



2023 EU-wide Transparency Exercise

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.

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Key Metrics

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
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



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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)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	681	727	740	912	C 47.00 (r0310,c0010)	
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)	
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]	

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

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Overview of Risk exposure amounts

AGRI EUROPE CYPRUS LIMITED

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Credit risk (excluding CCR and Securitisations) ¹	3,535	3,512	3,442	3,471	C 02.00 (r0040, c0010) -[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002,) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, 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 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002,) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
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 (r0010, c0601)*12.5+ C 20.00 (r010, c0450)*12.5+MAX(C 24.00(r0010, c0090),C 24.00(r0010,c0100),C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	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.

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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 subsidiaries, 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 subsidiaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	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

¹ Information available only as of end of the year² For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

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Total Assets: fair value and impairment distribution

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				References
ASSETS:	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	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)(i); 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		503	0	512		511	0	412		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(e); IFRS 9.6.5.8	
Other assets¹	187				192				186				184					
TOTAL ASSETS	5,624				5,758				5,774				5,991				IAS 1.9(e), 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".

(m€ EUR)		As of 30/09/2022							As of 31/12/2022							As of 31/03/2023							As of 30/06/2023							References
		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾				Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾				Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾				Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾				
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	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets					
Financial assets at fair value through other comprehensive income	Debt securities	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)				
	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 amortised cost	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)				
	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.

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Breakdown of liabilities

AGRI EUROPE CYPRUS LIMITED

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
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(l)
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 1.1G6

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

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Breakdown of liabilities

AGRI EUROPE CYPRUS LIMITED

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
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
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	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)
	of which: Current accounts / overnight deposits	16	18	15	19	ECB/2013/33 Annex 2.Part 2.9.1
	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: Subordinated Debt securities issued		0	0	0	0	Annex V.Part 1.37
Other financial liabilities		46	42	49	50	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		4,651	4,730	4,706	4,913	

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Market Risk

AGRI EUROPE CYPRUS LIMITED

(mln EUR)	SA		1M										1M									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE		MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	
As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022										
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	48	43	0	0	0	0							0	0	0	0						
Of which: General risk	24	21	0	0	0	0							0	0	0	0						
Of which: Specific risk	24	21	0	0	0	0							0	0	0	0						
Foreign exchange risk	27	0	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	75	43	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023										
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	40	25	0	0	0	0							0	0	0	0						
Of which: General risk	20	12	0	0	0	0							0	0	0	0						
Of which: Specific risk	20	12	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	19	0	0	0	0							0	0	0	0						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	40	44	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

Standardised Approach							
As of 30/09/2022				As of 31/12/2022			
	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Value adjustments and provisions ^a
Consolidated data	Central governments or central banks	852	1,114	209	1,052	1,212	202
	Regional governments or local authorities	14	140	7	17	12	7
	Public sector entities	4	0	0	3	0	0
	Multilateral Development Banks	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0
	Institutions	361	287	68	187	173	46
	Corporates	2,634	1,728	1,610	2,787	1,764	1,647
	of which: SME	1,136	725	688	1,143	707	588
	Retail	1,437	1,174	826	1,421	1,157	812
	of which: SME	539	404	220	528	386	241
	Secured by mortgages on immovable property	551	533	216	559	537	217
	of which: SME	237	224	76	228	210	83
	Exposures in default	112	51	51	83	56	56
	Items associated with particular/risk risk	236	191	285	230	189	283
	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)	30	30	4	26	26	4
	Equity	33	31	35	29	28	32
	Other exposures	273	703	146	327	816	161
	Standardised Total ⁽²⁾	7,068	5,931	3,648	7,336	6,102	3,923

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽²⁾ Standardised Total does not include the securitisation position unless in the results since the 2023 exercise.⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparties covering on to 95% of total original exposure or Top 10 countries ranked by original exposure.⁽⁴⁾ Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

