



2025 EU-wide Transparency Exercise

Bank Name	Bank of Cyprus Holdings Public Limited Company
LEI Code	635400L14KNHZXPUM19
Country Code	CY

2025 EU-wide Transparency Exercise

Leverage ratio

Bank of Cyprus Holdings Public Limited Company

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,157	2,295	2,291	2,344	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	2,154	2,293			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	25,558	26,220	26,634	26,832	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	25,555	26,218			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	8.44%	8.75%	8.60%	8.74%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	8.43%	8.75%			[A.2]/[B.2]	

2025 EU-wide Transparency Exercise
Capital

Bank of Cyprus Holdings Public Limited Company

		(in EUR, %)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	CONEP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	2,479	2,608	2,603	2,662	C01.00.0001.0010	Articles 41(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,937	2,076	2,071	2,134	C01.00.0002.0010	Article 52 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and not own capital instruments)	638	638	630	608	C01.00.0003.0010	Articles 24(1)(a)(i) and (ii), 27 to 29, 30(1), 30(2) and 31 of CRR
	A.1.2	Retained earnings	1,354	1,482	1,491	1,567	C01.00.0004.0010	Articles 24(1)(a)(iii), 30(2) and 31(1) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C01.00.0005.0010	Articles 41(1)(b), 74(1) and 75 of CRR
	A.1.4	Other Reserves	56	53	54	53	C01.00.0006.0010	Articles 41(1)(b) and 74(1) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C01.00.0007.0010	Articles 41(1)(b), 74(1) and 75(1) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C01.00.0008.0010	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-63	-46	-55	-62	C01.00.0009.0010	Articles 32 to 35 of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-21	-25	-20	-21	C01.00.0010.0010	Articles 41(1)(b), 74(1) and 75(1) of CRR
	A.1.9	(-) DTA that rely on future profitability and do not arise from temporary differences, net of associated DTLs	0	0	0	0	C01.00.0011.0010	Articles 36(1) and 37 of CRR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	0	0	0	0	C01.00.0012.0010	Articles 36(1)(a), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	0	0	C01.00.0013.0010	Articles 41(1)(b), 74(1) and 75 of CRR
	A.1.12	(-) Reciprocal cross-holdings in CET1 Capital	0	0	0	0	C01.00.0014.0010	Articles 41(1)(b), 74(1) and 75 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C01.00.0015.0010	Articles 36(1) and 37 of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight	0	0	0	0	C01.00.0016.0010	Articles 41(1)(b), 74(1) and 75 of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C01.00.0016.0010	Articles 36(1) and 37 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	C01.00.0017.0010	Articles 41(1)(b), 74(1) and 75 of CRR
	A.1.15.1	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C01.00.0017.0010	Articles 41(1)(b), 74(1) and 75 of CRR
	A.1.15.2	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C01.00.0017.0010	Articles 41(1)(b), 74(1) and 75 of CRR
	A.1.16	(-) Deductible DTA that rely on future profitability and arise from temporary differences	0	0	0	0	C01.00.0018.0010	Articles 36(1) and 37 of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C01.00.0019.0010	Articles 41(1)(b), 74(1) and 75 of CRR
	A.1.18	(-) Amount exceeding the 17.5% threshold	0	0	0	0	C01.00.0020.0010	Articles 36(1) and 37 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	0	0	0	0	C01.00.0021.0010	Articles 36(1) and 37 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C01.00.0022.0010	Articles 36(1) and 37 of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C01.00.0023.0010	Articles 36(1) and 37 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-26	-26	-26	-20	C01.00.0024.0010	Articles 36(1) and 37 of CRR
A.1.20	CET1 capital elements or deductions - other	0	0	0	0	C01.00.0025.0010	-	
A.1.21	Transitional adjustments	3	2	0	0	C01.00.0026.0010	-	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (-/+)	0	0	0	0	C01.00.0026.0010	Articles 40(1) to (3), and 404 to 407 of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C01.00.0026.0010	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	3	2	0	0	C01.00.0026.0010	Articles 404 to 477, 479 and 480 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	220	220	220	220	C01.00.0027.0010	Articles 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	220	220	220	220	C01.00.0028.0010	Articles 61 of CRR	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00.0029.0010	Articles 61 and 62 of CRR	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00.0030.0010	Articles 61 and 62 of CRR	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00.0031.0010	Articles 61 and 62 of CRR	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,157	2,206	2,291	2,344	C01.00.0032.0010	Articles 53 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	322	307	312	316	C01.00.0033.0010	Articles 71 of CRR	
A.4.1	Tier 2 Capital instruments	322	307	312	316	C01.00.0034.0010	Articles 71 of CRR	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C01.00.0035.0010	Articles 71 and 72 of CRR	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00.0036.0010	Articles 71 and 72 of CRR	
B.1	TOTAL RISK EXPOSURE AMOUNT	10,441	10,834	10,495	10,300	C01.00.0037.0010	Articles 92(1), 94 and 98 of CRR	
B.1	Of which: Transitional adjustments included	0	2	0	0	C01.00.0037.0010	-	
B.2	TOTAL RISK EXPOSURE AMOUNT - PRE FLOOR			10,495	10,300	C01.00.0038.0010	-	
C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.55%	19.10%	19.74%	20.83%	CRR (1)	-	
C.2	TIER 1 CAPITAL RATIO (transitional period)	20.66%	21.19%	21.83%	22.76%	CRR (2)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)	23.74%	24.02%	24.80%	25.83%	CRR (3)	-	
C.4	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period - pre floor)			19.74%	20.83%	CRR (1)	-	
C.5	TIER 1 CAPITAL RATIO (transitional period - pre floor)			21.83%	22.76%	CRR (2)	-	
C.6	TOTAL CAPITAL RATIO (transitional period - pre floor)			24.80%	25.83%	CRR (3)	-	
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,994	2,079			JA.1.1.13-A.1.1-AMNA-JA.1.13-A.2.3-A.2.4-AMNA-A.4.2.3-A.4.3.1.1	-	
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	18.55%	19.14%			(B.1) (B.4.1)	-	
F	Adjustments to CET1 due to IFRS 9 transitional arrangements	3	2			C01.00.0040.0010	-	
F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0			C01.00.0041.0010	-	
F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0			C01.00.0042.0010	-	
F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	3	2			C01.00.0043.0010	-	

