

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



Key Metrics

Bank of Cyprus Holdings Public Limited Company

(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	1,565	1,798	1,803	1,937	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	1,555	1,791	1,803	1,935	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	1,793	2,018	2,023	2,157	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	1,783	2,011	2,023	2,155	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	2,093	2,318	2,323	2,470	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	2,083	2,311	2,323	2,468	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	10,264	10,341	10,548	10,580	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	10,253	10,334	10,548	10,578	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	15.25%	17.39%	17.10%	18.31%	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	15.16%	17.33%	17.10%	18.29%	(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	17.47%	19.51%	19.18%	20.39%	CA3 {3}	
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.39%	19.46%	19.18%	20.37%	(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	20.39%	22.42%	22.03%	23.35%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.31%	22.37%	22.03%	23.33%	(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	26,160	26,389	24,710	25,191	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	6.85%	7.65%	8.19%	8.56%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

Bank of Cyprus Holdings Public Limited Company

	(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	1,793	2,018	2,023	2,157	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	1,783	2,011	2,023	2,155	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	26,160	26,389	24,710	25,191	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	26,150	26,382	24,710	25,189	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.85%	7.65%	8.19%	8.56%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.82%	7.62%	8.19%	8.56%	[A.2]/[B.2]	



2024 EU-wide Transparency Exercise Capital

. Bank of Cyprus Holdings Public Limited Company

		(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	2,093	2,318	2,323	2,470	C 01.00 (+0010,=0010)	Articles 4(118) and 72 of CFR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,565	1,798	1,803	1,937	C 01.00 (r0020,c0010)	Article 50 of CRR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	639	639	639	638	C 01.00 (=0030,c0010)	Atticins 26(1) points (a) and (b), 27 to 28, 36(1) point (f) and 42 of CRR
	A.1.2	instruments) Retained earnings	1,021	1,242	1,242	1,359	C 01.00 (#0130,c0010)	Articlus 26(1) point (c), 26(2) and 36 (1) point (a) and (i) of CRR
						1,359		
	A1.3		0	0	0		C 01.00 (0180,c0010)	Adicius 4(100), 26(1) point (d) and 36 (1) point (i) of CBR
	A1.4	Other Reserves	52	58	58	57	C 01.00 (+0200,c0010)	Articles 4(117) and 24(1) point (e) of CFR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (4220,c0010)	Adicion 4(112), 26(1) point (1) and 36 (1) point (1) of CRR
	A1.6		0	0	0	0	C 01.00 (+0220,c0010)	Article B4 of CFR
	A1.7	Adjustments to CET1 due to prudential filters	-97	-90	-81	-71	C 01.00 (4250,c0010)	Articles 32 to 25 of and 35 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-27	-24	-21	-21	C 01.00 (+0360,c0010) + C 01.00 (+0360,c0010)	$\label{eq:Articles} Articles \ 4(113), 36(1) \ point \ (b) \ and \ 37 \ point \ (b) \ and \ 37 \ point \ (a) \ of \ GCR$
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	0	0	0	C 01.00 (+0370,c0010)	Articles 35(1) point (c) and 38 of CRR
	A.1.10		0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 159 of CRR
	A1.11		0	0	0	0	C 01.00 (±0350,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12		0	0	0	0	C 01.00 (+9430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13		0	0	0	0	C 01.00 (r0440,r0010)	Acticle 36(1) point (j) of CRR
	A.1.14		0	0	0	0	C 01.00 (r0450,c0010) + C 01.00 (r0450,c0010) + C 01.00 (r0470,c0010) + C 01.00 (r0471,c0010) + C 01.00 (r0472,c0010)	Articles 4[26], 30(1) point (1) [i] and 80 to 54 of CRR, Articles 26(1) point (b) (b), 243(2) point (b), 244(2) point (b) and 258 of CRR; Articles 35(1) point k) (b) and 273(2) of CRR; Articles 35(1) point k) (b) and 153(1) of CRR and Articles 30(1) point k) (v) and 355(4) of CRR.
	A.1.14.1		0	0	0	0	C 01.00 (r0460,c0010)	Articles $36(1)$ point (k) (ii), $243(1)$ point (b), $244(1)$ point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (+9480,c0010)	Atticine 4(27), 30(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r9450,c0010)	$\label{eq:anticipality} Articles36(1)point(c)and38; Articles48(1)point(a)and48(2)ofCFR$
OWN FUNDS	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (19500,c0010)	$\label{eq:action} Articles 4(27); 36(1) point (0; 43, 45; 47; 48(1) point (b); 48(1) to (3) and 79 ef CFR$
Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (-0510,c0010)	Article 48 of CRR.
	A.1.18A	(-) insufficient coverage for non-performing exposures	0	0	0	0	C 01.00 (4513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B		0	0	0	0	C 01.00 (+0514,c0010)	Article 36(1), point (n) and Article 122c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (i) CRR
	A1.19	(-) Additional deductions of CETS Capital due to Article 3 CRR	-33	-33	-33	-28	C 01.00 (r0524,c0010)	Atticke 3 CRR
	A.1.20	CETS capital elements or deductions - other	0	0	0	0	C 01.00 (+0529,c0010)	
	A1.21		10	7	0	2	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (+0220,c0010)	Atticine 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articlus 479 and 489 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	10	7	0	2	C 01.00 (+0520,c0010)	Aticim 452 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	228	220	220	220	C 01.00 (0530,c0010)	Atticle G1 of CRR
	A2.1	Additional Tier 1 Capital instruments	228	220	220	220	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A2.1	Additional ne 1 Capital Italianens (-) Excess deduction from 12 items over 12 capital		0	0			
			0			0	C 01.00 (10720,c0010) C 01.00 (10590,c0010) + C 01.00 (10700,c0010) +	
	A.2.3		0	0	0	0	C 01.00 (r0710,c0010) + C 01.00 (r0740,c0010) + C 01.00 (r0744,c0010) + C 01.00 (r0748,c0010) C 01.00 (r0748,c0010) + C 01.00 (r0748,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (19650,c0010) + C 01.00 (19660,c0010) + C 01.00 (19730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,793	2,018	2,023	2,157	C 01.00 (=0015,c0010)	Article 25 of CRR.
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	300	300	300	313	C 01.00 (10750,c0010)	Atticle 71 of CRR
	A.4.1		300	300	300	313	C 01.00 (+0760,c0010) + C 01.00 (+0890,c0010) C 01.00 (+0910,c0010) + C 01.00 (+0920,c0010) +	
	A.4.2		0	0	0	0	C 01.00 (0520,c0010) + C 01.00 (0540,c0010) + C 01.00 (0550,c0010) + C 01.00 (0555,c0010) + C 01.00 (0570,c0010) + C 01.00 (0574,c0010) +	
	A.4.3		0	0	0	0	C 01.00 (19978,c0010) C 01.00 (19880,c0010) + C 01.00 (19900,c0010) + C 01.00 (19960,c0010)	
		TOTAL RISK EXPOSURE AMOUNT	10,264	10,341	10,548		C 01.00 (*0960,c0010) C 02.00 (*0010,c0010)	Articles 52(3), 56, 56 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Ofwhich: Transitional adjustments included	10,104	7	0	2	C 05.01 (9010,c0040)	
	6.1 C.1	Of WITCH, Hallsstonia adjustments inclused	15.25%	17.39%	17.10%	18.31%	CA3 (1)	
CAPITAL RATIOS (%)	C.1	CUMPION EQUIT HER I CAPITAL RATIO (L'ARSIDONAL PETIDO)	15.25%	19.51%	19.18%	20.39%	CA3 (3)	
Transitional period	C.2 C.3	IIEK'L CAPITAL RATIO (transitional period)	20.39%	22.42%	22.03%	20.39%	CA3 (5)	
CET1 Capital	с.з D	IUIAL CAPIIAL KAINO (ITANSIBONA) PERIOD) COMMON EQUITY TIER 1 CAPITAL (Islity issaded)	20.39%	1,791	1,803	1,935	CA3(5) [A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2- A.2.4+NIN(A.4+A.2.2-A.4.3,0),0)]	
Fully loaded CET1 RATIO (%)					-			
Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	15.16%	17.33%	17.10%	18.29%	[0.1](0-0.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	10	7	0	2	C 05.01 (r9440,c0010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	10	7	0	2	C 05.01 (r9440,c0040)	
		sed on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view a the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CETs capital in						



Overview of Risk exposure amounts

Bank of Cyprus Holdings Public Limited Company

		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	9,237	8,997	9,195	9,222	C 02.00 (0040, c0010) -(C 07.00 (0059, c0220, ±001) - C 07.00 (0110, c0220, ±001) - C 07.00 (0130, c0220, ±001) - C 08.01 (0040, c0280, ±001) - C 08.01 (0050, c0280, ±001) - C 08.01 (0050, c0280, ±001) - C 08.01 (0050, c0280, ±002) - C 08.01 (0050, c0280, ±002) - C 08.01 (0050, c0280, ±002) - C 08.01 (0050, ±0280, ±02
Of which the standardised approach	9,237	8,997	9,195	9,222	C 02.00 (/0060, c0010)-{C 07.00 (/0090, c0220, s001) + C 07.00 (/0110, c0220, s001)+ C 07.00 (/0130, 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 (0310, c0010) - [C 08.01 (0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0280, s001]]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	5	5	10	12	C 07.00 (n090, c0220, s001) + C 07.00 (n0110, c0220, s001) + C 07.00 (n0130, c0220, s001) + C 08.01 (n0404, c0280, s001) - C 08.01 (n050, c0280, s001) + C 88.01 (n0606, c0280, s001) + C 08.01 (n0404, c0280, s002) + C 08.01 (n0505, c0280, s002,) + C 08.01 (n060, c0280, s002) + C 02.00 (n0480, c0010)]
Credit valuation adjustment - CVA	3	11	16	19	C 02.00 (0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (0490, c0010)
Securitisation exposures in the banking book (after the cap)	7	0	0	0	C 02.00 (0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	0	0	0	0	C 02.00 (0520, c0010)
Of which the standardised approach	0	0	0	0	C 02.00 (0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (0560, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5+C 20.00 (r0010,c0450)*12.5+MAX(C 24.00(r0010, c0690),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 (0080, c0010)
Operational risk	1,011	1,328	1,328	1,328	C 02.00 (0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (0000, c0010)
Of which standardised approach	1,011	1,328	1,328	1,328	C 02.00 (0010, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (0820, c0010)
Other risk exposure amounts	0	0	0	0	C 02.00 (0030, c0010) + C 02.00 (0090, c0010)
Total	10,264	10,341	10,548	10,580	