Standardised Approach							
As of 30/09/2022				As of 31/12/2022			
	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Value adjustments and provisions ^a
SERBIA	Central governments or central banks	662	724	277	758	817	251
	Regional governments or local authorities	7	7	7	7	6	6
	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	32	31	13	35	33	15
	Corporates	1,830	1,187	1,081	1,940	1,199	1,123
	of which: SME	827	517	488	858	499	423
	Retail	753	598	439	712	558	402
	Secured by mortgages on immovable property	303	263	123	286	180	118
	of which: SME	276	267	112	270	260	110
	Exposures in default	130	121	33	112	104	43
	Items associated with particular/risk risk	76	27	45	48	34	32
	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	10	10	10	10
	Equity	12	10	7	7	6	6
	Other exposures	283	294	23	573	550	63
	Standardised Total ⁽²⁾	3,833	2,594	1,213	4,213	2,550	93

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽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			
	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Value adjustments and provisions ^a
SLOVENIA	Central governments or central banks	200	272	2	208	284	1
	Regional governments or local authorities	0	0	0	0	0	0
	Public sector entities	7	3	3	10	5	5
	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	557	333	383	588	314	284
	of which: SME	213	143	132	214	137	108
	Retail	669	369	389	689	369	402
	Secured by mortgages on immovable property	227	195	111	243	210	120
	of which: SME	264	256	99	278	266	102
	Exposures in default	183	88	27	189	102	38
	Items associated with particular/risk risk	33	22	11	24	20	22
	Covered bonds	155	115	115	154	117	117
	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
	Equity	24	19	23	20	20	24
	Other exposures	364	364	42	368	368	52
	Standardised Total ⁽²⁾	1,400	1,000	571	1,490	1,000	20

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽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			
	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Value adjustments and provisions ^a
CROATIA	Central governments or central banks	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0
	Institutions	1	1	0	0	0	0
	Corporates	107	101	92	101	95	85
	of which: SME	58	57	48	58	57	48
	Retail	4	3	2	4	3	2
	of which: SME	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0
	Items associated with particular/risk risk	19	18	27	23	20	30
	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⁾	108	101	119	108	100	115

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽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			
	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Value adjustments and provisions ^a
SWITZERLAND	Central governments or central banks	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0
	Institutions	122	122	24	1	1	0
	Corporates	66	41	0	66	49	49
	of which: SME	0	0	0	0	0	0
	Retail	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0
	Items associated with particular/risk risk	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0
	Equity	0	0	0	0	0	0
	Other exposures	0	0	0	0	0	0
	Standardised Total ⁽²⁾	188	163	24	67	50	49

⁽¹⁾ Original exposure, unless Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e., substitution effects).⁽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			
		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⁾
ITALY	(in EUR, %)								
	Central governments or central banks	9	9	0		9	9	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	17	17	11		26	17	11	
	Corporates	25	13	11		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Retail	2	1	1		2	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0		0	0	0	
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽²⁾				0				0

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

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

		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⁾
MONTENEGRO	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	1		1	1	1	
	Corporates	17	15	15		24	16	16	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	2	2	0	2	2	2	0
	Items associated with particular high risk	11	11	11		11	11	11	
	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⁾				0				0

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

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

		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⁾
AUSTRIA	(in EUR, %)								
	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	4		46	46	10	
	Corporates	5	4	4		5	5	5	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		2	1	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ⁽²⁾				0				0

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

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
Consolidated data	(in EUR, %)								
	Central governments or central banks	1,381	1,381	209		1,363	1,483	263	
	Regional governments or local authorities	15	8	6		16	8	5	
	Public sector entities	0	0	0		2	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	218	204	53		240	224	59	
	Corporates	2,725	1,685	1,559		2,658	1,879	1,535	
	of which: SME	1,013	702	572		1,138	733	588	
	Retail	1,445	1,215	834		1,440	1,214	833	
	of which: SME	564	423	246		564	437	259	
	Secured by mortgages on immovable property	479	469	381		474	469	383	
	of which: SME	152	182	70		163	157	60	
	Exposures in default	86	58	70	26	118	85	103	30
	Items associated with particularly high risk	244	199	299		242	210	315	
	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)	20	20	6		20	20	6	
	Equity	28	26	30		26	25	29	
	Other exposures	495	411	121		714	603	174	
	Standardised Total ⁴	7,943	6,075	3,455	114	7,513	6,385	3,484	121