¹³ The fully loaded CET1 ratio is an estimate calculated based on bank's regulatory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 ratio estimation is based on the formula stated in column "CONEP CODE" - please note that this might lead to differences to fully loaded CET1 ratio published by the participating banks e.g. in their Pillar 3 disclosure. The difference between the reference dates of 31 December 2024 and 31 March 2025 reflect not only the change in reporting period but also the impact of a new regulatory framework. Regulation (EU) 2024/2221, which amends Regulation (EU) No 575/2013 with respect to credit risk, credit valuation adjustment (CVA) risk, operational risk, market risk, and the introduction of the capital floor (commonly referred to as CRFL, entered into force on 1 January 2025). The main changes introduced under CRFL compared to the previously applicable framework, affect the calculation of exposures and the resulting risk-weighted assets (RWA) for credit risk and operational risk (OpRisk). In addition, CRFL introduces an aggregate capital floor, which limits the variability of capital requirements for institutions using internal models.

2025 EU-wide Transparency Exercise

Overview of Risk exposure amounts

Bank of Cyprus Holdings Public Limited Company

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Credit risk (excluding CCR and Securitisations) ⁽¹⁾	9,089	9,146	9,239	9,046	C 02.00 (f0040, c0010) - (C 07.00 (f0090, c0220, s001) + C 07.00 (f0110, c0220, s001) + C 07.00 (f0130, c0220, s001) + C 08.01 (f0040, c0260, s001) + C 08.01 (f0050, c0260, s001) + C 08.01 (f0060, c0260, s001) + C 08.01 (f0080, c0260, s001) + C 08.01 (f0090, c0260, s001) + C 08.01 (f0040, c0260, s002) + C 08.01 (f0050, c0260, s002) + C 08.01 (f0060, c0260, s002) + C 08.01 (f0080, c0260, s002) + C 08.01 (f0090, c0260, s002) + C 02.00 (f0470, c0010) + C 02.00 (f0460, c0010)
Of which the standardised approach	9,089	9,146	9,239	9,046	C 02.00 (f0060, c0010) - (C 07.00 (f0110, c0220, s001) + C 07.00 (f0130, c0220, s001) + C 08.01 (f0040, c0260, s001) + C 08.01 (f0050, c0260, s001) + C 08.01 (f0060, c0260, s001) + C 08.01 (f0080, c0260, s001) + C 08.01 (f0090, c0260, s001) + C 02.00 (f0470, c0010) + C 02.00 (f0460, c0010)
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (f0250, c0010) - (C 08.01 (f0040, c0260, s002) + C 08.01 (f0050, c0260, s002) + C 08.01 (f0060, c0260, s002) + C 08.01 (f0080, c0260, s002) + C 08.01 (f0090, c0260, s002) + C 02.00 (f0470, c0010) + C 02.00 (f0460, c0010)
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (f0310, c0010) - (C 08.01 (f0040, c0260, s001) + C 08.01 (f0050, c0260, s001) + C 08.01 (f0060, c0260, s001) + C 08.01 (f0080, c0260, s001) + C 08.01 (f0090, c0260, s001) + C 02.00 (f0470, c0010) + C 02.00 (f0460, c0010)
Of which equity IRB	0	0	0	0	C 02.00 (f0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ⁽²⁾	15	17	14	13	C 07.00 (f0090, c0220, s001) + C 07.00 (f0110, c0220, s001) + C 07.00 (f0130, c0220, s001) + C 08.01 (f0040, c0260, s001) + C 08.01 (f0050, c0260, s001) + C 08.01 (f0060, c0260, s001) + C 08.01 (f0080, c0260, s001) + C 08.01 (f0090, c0260, s001) + C 08.01 (f0040, c0260, s002) + C 08.01 (f0050, c0260, s002) + C 08.01 (f0060, c0260, s002) + C 08.01 (f0080, c0260, s002) + C 08.01 (f0090, c0260, s002) + C 02.00 (f0460, c0010)
Credit valuation adjustment - CVA	10	9	3	2	C 02.00 (f0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (f0490, c0010)
Securitisation exposures in the banking book (after the cap)	0	0	0	0	C 02.00 (f0470, c0010)
Position, foreign exchange and commodities risks (Market risk) ⁽³⁾	0	0	0	0	C 02.00 (f0520, c0010) - (C 002.00.a (f755, c010) + C 002.00.a (f7770, c010))
Of which the standardised approach	0	0	0	0	C 02.00 (f0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (f0580, c0010) + C 002.00.a (f755, c010)
Of which securitisations and resecutisations in the trading book	0	0	0	0	C 19.00 (f0010, c0601)*12.5 + C 20.00 (f0010, c0450)*12.5 + MAX(C 24.00(f0010, c0080), C 24.00(f0010, c0100), C 24.00(f0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (f0680, c0010)
Operational risk	1,328	1,662	1,239	1,239	C 02.00 (f0590, c0010)
Of which basic indicator approach	0	0			C 02.00 (f0600, c0010)
Of which standardised approach	1,328	1,662			C 02.00 (f0610, c0010)
Of which advanced measurement approach	0	0			C 02.00 (f0620, c0010)
Other risk exposure amounts ⁽¹⁾	0	0	0	0	C 02.00 (f0630, c0010) + C 02.00 (f0690, c0010) - (C 002.00.a (f755, c010) + C 002.00.a (f7770, c010))
Total risk exposure amount pre-floor			10,495	10,300	
Floor adjustment			0	0	C 02.00 (f0035, c0010)
Total	10,441	10,834	10,495	10,300	