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

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



P&L Bank of Cyprus Holdings Public Limited Company

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	698	986	286	572
Of which debt securities income	43	64	23	48
Of which loans and advances income	388	534	143	290
Interest expenses	126	193	72	152
(Of which deposits expenses)	72	107	36	57
(Of which debt securities issued expenses)	26	40	13	29
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	57	75	0	2
Net Fee and commission income	141	189	44	90
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	14	17	4	4
Gains or (-) losses on financial assets and liabilities held for trading, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	3	5	1	1
Gains or (-) losses from hedge accounting, net	2	2	0	0
Exchange differences [gain or (-) loss], net	23	29	7	13
Net other operating income /(expenses)	10	13	2	4
TOTAL OPERATING INCOME, NET	821	1,123	270	534
(Administrative expenses)	241	337	79	164
(Cash contributions to resolution funds and deposit guarantee schemes)	9	14	0	4
(Depreciation)	22	30	7	15
Modification gains or (-) losses, net	2	-5	1	2
(Provisions or (-) reversal of provisions)	25	30	14	2
(Payment commitments to resolution funds and deposit guarantee schemes)	4	0	4	0
(Commitments and guarantees given)	1	2	0	-1
(Other provisions)	21	28	10	3
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)	58	73	10	21
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	58	73	10	21
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	31	47	9	25
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	436	588	152	306
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	376	519	127	259
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	376	519	127	259
Of which attributable to owners of the parent	374	518	127	258
⁽¹⁾ Information available only as of end of the year ⁽²⁾ or LEDC compliance basis "area" in call "increases of L decreases of the fund for departed basis risks, not" must be mad as "in a "				

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

eba Banking Authority

2024 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution Bank of Cyprus Holdings Public Limited Company

(min EUR)		As of 30/09/2023	1			As of 31	/12/2023			As of 31/0	3/2024			As of 30/0	16/2024		
			Fair value hierarch	ny .			Fair value hierarchy				Fair value hierarch				Fair value hierarch	a	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	9,745				9,830				7,372				7,480		8 0		IAS 1.54 (I)
Financial assets held for trading	13	0	13	0	2	0	2	0	8	0	8	0	8	0	8	0	IFRS 7.8(a)(ii);IFRS 9.AppendixA
Non-trading financial assets mandatorily at fair value through profit or loss	214	1	3	209	146	1	3	142	143	1	3	139	143	1	3	139	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	421	409	0	12	437	425	0	12	421	410	0	12	384	373	0	11	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	12,994				13,364				14,136				14,582				IFRS 7.8(1); IFRS 9.4.1.2
Derivatives – Hedge accounting	43	0	43	0	49	0	49	0	55	0	55	0	59	0	59	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	2,082				1,932				1,899				1,869				
TOTAL ASSETS	25,513				25,760				24,035				24,525				IAS 1.9(a), KI 6

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

(min	EUR)			As of 30/09/20	23			As of 31/12/2023							As of 31/	03/2024			As of 30/06/2024							
		Gross carry	ing amount ⁽²⁾		Ac	cumulated impairmen	11 ⁽⁷⁾	Gr	oss carrying amoun	t ^(P)	Accu	mulated impairme	nt ⁽²⁾	Gros	s carrying amount		Acc	umulated impairm	nt (2)	Gro	ess carrying amoun		Acce	umulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ³		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition		Stage 3 Credit-impaired assets	in credit rick since	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	increase in credit	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 increass in credit risk since initial recognition	risk since initial			Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	409	0	0	-1	0	0	425	0	0	0	0	0	409	0	0	0	0	0	373	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at		3,075	0	0	-2	0	0	3,118	0	0	-1	0	0	3,318	0	0	-1	0	0	3,430	0	0	-1	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	8,296	1,380	324	-24	-35	-111	8,840	1,161	327	-24	-30	-104	9,493	1,099	310	-10	-30	-119	10,079	924	254	-11	-39	-104	Annex V.Part 1.32, 44(a)

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

(¹⁷ 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 period



Breakdown of liabilities

Bank of Cyprus Holdings Public Limited Company

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Financial liabilities held for trading	5	16	2	3	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	22,990	23,128	21,272	21,751	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method $^{\rm I}$	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	9	2	4	19	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	2	-7	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	150	151	155	129	IAS 37.10; IAS 1.54(l)
Tax liabilities	112	88	100	122	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	22	22	21	28	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	23,289	23,407	21,555	22,045	IAS 1.9(b);IG 6
TOTAL EQUITY	2,224	2,353	2,480	2,480	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	25,513	25,760	24,035	24,525	IAS 1.IG6

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



Breakdown of liabilities

Bank of Cyprus Holdings Public Limited Company

(mln EUR)

			Carrying	g amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Derivatives		14	18	7	22	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	0	0	0	0	Annex V.Part 1.31
	Central banks	2,023	2,044	310	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	644	769	733	932	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	425	466	403	512	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	443	471	395	405	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	117	163	98	116	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	1,199	1,239	1,228	1,211	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	882	943	948	878	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	5,157	5,052	5,105	5,313	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	4,348	4,191	4,171	4,398	ECB/2013/33 Annex 2.Part 2.9.1
	Households	12,323	12,321	12,253	12,312	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	7,778	7,731	7,656	7,746	Annex V.Part 1.42(f), 44(c)
Debt securities issued		959	978	981	1,284	Annex V.Part 1.37, Part 2.98
Of which: Subordin	Of which: Subordinated Debt securities issued		307	309	313	Annex V.Part 1.37
Other financial liabilities		243	253	266	293	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		23,004	23,146	21,278	21,773	



Market Risk Bank of Cvprus Holdings Public Limited Company

Ballk OI	Cyprus	Horains	s Public	Limited	Compan

	SA					I	м									IM						
			VaR (Memorani	dum item)	STRESSED VaR (Memorandum item)	INCREMEN MIGRATION R	ITAL DEFAULT AND ISK CAPITAL CHARGE	ALL PRICE RIS	KS CAPITAL CH/	ARGE FOR CTP		VaR (Memor	andum item)	STRESSED VaR (M	emorandum item)	INCREMENT AND MIGR CAPITAL	ATION RISK	ALL PRICE RIS	KS CAPITAL CH	ARGE FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SV⊴Rt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt- 1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30.	/09/2023									As of 31/1:	2/2023					
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 Equities	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						(
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						(
Commodities risk Total	0	0	0	0	0	0	0		0	0		0	0	0	0	0		0	0	0	â	0
Totat	U	0	0	U	U	U	0	0	U	U	U	0	0	0	U		0	U	U	U	U	
	As of 31/03/2024	As of 30/06/2024				As of 31	/03/2024									As of 30/0	5/2024					
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						i and a second se
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	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						(
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Totat	U	U	0	U U	U	U	U	U	U	U	9	U	U	U	U	U	U	J	U	U	v	, U

