54%	18.97%	23.16%	CA3 (1)	· .
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	17.17%	18.54%	18.97%	23.16%	CA3 (3)	
CET1 Capital	C.3	TOTAL CAPITAL RATIO (transitional period)	17.17%	18.54%	18.97%	23.16%	CA3 (5)	
CET1 Capital Fully loaded CET1 RATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	681	727	740	912	[A1-A113-A121+MIN(A2+A113- A22-A24+MIN(A4+A22- A430)0)]	•
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.93%	18.31%	18.97%	23.16%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	
(1)The fully loaded CET1 ratio is an ed	timate calcula	ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re ed on the formulae stated in column "COREP CORE" – please note that this might lead to differences to full	quiatory point of view at the res	oortion date are not taken into a	count in this calculation			

(11)The full loaded CET1 ratio is an estimate calculated based on bank's supervisory recording. Therefore, any capital induments that are not eloable from a reculatory coint of view at the recording data are not taken into account in this calculation. Fully loaded CET1 ratio is an estimation is based on the formulae stated in calumn "COREP" CORE" - please note that this might load to differences to fully baded CET1 capital ratios published by the participating banks e.g. in their Filler 3 disclosure

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Overview of Risk exposure amounts

AGRI EUROPE CYPRUS LIMITED

		RWAs			
(min EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	3,535	3,512	3,442	3,471	C 02.00 (f0946, c0010) - (C 07.00 (f0950, c0220, s001) + C 07.00 (f0110, c0220, s001) + C 07.00 (f0130, c0220, s001) + C 08.01 (f0960, c0266, s001) + C 08.01 (f0960, c0266, s001) + C 08.01 (f0960, c0266, s001) + C 08.01 (f0960, c0260, s002) + C 08.01 (f0960, c0266, s002) + C 02.00 (f0470, c0010) + C 02.00 (f0460, c0010))
Of which the standardised approach	3,535	3,512	3,442	3,471	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	13	10	14	13	C 07.00 (r0980, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460,
Credit valuation adjustment - CVA	2	1	1	1	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	75	43	40	44	C 02.00 (r0520, c0010)
Of which the standardised approach	75	43	40	44	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (4010, c6601)*12.5+C 20.00 (4010,cd450)*12.5+MAX(C 24.00(4010, c0090),C 24.00(4010,cd100),C 24.00(4010, cd110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	401	407	407	407	C 02.00 (r0590, c0010)
Of which basic indicator approach	401	407	407	407	C 02.00 (r0600, c0010)
Of which standardised approach	0	0	0	0	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	4,027	3,973	3,903	3,936	

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

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





2023 EU-wide Transparency Exercise P&L AGRI EUROPE CYPRUS LIMITED

(min EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	128	184	66	142
Of which debt securities income	17	22	6	11
Of which loans and advances income	110	159	59	127
Interest expenses	24	36	17	38
(Of which deposits expenses)	19	31	16	36
(Of which debt securities issued expenses)	0	0	0	0
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	1	1	1	1
Net Fee and commission income	34	47	13	26
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	1	1	1	1
Gains or (-) losses on financial assets and liabilities held for trading, net	1	3	0	2
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-1	0	1	1
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	-3	0	2	1
Net other operating income /(expenses)	3	3	3	6
TOTAL OPERATING INCOME, NET	140	203	69	141
(Administrative expenses)	66	95	22	48
(Cash contributions to resolution funds and deposit guarantee schemes)	2	2	2	3
(Depreciation)	10	17	4	8
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	1	5	0	-1
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	1	1	0	-1
(Other provisions)	0	4	0	0
Of which pending legal issues and tax litigation ¹	0	4	0	0
Of which restructuring ¹	0	0	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	5	6	0	7
(Financial assets at fair value through other comprehensive income)	0	1	-1	-1
(Financial assets at amortised cost)	4	5	1	8
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	124	150	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	182	227	41	76
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	175	186	35	65
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	175	186	35	65
Of which attributable to owners of the parent	175	186	35	65

¹⁰ Information available only as of end of the year ⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

Total Assets: fair value and impairment distribution

AGRI	EUROPE	CYPRUS	LIMITED	
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(min EUR)	۸	s of 30/09/202	22			As of 31,	/12/2022			As of 31,	/03/2023			As of 30,	06/2023		
		Fa	ir value hieraro	chy		Fa	ir value hierar	chy		Fa	ir value hierar	chy		Fa	ir value hieraro	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	957				1,040				977				872				IAS 1.54 (i)
Financial assets held for trading	27	6	18	3	22	1	20	0	20	1	19	0	13	2	11	0	IFRS 7.8(a)(i);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	18	10	3	4	19	10	4	5	17	10	1	6	17	10	0	6	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	504	0	503	0	512	0	511	0	412	0	412	0	437	11	426	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	3,932				3,973				4,162				4,468				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	187				192				186				184				
TOTAL ASSETS	5,624				5,758				5,774				5,991				IAS 1.9(a), IG 6

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

(min	EUR)		ļ	s of 30/09/20	22					As of 31	/12/2022					As of 31	/03/2023					As of 30	06/2023			
		Gross carryi	ing amount ⁽²⁾		Accum	nulated impairn	nent ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accur	nulated impair	ment ⁽²⁾	Gros	s carrying amou	unt ⁽²⁾	Accun	nulated impairn	ient ⁽²⁾	Gros	s carrying amo	unt ⁽²⁾	Accun	nulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		Stage 1 Assets without significant Increase in credit risk since Initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	498	40	0	-1	-1	0	496	45	0	-1	-1	0	430	5	0	-1	0	0	455	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	344	0	0	0	0	0	347	0	0	0	0	0	330	0	0	0	0	0	324	3	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	3,092	484	106	-23	-21	-53	3,187	424	69	-25	-20	-21	3,350	468	72	-23	-22	-24	3,541	564	105	-23	-27	-28	Annex V.Part 1.32, 44(a)

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

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





Breakdown of liabilities

AGRI EUROPE CYPRUS LIMITED

(mln EUR)

		Carrying) amount		
LIABILITIES:	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Financial liabilities held for trading	0	0	1	0	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	0	0	0	0	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	4,651	4,730	4,706	4,913	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	11	16	16	13	IAS 37.10; IAS 1.54(I)
Tax liabilities	2	38	38	17	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	11	12	12	12	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	4,675	4,796	4,772	4,955	IAS 1.9(b);IG 6
TOTAL EQUITY	949	962	1,002	1,035	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	5,624	5,758	5,774	5,991	IAS 1.IG6

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



Breakdown of liabilities

AGRI EUROPE CYPRUS LIMITED

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities l	by instrument and by counterparty sector	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	References
Derivatives		0	0	1	0	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	17	0	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	149	185	178	215	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	57	100	81	104	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	63	64	111	114	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	16	18	15	19	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	182	162	134	175	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	98	83	46	66	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	1,396	1,438	1,404	1,504	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	867	798	738	755	ECB/2013/33 Annex 2.Part 2.9.1
	Households	2,798	2,838	2,830	2,854	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	1,882	1,894	1,859	1,875	Annex V.Part 1.42(f), 44(c)
Debt securities issued		0	0	0	0	Annex V.Part 1.37, Part 2.98
Of which: Subordin	Of which: Subordinated Debt securities issued		0	0	0	Annex V.Part 1.37
Other financial liabilities	Other financial liabilities		42	49	50	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		4,651	4,730	4,706	4,913	