⁽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.

⁽³⁾ In response to changes to the reporting framework, certain RWAs arising from market risks, previously presented under 'Other risk exposure amounts', are presented in the row 'Position, foreign exchange and commodities risks (Market risk)' starting from March 2025.

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	860	1,137	223	432
Of which debt securities income	75	103	29	61
Of which loans and advances income	437	585	133	267
Interest expenses	236	316	37	65
(Of which deposits expenses)	79	98	19	36
(Of which debt securities issued expenses)	47	65	17	35
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	2	17	0	3
Net Fee and commission income	137	186	46	93
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	5	1	1	5
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	6	8	0	1
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	20	27	7	15
Net other operating income / (expenses)	7	12	3	5
TOTAL OPERATING INCOME, NET	801	1,073	243	488
(Administrative expenses)	262	365	86	179
(Cash contributions to resolution funds and deposit guarantee schemes)	4	4	0	0
(Depreciation)	23	31	8	15
Modification gains or (-) losses, net	1	1	3	4
(Provisions or (-) reversal of provisions)	-2	11	2	2
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-1	-1	0	1
(Other provisions)	-1	12	2	1
Of which pending legal issues and tax litigation ⁽¹⁾	0	-39	0	0
Of which restructuring ²	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)	26	34	11	19
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	26	34	11	19
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	39	56	10	14
(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 subsidiaries, joint ventures and associates	0	0	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	450	574	130	263
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	379	495	110	222
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	379	495	110	222
Of which attributable to owners of the parent	378	494	110	221

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

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

2025 EU-wide Transparency Exercise
 Total Assets: fair value and impairment distribution
 Bank of Cyprus Holdings Public Limited Company

ASSETS:		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
		Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				Fair value hierarchy				
		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	
Cash, cash balances at central banks and other demand deposits		7,607				7,716				7,823				7,709				IAS 1.54 (f)
Financial assets held for trading		3	0	3	0	9	0	9	0	3	0	3	0	1	0	1	0	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		144	4	3	127	140	1	3	142	140	4	4	122	104	4	4	155	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)(ii); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		387	376	0	11	385	376	0	9	386	376	0	10	387	377	0	10	IFRS 7.8(b); IFRS 9.4.1.2A
Financial assets at amortised cost		14,822				15,497				15,758				16,394				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		89	0	89	0	86	0	86	0	114	0	114	0	121	0	121	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk		0				0				0				0				IAS 39.49A(a); IFRS 9.6.5.8
Other assets ⁽¹⁾		1,845				1,631				1,600				1,274				
TOTAL ASSETS		24,897				25,473				25,825				26,051				IAS 1.9(a); XI 6

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

Breakdown of financial assets by instrument and by counterparty sector ⁽¹⁾		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References			
		Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾						
		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets				
Financial assets at fair value through other comprehensive income	Debt securities	376	0	0	0	0	0	0	376	0	0	0	0	0	0	0	0	0	0	377	0	0	0	0	0	0	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	3,657	0	0	-1	0	0	3,806	0	0	-1	0	0	4,099	0	0	-1	0	0	4,238	0	0	-1	0	0	0	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	10,167	881	211	-10	-41	-88	10,834	775	171	-12	-39	-79	10,804	797	159	-20	-41	-77	11,350	757	157	-25	-41	-78	0	0	Annex V Part 1.32, 44(a)	

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

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

Bank of Cyprus Holdings Public Limited Company

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	7	2	9	12	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	21,979	22,505	22,752	23,105	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ⁽¹⁾	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	4	3	4	4	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	41	44	43	49	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	123	111	81	79	IAS 37.10; IAS 1.54(l)
Tax liabilities	131	96	121	118	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	21	22	20	22	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	22,306	22,782	23,031	23,390	IAS 1.9(b);IG 6
TOTAL EQUITY	2,591	2,691	2,794	2,661	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	24,897	25,473	25,825	26,051	IAS 1.IG6