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



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

Credit Risk - Standardised Approach				
Bank of Cyprus Holdings Public Limited Compa	my			
		Standardise		
	As	of 30/09/2023	As	of 31/12/2023
	Original Esposure ¹ Esposure V	alue ¹ Pisk exposure amount provisions ⁴	d Original Exposure ¹ Exposure Value ¹	Risk exposure amount Value adjustments and provisions
(minELR, %)				
Central downments or central banks Resistal covernments or local autorities Public sector antiles Notificitieral Overkonnent Banks International Overkontations	11,261 184 245	11,347 259 133 2 232 2	157	1,420 243 110 2 231 2
Multiplater Al Devicement Banks International Onlanisations	245 326 215	232 2 352 0 215 0	243 337 232	231 2 386 0 232 0
Institutions Cerestration of which: SSME	1,111 4,993 2,960	1,025 351 3,793 3,323 2,328 1,924	1,076 4,841 2,740	3269 3334 3,709 3,200 2,162 1,784
of which: Sove Retail of which: Sove Secured by mechanism on immovable property	2,582	1,425 1,006	2,604	1,445 1,018
	4,186 1,150 1,533	3,880 1,299 906 3,00 211 219 1,	4,237 1,234 294 1,540	211 3627 1,418 1,010 351 201 208 1,313
Exoscurres in default Term associated with surticularity high risk Covered bands Claims on institutions and corsorates with a ST credit assessment	910 256 0		885 287 0	622 932 287 29
Claims on invitiations and consortates with a ST credit assessment Collective investments undertakinus (CIU) Equity	0 3 25	298 30 0 0 3 2 25 59	0 3 24	0 0 3 2 24 59
courre Officer eszonuzeta Standardised Total ²	1,801 29,685	1,742 1,613 26,337 9,242 1,	1,675	1,625 1,625 5,182 9,602 1,627
		ke in the results prior to the 2019 exercise.	techniques (e.g. substitution effects).	
	calculated as of last quarter	elected under the following rule: Countries of counterparty covering up to \$5%		ura,
	Starting from the 2023 exercise, value adjustements and provision	n for the consolidated data include general credit risk adjustments, for the con Stand and ise		
	As	of 30/09/2023		of 31/12/2023
	Original Exposure ¹ Exposure V	alue ⁴ Risk exposure amount Value adjustments an provisions ²	d Original Exposure ¹ Exposure Value ¹	Risk exposure amount Value adjustments and provisions ²
(minEUR, %) Central sovernments or central banks	20,678 52	10,716 227	10,723 1	0,756 219
Brails nail Governments or local authorities Public sector entities Multilater Llowekonern Banks	52 26 0	2 2	47 25 0	2 2
	0 23 4,102	0 0 27 15 2,999 2,649	0 31 3.945	0 0 24 14 2,887 2,983
institutions Corporates of values. SALE Retail	4,102 2,503 2,549 789	2,599 2,619 2,009 1,659 1,405 992 346 198	3,945 2,336 2,571 834	1845 1.521
of unbia to FME	4,124	345 126 3,829 1,375 909 339		1,425 1,003 367 210 3,861 1,398 300 359
CYPRUS Secure by protigues on immovable property of whick 50% Exosures in default Rema associated with antificularity high risk	1,192 875		1,207 209 1,201 844	1,003 359 169 175 1,008 586 879
Itens associaded with aurisciader hiah rink Covered bands Claims on inditidisions and corsorahts with a ST credit assessment Callective investments undertakins (CRA Earch	0	0 0	0	0 0 0 0 24 55
Collective investments undertakines (CBB) Equily Other essowypp	0 24 1,736	1,677 1,538		0 0 24 58 1,570 1,636
Standardised Total ²	⁽⁴⁾ Original exposure, unlike Exposure value, is reported before taking	into account any effect due to credit conversion factors or creditriak mitigatio	311 techniques (e.g. substitution effects).	1,315
	(2) Total value adjustments and provisions per country of counterpart	ly excludes those for securitisation exposures but includes general creditriska	ģastreets.	
		Standardise		
	AS	of 30/09/2023	A5	of 31/12/2013
	Original Exposure ¹ Exposure V	alue ⁴ Pisk exposure amount Value adjustments an provisions ²	d Original Exposure ¹ Exposure Value ¹	Risk exposure amount Value adjustments and provisions ²
(minEUR, %) Central avernments or central banks			2	2 0
Resional avvenments or local authorities Public sector entities Multilateral Development Banks	7 40	7 1 49 0	7 45	7 1 48 0
HubblaterADevoluoment Banks Internation at Oralanisations Institutions	0	0 0 0 0 143 37	0	0 0 0 0 101 30
Concentration of which: SME	35 0	34 38 0 0	40 0	40 22 0 0 0 0
Retail of which: SME Security for profession on promyoshie purposity	0	0 0	0	0 0
FRANCE Secured by mortilates on immovable property of which: SME Exposures in default	0	0 0 0	0	0 0
Items associated with particularly high trisk Covered bands Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CDI) e		73 7 0 0	73	1 1 73 7 0 0
Collective investments undertakings (CRU) Equity Other exposures	0	0 0 0 0	0	0 0
Unter ascoures Standardised Total ²	(* Original exposure, unlike Diposure value, is reported before taking	into account any effect due to credit conversion factors or credit risk miligatio	0 techniques (s.g. substitution effects)	0
	(2) Total value adjuntments and provisions per country of counterpart			
		of 30/09/2023		of 31/12/2023
	As			
	Original Exposure ¹ Exposure 1	alue ¹ Pisk exposure amount Value adjustments an provisions ²	d Original Exposure ¹ Exposure Value ¹	Risk exposure amount Value adjustments and provisions ²
(minELR, %) Central governments or central banks	0	•	•	• •
Resistal coveraments or local authorities Public sector entities Multifiateral Development Banks International Organisations	15 149 0	15 0 149 0 0 0	14 142 0	14 0 149 0 0 0
Institutions	0 66 29	0 0 65 14 23 9	0 54	0 0 54 11 29 9 0 0
Corporates of which: SME Retail	0	23 9 0	0	29 9 0
GERMANY of which: SME Secured by mertilates on immovable property	0	0 0 3 1	0	0 0 2 1
of which: SME Exposure in 6 default Terron association with surficularly high risk Covered bands	0		0 0	
Covered bands Claims on invitations and corporates with a ST credit assessment	38	0 0 38 4 0 0	38 0	38 4 0 0
	0		0	
Collective Investments undertakings (Citit Equilar Other escolures	0		0	0
	⁽¹⁾ Original esposure, unlike Deposure value, is reported before taking	into account any effect due to credit conversion factors or creditnisk miligatio		
	(1) Original exposure, unlike Diposure value, is reported before taking	into account any effectidue to credit conversion factors or creditrisk mitigatio ly excludes those for socuritization exposures but includes general creditrisks	ğustreets.	
	⁽⁴⁾ Original exposure, unlike Exposure value, in reported before taking (2) Total value adjustments and provisions per country of counterpart	j nia account any effectidan to cendit conversion factors or creditnik milipatio y acciudes those for securitization exposures but includes general conditriska Stand ardise	gustreets. d Approach	of 31/12/2023
	¹⁰ Original expression, actilias Expression autor, a respective/Entre to Extend (2) That value adjustments and provisions per country at country and Activity of the extended of the Activity of the extended of the Activity of the extended of the exte	jela accourt any effectidae tocreadi conversion tockma or conditionismitgates yeactuden toone for enconfinations exponents but includes general coeff in kin Stand and lise of 30 (09)/2023	dartment. d Approach As	of 31/12/2023
	⁽⁴⁾ Original exposure, unlike Exposure value, in reported before taking (2) Total value adjustments and provisions per country of counterpart	via account any effective is created removairant tockme or creation in the pro- y workshow that including general creation in the including general creation in Stand and lise of \$00,059,0523	dartment. d Approach As	
Calcular lowalitation and calcular 2028 to the calcular and the calcular a	¹⁰ Original expression, actilias Expression autor, a respective/Entre to Extend (2) That value adjustments and provisions per country at country and Activity of the extended of the Activity of the extended of the Activity of the extended of the exte	jela accourt any effectidae tocreadi conversion tockma or conditionismitgates yeactuden toone for enconfinations exponents but includes general coeff in kin Stand and lise of 30 (09)/2023	dartment. d Approach As	
Califord provide a solution of advances to advance a 1008 tation Biological advances advances advances advances Biological advances advances advances (mol 16, %) Califord providences to califord advances (mol 16, %) Califord providences to califord advances (mol 16, %)	¹⁰ Opperations, while Spears waks a report to the opperation of the second seco	te a cara que fanta da cara cara la marca no la marca da cara cara da no esta la marca da cara cara cara cara cara cara ca	Spannerski J Ageptosech 4 Oniginal Expenser * Expenser Value* 0 State Spanners* State Spanners*	Risk exposure amount Vulue adjustments and providents ²
Control towards and advance 1028 towards Standard band had? Standard band had? Exclude assessments in a control table Related assessments in all advantess Related assessments in all advantess	Constrained and a second	to a case of the data is not a linear series the independent of the data is not a linear series the independent of the data is not a linear series and is no	d Ongran Expension d Ongran Expension Congran Exp	Risk exposure amount Value adjustments and provisions ²
Calculate sectors to address to address to 2024 the sector sectors and the sector sect	¹⁰ Opperations, while Spears wais, or spectrations of an experiment of the spectra of the	te a cara que fanta da cara cara la marca no la marca da cara cara da no esta la marca da cara cara cara cara cara cara ca	Spannerski J Ageptosech 4 Oniginal Expenser * Expenser Value* 0 State Spanners* State Spanners*	Risk exposure amount Value adjustments and provisions ²
Control to manifest in initializing (10) to an any control to an annual in a control to any control to any Social diversity of the annual in a control to any control to any Research and annual in a control to any control to any control to any Research and annual in a control to any con	¹⁰ Opperations, while Spears wais, or spectrations of an experiment of the spectra of the	te a cara que fanta da cara cara la marca no la marca da cara cara da no esta la marca da cara cara cara cara cara cara ca	Spannerski J Ageptosech 4 Oniginal Expenser * Expenser Value* 0 State Spanners* State Spanners*	Risk exposure amount Value adjustments and provisions ²
Control workers in advertation (CS) Top Top Top Top Top Top Top Top	¹⁰ Opperations, while Spears wais, or spectrations of an experiment of the spectra of the	te a cara que fanta da cara cara la marca no la marca da cara cara da no esta la marca da cara cara cara cara cara cara ca	Spannerski J Ageptosech 4 Oniginal Expenser * Expenser Value* 0 State Spanners* State Spanners*	Risk exposure amount Value adjustments and provisions ²
Control monitoria notice table and color table ta	¹⁰ Opperations, while Spears wais, or spectrations of an experiment of the spectra of the	te a cara que fanta da cara cara la marca no la marca da cara cara da no esta la marca da cara cara cara cara cara cara ca	Spannerski J Ageptosech 4 Oniginal Expenser * Expenser Value* 0 State Spanners* State Spanners*	Risk exposure amount Vulue adjustments and providents ²
cindentia mantana andredatiana (103) tana Biodeditional mantana andredatiana (103) Biodeditional fund Biodeditional fund Control descenteations Partia cala andredational Partia cala andredational Part	¹⁰ Opperations, while Spears wais, or spectrations of an experiment of the spectra of the	te a cara que fanta da cara cara la marca no la marca da cara cara da no esta la marca da cara cara cara cara cara cara ca	Spannerski J Ageptosech 4 Oniginal Expenser * Expenser Value* 0 State Spanners* State Spanners*	Risk exposure amount Vulue adjustments and providents ²

king into account any effect due to credit conversion factors or creditriaks (i) Original exp (2) Total value osure, unlike Diposure value, is rep



European Banking Authority Credit Risk - Standardised Approach

Bank of Cyprus Holdings Public Limited Company

					Standardised Ap	proach				
			As of 30/09/2	023			As of 31	/12/2023		
		Original Exposure ¹	Esposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(minEUR, %) Central avernments or central banks	11	12	0		25	25			
	Central advertiments or central darks Regional dovertiments or local authorities			0		22	2.2			
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banka	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	17	17	3		24	24	5		
	Corporates	40	40	34		39	39	33		
	of which: SME	40	40	34		30	39	33		
	Retail	0	0	0		0	0	0		
IRELAND	of which: SME	°	°	0		0	0	0		
	Secured by mortalates on immovable property of which: SME			0			0			
	of which: SME Exposures in default			0	4	3	0		3	
	Exposures in denaute Items associated with particularly high risk								-	
	Covered bands	0	0	0		0	0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	1	1	1		1	1	1		
	Eauth	0	0	0		0	0	0		
	Other exposures	0	0	0		0	0	0		
	Standardised Total ²				4				3	
		(R) Original exposure, unlike Deposure value, is re	oported before taking into account	any effect due to credit conversion	factors or creditrisk mitigation tech	niques (e.g. substitution effects).				
		(2) Total value adjustments and provisions per c	ountry of counterparty excludes th	ose for securitisation exposures but	t includes general creditrisk adjust	Tierts.				