EBA LUSSTAN

2023 EU-wide Transparency Exercise Market Risk

AGRI EUROPE CYPRUS LIMITED

ſ	SA					I	м								IM			IM									
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (/			NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	ALL PRICE RISKS CAPITAL CHARGE FOR CTP			VaR (Memorandum item)		STRESSED VaR (A	RESSED VaR (Memorandum item)		IENTAL .T AND ON RISK CHARGE			AL CHARGE						
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT					
	As of 30/09/2022	As of 31/12/2022				As of 30/	09/2022									As of 31/1	2/2022										
Traded Debt Instruments Of which: General risk Of which: Soecific risk Equities Of which: General risk Of which: Specific risk	0 0 48 24	0 0 43 21	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0							000000000000000000000000000000000000000	0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000											
Foreign exchange risk Commodities risk	27 27 0	0	0	0	0	0							0	0	0	0	-										
Total	75 As of 31/03/2023	43 As of 30/06/2023	0	0	0	U As of 31/	0 03/2023	0	0	0	0	0	0	0	1 0	As of 30/0	0 5/2023	0	0	0	0	Ů					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equibies Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	0 0 40 20 20 0 0	0 0 25 12 12 19 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0							0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0											
Total	40	44	0	0	0	0	Ö	0	0	Ō	0	0	0	0	0	0	0	0	Ö	0	0	0					

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



EBA known 2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach

AGRI EUROPE CYPRUS LIMITED

					Standardised A	Standardised Approach										
			As of 30/09/	2022		As of 31/12/2022										
	(min 1912 %)	Original Exposure ¹	Original Exposure ² Exposure Value ¹ Risk exposure amount ¹ Value adjustments and Preprint Exposure ² Exposure Value ¹ Risk exposure amount ¹													
	(mn EUR. %) Central governments or central banks	982	1.116	288		1.093	1.23	26	1							
	Regional governments or local authorities	14	10	7		17	1		7							
	Public sector entities	6	6	3		3										
	Multilateral Development Banks	0	0	0		0			D							
	International Organisations	0	0	0		0	(D							
	Institutions	301	287	68		187	173									
	Corporates	2,634	1,728	1,610		2,767	1,764	1,643								
	of which: SME	1,106	725	608		1,143	707									
	Retail	1,437	1,174	826		1,421	1,157	812								
Consolidated data	of which: SME	539	404	250		538	396									
consolidated data	Secured by mortgages on immovable property	551	533	216		559	533									
		237 112	224	72		226	210									
	Exposures in default	112 236	51	58		83 230	51									
	Items associated with particularly high risk	236	191	286		230	185	28.	3							
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0			0		3								
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	30	20	-		20	20	1								
	Equity	33	31	35		29	28	3								
	Other exposures	771	783	160		927	935									
	Standardised Total ²	7.098	5.931	3.548	152		6.107									

Control ensuits, which forecast was a second which was a second w

		 Starting from the 2023 elected, walk applications are providers for the consoleade case induced general check mix applications, for the conselective with the case per occurst or constraintly 										
					Standardised A	oproach						
			As of 30/09/	2022			As of 31	12/2022				
		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 a provisions ²			
	(min BUR, %) Central governments or central banks	662	724	277		756	817	251				
	Regional governments or local authorities	7	7	7		7.50	6					
	Public sector entities		ò	0		ò		0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	22	21	13		35	33	15				
	Corporates	1,830	1,167	1,091		1,940	1,199	1,123				
	of which: SME	825	517	441		858	499	423				
	Retail	753	598	429		712	558	402				
SERBIA	of which: SME	303	203	135		286	180	118				
JERDIA	Secured by mortgages on immovable property	276 130	267	112		270	260 104	110				
	of which: SME	130	121	33		112	104	43				
	Exposures in default Items associated with particularly high risk	76	2/	32	40	40	21	45				
	Items associated with particularly high risk Covered bonds	30	2/	41		22	21	32				
	Covered bonds Claims on institutions and corporates with a ST credit assessment		0	0		0	ů	ů				
	Collective investments undertakings (CIU)	10	10	1		10	10	1				
	Equity	12	10	10		7	6	6				
	Other exposures	383	394	73		573	580	69				
	Standardised Total ²				126							

¹⁰ Obtaind recours, utilité Dossav alue, à wannete biéve staine sta accurt av effect due to etit conserverise factor av endit de étacion technique due, autointer effectual. (2) Telé value adjustments end proviens per austry of constrayanty actuales flows for accurtantion exposure but includes general evalt avé adjustments. Standard sited Approacch

			As of 30/09/	2022			As of 31,	12/2022			
	(mb P32 %)	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 a provisiens ²		
	Central governments or central banks	200	272	2		208	284	1			
	Regional governments or local authorities	7	3	1		10	5	1			
	Public sector entities	6	6	3		3	3	1			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	17	5	1		22	10	2			
	Corporates	507	332	301		508	314	284			
	of which: SME	213	143	112		214	137				
	Retail	669	565	389		692	585	402			
SLOVENIA	of which: SME	227	195	111		243	210	120			
SLOVENIA	Secured by mortgages on immovable property	264	256	99		278	266				
	of which: SME	103	98	37		109	102				
	Exposures in default	33	22	24	11	31	20				
	Items associated with particularly high risk	155	115	173		154	117	175			
	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)	10	10	5		10	10	5			
	Eouity	19	19	23		20	20	24			
	Other exposures	384	384	67		349	349	67			
	Standardized Tetal ²										

²⁰ Oxonel ensure, while Sensors value, is resolted inform taking its account any effect due to cold converse fiction or order in instructor between (a, as a (2) Total value adjustments and provisors per country of conterparty excludes these for securituation exposures but includes general could nia adjustments.

					Standardised A	oproach			
			As of 30/09,	/2022			As of 31	12/2022	
	(mb EJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
CROATIA	Cardia discrementa or cardia diskis Relacial community for la diskisti Relacial community for la diskisti Ardia cardiovatione Ardia cardiovatione International Ardia and Ardia Cardia and Ardia Ardia and Ardia Ardia and Ardia Real Field Cardia Cardia Escolare in default These anounced with articlarity bain risk Callance in metationes and cograte auto dis 3.5 Coeff assessment Callance in metationes and cognitive auto dis 3.5 Coeff assessment Callance in metationes and cognitive auto dis 3.5 Coeff assessment Callance in metationes and cognitive auto dis 3.5 Coeff assessment Callance in metationes and cognitive auto dis 3.5 Coeff assessment Callance in metationes and cognitive auto dis 3.5 Coeff assessment Callance in metationes and cognitive auto dis 3.5 Coeff assessment Callance in metationes and cognitive auto dis 3.5 Coeff assessment Callance in testicometants and callance auto dis 3.5 Coeff assessment Callance in testicometants and callance auto dis 3.5 Coeff assessment Callance in testicometants and callance auto dis assessment Callance in testicometants and callance auto discourses	0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 1 0 1 0 1 0 1 0 0 0 0 0 0 0 0 0 0	0 0 0 0 2 2 1 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 9 9 1011 58 4 4 0 0 23 23 0 0 23 0 0 0 0 0 0 0 0 0 0 0	0 0 0 9 95 57 3 3 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2 85 48 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
	Standardised Total ²				3				2

¹⁰ Doired excess, while Boouw value, is recorder before taken tries account any effect due to order convenient factors a cost de mititation technicae (La, adaptational, C) Tatá value algoritement and provinces per costray of constrayanty excludes these for successions but includes general event risk algoritement.