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

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

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SERBIA	(in EUR, %)								
	Central governments or central banks	1,066	1,147	286		1,212	1,386	281	
	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	41	40	11		47	45	10	
	Corporates	1,874	1,140	1,053		1,792	1,115	1,022	
	of which: SME	793	493	463		829	483	524	
	Retail	708	579	396		671	551	379	
	of which: SME	298	254	117		281	194	111	
	Secured by mortgages on immovable property	134	189	78		182	178	74	
	of which: SME	84	80	33	14	62	59	23	23
	Exposures in default	19	19	29		19	19	28	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	10	1		0	10	1	
	Equity	0	0	0		0	0	0	
	Other exposures	377	248	44	89	388	337	46	95
	Standardised Total ⁴								

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

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SLOVENIA	(in EUR, %)								
	Central governments or central banks	185	253	2		198	253	2	
	Regional governments or local authorities	9	3	1		11	4	1	
	Public sector entities	0	0	0		3	2	0	
	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	318	287		549	332	281	
	of which: SME	240	149	117		231	145	114	
	Retail	714	635	423		742	642	439	
	of which: SME	256	220	128		273	237	135	
	Secured by mortgages on immovable property	277	263	101		287	276	107	
	of which: SME	104	97	36	10	86	85	35	6
	Exposures in default	30	20	21		23	17	18	
	Items associated with particularly high risk	174	112	198		172	142	213	
	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	
	Equity	18	18	22		16	16	20	
	Other exposures	208	208	27	20	211	211	27	19
	Standardised Total ⁴								

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

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
CROATIA	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	94	88	79		86	81	72	
	of which: SME	54	54	45		53	51	44	
	Retail	5	4	2		4	5	3	
	of which: SME	4	3	2		4	4	2	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	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	2	0	0	0	2
	Standardised Total ⁴								

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

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
SWITZERLAND	(in EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	1	0		36	36	7	
	Corporates	0	36	36		67	36	36	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0	0	0	0	0	6
	Standardised Total ⁴								

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

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
ITALY	Central governments or central banks	9	9	0		9	9	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	14	14	17		23	23	5	
	Corporates	26	17	17		28	19	19	
	of which: SME	2	1	1		2	1	1	
	Retail	1	1	1		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
Standardised Total ⁴					0				0

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

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
MONTENEGRO	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	1		1	1	0	
	Corporates	24	17	17		39	23	23	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	2	2	0	2	2	2	0
	Items associated with particularly high risk	11	11	17		11	11	17	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	1	1	1		0	0	0	
	Other exposures	0	0	0		0	0	0	
Standardised Total ⁴					1				1

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

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in EUR, %)									
AUSTRIA	Central governments or central banks	10	10	0		14	14	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	48	48	10		23	23	5	
	Corporates	5	4	4		5	4	4	
	of which: SME	0	0	0		0	0	0	
	Retail	2	1	1		2	1	1	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	1	1	0	0	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
Standardised Total ⁴					1				1

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

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

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

AGRI EUROPE CYPRUS LIMITED

		IRB Approach											
		As of 30/09/2022						As of 31/12/2022					
		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
	Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted		
(mln EUR, %)													
Consolidated data	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	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	0	0
	Other non credit-obligation assets												
	IRB Total ²					0						0	

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

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

2023 EU-wide Transparency Exercise

Credit Risk - IRB Approach

AGRI EUROPE CYPRUS LIMITED

		IRB 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
	Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted		
(mln EUR, %)													
Consolidated data	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	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	0	0
	Other non credit-obligation assets												
	IRB Total ²					0						0	

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

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

[illegible]