			As of 30/09/2	023			As of 31.	12/2023	
	(mis-SUR, %)	Original Exposure ¹	Esposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
GREECE	Our of a second	4 0 0 77 22 10 10 10 17 17 10 10 10 10 10 10 10 10 10 10 10 10 10	4 0 0 0 0 77 186 48 4 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 22 1877 39 29 20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	16	3 0 0 84 2277 60 80 22 7 7 2 5 0 0 25 0 25 0 25 0 0 25 0 25	3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 185 197 7 7 7 7 7 7 0 0 2 2 2 0 0 0 2 2 2 2 0 0 0 0	
	Other exposures Standardised Total ³	54	54	65	18	40	45	52	
¹⁰ δημάτορικαι, κάλα δραματα κίω, ά προχεύταξατα διάξι για δια το συθεί στο κατά στο κατά πληματικό πόρια μ. η μ.									

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			As of 30/09/2	023			As of 31/	12/2023	
	(minEUF, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ³	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central enveroments or central banks	0	0	0		0	0	0	
	Regional eovernments 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 Ordanisations	0	0	0		0	0	0	
	Institutions	32	32	2		45	45	13	
	Corporates	65	64	58		65	64	58	
	of which: SME	39	38	32		32	37	31	
	Retail	12	10	7		12	10	7	
UNITED KINGDOM	of which: SME	2	2	1		2	1	1	
on the handborn	Secured by mortalastes on immovable property	28	27	9		25	25	2	
	of which: SME	4	4	1		4	4	1	
	Exposures in default	223	20	20	203	222	18	19	2
	Items associated with particularly high risk	1	1	1		1	1	1	
	Covered bonds	8		0		5	5	1	
	Claims on institutions and corporates with a ST credit assessment	8		0			0	°	
	Collective investments undertakings (CRJ)	8		0			0	°	
	Eaulty	8		0			0	°	
	Other exposures	0	•	0		•	0	•	2
	Planded and Taba?				204				

¹⁰ Original segonare, unlike Department wake, in reported before taking into account any effectidue to credit conversion factors or creditivity relignmentations, in a grant of the second second

			Standardised Approach								
			As of 30/09/2	023			As of 31/	12/2023			
	(minEUR, NJ)	Original Exposure ¹	Exposure Value ¹	Pisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	Central avversments or central banks	0	0	0		0	0	0			
	Regional dovernments 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 Ordanisations	0	0	0		0	0	0			
	Institutions	124	124	28		121	121	27			
	Corporates	101	101	40		117	117	62			
	of which: SME	10	10	8		20	10	8			
	Retail	2	1	1		2	1	1			
UNITED STATES	of which: SME	0	0	0		0	0	0			
	Secured by mortainles on immovable property	5	5	2		5	5	2			
	of which: SME	1	1	0		1	1				
	Exposures in default	3	0	0	2	3	0		2		
	Items associated with particularly high risk	3	3					2			
	Covered bonds			0			0				
	Claims on institutions and corporates with a ST credit assessment			0			0				
	Collective investments undertakings (CRI)			0			0				
	Eauthy					, ,					
	Other esposures			U	,		0	v			
	Standardised Total ³				3				3		

⁽⁴⁾ Original exposure, unlike Deposure v (2) Total value adjustments and provisi

					Standardised Ap	proach			
			As of 30/09/2	123				12/2023	
	(min ELF, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central advergments or central banks	0	0	0		0	0	0	
	Resional sovernments or local authorities Public sector entities	0	0	0		°	0		
	Multilateral Development Banka	0	0	0		0	0	0	
	International Ordanisations	0	0	0		0	0	0	
	Institutions Corporates	206	0	152		205	177	159	
	of which: SME	115	97	81		129	111	23	
	Retail	0	0	0		0	0	0	
MARSHALL ISLANDS	of which: SME Secured by morbiales on immovable property	0	°	0		0	0	0	
	Secured by morblasies on immovable property of which: SME	0		0			0		
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	8	ŝ	0		0	0		
	Clams on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		°	0		
	Equity	0	0	0		0	0	0	
	Other esposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

⁽¹⁾ Original exposure, unlike Deposure value, in r (2) Total value adjustments and provisions per c

					Stand ard ised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
	(mis-SUR, %)	Original Esposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minELR, %) Central atvernments or central banks	51	31	0		35	75		
	Regional governments or local authorities	111	111			55	55		
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Ordanisations	0	0	0		0	0	0	
	Institutions	11	10	5		7	5	3	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0		
	Retail	0		0			0		
CANADA	of which: SNE Secured by mortalisies on immovable property			0		0	0		
	Secured by mortaliales on immovable property of which: SME			0			0		
	or writer: size Exposures in default				0				
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bands	50	59	6		40	40	5	
	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 ³				0				

¹⁰ Original angusture, while Departure what, is reported before taking into account any effectidue to credit constraint action or credit-tak imagination control action control ac

eba Banking Authority	2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach Bank of Cyprus Holdings Public Limited Company							
	peace, b)	Original Exposure ³ Ex	As of 31/03/2024 possee Value ¹ Risk e	iposure amount Valse adjur provi	Standardised Approach Minents and Stores Original E	pasara ¹ Espo	As of 30/06/2024 sure Value ¹ Risk expo	Sure amount Value adjustments and previsions
onsolidated data	Cantor amounts or conditionals Cantor amounts or conditionals Reflice of constants Reflice of constants Reflice of constants Reflice of constants Cantor and Cantor and	1,041 1,44 4,400 4,40	9,177 92 172 388 176 386 386 386 396 396 396 396 396 396 396 396 396 39	246 3 0 0 337 345 20 345 20 357 357 357 357 357 357 357 357		9,223 1355 2357 218 2,048 3,058 2,775 2,77	0.54 63 223 443 33 345 345 345 345 345 345 345 35 3 3 3 3	22 1 2 3 3 3 3 3 3 3 4 4 4 4 4 4 4 4 4 4 4 4 4
		calculated as of last quarter	As of 31/03/2024 possre Value ¹ Risk e		Standardised Approach	posure ⁴ Espo	As of 30/96/2024 sere Value ¹ Risk exp	vare ansount Value adjustmenth and providents
CYPRUS	Linear National Sector	8314 80 15 8 8 8 8 8 8 8 8 8 8 8 8 8 10 10 10 10 10 10 10 10 10 10 10 10 10	8,387 1 2 0 0 27 3,006 1,971 1,664 365 3,085 1,069 6 0 2,4 1,069	221 0 2 8 8 8 8 8 8 8 8 9 9 0 9 9 9 9 9 9 9 9 9	1.01	8,442 80 14 0 22 4,054 2,418 2,538 818 4,234 1,255 817 0 0 0 0 23 1,659	8.511 1 2 0 2 2,0% 1,077 1,071 3,078 1,071 1,071 3,078 1,071 1,071 3,078 1,071 1,071 3,078 1,071 1,071 3,078 1,071	22 3 4 5 5 5 5 5 5 5 5 5 5 5 5 5
		(1) Original exposure, unlike Exposure salar, (2) Total value adjustments and previsions pe	Insported Sefere taking interaccoun r country of counterparty excludes 0 As of 31/03/2024 possure Value ¹ Risk e		on or creditnik migation lachniqu adag general conditnik adjustments Standardi sed Approach	n (e.g. substitution effects).	As of 30/06/2024 sure Value ¹ Risk exp	vare ansurt Value adjustments and execution ²
	(relation, s) Central exertments or toor la back Reduced comments or toor la sufficient Pable serve mettes Values and to animations toor and out of combinitions protocoles	84 7 8 0 113	84 7 8 0 0	0 1 0		51 7 46 0	51 7 45	0
FRANCE	ar an	55 0 0 0 4 84 84 0 0 0 0 0	96 35 0 0 0 0 0 1 34 0 0 0 0 0 0 0 0 0		•	373 55 1 0 0 0 0 4 4 54 0 0 0 0 0 0 0	0 75 0 0 0 0 0 1 84 0 0 0 0 0 0 0 0 0	
FRANCE	ar an an an an an anna an anna an anna an an	Li Original Equations ¹ Ex	0 0 0 0 1 84 0 0 0 0 0	ar draft of the sector of the	des geneel condities adjustents Standardised Approach	373 55 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	A set 2524	пол алици. Чака забрайнай и и и
GERMANY	In an annu an an annu	(2) Total value adjustments and provisions pe	6 6 7 8 8 8 8 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9	ose for securitization exposures but include the securitization of the securitization of the security of the s	des geneel condities adjustents Standardised Approach			

			As of 31	/03/2024			As of 30	/06/2024	
	(100,00)	Original Exposure ¹	Exposure Value ⁸	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
Other Countries	Candid accession by a constraints Candid accession by an explored accession And the series and the series and the series of the series and the series of the series accession of the series of the series of the series accession of the series of the series of the series accession of the series of the series of the series of the accession of the series of the series of the series of the accession of the series of the series of the series of the accession of the series of the series of the series of the accession of the series of the series of the series of the accession of the series of the series of the series of the accession of the series of the series of the series of the accession of the series of the series of the series of the accession of the series of the series of the series of the accession of the series of the series of the series of the series of the accession of the series of the series of the series of the series of the accession of the series of the series of the series of the series of the accession of the series of the s	0 0 3255 2422 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 385 242 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		•	0 387 218 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 225 235 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		9
	Standardised Total ²								0

Digital exposure, unlike Exposure wakes, temported before taking into account any effect due to credit conversion factors or creditritic mitigation techniques (e.g.) Total value adjustments and provisions per country of counterparty excludes these for securitization exposures but includes general creditritic adjustments.