		Standardised Approach									
			As of 30/09,	2022			As of 31	/12/2022			
	(mb 208. %)	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		
	Central governments or central banks Regional governments or local authorities	0	0 0	0		0	0	0			
	Public sector entities Multilateral Develooment Banks	0	0 0	0		0	0	0			
	International Organisations Institutions Corporates	122	122	24		1	1	0			
	of which: SME Retail	0	0	0		0	0	0			
SWITZERLAND	of which: SME Secured by mortgages on immovable property of which: SME	0	0	0		0	5	0			
	Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0	0		
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU) Eouity Other exposures	0	0	0		0	0	0			
	Standardised Total ²				0				0		

⁽¹⁾ Obtained accounts unlike Economy value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitication technicaus (i.e.s. substitution effects). (2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general meth risk adjustments.



EBA were a construction of the standardised Approach Cedit Risk - Standardised Approach AGRI EUROPE CYRUS LIMITED

		Standardised Approach									
			As of 30/09/	2022			As of 31,	12/2022			
		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 BUR, %) Central governments or central banks	9	9	0		9		0			
	Regional governments or local authorities		ő	0		ó	ő	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	17	17	3		7	7	1			
	Corporates of which: SME	15	13	13		26	1/	1/			
	Retail	2	1	1		2	1				
	of which: SME	2		1		2	1	0			
ITALY	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 Claims on institutions and corporates with a ST credit assessment		0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0	0		0					
	Equity	ő	0	0		ő	ő	0			
	Other exposures	0	0	0		0	ō	0			
	Standardised Total ²				0				0		

⁽¹⁾ Oriental averages unlike Personne value is revealed halow into access and affect due to mode revearian factors or node trial relation techniques (in a schelhtill).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach									
			As of 30/09	/2022			As of 31	/12/2022			
	(mb 208. %)	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		
MONTENEGRO	Casifa deversionistis or casifa laskis Reclinal accumunts or local atholistis Andre area writing Reclina atom writing Reclinations Constants Exatilations Constants Andre Statistis Andre Statistis Andre Statistis Andre Statistis Andre Statistis Andre Statistis Scatter Statistis Scat	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	0 0 0 1 1 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 1 24 0 0 0 1 1 0 0 2 1 1 0 0 0 0 0 0 0 0 0 0	0 0 0 1 1 6 0 0 0 1 1 0 0 0 1 1 0 0 0 1 0 0 0 0	0 0 2 16 0 0 0 0 2 2 77 0 0 0 0 0 0 0 0 0 0 0 0	0		
	Standardised Total ²				0				1		

⁽¹⁾ Original exposure, unlike bacosure value, is recorded before taking into account any effect due to orealit convension factors or credit risk mitication tachelouse (e.e., substitution effects). (2) Total value adjustments and provisions per country of counterpany excludes those for securitization exposures but includes general credit risk adjustments.

			As of 30/09,	/2022			As of 31	12/2022			
	(mb EUR, %)	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²		
	Central governments or central banks	12	12	0		10	10	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	39	39	8		48	48	10			
	Corporates	5	4	4		5	5	5			
	of which: SME	0	0	0		0	0	0			
	Retail	1	0	0		2	1	0			
AUSTRIA	of which: SME	1	0	0		1	0	0			
100011011	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	1	0	0			
	Items associated with particularly high risk	0	0	0		0	0	0			
	Covered bonds	0		0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0		0		0					
	Equity			0		0		0			
	Equity Other exposures			0		0		ů			
	Standardised Total ²		,		0	, i i i i i i i i i i i i i i i i i i i	, , , , , , , , , , , , , , , , , , ,	Ű			

⁽¹⁾ Octobel account, utilité Econaire value, is recorded before taking into account any effect due to credit conversion factors or credit ris intribution techniques (e.g. substitution effects). (2) Total value adjustments and provisions par country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.



2023 EU-wide Transparency Exercise Credit Risk - Standardised Approach AGRI EUROPE CYPRUS LIMITED

			Standardised Approach									
			As of 31,	03/2023			As of 30,	06/2023				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
	(min BJR, %) Central governments or central banks	1.389	1.538	299		1.563	1.683	292				
	Regional governments or local authorities	15	8	6		16	8	5				
	Public sector entities	3	2	1		3	2	1				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	218	204	53		240	226	59				
	Corporates	2,725	1,685	1,556		2,656	1,670	1,535				
	of which: SME	1,103	702	572		1,128	733	599				
	Retail	1,445	1,215	834		1,440	1,214	833				
Consolidated data	of which: SME	564	431	246		564	437	250				
consonauce data	Secured by mortoages on immovable property	479	459	181		474	459	183				
	of which: SME	192	182	70 70		163 118	157	60 103				
	Exposures in default Items associated with particularly high risk	244	58	299	26	118 242	85	103	30			
	Items associated with particularly high risk	244	199	299		242	210	313				
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0		0		0		0				
	Collective investments undertakings (CIU)	20	20	6		20	20	6				
	Equity	28	26	30		26	25	29				
	Other exposures	689	661	121		714	683	124				
	Standardised Total ²	7,341	6,075	3,455	114	7,513	6,285	3,484	121			

Operating sequence, units Epsone relax, a reported tablera tablegi in account only effect also condit convenier factors a condit duringtions techniques (e.g. adultations effects).
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					Standardise	d Approach				
			As of 31/	03/2023		As of 30/06/2023				
	(mb B.R. %)	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	
SERBIA	Canha a generometato er cento a la hanto teraciona a normanese in hanta a hantos Mattilicasa la bena la hantos Mattilicasa la bena la hantos Landinoles Carlos 1992 Grantos 2992 Grantos 2992	1,065 5 0 4 3 1,874 797 708 298 194 52 298 194 52 19 0 0 0 0	1,147 5 0 0 40 1,140 579 204 189 204 189 305 355 9 204 199 204 199 0 365 39 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	288 5 0 0 19 1053 4033 3988 117 78 3988 117 78 22 466 29 0 0 0		1,222 5 0 0 47 1,792 829 671 281 182 182 182 19 19 0 0	1,286 5 0 0 45 514 551 194 138 551 198 66 69 69 69 619 0 0 0	281 4 0 0 199 1022 431 378 318 318 328 23 82 23 82 28 0 0 0		
	Collective investments undertakinos (CIU) Equity Other exposures	10 8 377	10 6 348	1 6 44		10 8 368	10 6 337	1 6 46		
	Standardised Total ²				89				95	

(1) Organi exposure, while Oposure what, is reported lafters taking into account any effect due to codit conversion features or codit nik indigation tachingane (e.g. adottation of feature). (2) Total value adjustments and providence per country of contempty excludes those for securitation exposures but includes prenet dreat risk adjustments.