(mln EUR)		As of 31/12/2022													Risk weighted exposure amount
		Direct exposures													
		On balance sheet				Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss			of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
10 - 3M f	Finland														
3M - 1Y f															
1Y - 2Y f															
2Y - 3Y f															
3Y - 5Y f															
5Y - 10Y f															
10Y - more															
Total															
10 - 3M f	France	0	0	0	0	0	0	0	0	0	0	0	0	0	
3M - 1Y f		5	5	0	0	0	5	0	0	0	0	0	0	0	
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
10Y - more		10	10	0	0	0	10	0	0	0	0	0	0	0	
Total		15	15	0	0	0	15	0	0	0	0	0	0	0	
10 - 3M f	Germany	0	0	0	0	0	0	0	0	0	0	0	0	0	
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y f		8	8	0	0	8	0	0	0	0	0	0	0	0	
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
10Y - more		3	3	0	0	3	0	0	0	0	0	0	0	0	
Total		11	11	0	0	8	3	0	0	0	0	0	0	0	
10 - 3M f	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	
10 - 3M f	Greece														
3M - 1Y f															
1Y - 2Y f															
2Y - 3Y f															
3Y - 5Y f															
5Y - 10Y f															
10Y - more															
Total															
10 - 3M f	Hungary														
3M - 1Y f															
1Y - 2Y f															
2Y - 3Y f															
3Y - 5Y f															
5Y - 10Y f															
10Y - more															
Total															
10 - 3M f	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
10Y - more		10	10	0	0	0	10	0	0	0	0	0	0	0	
Total		10	10	0	0	0	10	0	0	0	0	0	0	0	
10 - 3M f	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
5Y - 10Y f		9	9	0	0	4	5	0	0	0	0	0	0	0	
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		9	9	0	0	4	5	0	0	0	0	0	0	0	
10 - 3M f	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	
5Y - 10Y f		5	5	0	0	5	0	0	0	0	0	0	0	0	
10Y - more		3	3	0	0	3	0	0	0	0	0	0	0	0	

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

AGRI EUROPE CYPRUS LIMITED

As of 31/12/2022

		As of 31/12/2022																	
		Direct exposures																	Risk weighted exposure amount
		On balance sheet								Derivatives				Off balance sheet					
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions						
10 - 3M f	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
10Y - more		8	8	0	0	0	0	8	0	0	0	0	0	0	0	0	0		
Total		8	8	0	0	0	0	8	0	0	0	0	0	0	0	0	0		
10 - 3M f	Luxembourg																		
3M - 1Y f																			
1Y - 2Y f																			
2Y - 3Y f																			
3Y - 5Y f																			
5Y - 10Y f																			
10Y - more																			
Total																			
10 - 3M f	Malta																		
3M - 1Y f																			
1Y - 2Y f																			
2Y - 3Y f																			
3Y - 5Y f																			
5Y - 10Y f																			
10Y - more																			
Total																			
10 - 3M f	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
10Y - more		5	5	0	0	5	0	5	0	0	0	0	0	0	0	0			
Total		5	5	0	0	5	0	5	0	0	0	0	0	0	0	0	0		
10 - 3M f	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
5Y - 10Y f		6	6	0	0	6	0	6	0	0	0	0	0	0	0	0	0		
10Y - more		4	4	0	0	4	0	4	0	0	0	0	0	0	0	0			
Total		11	11	0	0	0	0	11	0	0	0	0	0	0	0	0	2		
10 - 3M f	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
10Y - more		10	10	0	0	10	0	10	0	0	0	0	0	0	0	0	0		
Total		10	10	0	0	0	0	10	0	0	0	0	0	0	0	0	0		
10 - 3M f	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
5Y - 10Y f		5	5	0	0	5	0	5	0	0	0	0	0	0	0	0	0		
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		5	5	0	0	0	0	5	0	0	0	0	0	0	0	0	3		
10 - 3M f	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
5Y - 10Y f		3	3	0	0	3	0	3	0	0	0	0	0	0	0	0	0		
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Total		3	3	0	0	0	0	3	0	0	0	0	0	0	0	0	0		
10 - 3M f	Slovenia	10	10	0	0	0	6	4	0	0	0	0	0	0	0	0	0		
3M - 1Y f		6	6	0	0	0	6	6	0	0	0	0	0	0	0	5	0		
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3Y - 5Y f		30	30	0	0	0	0	30	0	0	0	0	0	0	0	0	0		
5Y - 10Y f		18	18	0	0	0	18	18	0	0	0	0	0	0	0	0	0		
10Y - more		146	146	0	0	0	146	0	0	0	0	0	0	0	0	0	0		
Total		211	211	0	0	6	294	0	0	0	0	0	0	0	16	0	4		

[illegible]