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

Bank of Cyprus Holdings Public Limited Company

		Ar of 21				Standardised Approach									
		As of 31/01/2024 As of 30/06/2024													
(min D/R, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²							
Control automation of product lands Adde units antiferror automatical automatical Adde units antiferror automatical ad	221 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	25 0 0 38 39 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0	3	20 0 0 440 20 20 0 0 0 0 0 0 0 0 0 0 0 0	22 6 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0 0 0 2 3 3 3 3 3 3 3 0 0 0 0 0 0 0 0 0								

ion factors or creditrisk miligation techniques (e.g. substituti ibut includes general creditrisk adjustments.

International and another and another and another anoth						Standardis	ed Approach			
Indicator Description Description <thdescription< th=""> <thdescription< th=""> <</thdescription<></thdescription<>				As of 31	63/2624			As of 30	/06/2024	
And demonstruction of calculations 3		and DR Ni	Original Exposure ¹	Exposure Value ⁵	Risk exposure amount		Original Exposure ⁴	Exposure Value ⁵	Risk exposure amount	Value adjustments and provisions ²
University of the second s	GREECE	Central processing or calculations Central processing or calculations Packs and controls Packs and controls Central and Central		207		25	280 66 1 1 1 0 15 15 15 0 0 0 0 0 2 5 5 2 5 2 5 2 5 2 5 2 5 2		224 42 1 0 0 0 0 0 0 0	

(1) Original expo (2) Total value as , unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mit ments and provisions per country of counterparty excludes those for securitization exposures but includes general credit

					Standardis	ed Approach			
			As of 31	/03/2024			As of 30	/06/2024	
	(min DJR, W)	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
UNITED KINGDOM	Candia demonstra transferiador Rede casa constra de la demonstra Rede casa constra de la demonstra terretaria de la demonstra terretaria de la demonstra terretaria Redel de al de la demonstra de al de la demonstra de al de la demonstra de la demonstra	0 0 33 33 33 33 33 33 33 33 33 33 33 33	0 0 0 38 38 38 38 3 3 3 3 3 3 3 3 3 3 3	0 0 0 0 0 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1	201	0 0 0 33 6 3 3 40 1 1 2 2 2 2 7 7 7 7 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	170
	Standardised Total ²				203				171

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					Standardis	ed Approach			
			As of 31	63/2024			As of 30	106/2024	
	(min 108, %)	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
UNITED STATES	Central annual series and annual series annu	00000 1377 1280 137	0 0 0 157 19 1 0 5 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 111 120 12 12 1 1 1 1 1 1 1 1 1 1 1	0 0 0 111 112 120 1 1 1 1 0 1 1 0 1 0 0 0 0	0 0 0 23 85 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total ²				2				2

(1) Original exposure, unlike Exposure value, is reported before taking lists account any effect faur to credit conversion factors or creditrick millipation techniques (e.g., (2) Tatal value adjustments and provisions per country of counterparty excludes those for securitization exposures but includes general creditrick adjustments.

					Standardis	ed Approach			
			As of 31	/03/2024			As of 30	/06/2024	
	tesh DAR Ni	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
	Central dovernments or central banks	0	0	0		0	0	0	
	Resional sovernments or local authorities Public sector entities		0	0		0		0	
	Public sector entries Multilateral Development Banks		0			0		0	
	International Organizations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	225	187	169		211	165	150	
		119	208	90		109	98	82	
	Retail	0	0	0		0	0	0	
MARSHALL ISLANDS	of which: SME	0	0	0		0	0	0	
	Secured by mortaliates on immovable property of which: SHE		0	0		0		0	
	Diversion Serie Exposures in default		0	0		0		0	0
	Hems associated with particularly high risk		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	
1	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eaulty	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
1	Standardised Total ²				1				1

		(2) Total value adjustments and pro	ovisions per country of counterparty	recludes these for securitisation	opposures but includes general cred	it risk adjustments.			
					Standardis	ed Approach			
			As of 31	/03/2024			As of 30	1/06/2024	
	(min DJR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Esposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
CANADA	Calabit American Series (Constraints) And American Series (Constraints) And American Series (Constraints) Series (Constraints) S	9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	55 76 8 9 9 9 9 9 8 9 8 8 8 8 8 8 8 9 8 9 8				65 41 9 0 0 7 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
		(1) Original exposure, unlike Expos	ure value, is reported before taking	into account any effect due to cre	Et conversion factors or creditrisk r	niligation techniques (e.g. substitu	tion effects).		

value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustment



Credit Risk - IRB Approach

Bank of Cyprus Holdings Public Limited Company

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

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

substitution effects).

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



Credit Risk - IRB Approach

Bank of Cyprus Holdings Public Limited Company

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

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

substitution effects).

 $^{\rm (2)}$ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



			Bank of Cyprus Holdings Public Limited Company											
						Bankore	As of 31/12/2023	ted company						
						Dire	ect exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	ice sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value	Off-balance sh	ieet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total canying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10'-mme Total	Austria	0 0 0 0 0 244 0 0 0	0 0 0 24 0 24				0 0 0 0 24 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		
(0 - 3M) [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Belgium									0 0 0 0 0 0 0 0				
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria	0 0 0 5 3 3 0 8	0 0 5 3 0 8				0 0 5 3 0 8			0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus	5 82 43 249 259 270 530 960				0 36 78 79 88 33 314	5 46 43 171 179 183 20 646			0 0 0 0 0 0 0 0 0 0	000000000000000000000000000000000000000	3 15 0 0 0 0 0 0 18		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5V] [5Y-10Y] [10Y-more Total	Czech Republic													
(0 - 34) [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10' - more Total	Denmark									0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



							Cyprus Holdings Public Limit							
							As of 31/12/2023							
						Dire	ect exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balar	ice sheet	
												Off-balance sł	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	sitive fair value	Derivatives wit	h negative fair value			-
														Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net											amount
		nnancial assets	of short positions)									Nominal	Provisions	
				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			
[0-3M] [3M-1Y]		0	0	0	0		0	0	0	0	0	0	(
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Finland	5 4 19	5 4 19	0	0 0 0	0 0 10	5 4 9		0 0	0	0 0 0	000000000000000000000000000000000000000		
[5Y - 10Y [[10Y - more Total	-	50 0 82	50 0 82	0	0	10	50 0 71		0	0	0	0		0
[0-3M] [3M-1Y] [1Y-2Y]		0 27 7	0 27 7	0	0 0		0 27 7	0	0	0	0	0 0		
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	France	13 0 38	13 0 38	0	0 0	0	13 0 38	0	0	0		0	0	
[10Y - more Total [0 - 3M [85	85	0	0 0 0	0	0 85		0	0	0	0	((1
[3M - 1Y] [1Y - 2Y] [2Y - 3Y]		0 14	0 14	0			014		0	0		0	0	
[3Y - 5Y [[5Y - 10Y [Germany	0	0	0	0 0	0	0	0		0		0	0	
[10Y - more Total [0 - 3M [[3M - 1Y [14	14	0	0 0	0	14		0	0	0	0	0	0
[3H - 11] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Croatia	16	16	0			16		0	0	0	0		
[5Y - 10Y [[10Y - more Total	-	10	10	0		0	10	0	0	0	0	0		
[0-3M[[3M-1Y] [1Y-2Y]				, , , , , , , , , , , , , , , , , , ,				`						
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Greece													
[10Y - more Total														
[0-3M] [3M-1Y] [1Y-2Y]		0	0	0			0	0		0		0		
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Hungary	0	0	0	0	0	0	6	0 0	0	0	0		
[10Y - more Total [0 - 3M [0	0	0	0 0 0 0	0 0	0	((0	0	0	0 0 0	((0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Ireland	0 0 0	0	0	0 0 0	0 0	0	0	0	0	0	000000000000000000000000000000000000000		
[3Y - 5Y] [5Y - 10Y] [10Y - more Total		0 25 0	0 25 0	0	0 0 0	0 0	0 25 0	((0	0	0	0		
[0-3M[[3M-1Y]		25 15 0	25 15 0	0	0 0	0	25 15 0		0	0	0	0 0 0	((0
[1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	italy	0 21 0	0 21 0	0		a a a	0 21 0		0	0	0	000000000000000000000000000000000000000		
[5Y - 10Y [[10Y - more Total	-	0 0	0 0	0		0	00		0	0	0	0	((0



							yprus Holdings Public Limit							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives wit	h negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] Total	Latvia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
10-3M1 [3M-1Y1 [1Y-2Y] [2Y-3Y] [3Y-5Y] [10Y-more Total	Luxembourg		0 0 0 0 11 0				0 0 0 0 11 0		000000000000000000000000000000000000000					
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Malta													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland						10 0 0 0 0 0 0 0					000000000000000000000000000000000000000		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugal													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Romania											0 0 0 0 0 0 0 0 0		0