		Standardiseb Approsch									
			As of 31/	03/2023			As of 30,	06/2023			
	(m) 5.8. %)	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²		
	Central governments or central banks	185	253	2		196	251	2			
	Regional governments or local authorities	9	3	1		11	4	1			
	Public sector entities	3	2	1		3	2	1			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	21	10	2		26	15	3			
	Corporates	543	319	287		549	332	301			
	of which: SME	240	149	117		231	145	114			
	Retail	714	616	423		742	642	439			
SLOVENIA	of which: SME	256 277	220	126		273 287	237	135			
	Secured by mortgages on immovable property	104	263 97	101 36		287	276	107			
	of which: SME	104	97	36	10	98 23	95	35			
	Exposures in default	174	132	198	10	172	1/	213	0		
	Items associated with particularly high risk Covered bonds	1/4	132	198		1/2	142	213			
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0				0				
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	10	10	0 5		10	10				
	Equity	10	18	22		16	16	20			
	Other exposures	308	308	72		341	341	73			
	Standardised Total ²	200	200		20		26	12	19		

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit core (2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposure venion factors or credit risk mitigation technique res but includes general credit risk adjustments.

		Standardised Approach									
			As of 31,	03/2023			As of 30,	/06/2023			
	(mb B.R. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ³		
	Central oovernments 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			
	International Organisations Institutions	0	0	0		0		0			
	Corporates	3	5	20		5 06	91	72			
	of which: SME	24 54	55	45		5		44			
	Retail	5	4	2				3			
000.1771	of which: SME	4	3	2		6	4	2			
CROATIA	Secured by mortgages on immovable property	0	0	0		0	i	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	20	17	26		21	18	27			
	Covered bonds	0	0	0		0	0	0			
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0			
	Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity	0	0	0		0	0	0			
	Other exposures	0	0	0		0	0	0			
	Standardised Total ²				2				2		

unièle Exposure value, is reported before taking into account any effect due to credit convension factors or credit risk mitigation techniqui ments and provisionis per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments. (1) Original exposure (2) Total value adius Standardised Approach As of 31/03/2023 As of 30/06/2023 ue adj pro 0 0 36 36 SWITZERLAND

> e to credit conversion (1) Original exposure, unlike Expos (2) Total value adjustments and pr ctors or credit risk mitigatio cludes general credit risk ad



EBA were 2023 EU-wide Transparency Exercise Credit Risk - Sandardied Approach AGRI EUROPE CYPRUS LIMITED

					Standardise	d Approach			
			As of 31	/03/2023			As of 30,	/06/2023	
		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 a provisions ²
	(min BJR, %) Central governments or central banks	9						0	
	Central governments or central banks Regional governments or local authorities	9				2	2		
	Public sector entities	0		0		0		0	
	Multilateral Development Banks	0		0		0	0	0	
	International Organisations	0		0		0	0	0	
	Institutions	14	14	3		23	23	5	
	Corporates	26	17	17		28	19	19	
	of which: SME	2	1	1		2	1	1	
	Retail	2	1	1		2	1	0	
ITALY	of which: SME	1	1	1		1	1	0	
117421	Secured by mortgages on immovable property	0		0		0	0	0	
	of which: SME Exmosures in default	0		0		0		0	
	Exposures in default Items associated with particularly high risk	0		0	0	0	0	0	
	Covered bonds			0		0		0	
	Claims on institutions and corporates with a ST credit assessment	0						0	
	Collective investments undertakings (CIU)	0		0		0	i	0	
	Equity	0		0		0		0	
	Other exposures	0		0		0	0	0	
	Standardised Total ²				0				

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

					Standardise	d Approach			
			As of 31/	03/2023			As of 30	/06/2023	
	(mb 2.9. %)	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
	Central overnments or central banks Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Oroanisations Institutions	0	0	0		0	0	0 2	
	Corporates of which: SME Retail	_24 0	1/	1/ 0		0	23	23	
MONTENEGRO	of which: SME Secured by mortpages on immovable property	0	0	0		0	0	0	
	of which: SME Exmosures in default	0	0 2	0 2	0	0	0	0 2	
	Items associated with carticularly high risk Covered bonds	11 0	11 0	17		11 0	11	17 0	
	Claims on institutions and corporates with a ST credit assessment Cellective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity Other excessions	1	1	1	1	0	0	0	

Original appoints, utilitie Episoure value, is reported before taking into account any effect due to ends conversion factors or endst risk integration techniques (e.g. substitution effects).
 Total value adjustments and provisions per country of counterparty excludes frose for excertisation exposures but includes general credit risk adjustments.

					Standardisc	id Approach			
			As of 31,	03/2023			As of 30,	06/2023	
	(mb E.R. %)	Original Exposure ³	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
	Central governments or central banks Regional governments or local authorities	10	10	0		14	14	0	
	Public sector entities	0	ő	ő		ő	ő	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions Corporates	48	48	10		23	23	5	
	of which: SME	5				3			
	Retail	2	1	1		2	1	1	
AUSTRIA	of which: SME	1	0	0		1	0	0	
1001101	Secured by mortpages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default	1		0	1	1		0	
	Items associated with particularly high risk	0	ō	0	-	ő	ō	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) Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				1				1
		(1) Original exposure, unlike E	posure value, is reported befor	re taking into account any effect	t due to credit conversion facto	rs or credit risk mitigation techn	iques (e.g. substitution effects	1	

(1) Organi appoung, utilik žipoune vaku, ik nepotid latera kalna je kazorit avy effect da to civilit convenieni fazio ra ordati nik inflastion tachnajana (e.g. substitution effects). (2) Toli vaku algutameti and provisiona per country of countryanty excludes those for inscribution appounds but includes general ordati nik algutamente.

Credit Risk - IRB Approach

AGRI EUROPE CYPRUS LIMITED

							IRB Ap	proach					
				As of 30/	09/2022					As of 31/	12/2022		
		Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

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



Credit Risk - IRB Approach

AGRI EUROPE CYPRUS LIMITED

							IRB Ap	proach					
				As of 31/	03/2023					As of 30/	06/2023		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

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





			AGRI EUROPE CYPRUS LIMITED As of 31/12/2022													
							As of 31/12/2022									
						Dire	ct exposures									
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet			
												Off-balance st	eet exposures			
					Non-derivative financial as	sets by accounting portfolio	2	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Rick weighted		
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount		
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Austria	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 10 10	0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0				
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium									0 0 0 0 0 0 0		0 0 0 0 0 0				
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Bulgaria															
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Cyprus															
131 2011 100 - more Total 10 - 3M 1 13M - 1Y 1 12Y - 2Y 1 12Y - 3Y 1 13Y - 3Y 1 15Y - 10Y 1 10Y - more Total	Czech Republic															
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Denmark															
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia		0 0 0 0 0 0 0 0								000000000000000000000000000000000000000					



						A	GRI EUROPE CYPRUS LIM	1ITED						
							As of 31/12/2022							
						Dire	ct exposures							1
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	-
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-3M[[0-3M]	Finland													
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [France	0 5 0 0 0 0 0 10 15	0 5 0 0 0 0 0 10 10				0 5 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7			0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		
Total Total [0-3Mf] [3M-1Yf] [1Y-2Yf] [2Y-3Yf] [3Y-5Yf] [5Y-10Yf] [10Y-more Total	Germany	0 0 8 0 0 0 3 11	0 0 8 0 3 1				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Greece													
109 - more Total [0 - 3M [[3M - 1Y] [2Y - 3Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [107 - more Total	Hungary													
[0-3M[3M-1Y 1Y-2Y 2Y-3Y 3Y-5Y	Ireland									0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
[10Y - more Total [0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Italy	0 0 0 0 9 9 9 9 9 9	0 0 0 0 9 0 9 0 9							0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 5 3 8				0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0		0 0 0 0 0 0 0		