2023 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

AGRI EUROPE CYPRUS LIMITED

As of 31/12/2022

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

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

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

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

AGRI EUROPE CYPRUS LIMITED

As of 30/06/2023

(mln EUR)		As of 30/06/2023														
		Direct exposures													Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss			of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
Residual Maturity	Country / Region															
[0 - 3M]	Austria	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		4	4	0	0	0	4	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]		10	10	0	0	0	10	0	0	0	0	0	0	0		
Total		14	14	0	0	4	10	0	0	0	0	0	0	0	0	
[0 - 3M]	Belgium	0	0	0	0	0	4	0	0	0	0	0	0	0	0	
[3M - 1Y]		10	10	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		10	10	0	0	4	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Bulgaria															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Cyprus															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Czech Republic															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Denmark															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]		3	3	0	0	0	3	0	0	0	0	0	0	0		
Total		3	3	0	0	0	3	0	0	0	0	0	0	0	0	

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

AGRI EUROPE CYPRUS LIMITED

As of 30/06/2023

(mln EUR)		As of 30/06/2023													Risk weighted exposure amount
		Direct exposures													
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss			of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
I 0 - 3M f	Finland														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	France	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3M - 1Y f		10	10	0	0	0	0	10	0	0	0	0	0	0	0
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 10Y - more		10	10	0	0	0	0	10	0	0	0	0	0	0	0
Total		20	20	0	0	0	0	20	0	0	0	0	0	0	0
I 0 - 3M f	Germany	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 2Y - 3Y f		8	8	0	0	8	0	0	0	0	0	0	0	0	0
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 10Y - more		3	3	0	0	0	0	3	0	0	0	0	0	0	0
Total		11	11	0	0	8	3	0	0	0	0	0	0	0	0
I 0 - 3M f	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 0 - 3M f	Greece														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Hungary														
I 3M - 1Y f															
I 1Y - 2Y f															
I 2Y - 3Y f															
I 3Y - 5Y f															
I 5Y - 10Y f															
I 10Y - more															
Total															
I 0 - 3M f	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 10Y - more		10	10	0	0	0	0	10	0	0	0	0	0	0	0
Total		10	10	0	0	0	0	10	0	0	0	0	0	0	0
I 0 - 3M f	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 5Y - 10Y f		9	9	0	0	0	4	5	0	0	0	0	0	0	0
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		9	9	0	0	0	4	5	0	0	0	0	0	0	0
I 0 - 3M f	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0
I 5Y - 10Y f		5	5	0	0	0	0	5	0	0	0	0	0	0	0
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		8	8	0	0	0	0	8	0	0	0	0	0	0	0

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

AGRI EUROPE CYPRUS LIMITED

As of 30/06/2023

		As of 30/06/2023																	
		Direct exposures																	Risk weighted exposure amount
		On balance sheet								Derivatives				Off balance sheet					
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures							
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortized cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions						
10 - 3M f	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
10Y - more		8	8	0	0	0	0	8	0	0	0	0	0	0	0	0	0		
Total		8	8	0	0	0	0	8	0	0	0	0	0	0	0	0	0		
10 - 3M f	Luxembourg																		
3M - 1Y f																			
1Y - 2Y f																			
2Y - 3Y f																			
3Y - 5Y f																			
5Y - 10Y f																			
10Y - more																			
Total																			
10 - 3M f	Malta																		
3M - 1Y f																			
1Y - 2Y f																			
2Y - 3Y f																			
3Y - 5Y f																			
5Y - 10Y f																			
10Y - more																			
Total																			
10 - 3M f	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
10Y - more		5	5	0	0	5	0	5	0	0	0	0	0	0	0	0	0		
Total		5	5	0	0	0	5	0	0	0	0	0	0	0	0	0	0		
10 - 3M f	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
5Y - 10Y f		6	6	0	0	0	0	6	0	0	0	0	0	0	0	0	0		
10Y - more		4	4	0	0	0	0	4	0	0	0	0	0	0	0	0	0		
Total		11	11	0	0	0	0	11	0	0	0	0	0	0	0	0	2		
10 - 3M f	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
10Y - more		10	10	0	0	0	0	10	0	0	0	0	0	0	0	0	0		
Total		10	10	0	0	0	0	10	0	0	0	0	0	0	0	0	0		
10 - 3M f	Romania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
5Y - 10Y f		5	5	0	0	5	0	5	0	0	0	0	0	0	0	0	0		
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		5	5	0	0	0	0	5	0	0	0	0	0	0	0	0	3		
10 - 3M f	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
5Y - 10Y f		3	3	0	0	0	0	3	0	0	0	0	0	0	0	0	0		
10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Total		3	3	0	0	0	0	3	0	0	0	0	0	0	0	0	0		
10 - 3M f	Slovenia	10	10	0	0	0	7	4	0	0	0	0	0	0	0	0	0		
3M - 1Y f		16	16	0	0	7	9	0	0	0	0	0	0	0	0	13	0		
1Y - 2Y f		4	4	0	0	4	4	0	0	0	0	0	0	0	0	0	0		
2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
3Y - 5Y f		6	6	0	0	6	6	0	0	0	0	0	0	0	0	3	0		
5Y - 10Y f		18	18	0	0	18	18	0	0	0	0	0	0	0	0	0	0		
10Y - more		145	145	0	0	145	145	0	0	0	0	0	0	0	0	0	0		
Total		199	199	0	0	0	17	182	0	0	0	0	0	0	17	0	5		