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

Bank of Cyprus Holdings Public Limited Company

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		11	5	14	16	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	0	0	0	0	Annex V.Part 1.31
Deposits	Central banks	0	0	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	930	927	963	788	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	508	577	547	542	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	381	364	430	502	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	104	102	175	253	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	1,214	1,306	1,362	1,327	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	855	929	1,037	1,008	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	5,592	5,675	5,666	5,920	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	4,539	4,570	4,376	4,722	ECB/2013/33 Annex 2.Part 2.9.1
	Households	12,304	12,631	12,729	12,884	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	7,687	7,994	8,133	8,530	Annex V.Part 1.42(f), 44(c)
Debt securities issued		1,298	1,297	1,312	1,309	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		322	307	312	316	Annex V.Part 1.37
Other financial liabilities		261	305	289	376	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		21,990	22,509	22,766	23,120	

2025 EU-wide Transparency Exercise
Market Risk
Bank of Cyprus Holdings Public Limited Company

TOTAL RISK EXPOSURE AMOUNT	SA		IM										IM										TOTAL RISK EXPOSURE AMOUNT
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum Item)		STRESSED VaR (Memorandum Item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT			
			MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		LAST MEASURE	MULTIPLICATION FACTOR (ms) 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	
(mln EUR)	As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024										
Traded Debt Instruments	0	0	0	0	0	0					0	0	0	0						0			
Of which: General risk	0	0	0	0	0	0					0	0	0	0						0			
Of which: Specific risk	0	0	0	0	0	0					0	0	0	0						0			
Equities	0	0	0	0	0	0					0	0	0	0						0			
Of which: General risk	0	0	0	0	0	0					0	0	0	0						0			
Of which: Specific risk	0	0	0	0	0	0					0	0	0	0						0			
Foreign exchange risk	0	0	0	0	0	0					0	0	0	0						0			
Commodities risk	0	0	0	0	0	0					0	0	0	0						0			
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025										
Traded Debt Instruments	0	0	0	0	0	0					0	0	0	0						0			
Of which: General risk	0	0	0	0	0	0					0	0	0	0						0			
Of which: Specific risk	0	0	0	0	0	0					0	0	0	0						0			
Equities	0	0	0	0	0	0					0	0	0	0						0			
Of which: General risk	0	0	0	0	0	0					0	0	0	0						0			
Of which: Specific risk	0	0	0	0	0	0					0	0	0	0						0			
Foreign exchange risk	0	0	0	0	0	0					0	0	0	0						0			
Commodities risk	0	0	0	0	0	0					0	0	0	0						0			
Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) (c) and 364 (2) a) CRR). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR), both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV2 template.

	Standardised Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data	4,657	4,721	477	6,574	4,807	4,887	477	6,574
Central governments or central banks	172	81	0	183	201	0	0	
Regional governments or local authorities	235	225	0	243	231	0	0	
Public sector entities	235	425	0	468	461	0	0	
Multilateral Development Banks	229	229	0	248	248	0	0	
International Organisations	1,624	824	235	2,054	1,204	359	1,512	
Institutions	5,013	3,788	3,338	5,083	3,867	3,367	5,367	
Corporates	2,257	1,820	1,497	2,375	1,839	1,512	2,312	
of which: SME	2,038	1,494	1,077	2,171	1,498	1,059	2,059	
Real estate	824	288	288	828	288	288	288	
of which: SME	4,477	4,122	1,500	4,420	4,089	1,476	4,476	
Secured by mortgages on immovable property and AOC exposures	1,303	1,091	394	1,200	995	354	1,354	
of which: SME	1,434	122	141	1,462	121	121	121	
Exposures in default	805	545	817	927	641	962	1,254	
Items associated with particularly high risk								
Subordinated debt exposures	439	439	43	432	432	43	43	
Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	1	1	1	1	1	1	1	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	
Equity	1,021	1,021	1,021	1,048	1,031	1,031	1,031	
Other exposures	2879	2869	930	3,200	2,930	936	3,200	
Standardised Total ⁽⁴⁾								

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

⁽²⁾ Standardised Total does not include the securitisation position unless in the results prior to the 2024 exercise.

⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of locations cover up to 95% of total original exposure or Top 10 countries, except for original exposures, published as of last quarter.

⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

	Standardised Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
CYPRUS	4,717	4,753	227	6,751	4,812	299	6,751	
Central governments or central banks	92	0	0	83	0	0	0	
Regional governments or local authorities	13	0	0	13	0	0	0	
Public sector entities	0	0	0	0	0	0	0	
Multilateral Development Banks	0	0	0	0	0	0	0	
International Organisations	0	0	0	0	0	0	0	
Institutions	27	14	5	27	14	5	27	
Corporates	3,013	2,869	2,593	3,012	2,869	2,513	3,012	
of which: SME	2,049	1,548	1,271	2,039	1,539	1,255	2,039	
Real estate	2,048	1,479	1,394	2,048	1,463	1,394	2,048	
of which: SME	808	305	203	812	317	204	812	
Secured by mortgages on immovable property and AOC exposures	4,404	4,204	1,476	4,361	4,212	1,454	4,361	
of which: SME	1,285	1,077	394	1,182	984	351	1,285	
Exposures in default	1,347	136	344	1,131	131	323	992	
Items associated with particularly high risk	761	528	761	804	525	862	992	
Subordinated debt exposures	0	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	
Equity	23	23	23	23	23	23	23	
Other exposures	5,002	5,002	5,075	4,420	4,420	4,420	5,075	
Standardised Total ⁽⁴⁾				3,281			3,281	

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

⁽²⁾ Standardised Total does not include the securitisation position unless in the results prior to the 2024 exercise.

⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of locations cover up to 95% of total original exposure or Top 10 countries, except for original exposures, published as of last quarter.

⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions per country of counterparty include those for securitisation exposures but exclude general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Other Countries	0	0	0	0	0	0	0	0
Central governments or central banks	0	0	0	0	0	0	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	228	228	0	248	248	0	0	
Institutions	0	0	0	0	0	0	0	
Corporates	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Real estate	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Exposures in default	0	0	0	0	0	0	0	
Items associated with particularly high risk	0	0	0	0	0	0	0	
Subordinated debt exposures	0	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾				0			0	

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

⁽²⁾ Standardised Total does not include the securitisation position unless in the results prior to the 2024 exercise.

⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of locations cover up to 95% of total original exposure or Top 10 countries, except for original exposures, published as of last quarter.

⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions per country of counterparty include those for securitisation exposures but exclude general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GREECE	0	0	0	0	0	0	0	0
Central governments or central banks	0	0	0	0	0	0	0	0
Regional governments or local authorities	0	0	0	0	0	0	0	0
Public sector entities	0	0	0	0	0	0	0	0
Multilateral Development Banks	0	0	0	0	0	0	0	0
International Organisations	0	0	0	0	0	0	0	0
Institutions	188	188	46	188	188	46	188	
Corporates	288	245	239	329	284	248	248	
of which: SME	41	34	28	54	40	37	37	
Real estate	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Secured by mortgages on immovable property and AOC exposures	11	11	11	11	11	11	11	
of which: SME	11	11	11	11	11	11	11	
Exposures in default	19	19	23	17	19	23	17	
Items associated with particularly high risk	0	0	0	0	0	0	0	
Subordinated debt exposures	0	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾				17			17	

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

⁽²⁾ Standardised Total does not include the securitisation position unless in the results prior to the 2024 exercise.

⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of locations cover up to 95% of total original exposure or Top 10 countries, except for original exposures, published as of last quarter.

⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions per country of counterparty include those for securitisation exposures but exclude general credit risk adjustments.

	Standardised Approach							
	As of 30/09/2024				As of 31/12/2024			
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GERMANY	0	0	0	0	0	0	0	0
Central governments or central banks	0	0	0	0	0	0	0	0
Regional governments or local authorities	138	138	0	144	144	0	0	
Public sector entities	0	0	0	0	0	0	0	
Multilateral Development Banks	0	0	0	0	0	0	0	
International Organisations	11	11	0	11	11	0	0	
Institutions	46	46	20	51	51	21	21	
Corporates	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Real estate	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	
of which: SME	0	0	0	0	0	0	0	
Exposures in default	0	0	0	0	0	0	0	
Items associated with particularly high risk	0	0	0	0	0	0	0	
Subordinated debt exposures	0	0	0	0	0	0	0	
Covered bonds	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾				0			0	

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

⁽²⁾ Standardised Total does not include the securitisation position unless in the results prior to the 2024 exercise.

⁽³⁾ Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of locations cover up to 95% of total original exposure or Top 10 countries, except for original exposures, published as of last quarter.

⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions per country of counterparty include those for securitisation exposures but exclude general credit risk adjustments.

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FRANCE	Central governments or central banks	51	51	0	51	51	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	57	57	0	57	57	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	400	91	25	438	121	31	31	
	Corporates	242	242	45	90	90	45	45	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
Subordinated debt exposures	93	93	10	100	100	10	10		
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardized Total ⁽⁴⁾								4	

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

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

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED STATES	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	100	100	20	118	118	24	24	
	Corporates	155	155	31	176	176	35	35	
	of which: SME	14	14	3	20	20	4	4	
	Retail	2	2	0	2	2	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	1	1	0	1	1	0	0	
	Items associated with particularly high risk	2	2	0	2	2	0	0	
Subordinated debt exposures	0	0	0	0	0	0	0		
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	7	7	7	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardized Total ⁽⁴⁾								2	

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

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

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
BELGIUM	Central governments or central banks	80	100	0	80	96	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	38	38	12	118	118	24	24	
	Corporates	2	2	2	2	2	2	2	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
Subordinated debt exposures	37	37	4	37	37	4	4		
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardized Total ⁽⁴⁾								6	

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

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

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED KINGDOM	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	34	34	7	118	118	24	24	
	Corporates	64	60	54	62	61	55	55	
	of which: SME	0	0	0	0	0	0	0	
	Retail	30	8	8	30	8	8	8	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property and AOC exposures	22	22	2	21	20	2	2	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	174	71	0	167	71	0	157	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
Subordinated debt exposures	29	29	3	29	29	3	3		
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardized Total ⁽⁴⁾								158	

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

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

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FINLAND	Central governments or central banks	100	121	0	100	124	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	64	35	9	80	35	9	9	
	Corporates	10	10	15	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property and AOC exposures	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
Subordinated debt exposures	0	0	0	0	0	0	0		
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardized Total ⁽⁴⁾								6	

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

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

		Standardized Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
NETHERLANDS	Central governments or central banks	0	0	0	0	0	0	0	
	Regional governments or local authorities	0	0	0	0	0	0	0	
	Public sector entities	0	0	0	0	0	0	0	
	Multilateral Development Banks	0	0	0	0	0	0	0	
	International Organisations	0	0	0	0	0	0	0	
	Institutions	39	39	12	39	39	12	12	
	Corporates	89	89	15	89	89	15	15	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property and AOC exposures	1	1	0	1	1	0	0	
	of which: SME	0	0	0	0	0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	
Subordinated debt exposures	51	51	0	51	51	0	0		
Covered bonds	0	0	0	0	0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0		
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0		
Other exposures	0	0	0	0	0	0	0		
Standardized Total ⁽⁴⁾								6	