			AGRI EUROPE CYPRUS LIMITED											
							As of 31/12/2022							
						Dire	ct exposures					-		
	(mln EUR)		-	On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio	•	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y]		0	0	C C	0	0	0		0 0	0	0	0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania	0 0 0 0 8	0 0 0 0 0				0 0 0 0 0 0 8			0 0 0 0	000000000000000000000000000000000000000	0 0 0		
[0-3m] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg	•	•											
Total [0-3M] [3M] [1Y-2Y] [1Y-2Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Maita													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0							0 0 0 0 0 0 0		0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Poland		3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0											
109 - more Total [0 - 3M [[3M - 1Y] [2Y - 3Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [107 - more Total	Portugal													2
[0-3M[3M-1Y 1Y-2Y 2Y-3Y 3Y-5Y	Romania													0
[10Y - more Total [0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y [[5Y - 10Y] [10Y - more Total	Slovakia	5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 0 0 0 0 0 3 3				5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0		3
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia	3 10 6 0 0 30 18 16 6 211	3 10 6 0 0 30 30 18 146 5 211				3 4 6 0 0 0 30 30 18 146 6 204					0 5 7 0 3 0 0 0 0		0



						AC	GRI EUROPE CYPRUS LIM	1ITED						
							As of 31/12/2022							
						Dire	ct exposures							1
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sł	neet exposures	
					Non-derivative financial as	sets by accounting portfolic	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-3M]	Spain	0 0 0 0 0 5 5 5 0 0 0	0 0 0 0 0 5 5 5 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 5 5 5	0 0 0 0 5 5 5 5		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Sweden													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
10-3M [[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-5Y] [10Y-more Total	Iceland													
[3M - 1Y] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Liechtenstein													
Total [0-3M] [3M] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-3M]	Norway													
[3M - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Australia													
15Y - 10Y 1 10Y - more Total 10 - 3M 1 13M - 1Y 1 13Y - 2Y 1 13Y - 5Y 1 15Y - 10Y 1 10Y - more Total	Canada													
10 - 3M [13M - 1Y [1Y - 2Y [1Y - 2Y [13Y - 5Y [15Y - 10Y [10Y - more Total	Hong Kong													



						A	GRI EUROPE CYPRUS LIM	1ITED						
							As of 31/12/2022							
						Dire	ct exposures							4
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	_
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.													
[0 - 3M f [3M - 1Y f [1Y - 2Y [[2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	China													
[0-3M] [3M-1Y] [3M-1Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Other advanced economies non EEA		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0						0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0		
110Y - more Total [0 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y [[3Y - 5Y f [5Y - 10Y f [10Y - more	Other Central and eastern Europe countries non EEA	5 76 48 21 45 165 127 2 2	45 165 127 0			0 73 48 20 44 166 124 124	1 5 1 2 3 4 3 0 0			0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		
Total [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East	482	482	0	0	472	11		0	0	0	0		65
10041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

AGRI EUROPE CYPRUS LIMITED As of 31/12/2022 Direct exposures On balance sheet Derivatives Off balance sheet (min EUR) Off-balance sheet exposures Non-derivative financial assets by accounting portfolio Derivatives with positive fair value Derivatives with negative fair value Risk weighted exposure amou Total carrying amount of non-derivative financial Total gross carrying amount of non-derivative financial assets **Residual Maturity** Country / Region assets (net of short positions) Nominal Provisions of which: Financial assets designated at fair value through profit or loss of which: Financial assets at fair value through other of which: Financial assets held for trading of which: Financial assets at amortised cost Carrying amount Notional amount Carrying amount Notional amount comprehensive income [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total Africa [0-3M[[3M-1Y[[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Others [10Y - more Tota

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) Infomation 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 sounterparts (other than sovereign) can sovereign credit risk (Lo. CDS, financial quarterstep) looked in all the accounting portfolio (on-off balance sheet). Imagescher of the denomination and or accounting dusafication of the positions the constraint souther active the form must be used as a cortel in or the definition of the accounter to be included in this column. This term dess not include accounts to contraint southerstance of the formation and practice sources and the accounting portfolio (on-off balance sheet). Imagescher of the denomination and or accounting dusafication of the exposure to be included in this column. This term dess not include exposures to contraint sovereign) with fill of pradial governments grantees by certaint, grantees and the account matcher to be included in the account matcher

(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.

Lath America: Argentina, Beitzs Golvis, Braid, Child, Solvis, Cata Rota, Dominican, Republic, Ecuador, E Statukar, Gavana, Halli, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Penu, St. Nits and Nevis, St. Lucis, St. Vincent and the Genadines, Suriname, Timidad and Tobago, Uruguay, Veneuela, Antgua And Barbuda, Aruba, Bahanas, Barbadas, Cayman Islands, Cuba, Fench Guiana, Guadestupe, Mintigue, Andre Statukar, Gavana Halli, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Penu, St. Nits and Nevis, St. Lucis, St. Vincent and the Genadines, Suriname, Timidad and Tobago, Uruguay, Veneuela, Antgua And Barbuda, Aruba, Bahanas, Barbadas, Cayman Islands, Cuba, Fench Guiana, Guadestupe, Mintigue, Anter Statukar, Veneuela, Antgua Ante Barbuda, Aruba, Bahanas, Barbadas, Cayman Islands, Cuba, Fench Guiana, Guadestupe, Mintigue, Anter Statukar, Gavana Islands, Suriname, Timidad and Tobago, Uruguay, Veneuela, Antgua Anter Barbuda, Cuba, Fench Guiana, Guadestupe, Mintigue, Anter Statukar, Gavana Islands, Cuba, Fench Guiana, Guadestupe, Neu, St. Nits and Nevis, St. Lucis, St. Vincent and the Genadines, Suriname, Timidad and Tobago, Uruguay, Veneuela, Antgua Anter Barbudas, Cuba, Fench Guiana, Guadestupe, Neu, St. Nits and Nevis, St. Statukar, Yeneuela, Antgua, Antgua, Antgua, Antgua, Antgua, Antgua, Antgua, Antgua, Yeneuela, Antgua, Yeneuela, Antgua, Yeneuela, Antgua, Yeneuela, Antgua, Yeneuela, Antgua, Yeneuela, Antgua, Antgua, Yeneuela, Antgua

Africa: Agents, Eppty, Meroccu, Sonth Africa, Angola, Benin, Bottsman, Bartine Face, Bound, Camenon, Cape Verde, Central Africa: Republic Of The Congo, Cite D'Ivoire, Equatorial Guines, Erites, Ethiopia, Gainos, Garniba, Garnis, Guines, Barnis, Angola, Benin, Bastines, Barnis, Barnis,

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

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

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



			AGRI EUROPE CYPRUS LIMITED As of 30/06/2023 Direct exposures													
							As of 30/06/2023									
						Dire	ct exposures									
	(min EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet			
												Off-balance sl	neet exposures			
					Non-derivative financial as	sets by accounting portfolio	,	sitive fair value	Derivatives with	negative fair value						
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria		0 0 0 4 0 10 10				0 0 0 0 0 0 10		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0				
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium															
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Bulgaria															
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] Total	Cyprus															
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic															
10 - 3M f f 3M - 1Y f f 3Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Denmark															
10031 [0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 3		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0					