[illegible]

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

AGRI EUROPE CYPRUS LIMITED

As of 30/06/2023

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

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

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

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

	As of 30/09/2022										As of 31/12/2022											
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹					Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ²		Of which Stage 3 ³	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ²		Of which Stage 3 ³							
		Of which: defaulted	Of which Stage 3 ³		Of which: defaulted	Of which Stage 3 ³			Of which: defaulted	Of which Stage 3 ³												
(in EUR)																						
Cash balances at central banks and other demand deposits	807	0	0	0	0	0	0	0	0	0	906	0	2	2	2	0	2	2	0	0		
Debt securities (including at amortised cost and fair value)	883	0	0	0	0	2	0	0	0	0	889	0	0	0	0	0	2	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	785	0	0	0	0	1	0	0	0	0	801	0	0	0	0	1	0	0	0	0		
Credit institutions	25	0	0	0	0	0	0	0	0	0	25	0	0	0	0	0	0	0	0	0		
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	73	0	0	0	0	1	0	0	0	0	63	0	0	0	0	1	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	3,687	29	110	110	106	45	54	53	39	3,692	50	79	79	69	45	21	21	21	38	38		
Central banks	0	0	0	0	0	0	0	0	0	0	109	23	0	0	0	0	0	0	0	0		
General governments	18	0	0	0	0	0	0	0	0	0	13	0	0	0	0	0	0	0	0	0		
Credit institutions	127	0	0	0	0	0	0	0	0	0	34	0	0	0	0	0	0	0	0	0		
Other financial corporations	51	0	4	4	4	1	0	0	0	0	49	0	4	4	4	0	0	0	0	4		
Non-financial corporations	2,401	13	57	57	55	32	20	20	20	2,417	10	50	50	46	35	12	12	12	25	25		
of which: small and medium-sized enterprises	1,448	8	33	33	32	17	12	12	14	1,386	9	28	28	25	21	6	6	6	15	15		
of which: Loans collateralised by commercial immovable property	810	2	32	32	32	10	9	9	22	772	2	28	28	27	11	6	6	6	22	22		
Households	1,089	16	49	49	46	12	33	32	10	1,076	17	25	25	19	9	8	8	8	9	9		
of which: Loans collateralised by residential immovable property	282	2	7	7	5	1	3	2	4	281	1	3	3	2	2	0	0	0	2	2		
of which: Credit for consumption	576	13	32	32	32	8	24	24	4	557	12	15	15	16	5	4	4	4	5	5		
SHEET INSTRUMENTS other than HFT	5,376	29	110	110	106	46	54	53	39	5,482	50	81	81	71	47	22	22	22	38	38		
OFF-BALANCE SHEET EXPOSURES	1,354		4	4	4	4	1	1	1	1,462		4	4	4	4	3	1	1				

⁽¹⁾ For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRR).⁽²⁾ Institutions must use the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.⁽³⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FRED framework (template F 38.02 / F 39.02), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 – ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FRED sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.⁽⁵⁾ From June 2022, 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.

