



2025 EU-wide Transparency Exercise

Bank Name	AIKGROUP (CY) LIMITED
LEI Code	213800HDJ876ACJXXD05
Country Code	SI

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

2025 EU-wide Transparency Exercise

Leverage ratio

AIKGROUP (CY) LIMITED

(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	1,058	1,062	1,146	1,149	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	1,058	1,062			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	9,065	9,446	9,190	10,446	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	9,065	9,446			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	11.68%	11.25%	12.47%	11.00%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	11.68%	11.25%			[A.2]/[B.2]	

		(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	1,119	1,120	1,200	1,203	C01.00.0001.0010	Articles 41(1)(b) and 75 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,058	1,062	1,148	1,149	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)	40	40	40	40	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	822	816	890	890	C01.00.0004.0010	Articles 24(1)(a)(i), 30(2) and 31(1) of CRR
	A.1.3	Accumulated other comprehensive income	18	30	30	29	C01.00.0005.0010	Articles 41(1)(b), 74(1) and 75 of CRR
	A.1.4	Other Reserves	202	202	202	202	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 of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	13	C01.00.0008.0010	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-1	-1	-1	-1	C01.00.0009.0010	Articles 32 to 35 of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-21	-18	-14	-23	C01.00.0010.0010	Articles 41(1)(b), 74(1) and 75 of CRR
	A.1.9	(-) DTA that rely on future profitability and do not arise from temporary differences, net of associated DTLs	0	-2	-1	-2	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 140(1)(a), 40 and 159 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	Article 36(1) 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), 36(1) and 37 of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C01.00.0016.0010	Articles 140(1)(a), 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.1.16	(-) 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	Article 41 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	0	0	0	0	C01.00.0024.0010	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-2	-5	-1	0	C01.00.0025.0010	-
	A.1.21	Transitional adjustments	0	0	0	0	CRR (1.1.6 + 1.1.8 + 1.1.3.2)	-
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	C01.00.0027.0010	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	0	0	C01.00.0028.0010	Articles 409 to 477, 478 and 480 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C01.00.0029.0010	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	0	0	0	0	C01.00.0030.0010	C01.00.0030.0010	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C01.00.0031.0010	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C01.00.0032.0010	C01.00.0032.0010	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C01.00.0033.0010	C01.00.0033.0010	
A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,058	1,062	1,148	1,149	C01.00.0034.0010	Article 53 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	61	58	54	54	C01.00.0035.0010	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	61	58	54	54	C01.00.0036.0010	C01.00.0036.0010	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C01.00.0037.0010	C01.00.0037.0010	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C01.00.0038.0010	C01.00.0038.0010	
B.1	TOTAL RISK EXPOSURE AMOUNT	5,986	6,109	6,063	6,868	C02.00.0001.0010	Articles 92(1), 94 and 98 of CRR	
B.1	Of which: Transitional adjustments included	0	0	0	0	C02.00.0002.0010	-	
B.2	TOTAL RISK EXPOSURE AMOUNT - PRE FLOOR			6,063	6,868	C02.00.0003.0010	-	
C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.68%	17.39%	18.91%	16.73%	CRR (1)	-	
C.2	TIER 1 CAPITAL RATIO (transitional period)	17.68%	17.39%	18.91%	16.73%	CRR (2)	-	
C.3	TOTAL CAPITAL RATIO (transitional period)	18.70%	18.93%	19.80%	17.52%	CRR (3)	-	
C.4	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period - pre floor)			18.91%	16.73%	-	-	
C.5	TIER 1 CAPITAL RATIO (transitional period - pre floor)			18.91%	16.73%	-	-	
C.6	TOTAL CAPITAL RATIO (transitional period - pre floor)			19.80%	17.52%	-	-	
D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,058	1,062			JA.1.1.13-A.1.1-AMNA-JA.1.13-A.2.3-A.2.4-AMNA-A.4.2.3-A.4.3.1B.1E	-	
E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.68%	17.39%			(B.1)/(B.4.1)	-	
F	Adjustments to CET1 due to IFRS 9 transitional arrangements	0	0			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	0	0			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 capital ratio estimation is based on the formula stated in column "CONEP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure. 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) 2024/2423, 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