			AGRI EUROPE CYPRUS LIMITED As of 30/06/2023												
							As of 30/06/2023	;							
						Dire	t exposures							1	
	(mln EUR)			On balance s	heet				Derivat	tives		Off balar	nce sheet	4	
												Off-balance sł	neet exposures		
					Non-derivative financial as	sets by accounting portfolic		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount	
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-3M] [0-3M]	Finland														
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	France	0 10 0 0 0 0 0 0 0 20	0 10 0 0 0 0 10 10 20				0 10 0 0 0 0 10 20		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0			
Total Total [0-3Mf] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	0 0 8 0 0 3 11	0 0 8 0 0 3 1			0 0 8 0 0 0 0 8	0 0 0 0 0 0 0 3 3		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia								0 0 0 0 0 0						
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Greece									•					
10Y - more Total 10 - 3M [13M - 1Y] 1Y - 2Y [2Y - 3Y] 13Y - 5Y] 15Y - 10Y] 10Y - more Total	Hungary														
[0-3M[3M-1Y 1Y-2Y 2Y-3Y 3Y-5Y	Ireland	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 10 10				0 0 0 0 0 0 0 10 10		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0			
[10Y - more Total [0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Italy		0 0 0 0 9 9 0 9			0 0 0 0 4 4 0	0 0 0 0 0 0 5 0 0 5 0 0 5		0 0 0 0 0 0	0 0 0 0 0 0		0 0 0 0 0 0			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia	0 0 0 0 0 5 3 8	0 0 0 0 5 3 3 8				0 0 0 0 5 3 3 8		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0			



						AC	GRI EUROPE CYPRUS LIM	1ITED						
							As of 30/06/2023	;						
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balaı	ice sheet	
												Off-balance sl	eet exposures	
					Non-derivative financial as	sets by accounting portfolic		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y]		0	0	G	0	0	0	0	0	0	0	0	0	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-2M]	Lithuania	000000000000000000000000000000000000000	000000000000000000000000000000000000000			000000000000000000000000000000000000000	000000000000000000000000000000000000000		000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000		
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Luxembourg	•	•							•		•		
15Y - 10Y 1 10Y - more Total 10 - 3M 1 13M - 1Y 1 13Y - 2Y 1 13Y - 2Y 1 13Y - 5Y 1 15Y - 10Y 1 10Y - more Total	Malta													
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Netherlands					0 0 0 0 0 0 0 0 0 5			0 0 0 0 0 0			0 0 0 0 0 0		
110Y - more Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Poland		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 6 4							2
[3M-3Y] [3Y-2Y] [3Y-2Y] [3Y-3Y] [3Y-3Y] [3Y-3Y] [3Y-3Y] [3Y-2Y] [3Y-2Y] [3Y-2Y] [3Y-2Y] [3Y-2Y] [3Y-2Y] [3Y-10]	Portugal								0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Romania	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 5 5 0 5				0 0 0 0 0 5 5 5 5		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	3
[0-3M [[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia						000000000000000000000000000000000000000							
[0-3M] [3M-1Y] [3Y-2Y] [3Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia	10 16 4 4 0 6 18 18 145 199	10 16 4 0 6 18 18 145 5 199			7 7 4 0 0 0 0 1 7	4 9 0 6 18 145 182		0 0 0 0 0 0			0 13 0 3 0 0 0 17	0 0 0 0 0 0	5



						AC	GRI EUROPE CYPRUS LIM	1ITED						
							As of 30/06/2023							
						Dire	t exposures							-
	(mln EUR)			On balance s	heet				Deriva	tives		Off balaı	nce sheet	+
												Off-balance sl	neet exposures	
					Non-derivative financial as	sets by accounting portfolic		Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total [0-3M]	Spain	0 0 0 0 0 5 5 5 10	0 0 0 0 5 5 5			0 0 0 0 0 0 5 5	0 0 0 0 5 5 5				0 0 0 0 0 0	0 0 0 0 0 0 0 0		
1 3m - 11 1 1 11 - 21 1 1 21 - 31 1 [31 - 51] [51 - 101 1 [107 - more Total	Sweden		~							•		*		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
10-3M f f 0 - 3M f f 3M - 1Y f f 3Y - 2Y f f 3Y - 5Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Iceland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Liechtenstein													
Total [0.3M] [3M] 1Y1 [1Y-2Y1 [2Y-3Y1 [3Y-5Y1 [5Y-10Y1 [10Y-more Total	Norway													
1048 [0-3M] [3M-1Y] [3Y-2Y] [3Y-2Y] [3Y-3Y] [3Y-3Y] [3Y-10Y] [3Y-10Y] [3Y-3Y] [3Y-3Y] [3Y-3Y] [3Y-3Y] [3Y-3Y] [3Y-3Y]	Australia													
[3Y - 5Y] [5Y - 10Y] [10Y - more Total	Canada													
10 - 3M [13M - 1Y [14Y - 2Y [14Y - 2Y [15Y - 10Y [15Y - 10Y [10Y - more Total	Hong Kong													



						A	GRI EUROPE CYPRUS LIM	1ITED						
							As of 30/06/2023							
		-				Dire	ct exposures							1
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	4
												Off-balance st	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0 - 3M [[3M - 1Y [] [1Y - 2Y [] [2Y - 3Y [] [3Y - 5Y [] [5Y - 10Y [] [10Y - more Total	U.S.													
[0 - 3M f [3M - 1Y f [1Y - 2Y [[2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	China													
10 - 3M f f 3M - 1Y f f 3Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Switzerland													
Total [0 - 3M f [3M - 1Y [f 1Y - 2Y f f 2Y - 3Y f [3Y - 5Y f [5Y - 10Y [[10Y - more Total	Other advanced economies non EEA		0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0
Total [0 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Other Central and eastern Europe countries non EEA	5 54 25 155 114 58 0 0	0		0 0 0 0 0 0 0 0 0	44 9 24 155 112 59 (9 1 2 2 5 3 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0		
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East	419	419	0	0	407	12		0	0	0	0		62
1041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Latin America and the Caribbean													



General governments exposures by country of the counterparty

AGRI EUROPE CYPRUS LIMITED As of 30/06/2023 Direct exposures On balance sheet Derivatives Off balance sheet (min EUR) Off-balance sheet exposures Non-derivative financial assets by accounting portfolio Derivatives with positive fair value Derivatives with negative fair value Risk weighted exposure amou Total carrying amount of non-derivative financial Total gross carrying amount of non-derivative financial assets **Residual Maturity** Country / Region assets (net of short positions) Nominal Provisions of which: Financial assets designated at fair value through profit or loss of which: Financial assets at fair value through other of which: Financial assets held for trading of which: Financial assets at amortised cost Carrying amount Notional amount Carrying amount Notional amount comprehensive income [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total Africa [0-3M[[3M-1Y[[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Others [10Y - more Tota

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) Infomation 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 separaters reported include the positions transfer domets counterparts (other than avereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off bialance sheet), Inrespective of the decomination and or accounting dasafication 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 (Sectional counterparts) in the Transparence veeces

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.