							Cyprus Holdings Public Limit							
							As of 31/12/2023							
						Dire	ect exposures							
	(mln EUR)			On balance sh	neet				Derivat	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives wit	h negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] Total	Slovakia	0 0 0 0 22 22 22	0 0 0 0 0 0 0 0 0 0 22 0 2 2 2 2				0 0 0 0 0 22 0 22 0 22							
(0 - 3M) [3M - 1Y] [3Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovenia								000000000000000000000000000000000000000		000000000000000000000000000000000000000			
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Spain	0 0 10 0 0 20 10							0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0			
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Sweden	11 0 0 0 0 0 0 15 0 0 0 0	** 0 0 0 0 0 15 0 0				41 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0		
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [2Y-3Y] [5Y-10Y] [10Y-more Total	United Kingdom		15	0	0	0 	15		0	0	0	0		0
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland	0 18 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 18 0 11 14 0 0 0 0 22				0 0 18 0 0 11 14 0 0 0 0 0					0 0 0 0 0 0		2
[0.3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] Total	Liechtenstein													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Norway													



							yprus Holdings Public Limit							
							As of 31/12/2023							
						Dire	ect exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	itive fair value	Derivatives wit	th negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-100] [10Y-more Total	Australia													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada	18 36 52 52 77 77 0 77 0 20 20 20 20 20 20 20 20 20 20 20 20 2	18 36 52 0 17 0 0 2 2 2 2				18 36 52 0 17 0 0 22					000000000000000000000000000000000000000		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-100] [10Y-more Total	Japan													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	u.s.													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	China													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland													
[0.3M] [3M-1Y] [2Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other advanced economies non EEA	0 0 0 3 3 15 0 0 4 7	0 0 0 31 15 0 47	0 0 0 0 0 0 0 0 0 0			0 0 0 31 15 0 47					0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0



General governments exposures by country of the counterparty

			Bank of Cyprus Holdings Public Limited Company											
							As of 31/12/2023							
						Dir	ect exposures							
	(mln EUR)			On balance sh	leet				Deriva	tives		Off balar	nce sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value	Off-balance si	neet exposures	
						actory accounting portions				bennanes ma				
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fai value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA													
[0.3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	Middle East	0 19 0 21 21 0 0 0 0	0 19 0 0 21 0 0				0 0 0 19 0					000000000000000000000000000000000000000		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latin America and the Caribbean		0 5 5 9 0 0						0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0			
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	19	19	0	0		× 19		0	0	0	0		4
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	0 35 115 10 18 154 0 222	0 35 16 10 18 154 0 232				0 0 0 0 0 35 0 15 0 100 0 100 0 18 0 154 0 0 232							

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 "Beht securities and leasts receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to bala sovereign exposures of at least 1% of total "Beht securities and leasts receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to bala sovereign exposures.

(2) The expe ed cover only exposures to central, regional and local gove ower 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 sovereigh) on soverigh redit risk), e. CDS, financial guarantees) booled in all the accounting positioli (on of thance sheet), interpretive 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 colume. This time does not include exposure to counterparts (other than sovereigh) 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 Herzestovina, FYR Macedonia, Montenestro, Serbia and Turkey

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

Larin America: Argentina, Belias, Bolivia, Brazis, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Obstanda, Austa, Barbados, Cayman Islands, Cuba, Fench Guiana, Guadeloupe, Martinique, Puerto Rica, Saint Barbidiamy, Tarles And Caicco Eduncto, Winji Islande (U.S.).

Africe: Agents, Eggst, Monocco, South Africa, Agents, Baunda, Charton, Raye Verte, Central African, Republic, Chad, Connors, Congo, The Democratic Republic Of The Congo, Cole D'Invier, Equatorial Guinea, Entrea, Ethiopia, Galon, Gambia, Ghana, Guinea, Bissau, Kenya, Lesotto, Liberia, Madaguszar, Malani, Mali, Mauritania, Mazambioga, Nambia, Nigeri, Nigeria, Remanda, Sao Tome And Principe, Sengal Seychelles, Stera Leone, South Sudan, Servalund, United Republic Of Tanzania, Togo, Ugonda, Zambia, Zimbabwe and Tanziaa.

(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



				Bank of Cyprus Holdings Public Limited Company										
							As of 30/06/2024							
						Dire	ect exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	nce sheet	
												Off-balance sl	heet exposures	
					Non-derivative financial as	sets by accounting portfolio	1	Derivatives with po	sitive fair value	Derivatives wit	h negative fair value	_		Risk weighted exposure
Residual Maturity	Country / Region	Total gooss carrying amount of non-derivative financial assets	Totate arrying amount of non- derivative and assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria	0 0 0 0 0 0 3 4 4 0 0 3 4 4	0 0 0 0 0 34 0 34				0 0 0 0 0 0 34 0 34							
10 - 3M1 [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Belgium	0 5 0 0 0 2 2 0 0 8 7 7	0 5 0 0 0 82 0 87				0 5 0 0 0 0 82 0 87							
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria		0 0 5 0 3 3 0 8				0 0 0 0 5 0 0 3 0 3 0 3 0 8 8					0 0 0 0 0 0		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more Total	Cyprus	16 43 265 174 84 488 1 1.0959	174 84 488 1			0 78 79 118 0 276 275	16 43 172 174 5 370 1 781					0 14 0 0 0 0 0 1 14		
[0.3M] [3M.1Y] [1Y.2Y] [2Y.3Y] [3Y.5Y] [5Y.10Y] [10Y-more Total	Czech Republic													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark													0
[0.3M] [3M.1Y] [1Y.2Y] [2Y.3Y] [3Y.5Y] [5Y.10Y] [10Y-more Total	Estonia													



			Bank of Cyprus Holdings Public Limited Company												
							As of 30/06/2024								
						Dire	ect exposures								
	(min EUR)			On balance sh	neet				Derivat	tives		Off balar	nce sheet		
												Off-balance sl	neet exposures		
					Non-derivative financial as:	sets by accounting portfolio		Derivatives with poe	itive fair value	Derivatives wit	h negative fair value			Risk weighted exposure amount	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative inclaid assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	0 5 4 0 34 49 0 0 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	0 5 4 0 34 49 0 9				0 5 4 0 24 49 0 83								
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	0 7 13 0 15 61 0 0	0 7 13 0 15 61 0 0				0 7 13 0 15 61 0 95								
10131 1 0 - 3M1 1 3M - 1Y1 [1Y - 2Y1 [2Y - 3Y1 [3Y - 5Y1 [5Y - 10Y1 [10Y - more Total	Germany	99 0 14 0 0 0 0 0 0 0 0	949 0 14 0 0 0 0 0 0				96 0 14 0 0 0 0 0 0								
10131 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia	14 0 55 0 5 19 13 0 0	14 0 55 0 5 19 13 0 0				14 0 15 0 5 19 13 0 53		0 0 0 0 0 0 0 0 0 0						
[0-34] [3-34] [3-4] [3-4] [4-4] [2-4] [2-4] [2-4] [3-4] [5-5	Greece	33	33				83								
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hungary		0 0 0 0 13 0 13				0 0 0 0 13 13 13		000000000000000000000000000000000000000					3	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Ireland	2000	0 0 0 0 0 29 0 29 0 29 0 29 0 29 0 29				0 0 0 0 0 0 29 0 29 0 29 29 29								
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Italy	0 0 26 0 0 0 0 0 0 0 0	0 0 285 0 0 0 0 0 2 5		0 0 0 0 0 0 0 0		0 0 265 0 0 0 0 26		0 0 0 0 0 0 0					0	



				Bank of Cyprus Holdings Public Limited Company											
							As of 30/06/2024								
						Dire	ct exposures								
	(mln EUR)			On balance sh	eet				Derivat	tives		Off balar	ice sheet		
												Off-balance st	neet exposures		
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives wit	h negative fair value			Risk weighted exposure	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount	
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] Total	Latvia														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania														
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg	0 0 0 22 43 0 0	0 0 0 28 43 0				0 0 0 28 43 0					0 0 0 0 0 0 0			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Malta														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Netherlands														
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland		0 0 0 0 16 0 13				0 0 0 0 16 0 15		000000000000000000000000000000000000000			000000000000000000000000000000000000000		2	
[0.3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] Total	Portugal	0 	er 												
[0.3M] [3M-1Y] [3M-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania											0 0 0 0 0 0 0 0 0 0		0	



						Bank of C	yprus Holdings Public Limit	ted Company						
							As of 30/06/2024							
						Dire	ect exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	nce sheet	
												Off-balance st	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	h negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative and assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0.34] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [10Y-more Total	Stovakia	0 0 0 5 22 22 0 2 2 2 2 2 2 2 2 2 2 2 2	0 0 0 5 22 0 2 2 2 2 2 2 2 2 2 2 2 2 2 2				0 0 0 5 22 0 28							
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia		0 0 0 0 9 0 0			000000000000000000000000000000000000000	0 0 0 9 0 0		000000000000000000000000000000000000000			000000000000000000000000000000000000000		
(0.34) [3.4] [3.4] [3.4] [2.4] [2.4] [3.4] [3.4] [5.4] [Spain	* 10 0 11 11 34 0 0	0 10 0 0 11 34 0				0 10 0 0 11 34 0 55							
(0 - 3M) [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [10Y - more Total	Sweden					0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 15 0 5 5		0 0 0 0 0 0 0 0 0 0		000000000000000000000000000000000000000			
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	United Kingdom													
(0 - 3M ([3M - 1Y [1 1Y - 2Y (1 2Y - 3Y (1 3Y - 5Y [[5Y - 10Y [[10Y - more Total	Iceland	0 0 11 23 20 0 0	0 0 11 0 23 3 0 0 0 0 2 2 2				0 0 11 0 23 0 0 0 0		000000000000000000000000000000000000000			000000000000000000000000000000000000000		3
[0.3M] [3M-1Y] [3Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Liechtenstein						26. 							
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Norway													