P&L
AIKGROUP (CY) LIMITED

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	362	479	110	216
Of which debt securities income	18	24	6	14
Of which loans and advances income	336	444	101	198
Interest expenses	124	162	38	73
(Of which deposits expenses)	116	151	34	65
(Of which debt securities issued expenses)	5	7	2	4
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	4	4	0	0
Net Fee and commission income	58	73	17	38
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	3	4	0	-1
Gains or (-) losses on financial assets and liabilities held for trading, net	-1	2	-3	-3
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	1	1	0	1
Gains or (-) losses from hedge accounting, net	0	0	0	0
Exchange differences [gain or (-) loss], net	0	-2	2	3
Net other operating income / (expenses)	7	14	5	6
TOTAL OPERATING INCOME, NET	305	412	94	187
(Administrative expenses)	143	208	51	103
(Cash contributions to resolution funds and deposit guarantee schemes)	2	2	2	2
(Depreciation)	28	40	11	18
Modification gains or (-) losses, net	0	-4	0	0
(Provisions or (-) reversal of provisions)	-1	2	0	0
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-1	0	0	0
(Other provisions)	0	2	0	0
Of which pending legal issues and tax litigation ⁽¹⁾	0	-3	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)	12	29	4	-2
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	12	29	3	-3
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	2
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	122	129	26	67
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	106	117	17	55
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	106	117	17	55
Of which attributable to owners of the parent	105	117	17	54

⁽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
AIKGROUP (CV) LIMITED

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		1,512				1,367				1,999				1,854				IAS 1.54 (f)
Financial assets held for trading		12	3	9	1	11	3	9	0	11	3	8	0	10	3	8	0	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		36	29	0	7	37	29	0	7	37	30	0	7	52	44	0	8	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		628	35	584	9	644	37	605	2	659	37	611	11	673	37	622	14	IFRS 7.8(b); IFRS 9.4.1.2a
Financial assets at amortised cost		6,272				6,370				6,013				6,917				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2.6
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⁾		255				264				250				289				
TOTAL ASSETS		8,516				8,893				8,569				9,795				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 but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	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 but not credit-impaired	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	592	0	0	-1	0	0	597	6	0	-1	0	0	613	5	0	-1	0	0	625	5	0	-1	0	0	Annex V Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	250	3	0	0	0	0	249	3	0	0	0	0	243	3	0	0	0	0	694	4	1	-2	-1	-1	Annex V Part 1.31, 44(b)
	Loans and advances	5,301	672	141	-32	-36	-61	5,314	780	135	-36	-41	-60	5,105	645	139	-48	-34	-63	5,552	653	152	-52	-37	-69	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

AIKGROUP (CY) LIMITED

(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	3	3	3	2	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	7,231	7,578	7,241	8,409	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ⁽¹⁾	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	0	0	0	0	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	13	22	20	18	IAS 37.10; IAS 1.54(l)
Tax liabilities	3	3	5	5	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	24	31	29	27	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	7,275	7,637	7,297	8,461	IAS 1.9(b);IG 6
TOTAL EQUITY	1,241	1,256	1,272	1,334	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	8,516	8,893	8,569	9,795	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

AIKGROUP (CY) LIMITED

(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		3	3	3	2	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	149	127	190	305	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	80	56	64	168	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	497	498	471	448	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	45	29	28	46	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	273	321	360	391	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	26	42	32	25	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	2,087	2,302	1,952	2,358	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	996	1,149	988	1,357	ECB/2013/33 Annex 2.Part 2.9.1
	Households	4,082	4,155	4,095	4,652	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	2,407	2,395	2,403	2,851	Annex V.Part 1.42(f), 44(c)
	Debt securities issued		77	101	103	119
Of which: Subordinated Debt securities issued		0	0	103	119	Annex V.Part 1.37
Other financial liabilities		65	75	70	136	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		7,234	7,581	7,244	8,412	