Lath America: Argentina, Beitzs Golvis, Braid, Child, Solvis, Cata Rota, Dominican, Republic, Ecuador, E Statukar, Gavana, Halli, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Penu, St. Nits and Nevis, St. Lucis, St. Vincent and the Genadines, Suriname, Timidad and Tobago, Uruguay, Veneuela, Antgua And Barbuda, Aruba, Bahanas, Barbadas, Cayman Islands, Cuba, Fench Guiana, Guadestupe, Mintigue, Andre Statukar, Gavana Halli, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Penu, St. Nits and Nevis, St. Lucis, St. Vincent and the Genadines, Suriname, Timidad and Tobago, Uruguay, Veneuela, Antgua And Barbuda, Aruba, Bahanas, Barbadas, Cayman Islands, Cuba, Fench Guiana, Guadestupe, Mintigue, Anter Statukar, Veneuela, Antgua Ante Barbuda, Aruba, Bahanas, Barbadas, Cayman Islands, Cuba, Fench Guiana, Guadestupe, Mintigue, Anter Statukar, Gavana Islands, Suriname, Timidad and Tobago, Uruguay, Veneuela, Antgua Anter Barbuda, Cuba, Fench Guiana, Guadestupe, Mintigue, Anter Statukar, Gavana Islands, Cuba, Fench Guiana, Guadestupe, Neu, St. Nits and Nevis, St. Lucis, St. Vincent and the Genadines, Suriname, Timidad and Tobago, Uruguay, Veneuela, Antgua Anter Barbudas, Cuba, Fench Guiana, Guadestupe, Neu, St. Nits and Nevis, St. Statukar, Yeneuela, Antgua, Antgua, Antgua, Antgua, Antgua, Antgua, Antgua, Antgua, Yeneuela, Antgua, Yeneuela, Antgua, Yeneuela, Antgua, Yeneuela, Antgua, Yeneuela, Antgua, Yeneuela, Antgua, Antgua, Yeneuela, Antgua

Africa: Agents, Eppty, Meroccu, Sonth Africa, Angola, Benin, Bottsman, Bartine Face, Bound, Camenon, Cape Verde, Central Africa: Republic Of The Congo, Cite D'Ivoire, Equatorial Guines, Erites, Ethiopia, Gainos, Garniba, Garnis, Guines, Barnis, Angola, Benin, Bastines, Barnis, Barnis,

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.
(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGMAP

Performing and non-performing exposures AGRI EUROPE CYPRUS LIMITED

<table-container> Image: problem series Image: problem series</table-container>						As of 30/09/2022									As of 31/12/2022				
Image: state			Gross carry	ying amount/ Nomina	l amount		Accumulated imp value due to cred	airment, accumulated ne it risk and provisions ⁴	gative changes in fair	Collaterals and		Gross ci	arrying amount/ Nomina	il amount		Accumulated imp value due to cred	airment, accumulated ne it risk and provisions ⁴	igative changes in fair	Collaterals and
<table-container> La Control Weick Weick</table-container>			but past due >30 days		Of which non-performing	,		On non-perform	ning exposures ³	financial guarantees received on non-		but past due >30 days		Of which non-performin	•'		On non-perform	ning exposures ³	financial guarantees
Constrained sector M	(min EUR)		and K-90 days		Of which: defaulted	Of which Stage 3 ¹			Of which Stage 3 ¹			and 4.490 days		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
ORM OR OR <t< th=""><th>Cash balances at central banks and other demand deposits</th><th>80</th><th>7 0</th><th>0</th><th>0</th><th>0</th><th>0</th><th>0</th><th>0</th><th>0</th><th>900</th><th>5 0</th><th>2</th><th>3</th><th>2 2</th><th></th><th>2</th><th>2</th><th>0</th></t<>	Cash balances at central banks and other demand deposits	80	7 0	0	0	0	0	0	0	0	900	5 0	2	3	2 2		2	2	0
0000000 00	Debt securities (including at amortised cost and fair value)	88	3 0	0	0	0	2	0	0	0	885	• •	0		0 0	2	0	0	0
Addama	Central banks		o 0	0	0	0	0	0	0	0		0 0	٥		0 0	o o	0	0	0
Add	General governments	78	s 0	0	0	0	1	0	0	0	80	. 0	٥		0 0	1 1	0	0	0
Mache dependence 10 <th>Credit institutions</th> <th>2</th> <th>s o</th> <th>0</th> <th>0</th> <th>0</th> <th>0</th> <th>0</th> <th>0</th> <th>0</th> <th>2</th> <th>5 0</th> <th>0</th> <th></th> <th>0 0</th> <th></th> <th>0</th> <th>0</th> <th>0</th>	Credit institutions	2	s o	0	0	0	0	0	0	0	2	5 0	0		0 0		0	0	0
Line defaution of a bia bia bia bia bia bia bia bia bia b	Other financial corporations		0 0	0	0	0	0	0	0	0		0 0	a		0 0	0	0	0	0
Constant C	Non-financial corporations	7	3 0	0	0	0	1	0	0	0	6	3 0	0		0 0	1	0	0	0
AdditionAdditio	Leans and advances(including at amortised cost and fair value)	3,68	7 29	110	110	106	45	54	53	39	3,692	50	79	71	9 69	45	21	21	38
ContractContrac	Central banks		o o	0	0	0	0	0	0	0	10	23	٥		o c		0	0	0
Oble and approximationOble and approx	General governments	1	в о	0	0	0	0	0	0	0	1	3 0	a		o o	• •	0	0	0
here here <there< th=""> here here</there<>	Credit institutions	12	7 0	0	0	0	0	0	0	0	3	۰ o	٥		o c	•	0	0	0
d d d d d d d d d d d d d d d d d d d	Other financial corporations	5	1 0	4	4	4	1	0	0	4	4	0	4		4 4		0	0	4
d whet has a standard to consider yound whet has a st	Non-financial corporations	2,40	1 13	57	57	55	32	20	20	26	2,41	7 10	50	9	0 46	35	12	12	25
Name Nam Name Name	of which: small and medium-sized enterprises	1,64	8 8	33	33	32	17	12	12	14	1,38	5 9	28	2	8 25	21	6	6	15
If which Later states takes t	of which: Loans collateralised by commercial immovable property	81	0 2	32	32	32	10	9	9	22	77.	2 2	28	2	8 27	11	6	6	22
if whice Code for convengence 5% 12 22 22 22 28 24 26 57 12 15 15 16 5 4 4 0 # white Code for convergence 5,76 29 10 10 64 54 50 50 51 51 51 51 51 61	Households	1,08	9 16	49	49	46	12	33	32	10	1,07	17	25	2	5 19	9	8	8	9
1621 TVSTRUMENTS Guber ban (97 1	of which: Loans collateralised by residential immovable property	28	2 2	7	7	5	1	3	2	4	28	1 1	3	:	3 2	2	0	0	2
	of which: Credit for consumption	57	6 13	32	32	32	8	24	24	4	55	7 12	15	1	5 10	s s	4	4	5
90F#ALMCESHETDODGNES 1,554 4 4 4 1 1 1 1 1,462 4 4 3 1 1	DEBT INSTRUMENTS other than HFT	5,37	5 29	110	110	106	46	54	53	39	5,482	50	81	8:	1 71	47	22	22	38
The The definition of non-sufference occursas datases for the Adda - OCU of the addates (TU) (16) 15/20/2011 (OCU)	OFF-BALANCE SHEET EXPOSURES			4	4	4	4	1	1	1	1,462		4		• •	3	1	1	1