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

	As of 31/03/2023										As of 30/06/2023									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹				
	Of which performing but past due >90 days and <=90 days	Of which non-performing ¹				On performing exposures ²	On non-performing exposures ²				Collaterals and financial guarantees received on non-performing exposures	Of which performing but past due >90 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ²			Collaterals and financial guarantees received on non-performing exposures
		Of which: defaulted	Of which Stage 3 ³				Of which Stage 3 ³						Of which: defaulted	Of which Stage 3 ³			Of which Stage 3 ³			
Cash balances at central banks and other demand deposits	836	0	2	2	2	0	0	2	2	0	720	0	2	2	2	0	2	2	2	0
Debt securities (including at amortised cost and fair value)	766	0	0	0	0	1	0	0	0	0	782	0	0	0	0	1	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	730	0	0	0	0	1	0	0	0	0	740	0	0	0	0	1	0	0	0	0
Credit institutions	25	0	0	0	0	0	0	0	0	0	25	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	20	0	0	0	0	0	0	0	0	0	17	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	3,901	209	82	82	72	46	24	24	37	4,219	61	114	114	105	50	28	28	56	0	0
Central banks	280	0	0	0	0	0	0	0	0	606	0	0	0	0	0	0	0	0	0	0
General governments	11	0	0	0	0	0	0	0	0	14	0	0	0	0	0	0	0	0	0	0
Credit institutions	120	0	0	0	0	0	0	0	0	106	0	0	0	0	0	0	0	0	0	0
Other financial corporations	54	0	4	4	4	0	0	0	4	54	0	4	4	4	0	0	0	0	4	4
Non-financial corporations	2,380	178	47	47	43	35	12	12	24	2,365	38	73	73	69	37	12	12	43	0	0
of which: small and medium-sized enterprises	1,245	90	22	22	21	19	4	4	14	1,226	20	36	36	34	21	7	7	24	0	0
of which: Loans collateralised by commercial immovable property	611	35	27	27	26	8	6	6	21	604	3	45	45	45	5	4	4	41	0	0
Households	1,066	31	31	31	24	10	11	11	9	1,075	23	37	37	31	12	16	16	9	0	0
of which: Loans collateralised by residential immovable property	223	2	2	2	2	0	0	0	2	228	1	2	2	2	1	0	0	0	2	2
of which: Credit for consumption	636	20	23	23	18	8	9	9	5	636	18	27	27	23	10	13	13	5	0	0
NET INSTRUMENTS other than HFT	5,503	209	84	84	73	47	25	25	37	5,721	61	114	114	106	51	30	30	56	0	0
OFF-BALANCE SHEET EXPOSURES	1,476		3	3	3	4	1	1	0	1,415		4	4	4	3	0	0	0	0	0

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

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

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

(4) For the on-balance sheet items, accumulated 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 FREDP framework (template F 18.00 / F 18.02), 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) 2021/401 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FREDP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2023 EU-wide Transparency Exercise

Forborne exposures

AGRI EUROPE CYPRUS LIMITED

	As of 30/09/2022						As of 31/12/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	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 off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2023 EU-wide Transparency Exercise

Forborne exposures

AGRI EUROPE CYPRUS LIMITED

	As of 31/03/2023						As of 30/06/2023					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	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 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 off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
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					
	Gross carrying amount		Of which: non-perform		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-perform		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-perform		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-perform		Of which loans and advances subject to impairment	
			of which: defaulted		Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹			of which: defaulted		Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹			of which: defaulted		Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹			of which: defaulted		Accumulated impairment ¹	Accumulated 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	1	45	1	0	41	1	1	41	1	0	41	1	1	41	2	0
B Mining and quarrying	42	0	0	42	0	0	41	0	0	41	0	0	41	0	0	41	0	0	41	0	0	41	0	0
C Manufacturing	560	9	9	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
E 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
F Construction	229	3	3	229	4	0	230	5	5	230	3	0	227	5	5	227	3	0	260	6	6	260	5	0
G Wholesale and retail trade	449	8	8	449	12	0	439	5	5	439	8	0	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	5	5	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	72	72	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 FTRREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.