2025 EU-wide Transparency Exercise

Market Risk
AIKGROUP (CY) LIMITED

	SA		IM										IM											
	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	2	2	0	0	0	0						0	0	0	0									
Of which: General risk	2	2	0	0	0	0						0	0	0	0									
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0									
Equities	18	18	0	0	0	0						0	0	0	0									
Of which: General risk	9	9	0	0	0	0						0	0	0	0									
Of which: Specific risk	9	9	0	0	0	0						0	0	0	0									
Foreign exchange risk	35	25	0	0	0	0						0	0	0	0									
Commodities risk	0	0	0	0	0	0						0	0	0	0									
Total	55	44	0	0	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	2	2	0	0	0	0						0	0	0	0									
Of which: General risk	2	1	0	0	0	0						0	0	0	0									
Of which: Specific risk	0	0	0	0	0	0						0	0	0	0									
Equities	17	17	0	0	0	0						0	0	0	0									
Of which: General risk	8	8	0	0	0	0						0	0	0	0									
Of which: Specific risk	8	8	0	0	0	0						0	0	0	0									
Foreign exchange risk	43	0	0	0	0	0						0	0	0	0									
Commodities risk	0	0	0	0	0	0						0	0	0	0									
Total	42	18	0	0	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	1,562	1,562	457	0	1,562	1,562	457	0
Central governments or central banks	38	38	0	0	38	38	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	434	434	85	0	361	361	169	0
Corporates	1,084	1,084	2,365	3,999	1,084	1,084	2,334	3,999
of which: SME	1,046	1,046	865	3,009	1,046	1,046	865	3,009
Real estate	2,432	2,111	1,674	2,469	2,121	1,679	2,479	2,121
of which: SME	796	632	709	818	627	709	818	827
Secured by mortgages on immovable property and AOC exposures	710	687	277	725	702	261	261	710
of which: SME	250	250	97	250	238	90	90	250
Exposures in default	128	98	112	162	84	96	96	128
Items associated with particularly high risk	195	195	232	234	161	243	243	195
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	39	39	11	39	39	11	39	11
Collective Investments Undertakings (CIU)	66	66	66	66	66	66	66	66
Equity	931	931	181	1,038	935	189	1,038	1,038
Other exposures	0	0	0	0	0	0	0	0
Standardised Total⁽⁴⁾	10,722	8,811	5,240	228	11,330	9,376	5,312	228

⁽¹⁾ Original exposure, unless Exposure value is reported before below into account any effect due to credit conversion factors or credit risk mitigation techniques in a 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 countries cover up to 95% of total original exposure or Top 10 countries based on original exposure, whichever is the higher.
⁽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⁾
SERBIA	1,560	1,561	457	0	1,561	1,570	451	0
Central governments or central banks	38	38	0	0	38	38	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	344	333	67	67	344	344	55	55
Corporates	2,088	1,936	1,766	2,052	1,702	1,702	1,702	2,052
of which: SME	1,316	835	665	1,220	846	694	694	1,220
Real estate	2,088	1,836	946	2,088	1,836	946	2,088	1,836
of which: SME	477	341	195	488	312	201	201	477
Secured by mortgages on immovable property and AOC exposures	336	371	154	408	399	384	384	336
of which: SME	161	160	64	169	159	63	63	161
Exposures in default	131	72	83	111	81	84	84	131
Items associated with particularly high risk	20	20	24	20	19	23	23	20
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	10	10	0	10	10	0	10	10
Collective Investments Undertakings (CIU)	28	28	28	28	28	28	28	28
Equity	13	13	13	13	13	13	13	13
Other exposures	0	0	0	0	0	0	0	0
Standardised Total⁽⁴⁾	546	477	323	389	600	520	323	389

⁽¹⁾ Original exposure, unless Exposure value is reported before below into account any effect due to credit conversion factors or credit risk mitigation techniques in a substitution effects.
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes 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⁾
SLOVENIA	170	210	2	0	170	210	1	0
Central governments or central banks	19	19	0	0	19	19	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	20	51	0	0	20	51	0	0
Corporates	278	171	135	644	300	185	146	644
of which: SME	266	152	112	676	270	152	112	676
Real estate	304	261	149	312	266	152	152	312
of which: SME	282	242	125	274	266	146	146	274
Secured by mortgages on immovable property and AOC exposures	91	117	13	88	88	88	29	91
of which: SME	46	24	27	43	24	24	28	46
Exposures in default	120	102	110	102	112	102	102	120
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	10	10	0	10	10	0	10	10
Collective Investments Undertakings (CIU)	11	11	11	11	11	11	11	11
Equity	15	15	15	15	15	15	15	15
Other exposures	0	0	0	0	0	0	0	0
Standardised Total⁽⁴⁾	383	383	65	33	421	421	65	33