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
Consolidated data	Central governments or central banks	6,274	6,274	273	0	6,688	6,688	211	0
	Regional governments or local authorities	161	99	0	0	150	67	0	0
	Public sector entities	237	238	0	0	252	232	1	1
	Multilateral Development Banks	601	601	0	0	601	601	0	0
	International Organisations	273	273	0	0	275	275	0	0
	Institutions	1,587	1,472	80	0	1,517	1,317	413	0
	Corporates	2,880	1,955	1,014	0	2,987	2,250	1,829	0
	of which: SME	1,000	700	388	0	1,048	768	508	0
	Retail	1,880	885	476	0	1,939	880	487	0
	of which: SME	154	101	58	0	158	107	60	0
	Secured by mortgages on immovable property and ADC exposures	9,039	7,862	4,361	0	9,110	7,963	4,596	0
	of which: SME	3,137	2,540	1,398	0	3,191	2,661	2,075	0
	Exposures in default	1,151	90	333	1,011	1,145	90	369	1,027
	Items associated with particularly high risk	95	95	140	0	47	47	70	0
	Subordinated debt exposures	495	495	82	0	503	503	63	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	4	4	3	0	4	4	3	0	
Collective investments undertakings (CIU)	27	27	77	0	27	27	88	0	
Equity	1,408	1,404	1,166	0	1,397	1,383	1,122	0	
Other exposures									
Standardised Total ⁽⁴⁾	28,933	24,721	9,259	1,200	29,328	25,863	9,960	1,394	

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

(2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 10% of total original exposure or Top 10 countries ranked by original exposure, whichever is of the greater.

(4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
CYPRUS	Central governments or central banks	6,239	6,238	131	0	6,650	6,654	194	0
	Regional governments or local authorities	28	4	0	0	27	7	0	0
	Public sector entities	27	28	0	0	27	1	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	80	73	24	0	28	20	11	0
	Corporates	1,648	984	572	0	1,572	917	847	0
	of which: SME	739	443	269	0	705	405	334	0
	Retail	1,648	688	484	0	1,648	488	487	0
	of which: SME	512	156	89	0	512	156	89	0
	Secured by mortgages on immovable property and ADC exposures	8,770	7,832	4,353	0	8,908	7,980	4,628	0
	of which: SME	3,190	2,776	1,481	0	3,276	2,863	1,563	0
	Exposures in default	1,008	91	361	891	1,000	86	366	891
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	32	32	71	0	37	37	113	0	
Standardised Total ⁽⁴⁾	24,117	23,955	10,557	1,095	24,695	23,077	10,947	1,097	

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

(2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 10% of total original exposure or Top 10 countries ranked by original exposure, whichever is of the greater.

(4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
Other Countries	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	273	273	0	0	275	275	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾	0	0	0	0	0	0	0	0	

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

(2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 10% of total original exposure or Top 10 countries ranked by original exposure, whichever is of the greater.

(4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
GREECE	Central governments or central banks	2	2	0	0	4	4	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	405	368	325	0	514	444	395	0
	of which: SME	136	109	91	0	154	108	91	0
	Retail	1	1	0	0	1	1	1	0
	of which: SME	1	1	0	0	1	1	1	0
	Secured by mortgages on immovable property and ADC exposures	1	0	0	0	1	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	33	29	34	0	40	37	45	0
	Items associated with particularly high risk	14	14	14	0	14	14	14	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	1	1	1	0	1	1	1	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾	411	411	459	0	520	456	456	0	

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

(2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 10% of total original exposure or Top 10 countries ranked by original exposure, whichever is of the greater.

(4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
(in EUR, %)									
GERMANY	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	180	139	0	0	150	150	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	30	30	48	0	31	31	48	0
	Corporates	40	40	18	0	27	27	13	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾	210	209	66	0	208	208	66	0	

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

(2) Standardised Total does not include the securitisation position unless in the results prior to the 2025 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparty covering up to 10% of total original exposure or Top 10 countries ranked by original exposure, whichever is of the greater.

(4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FRANCE	Central governments or central banks	52	52	0	0	51	51	0	0
	Regional governments or local authorities	24	24	0	0	24	24	0	0
	Public sector entities	48	48	0	0	43	43	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	92	82	24	0	185	174	58	0
	Corporates	71	71	52	0	83	83	42	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures of which: SME	4	1	1	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	42	42	20	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	1	1	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾									0

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED STATES	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	123	113	31	0	113	113	31	0
	Corporates	225	225	140	0	280	280	174	0
	of which: SME	9	9	7	0	22	22	15	0
	Retail	1	1	1	0	1	1	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures of which: SME	1	1	1	0	1	1	1	0
	Exposures in default	1	1	0	1	1	1	0	1
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	4	4	4	0	3	3	3	0	
Equity	4	4	4	0	3	3	3	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾									1

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
BELGIUM	Central governments or central banks	89	99	0	0	89	99	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	123	123	31	0	123	123	31	0
	Corporates	2	2	2	0	2	2	2	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	42	42	4	0	42	42	4	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾									0