¹¹ Pro balantion from endermine assessment and and balance to Addite Addition (13) balance (13) balance

EBA LINGTAN

EBA SUBJECT

2023 EU-wide Transparency Exercise Performing and non-performing exposures AGRI EUROPE CYPRUS LIMITED

Image: problem in the second	
Interpret Interpret Oradic database	
Definition 24 0	(min EUR)
Carta data 0	salances at central banks and other demand deposits
$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	ecurities (including at amortised cost and fair value)
$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	
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Lane and defended/builty at amound out and for value 3,562 2,602 6,702 7,702 7,702 7,702 7,702 7,702 7,702 7,702 <t< th=""><th></th></t<>	
Centralization 229 0	
General guaranteet. 11 0 0 0 0 0 0 1 0	and advances(including at amortised cost and fair value)
Other financial corporations 54 0 4 0 0 0 4 54 0 4 0 <th< th=""><th></th></th<>	
Nonfrancial Sequences 2,360 27 27 6 27 27 29 29 29 29 29 29 29 29 29 29 29 29 29	
of which: Laws estilaterational to grammerskill property 611 25 27 27 26 8 6 6 21 666 3 45 45 45 4	
HooseNodes 1,566 21 31 31 24 10 11 11 9 1,675 23 37 37 31 12 16 16	
d which Lane calibration by modeled in movedle property 223 2 2 2 2 0 0 0 0 2 228 1 2 2 1 0 0	
DEIT INSTRUMENTS other Man HPT 5,603 269 64 64 73 47 25 25 37 5,721 61 116 116 51 30 30	INSTRUMENTS other than HFT
0FF-ALANCE SHEET EXDOGSURES 1,476 3 3 3 4 1 1 0 1,415 4 4 3 0 0	ALANCE SHEET EXPOSURES

(1)) the faulthand is non-partnering equivages places de ta toda de tables es rent al comparts (2) de tables (2) d

Forborne exposures

AGRI EUROPE CYPRUS LIMITED

			As of 30,	/09/2022					As of 31/	12/2022		
		ring amount of with forbearance	value due to c	changes in fair redit risk and exposures with	Collateral and fin received on e forbearanc	xposures with		ring amount of with forbearance	Accumulated in accumulated of value due to cr provisions for forbearance m	hanges in fair redit risk and exposures with		ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	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)	155	38	22	16	67	16	136	25	13	8	64	12
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	134	27	13	8	62	15	126	22	11	7	61	12
of which: small and medium-sized enterprises	55	12	4	3	39		50	8	3	2	38	
Households	20	11	9	9	5	1	11	3	2	1	3	0
DEBT INSTRUMENTS other than HFT	155	38	22	16	67		136	25	13	8	64	
Loan commitments given	3	0	0	0	3	0	3	0	0	0	3	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice 3	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

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

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

advances divided by total loans, the sum is not received as the sum is a construction of the construction



Forborne exposures

AGRI EUROPE CYPRUS LIMITED

			As of 31/	03/2023					As of 30/	06/2023		
		ying amount of with forbearance	Accumulated in accumulated of value due to co provisions for forbearance m	hanges in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ring amount of with forbearance	Accumulated i accumulated o value due to co provisions for forbearance m	hanges in fair redit risk and exposures with		ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	o	0	0	0	0	0	0	0	0	0	0	o
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)	145	24	13	8	57	11	153	22	12	4	61	11
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	118	18	9	6	56	10	125	14	7	1	59	10
of which: small and medium-sized enterprises	44	5	2	1	36		50	7	3	0	35	
Households	26	6	4	2	1	0	28	8	5	3	2	0
DEBT INSTRUMENTS other than HFT	145	24	13	8	57		153	22	12	4	61	
Loan commitments given	2	0	0	0	2	0	2	0	0	0	2	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $^{\it 3}$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria ³	0						0					

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

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-TTS on Supervisory reporting. However, for the offbalance 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.

commitments are prevailing on a since the in provision of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposite of box.

2023 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading AGRI EUROPE CYPRUS LIMITED

	AS OF 30/09/2022						AS OF 31/12/2022							AS 0f 31/U3/2023							As of 30/06/2023						
		ying amount				Accumulated	Gross car					Accumulated	Gross car	rying amount				Accumulated	Gross car	rying amount				Accumulated			
(min EUR)		Of which non- performi	: of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ³		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹			
A Agriculture, forestry and fishing	47	1	1	47	1	0	45		1	45		0	41	1	1	41	1	0	41	1		41	2	0			
B Mining and quarrying	47	0	0	42	0	0	41	0	0	41	0	0	41	0	0	41		0	41	0	0	41	2	0			
C Manufacturing	560	9	0	560	10	0	549	8	8	549	10	0	503	8	8	503	10	0	522	26	26	522	10	0			
D Electricity, gas, steam and air conditioning supply	160	3	3	160	7	0	187	0	0	187	3	0	184	0	0	184	3	0	175	0	0	175	3	0			
F Water supply	12	0	0	12	0	0	16	0	0	16	0	0	15	0	0	15	0	0	16	0	0	16	0	0			
E Construction	229	3	3	229	4	0	230	5	5	230	3	0	237	5	5	237	3	0	240	6	6	240	5	0			
G Wholesale and retail trade	449	8	8	449	12	0	439	5	5	439	8	ō	452	7	7	452	9	0	406	7	7	406	10	0			
H Transport and storage	116	3	3	116	3	0	143	2	2	143	4	0	135	1	1	135	4	0	151	9	9	151	6	0			
I Accommodation and food service activities	123	24	24	123	7	0	135	23	23	135	8	0	118	19	19	118	5	0	118	17	17	118	1	0			
J Information and communication	93	0	0	93	1	0	113	0	0	113	1	0	125	0	0	125	1	0	143	0	0	143	2	0			
K Financial and insurance activities	18	0	0	18	0	0	18	0	0	18	0	0	22	0	0	22	0	0	19	0	0	19	0	0			
L Real estate activities	349	0	0	349	3	0	337	0	0	337	5	0	323	0	0	323	5	0	339	0	0	339	6	0			
M Professional, scientific and technical activities	72	0	0	72	1	0	68	0	0	68	1	0	67	1	1	67	1	0	68	3	3	68	2	0			
N Administrative and support service activities	98	3	3	98	2	0	57	2	2	57	2	0	57	2	2	57	1	0	43	2	2	43	1	0			
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
P Education	6	2	2	6	0	0	5	2	2	5	0	0	5	2	2	5	0	0	5	2	2	5	0	0			
Q Human health services and social work activities	12	0	0	12	0	0	10	0	0	10	0	0	9	0	0	9	0	0	9	0	0	9	0	0			
R Arts. entertainment and recreation	13	0	0	13	1	0	19	0	0	19	1	0	20	0	0	20	1	0	23	0	0	23	1	0			
S Other services	3	0	0	3	0	0	4	0	0	4	0	0	5	0	0	5	0	0	5	0	0	5	0	0			
Loans and advances	2.401	57	57	2.401	52	0	2.417	50	50	2.417	48	0	2.360	47	47	2.360	47	0	2,365	73	73	2.365	49	0			

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 66.01), which follows a sign convention based on a credit/dictic convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/43/1 1150 signeetive reporting.

EBA EUROPEAN BANKING AJTHORITY