⁽¹⁾ Original exposure, unless Exposure value is reported before below into account any effect due to credit conversion factors or credit risk mitigation techniques in a substitution effects.
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes 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⁾
MONTENEGRO	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	0	0	0	0	0	0	0	0
Corporates	33	27	27	33	33	28	28	33
of which: SME	0	0	0	0	0	0	0	0
Real estate	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC 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	1	1	1	1	1	1	1	1
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 below into account any effect due to credit conversion factors or credit risk mitigation techniques in a substitution effects.
⁽²⁾ Total value adjustments and provisions per country of counterparty includes those for securitisation exposures but includes 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	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	28	27	0	0	28	27	0	0
Corporates	29	14	13	39	39	18	17	39
of which: SME	11	11	11	11	11	11	11	11
Real estate	11	11	11	11	11	11	11	11
of which: SME	0	0	0	0	0	0	0	0
Secured by mortgages on immovable property and AOC 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	1	1	1	1	1	1	1	1
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 below into account any effect due to credit conversion factors or credit risk mitigation techniques in a substitution effects.
⁽²⁾ Total value adjustments and provisions per 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⁾
ITALY	Central governments or central banks	17	17	0	0	17	17	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	40	40	0	0	40	40	0	0
	Corporates	40	40	23	0	40	40	23	0
	of which: SME	11	11	4	0	11	11	4	0
	Retail	1	1	1	0	1	1	1	0
	of which: SME	1	1	1	0	1	1	1	0
	Secured by mortgages on immovable property and AOC 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	
Crowded 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	
Standardized 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 (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⁾
SWITZERLAND	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	0	0	0	0	0	0	0	0
	Corporates	103	79	79	0	104	68	68	0
	of which: SME	0	0	0	0	0	0	0	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 AOC 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	
Crowded 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	
Standardized 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 (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⁾
AUSTRIA	Central governments or central banks	17	17	0	0	17	17	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	114	114	23	0	115	115	23	0
	Corporates	1	1	1	0	1	1	1	0
	of which: SME	1	1	1	0	1	1	1	0
	Retail	1	1	1	0	1	1	1	0
	of which: SME	1	1	1	0	1	1	1	0
	Secured by mortgages on immovable property and AOC 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	
Crowded 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	34	34	34	0	37	37	37	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardized 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 (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	42	42	0	0	42	42	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	4	4	0	0	4	4	0	0
	Corporates	4	4	4	0	4	4	4	0
	of which: SME	1	1	1	0	1	1	1	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 AOC 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	
Crowded 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	
Standardized 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 (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⁾
GREECE	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	117	117	15	0	120	120	15	0
	Corporates	0	0	0	0	4	4	4	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 AOC 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	
Crowded 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	
Standardized 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 (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⁾
FRANCE	Central governments or central banks	23	23	0	0	23	23	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	111	111	1	0	8	8	1	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1	1	1	0	1	1	1	0
	of which: SME	1	1	1	0	1	1	1	0
	Secured by mortgages on immovable property and AOC 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	
Crowded 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	
Standardized 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 (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⁾
[INTELS_NL]									
Consolidated data	Central governments or central banks	4,244	4,233	2,4	2,4	4,274	4,264	406	
	Regional governments or local authorities	44	39	12	12	44	37	11	
	Public sector entities	0	0	0	0	15	12	9	
	Multilateral Development Banks	0	0	0	0	5	5	0	
	International Organisations	0	0	0	0	90	90	0	
	Institutions	684	679	314	314	597	579	266	
	Corporates	2,597	2,540	1,479	1,479	2,663	2,676	1,605	
	of which: SME	564	557	303	303	528	508	302	
	Retail	2,277	2,080	1,335	1,335	2,555	2,144	1,504	
	of which: SME	775	738	468	468	805	748	504	
	Secured by mortgages on immovable property and ADC exposures	2,433	2,088	1,666	1,666	2,375	2,372	1,882	
	of which: SME	1,005	880	731	731	1,233	1,039	830	
	Exposures in default	372	361	302	302	399	399	311	84
	Items associated with particularly high risk	2	2	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)	40	40	11	11	50	50	14		
Equity	40	40	0	0	46	46	0		
Other exposures	1,300	1,300	23	23	1,397	1,397	238		
Standardised Total ⁽⁴⁾	10,946	9,343	5,558	5,558	12,313	10,465	6,367	293	