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED KINGDOM	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	92	92	31	0	92	92	31	0
	Corporates	35	35	22	0	69	69	40	0
	of which: SME	4	4	4	0	14	14	14	0
	Retail	1	1	1	0	1	1	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures of which: SME	67	64	56	0	65	62	57	0
	Exposures in default	42	42	42	55	42	42	42	55
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	29	29	9	0	34	34	7	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾									53

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
FINLAND	Central governments or central banks	123	183	0	0	123	180	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	14	35	7	0	68	30	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	30	30	2	0	34	34	2	0
Covered bonds	0	0	0	0	0	0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾									0

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

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

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
NETHERLANDS	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	86	86	15	0	86	86	15	0
	Corporates	81	81	15	0	86	86	15	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property and ADC exposures of which: SME	1	1	1	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Subordinated debt exposures	0	0	0	0	0	0	0	0
Covered bonds	0	0	0	0	51	51	5	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁽⁴⁾									0

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

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

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Bank of Cyprus Holdings Public Limited Company

		IRB Approach										
		As of 30/09/2024					As of 31/12/2024					
		Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽¹⁾	Risk exposure amount	Value adjustments and provisions			
(mln EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted			
Consolidated data	Central banks and central governments ⁽²⁾	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	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
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	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
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	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
	Retail - Other Retail - Of Which: SME	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
	Equity	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)											
Other non credit-obligation assets			0							0		
IRB Total ⁽³⁾			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⁾ Incl. RGLAs and PSEs from Q1 2025

⁽³⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Bank of Cyprus Holdings Public Limited Company

		IRB Approach													
		As of 31/03/2025					As of 30/06/2025								
		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	Risk exposure amount		Value adjustments and provisions	
			Of which: defaulted			Of which: defaulted				Of which: defaulted			Of which: defaulted		
(mln EUR, %)															
Consolidated data	Central banks and central governments ⁽²⁾	0	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	0	
	Corporates	0	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	0	
	Corporates - Of Which: SME	0	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	0	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0	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	0	
	Retail - Other Retail	0	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	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets															
IRB Total ⁽³⁾				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⁾ Incl. RGLAs and PSEs from Q1 2025

⁽³⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bank of Cyprus Holdings Public Limited Company

As of 31/12/2024

(mln EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet exposures								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions							
		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					
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	Other Central and eastern Europe countries non EEA																	
Total		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]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	21	0	0	0	0	0	21	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		14	14	0	0	0	0	0	14	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		21	21	0	0	0	0	0	21	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	Others ⁽⁵⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		25	25	0	0	0	0	0	25	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]		5	5	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0
Total		133	131	0	0	0	0	0	131	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		248	248	0	0	0	0	0	248	0	0	0	0	0	0	0	0	0

Notes and definitions

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

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

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

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of 0.04.

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

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Bank of Cyprus Holdings Public Limited Company

As of 30/06/2025

(mln EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount		
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet exposures								
		Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Nominal	Provisions							
		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
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	Other Central and eastern Europe countries non EEA																	
Total		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]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more]	Latin America and the Caribbean	5	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		5	5	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]	Africa	11	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		11	11	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]	Others ⁽¹⁾	15	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		15	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total		280	280	0	0	0	0	0	0	280	0	0	0	0	0	0	0	2

Notes and definitions

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

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

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

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

Regions:

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

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

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

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported "Total" the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

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

2025 EU-wide Transparency Exercise

Forborne exposures

Bank of Cyprus Holdings Public Limited Company

	As of 30/09/2024							As of 31/12/2024						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures			Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures	
(mln EUR)														
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	0		0
Loans and advances (including at amortised cost and fair value)	330	130	64	55	248	75	367	110	58	49	290	60		
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	35	0	1	0	34	0	35	0	1	0	34	0		
Non-financial corporations	142	59	32	30	105	29	210	57	33	29	170	28		
of which: small and medium-sized enterprises	121	49	21	20	94		114	47	21	19	88			
Households	153	70	31	24	110	45	122	53	24	19	87	33		
DEBT INSTRUMENTS other than HFT	330	130	64	55	248		367	110	58	49	290			
Loan commitments given	5	1	0	0	0	0	1	1	0	0	0	0		
QUALITY OF FORBEARANCE														
Loans and advances that have been forborne more than twice (3)	47						116							
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (3)	23						19							

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

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

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

2025 EU-wide Transparency Exercise

Forborne exposures

Bank of Cyprus Holdings Public Limited Company

	As of 31/03/2025								As of 30/06/2025							
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures					
		Of which non-performing exposures with forbearance measures		Of which 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 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	0			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0			
Central banks	0	0	0	0	0		0	0	0	0	0		0			
General governments	0	0	0	0	0		0	0	0	0	0		0			
Credit institutions	0	0	0	0	0		0	0	0	0	0		0			
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0			
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0			
Loans and advances (including at amortised cost and fair value)	358	100	55	45	287	54	347	98	55	45	275	52				
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	35	0	2	0	33	0	35	0	2	0	33	0				
Non-financial corporations	211	49	29	25	177	24	209	49	30	25	173	24				
of which: small and medium-sized enterprises	104	38	16	14	83		103	39	16	15	82					
Households	112	51	24	20	77	30	103	49	24	20	69	27				
DEBT INSTRUMENTS other than HFT	358	100	55	45	287		347	98	55	45	275					
Loan commitments given	1	1	0	0	0	0	1	1	0	0	0	0				
QUALITY OF FORBEARANCE																
Loans and advances that have been forborne more than twice (1)	103						99									
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	19						19									