				Bank of Cyprus Holdings Public Limited Company												
							As of 30/06/2024									
						Dire	ect exposures									
	(mln EUR)			On balance sh	eet				Deriva	tives		Off balar	ce sheet			
												Off-balance sł	eet exposures			
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	itive fair value	Derivatives wit	th negative fair value			Risk weighted exposure		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10V] [10Y-more Total	Australia															
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Canada	0 43 10 0 55 5 0 0 0	0 43 10 55 0 0 0				0 0 43 10 55 0 0 0									
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong															
0.200 3W - 1V 3W - 1V 2W - 2V 2W - 3V 2W - 3V 5W - 100 10V - more Total	Japan															
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-5Y] [5Y-10Y] [10Y-more Total	u.s.															
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	China															
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Switzerland															
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [3Y-107] [107-more Total	Other advanced economies non EEA	0 0 31 14 2 0 8 6	0 0 31 14 2 0 6 6 6		0 0 0 0 0 0 0 0 0 0		0 0 31 14 2 0 0 46					0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 9 9 9		



General governments exposures by country of the counterparty

			Bank of Cyprus Holdings Public Limited Company As of 30/06/2024												
							As of 30/06/2024								
						Dire	ect exposures								
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	nce sheet		
	(Non-derivative financial as	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	n negative fair value	Off-balance si	neet exposures		
														Risk weighted exposure amount	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	annount	
[0.3M] [3M-3Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA														
Total [0.3M] [3M.1Y] [1Y-2Y] [2Y.3Y] [3Y.5Y] [5Y.10Y] [10Y.more Total	Middle East	0 0 0 0 21 0 0 0 0 0 21	0 0 0 21 0 0 0 2 2 7				0 0 0 21 0 0 0 2 2 7			0 0 0 0 0 0 0	0 0 0 0 0 0 0				
[0-3M] [3M-3Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latin America and the Caribbean		0 5 5 14 0 0 0 0				0 5 14 0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0			
Total [0.3M] [3M.1Y] [1Y-2Y] [2Y.3Y] [2Y.3Y] [5Y.10Y] [10Y.more Total	Africa		24	•	• • • • • •	• • • • •	24		0	0	0	0		5	
10131 (0 - 3M ([3M - 1Y ([1Y - 2Y ([2Y - 3Y ([2Y - 3Y ([3Y - 5Y ([5Y - 10Y ([10' - more Total	Others	0 25 10 33 133 0 218	0 0 255 10 53 131 0 218				0 0 25 10 53 131 0 218			000000000000000000000000000000000000000					

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 "Beht securities and leasts receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to bala sovereign exposures of at least 1% of total "Beht securities and leasts receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to bala sovereign exposures.

(2) The expe ed cover only exposures to central, regional and local gove ower 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 sovereigh) on soverigh redit risk), e. CDS, financial guarantees) booled in all the accounting positioli (on of thance sheet), interpretive 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 colume. This time does not include exposure to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

(5) Peridual countries not res ted separately in the Tra

Regions:

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

Other CEE non-EEA: Albania, Bosnia and Herzestovina, FYR Macedonia, Montenestro, Serbia and Turkey

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

Larin America: Argentina, Belias, Bolivia, Brazis, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Obstanda, Austa, Barbados, Cayman Islands, Cuba, Fench Guiana, Guadeloupe, Martinique, Puerto Rica, Saint Barbidiamy, Tarles And Caicco Eduncto, Winji Islande (U.S.).

Africe: Agents, Eggst, Monocco, South Africa, Agents, Baunda, Charton, Raye Verte, Central African, Republic, Chad, Connors, Congo, The Democratic Republic Of The Congo, Cole D'Invier, Equatorial Guinea, Entrea, Ethiopia, Galon, Gambia, Ghana, Guinea, Bissau, Kenya, Lesotto, Liberia, Madaguszar, Malani, Mali, Mauritania, Mazambioga, Nambia, Nigeri, Nigeria, Remanda, Sao Tome And Principe, Sengal Seychelles, Stera Leone, South Sudan, Servalund, United Republic Of Tanzania, Togo, Ugonda, Zambia, Zimbabwe and Tanziaa.

(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

eba Banking Authority

2024 EU-wide Transparency Exercise

Performing and non-performing exposures Bank of Cyprus Holdings Public Limited Company

					As of 30/09/2023									As of 31/12/2023				
		Gros	is carrying amount/ Nominal a	mount		Accumulated impairs credit risk and provis	nent, accumulated negative ch ons ⁴	anges in fair value due to	Collaterals and financial		Gross	s carrying amount/Nominal a	mount		Accumulated impairs credit risk and provisi	nent, accumulated negative cha ons ⁴	nges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing* On performing export Of which defaulted Of which Stage 3*			On non-perform	ning exposures ³	Collaterais and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ing exposures ²	Collaterals and financial guarantees received on non- performing exposures
(min EUR)				Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	9,657	0		0		•			o o	9,738	в о		0		0 1	0		8 0
Debt securities (including at amortised cost and fair value)	3,488	0				• •			o o	3,546	s 0				0 1			
Central banks	0	0					. c		o o	0	o o				o 0	0		o 0
General governments	1,865	0		0		• s	e		0 0	1,919	ə 0		0		0 1	0		а О
Credit institutions	1,453	0		0			e		0 0	1,465	5 0		0		0 0	0		а О
Other financial corporations	59	0		0			e .		0 0	51	1 0		0		o 0	0		a a
Non-financial corporations	110	0		0			e .		0 0	111	1 0		0		o 0	0		a a
Loans and advances(including at amortised cost and fair value)	10,316	15	358	358	32	е — — — — — — — — — — — — — — — — — — —	124	11	1 223	10,565	5 15	36	364	32	7 59	120	10	4 235
Central banks	155	0		0			e .		0 0	55	ə o		0		o 0	0		a a
General governments	43	0		0			e .		0 0	35	5 0		0		o 0	0		a a
Credit institutions	61	0		0			e .		0 0	505	5 0		0		o 0	0		0 O
Other financial corporations	225	0	1	1		1 4	. c		0 1	253	3 0		1		1 4			D 0
Non-financial corporations	5,054	5	145	142	13	D 3:	73	6	2 65	4,933	2 5	15	155	13	17 31	61	4	8 89
of which: small and medium-sized enterprises	3,114	5	83	83	8	1 21	31	. 3	1 48	3,018	8 5	12	126	10	18 18	48	3	d 75
of which: Loans collateralised by commercial immovable property	3,796	5	120	120	10	9 21	63	5	3 56	3,706	5 5	13	136	12	16	51	3	8 82
Households	4,779	10	215	215	19	3 21	53	4	9 158	4,781	1 11	20	208	18	19 25	59	5	6 145
of which: Loans collateralised by residential immovable property	3,746	8	177	177	16	0 11	33	3	1 142	3,726	8 8	17	170	15	4 13	40	3	8 129
of which: Credit for consumption	592	2	33	32	2	7 10	13	1	2 17	591	1 1	25	29	2	:6 8	13	1	2 15
DEBT INSTRUMENTS other than HFT	23,461	15	358	358	32	4 61	124	11	1 223	23,849	9 15	36	364	32	7 61	120	10	4 235
OFF-BALANCE SHEET EXPOSURES	2,679		57	57	9	6 (18	: 1	8 3	2,670		51	58	5	7 0	19	1	9 4

The mask state state that is a constant stage in the state state is a constant state in the state i ulated

eba Banking Authority

2024 EU-wide Transparency Exercise

Performing and non-performing exposures Bank of Cyprus Holdings Public Limited Company

					As of 31/03/2024								As of 30/06/2024				
		Gros	is carrying amount/Nominal a	mount		Accumulated impairs credit risk and provisi	nent, accumulated negative changes in fair value due to ons ⁴			Gros	s carrying amount/ Nominal a	imount		Accumulated impairme credit risk and provision	ent, accumulated negative cl ns ⁴	ranges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perfor	ming exposures ³	Collaterals and financial guarantees received on non- performing exposures
(min EUR)				Of which: defaulted	Of which Stage 3 ⁸		Of which Stage 3 ⁸					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	7,250					. a	0	0 0	7,39	5 0		0 0		• •		0	o 0
Debt securities (including at amortised cost and fair value)	3,731	0						0 0	3,80	7 0		0 0		0 2			o o
Central banks	0						0	0 0		o o		o o					o o
General governments	2,012	0					0	0 0	2,07	5 0		o o		0 1			o 0
Credit institutions	1,536						0	0 0	1,53	1 0		o o		o 0			o 0
Other financial corporations	45						0	0 0	51	o o		o o					
Non-financial corporations	138						0	0 0	15:	1 0		o o		0 0			
Loans and advances[including at amortised cost and fair value)	11.136	13	346	34	310	43	138 1	19 201	11.46	17	29	4 294	25	4 51	12	10	.4 169
Central banks	159							0	11								
General governments	80							0	8			0 0					
Credit institutions	767							0	1.08	3 0		0 0					
Other financial corporations	239					2		0	26	4 8		1 1		1 2			
Non-financial corporations	5.101	6	148	141	13:	19	63	50 81	5.09	3 2	12	2 122		6 19			6 61
of which: small and medium-sized enterprises	3,055	6	115	111	105	10	48	35 70	3,07	3 2	9	3 93		10	4		.2 48
of which: Loans collateralised by commercial immovable property	3,844	5	131	13:	115	10	53	40 76	3,77	9 1	10	6 106	8	12 13	4		J6 56
Households	4,789	7	197	197	178	23	75	68 119	4,82	1 7	17	2 172	15	7 30	6		.8 108
of which: Loans collateralised by residential immovable property	3,723	5	160	160	145	14	54	50 106	3,73	2 5	13	7 137	12	15 20	4	. 3	.9 95
of which: Credit for consumption	605	2	25	21	25	5	15	13 12	621	0 1	2	8 28	2	5 5	1		.3 12
DEBT INSTRUMENTS other than HFT	22,117	13	346	34	310	45	138 1	19 201	22,66	3 17	29	4 294	25	4 53	12	10	.4 169
OFF-BALANCE SHEET EXPOSURES	2,601		53	5:	50		19	19 5	2,65		5	0 50		o e	1	1	a 4
		arming exposures please refer to Ar mulative amount of expected cred					1										·
							edit risk for financial instruments measured at fair value through pr	ofit or loss other than HFT and provis	ions for off-balance sheet exposu	ires.							
							sign convention, information is disclosed with the opposite sign of off-balance sheet commitments are generally reported with a pos		REP framework (templates F 18.0	00 / F 19.00), which follows a sign o	orvention based on a credit/deb	it convention, as explained in Annex	x V, Part 1 paragraphs 10 and 11 c	of Regulation (EU) 2021/451 - ITS on S	lupervisory reporting. However,	or the off-balance sheet instrume	ints, the same item ('Accumulated
							n off-balance sheet commitments are generally reported with a pos It was the case in previous periods.	erwisege.									
	(a)		and a particular and particular			and a second											