(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 the highest.
 (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⁾
[INTELS_NL]									
SERBIA	Central governments or central banks	4,233	4,233	500	500	4,375	4,307	403	
	Regional governments or local authorities	0	0	0	0	4	4	4	
	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	4	4	2	2	19	17	17	
	Corporates	1,272	1,261	1,003	1,003	1,203	1,208	1,008	
	of which: SME	276	241	212	212	351	339	339	
	Retail	1,251	1,249	791	791	1,152	1,122	807	
	Secured by mortgages on immovable property and ADC exposures	432	369	364	364	421	370	355	
	of which: SME	1,000	1,000	1,007	1,007	1,044	1,044	1,044	
	Exposures in default	120	120	80	80	137	137	68	67
	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⁾	5,629	5,629	2,603	2,603	6,004	5,860	2,880	207	

(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⁾
[INTELS_NL]									
SLOVENIA	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	0	0	0	0	0	0	0	
	Corporates	1	1	1	1	1	1	1	
	of which: SME	379	379	374	374	380	349	349	
	Retail	132	132	80	80	144	117	117	
	Secured by mortgages on immovable property and ADC exposures	131	261	261	261	149	281	281	
	of which: SME	100	264	264	264	100	264	264	
	Exposures in default	43	24	23	23	42	24	24	17
	Items associated with particularly high risk	2	2	0	0	2	2	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⁾	103	103	63	63	12	67	67	23	

(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⁾
[INTELS_NL]									
MONTENEGRO	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	0	0	0	0	0	0	0	
	Corporates	1	1	1	1	1	1	1	
	of which: SME	0	0	0	0	0	0	0	
	Retail	0	0	0	0	0	0	0	
	Secured by mortgages on immovable property and ADC 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⁾	1	1	1	1	1	1	1	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⁾
[INTELS_NL]									
GERMANY	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	0	0	0	0	0	0	0	
	Corporates	40	31	31	31	49	35	32	
	of which: SME	21	17	17	17	27	19	19	
	Retail	1	1	1	1	1	1	1	
	Secured by mortgages on immovable property and ADC exposures	1	1	1	1	1	1	1	
	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⁾	41	32	32	32	50	36	33	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⁾
ITALY	Central governments or central banks	12	12	0	0	26	26	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	80	80	8	8	89	89	29	29
	Corporates	44	44	2	2	46	46	32	32
	of which: SME	10	10	1	1	12	12	7	7
	Retail	1	1	1	1	1	1	1	1
	of which: SME	4	4	1	1	3	3	2	2
	Secured by mortgages on immovable property and ADC exposures	1	1	2	2	3	3	3	3
	of which: SME	1	1	2	2	3	3	3	3
	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

(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.
(3) 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⁾
SWITZERLAND	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	46	46	11	11	51	51	18	18
	Corporates	106	106	51	51	104	104	45	45
	of which: SME	100	100	48	48	100	100	42	42
	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

(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.
(3) 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⁾
AUSTRIA	Central governments or central banks	17	17	0	0	13	13	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	46	46	11	11	49	49	18	18
	Corporates	7	7	5	5	8	8	4	4
	of which: SME	1	1	1	1	1	1	1	1
	Retail	1	1	1	1	1	1	1	1
	of which: SME	1	1	1	1	1	1	1	1
	Secured by mortgages on immovable property and ADC exposures	1	1	1	1	1	1	1	1
	of which: SME	1	1	1	1	1	1	1	1
	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	36	36	36	36	36	36	36	36	
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.
(3) 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	13	13	0	0	18	18	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	5	5	5	5	7	7	7	7
	Corporates	5	5	5	5	7	7	7	7
	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	36	36	36	36	36	36	36	36	
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.
(3) 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⁾
GREECE	Central governments or central banks	0	0	0	0	2	2	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	107	107	34	34	113	113	26	26
	Corporates	5	5	5	5	2	2	2	2
	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