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

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

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

2025 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Bank of Cyprus Holdings Public Limited Company

(mln EUR)	As of 30/09/2024					As of 31/12/2024					As of 31/03/2025					As of 30/06/2025								
	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾	Gross carrying amount		Of which: non-performin	Of which loans and advances subject to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽²⁾
		of which: defaulted																						
A Agriculture, forestry and fishing	40	2	2	40	1	0	41	2	2	41	1	0	43	2	2	43	1	0	44	0	0	44	1	0
B Mining and quarrying	8	0	0	8	0	0	8	0	0	8	0	0	8	0	0	8	0	0	12	0	0	12	0	0
C Manufacturing	357	4	4	357	3	0	314	3	3	314	2	0	405	3	3	405	4	0	457	4	4	457	3	0
D Electricity, gas, steam and air conditioning supply	92	0	0	92	0	0	99	0	0	99	0	0	102	0	0	102	1	0	113	0	0	113	1	0
E Water supply	19	0	0	19	0	0	20	0	0	20	0	0	19	0	0	19	0	0	19	0	0	19	0	0
F Construction	476	3	3	476	8	0	484	2	2	484	9	0	407	2	2	407	10	0	418	1	1	418	10	0
G Wholesale and retail trade	924	22	22	924	12	0	891	16	16	891	9	0	897	14	14	897	10	0	897	15	15	897	12	0
H Transport and storage	352	0	0	352	2	0	551	0	0	551	1	0	515	0	0	515	3	0	503	0	0	503	3	0
I Accommodation and food service activities	1,094	2	2	1,093	3	0	1,150	2	2	1,039	9	0	1,186	2	2	1,042	4	0	1,213	2	2	1,090	5	0
J Information and communication	53	0	0	53	1	0	50	0	0	50	0	0	50	0	0	50	1	0	52	0	0	52	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	951	21	21	951	13	0	893	21	21	893	13	0	904	22	22	904	14	0	894	22	22	894	15	0
M Professional, scientific and technical activities	299	27	27	299	16	0	296	27	27	296	17	0	342	19	19	342	15	0	394	19	19	394	14	0
N Administrative and support service activities	48	1	1	48	1	0	58	1	1	58	1	0	63	1	1	63	1	0	60	1	1	60	1	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	62	0	0	62	1	0	66	0	0	66	1	0	67	0	0	67	1	0	72	0	0	72	1	0
Q Human health services and social work activities	65	0	0	65	1	0	67	0	0	67	1	0	68	0	0	68	1	0	66	0	0	66	1	0
R Arts, entertainment and recreation	18	0	0	18	0	0	19	0	0	19	0	0	20	0	0	20	0	0	20	2	2	20	1	0
S Other services	29	1	1	29	1	0	28	1	1	28	1	0	28	1	1	28	1	0	26	1	1	26	1	0
Loans and advances	4,980	84	84	4,858	61	0	5,034	76	76	4,903	59	0	5,125	66	66	5,091	60	0	5,260	67	67	5,137	70	0

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024_7158)

(mln EUR)	As of 30/09/2024					As of 31/12/2024					As of 31/03/2025					As of 30/06/2025				
	Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing			Loans and advances		Non-performing		
	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Performing	of which past due > 30days <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	Unlikely to pay that are not past due or past due <= 90 days	
Gross carrying amount	11,455	11,207	16	248	106	11,869	11,767	9	202	102	11,940	11,750	12	190	92	12,444	12,255	4	189	81
Of which secured	9,397	9,170	14	227	99	10,414	10,235	8	179	95	10,610	10,441	10	166	85	10,562	10,398	3	163	79
Of which secured with immovable property	8,205	7,988	14	222	97	9,117	7,942	7	175	93	8,585	8,023	9	162	84	8,258	8,097	5	159	74
Of which instruments with LTV higher than 80% and lower or equal to 90%	1,024	996		28	17	1,121	1,096		26	17	1,148	1,120		28	18	968	882		26	7
Of which instruments with LTV higher than 80% and lower or equal to 90%	237	222		15	9	182	171		7	7	157	149		8	5	177	168		5	4
Of which instruments with LTV higher than 100%	388	366		22	18	429	407		17	17	381	372		9	6	413	405		8	4
Accumulated impairment for secured assets	128	45		85	44	117	43		75	41	113	51		62	36	121	54		73	29
Collateral																				
Of which value capped at the value of exposure	9,783	9,643	13	140	55	9,748	9,665	7	103	53	9,941	9,850	8	91	48	9,884	9,796	3	88	48
Of which immovable property	7,372	7,234	11	116	51	7,341	7,217	7	99	51	7,341	7,254	8	86	43	7,341	7,243	1	80	46
Of which value above the cap	10,313	9,803	17	510	202	9,824	9,403	8	421	202	9,979	9,561	11	418	196	10,072	9,666	6	406	181
Of which immovable property	8,738	8,266	17	471	186	8,539	8,158	8	382	182	8,727	8,352	11	375	174	8,785	8,421	6	363	160
Financial guarantees received	88	87	0	1	0	79	79	0	1	0	79	79	0	0	0	77	76	0	0	0
Accumulated partial write off	411	76	0	734	44	450	76	0	479	42	422	80	0	542	12	468	79	0	480	41

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 (including loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.