Forborne exposures

Bank of Cyprus Holdings Public Limited Company

			As of 30/	09/2023					As of 31/	12/2023		
	Gross carryin exposures wi measures	g amount of h forbearance		exposures with	Collateral and financi on exposures with fo		Gross carrying exposures wit measures			r exposures with	Collateral and financia on exposures with for	
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	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)	644	197	85	74	530	117	456	192	68	59	360	127
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	17	1	0	0	16	0	1	0	0	0	1	0
Non-financial corporations	414	91	55	50	344	37	258	95	37	33	208	58
of which: small and medium-sized enterprises	171	33	12	9	147		161	70	26	23	126	
Households	213	105	30	24	170	79	196	96	30	25	152	69
DEBT INSTRUMENTS other than HFT	644	197	85	74	530		456	192	68	59	360	
Loan commitments given	10	1	0	0	5	0	9	1	0	0	5	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	120						67					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	31						26					

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

¹⁰For the on-balance sheet learns, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a possible sign of they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of value due to credit risk are declosed with a possible sign. They are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of value due to credit risk are declosed with a possible sign. They are decreasing assets. Following this sign convention, from a completed in the opposite sign of value due to credit risk are decreasing assets. Following this sign convention, Fig. 90(), which followers a sign 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 elemstruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINEF sign convention. This is because, based on this sign convention, the provisions on off-balance sheet committees are generally reported with a possible sign.

⁽⁶⁾ 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.



Forborne exposures

Bank of Cyprus Holdings Public Limited Company

			As of 31/	03/2024					As of 30/	06/2024		
	Gross carryin exposures wi measures	g amount of th forbearance		exposures with	Collateral and financia on exposures with fo		Gross carrying exposures wit measures	g amount of h forbearance		exposures with	Collateral and financi	al guarantees received rbearance measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	o
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)	413	180	74	67	313	109	354	146	67	57	267	88
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	1	0	0	0	1	0	1	0	0	0	1	0
Non-financial corporations	231	92	40	37	179	52	188	70	36	33	145	37
of which: small and medium-sized enterprises	153	67	25	24	119		130	44	21	19	103	
Households	181	88	34	30	133	57	165	76	31	24	122	51
DEBT INSTRUMENTS other than HFT	413	180	74	67	313		354	146	67	57	267	
Loan commitments given	9	0	0	0	4	0	9	1	0	0	4	0
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice $^{\rm 3}$	63						50					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	25						23					

(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 posibly sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/45-115 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 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 consistent of using are into a row of the criteria for significance and having are too for on-performing loans and advances (sockuding toans and advance

(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.



Breakdown of loans and advances to non-financial corporations other than held for trading Bank of Cyprus Holdings Public Limited Company

			As of 3	0/09/2023					As of :	31/12/2023					As of 3	1/03/2024					As of 3	0/06/2024		
	Gross carry	ingamount				Accumulated	Gross carry	ing amount				Accumulated	Gross carry	ring amount				Accumulated	Gross carr	rying amount				Accumulated
(min EUR)		Of which: non- performin	g of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performin		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performin		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performir		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹
A Agriculture, forestry and fishing	41	1	1	41	1	0	42	1	1	42	0	0	40	1	1	40	0	0	42	2	2	42	1	0
B Mining and quarrying	9	0	0	9	0	0	8	0	0	8	0	0	9	0	0	9	1	0	9	0	0	9	0	0
C Manufacturing	361	6	6	361	4	0	360	4	4	360	5	0	372	4	4	372	3	0	370	4	4	370	2	0
D Electricity, gas, steam and air conditioning supply	73	0	0	73	2	0	87	0	0	87	2	0	96	0	0	96	0	0	93	0	0	93	0	0
E Water supply	4	0	0	4	0	0	5	0	0	5	0	0	5	0	0	5	0	0	19	0	0	19	0	0
F Construction	511	5	5	511	9	0	485	25	25	485	9	0	481	25	25	481	7	0	466	3	3	466	6	0
G Wholesale and retail trade	921	29	29	921	20	0	870	38	38	870	23	0	924	35	35	924	18	0	925	33	33	925	19	0
H Transport and storage	337	0	0	337	1	0	345	0	0	345	1	0	353	0	0	353	2	0	378	0	0	378	1	0
I Accommodation and food service activities	1,176	15	15	1,034	8	0	1,169	14	14	1,031	10	0	1,242	13	13	1,106	9	0	1,242	13	13	1,107	11	0
J Information and communication	41	3	3	41	1	0	50	1	1	50	1	0	53	0	0	53	1	0	53	0	0	53	1	0
K Financial and insurance activities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L Real estate activities	1,060	30	30	1,060	22	0	1,020	40	40	1,020	23	0	996	39	39	996	23	0	972	37	37	972	19	0
M Professional, scientific and technical activities	303	49	49	241	34	0	276	27	27	276	13	0	308	26	26	308	15	0	304	27	27	304	16	0
N Administrative and support service activities	40	1	1	37	1	0	39	0	0	39	1	0	41	0	0	41	0	0	40	0	0	40	0	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	66	0	0	66	1	0	63	2	2	63	1	0	63	2	2	63	1	0	62	0	0	62	1	0
Q Human health services and social work activities	64	0	0	64	1	0	68	0	0	68	1	0	68	0	0	68	1	0	70	0	0	70	1	0
R Arts. entertainment and recreation	19	1	1	19	1	0	20	1	1	20	0	0	21	1	1	21	1	0	20	0	0	20	0	0
S Other services	27	2	2	27	1	0	26	2	2	26	1	0	30	1	1	30	1	0	30	1	1	30	1	0
Loans and advances	5,054	142	142	4,848	105	0	4,932	155	155	4,793	92	0	5,101	148	148	4,966	82	0	5,093	122	122	4,958	79	0

¹⁰ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit frisk on non-performing exposures' are disclosed with a posible sign I they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.



2024 EU-wide Transparency Exercise Collateral valuation - loans and advances Bank of Cyprus Holdings Public Limited Company

			As of 30/09/2023					As of 31/12/2023					As of 31/03/2024					As of 30/06/2024		
	Loans and advances					Loans and advances					Loans and advances									
		Performing		Non-performing			Performing										Performing			
(min EUR)			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days			of which past due > 30days <= 90 days		Unlikely to pay that are not past due or past due <= 90 days
Gross carrying amount	10,316	9,958	15	358	177	10,565	10,202	15	364	190	11,136	10,790	13	346	179	11,460	11,166	17	294	143
Of which secured	9,543	9,208	14	335	166	9,307	8,966	14	342	180	9,499	9,176	12	323	170	9,521	9,249	16	273	136
Of which secured with immovable property	8,237	7,912	14	325	159	8,185	7,852	14	333	174	8,319	8,005	12	314	165	8,264	8,000	16	264	133
Of which instruments with LTV higher than 60% and lower or equal to 80%	1,118	1,070		48	33	1,240	1,178		62	46	1,118	1,048		70	55	1,065	1,013		52	41
Of which instruments with LTV higher than 80% and lower or equal to 100%	277	264		12	7	246	219		26	20	224	211		13	7	225	213		12	8
Of which instruments with LTV higher than 100% Accumulated impairment for secured assets	545	461	1	84	78	440 142	390	1	50	44 64	469	424	0	45 118	41	385	338	1	47	40
Collateral	117			107	73		40	·			131				60		12	·		
Of which value capped at the value of exposure	8,787	8,564	13	222	88	9,132	8,898	13	234	112	9,560	9,360	11	200	99	9,883	9,715	15	168	73
Of which immovable property	7,421	7,208	13	214	82	7,315	7,088	13	227	107	7,351	7,157	11	193	93	7,297	7,134	15	163	69
Of which value above the cap	9,507	8,982	12	525	166	9,488	8,907	15	580	229	9,760	9,160	15	599	232	10,170	9,599	14	571	212
Of which immovable property	8,341	7,855	12	486	154	8,260	7,718	15	542	216	8,411	7,856	14	555	214	8,701	8,175	13	527	193
Financial guarantees received	49	48	0	1	0	53	52	0	1	0	90	89	0	1	0	89	88	0	1	0
Accumulated partial write-off	-1,201	-79	0	-1,122	-63	-958	-78	0	-910	-51	-976	-79	0	-897	-51	-1,167	-77	0	-1,091	-82

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.