(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.
(3) 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⁾
FRANCE	Central governments or central banks	18	18	0	0	53	53	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	31	31	10	10	44	44	13	13
	Corporates	3	3	2	2	4	4	3	3
	of which: SME	3	3	2	2	3	3	2	2
	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

(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.
(3) 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

AIKGROUP (CY) LIMITED

		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				
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

AIKGROUP (CY) LIMITED

		IRB Approach										
		As of 31/03/2025					As of 30/06/2025					
		Original Exposure ⁽¹⁾		Exposure Value ⁽¹⁾	Risk exposure amount		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
	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)	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

AIKGROUP (CY) LIMITED

As of 31/12/2024

(mln EUR)		Direct exposures													Risk weighted exposure amount	
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off balance sheet		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Carrying amount	Notional amount	Carrying amount	Notional amount	Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost					Nominal	Provisions			
	Finland	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	0 0 0 0 6 0 0 6	0 0 0 0 6 0 0 6	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
	France	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	0 7 0 0 0 0 0 7	0 7 0 0 0 0 0 7	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
	Germany	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
	Croatia	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
	Greece	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
	Hungary	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
	Ireland	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
	Italy	[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y+ more] Total	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	
		Total	17	17	0	0	12	5	0	0	0	0	0	0	0	

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

AIKGROUP (CY) LIMITED

As of 31/12/2024

(mln EUR)		Direct exposures												Off balance sheet		Risk weighted exposure amount
Residual Maturity	Country / Region	On balance sheet				Derivatives with positive fair value				Derivatives with negative fair value				Off-balance sheet exposures		
		Non-derivative financial assets by accounting portfolio												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]	Other Central and eastern Europe countries non EEA	11	11	0	0	11	1	0	0	0	0	0	0	0	0	0
[3M - 1Y]		118	118	0	0	117	1	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		142	142	0	0	124	18	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		68	68	0	0	67	1	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		96	96	0	0	96	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		99	99	0	0	95	4	0	0	0	0	0	0	0	0	0
[10Y+ more]	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		538	538	0	0	512	26	0	0	0	0	0	0	0	0	0
[0 - 3M]	Middle East															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y+ more]																
Total																
[0 - 3M]	Latin America and the Caribbean	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]	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 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]	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 - 3M]	Others ⁽¹⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y+ more]	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

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 0.4.

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

2025 EU-wide Transparency Exercise
Performing and non-performing exposures
AKSGROUP (CY) LIMITED

	As of 30/09/2024														As of 30/09/2024																															
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾										Collateral and financial guarantees received on non-performing exposures				Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾										Collateral and financial guarantees received on non-performing exposures													
	Of which performing		Of which non-performing ⁽²⁾		On performing exposures ⁽³⁾					On non-performing exposures ⁽³⁾									Of which performing		Of which non-performing ⁽²⁾		On performing exposures ⁽³⁾					On non-performing exposures ⁽³⁾																		
	Of which Stage 1	Of which performing not past due (90 days and <90 days)	Of which Stage 2	Of which defaulted	Of which stage 1 ⁽⁴⁾	Of which Stage 2	Of which stage 2	Of which stage 2	Of which stage 3 ⁽⁴⁾	Of which Stage 1	Of which Stage 2	Of which stage 2	Of which stage 3 ⁽⁴⁾	Of which Stage 1	Of which performing not past due (90 days and <90 days)	Of which Stage 2	Of which defaulted	Of which stage 1 ⁽⁴⁾	Of which Stage 2	Of which stage 2	Of which stage 3 ⁽⁴⁾	Of which Stage 1	Of which performing not past due (90 days and <90 days)	Of which Stage 2	Of which defaulted	Of which stage 1 ⁽⁴⁾	Of which Stage 2	Of which stage 2	Of which stage 3 ⁽⁴⁾	Of which Stage 1	Of which performing not past due (90 days and <90 days)	Of which Stage 2	Of which defaulted	Of which stage 1 ⁽⁴⁾	Of which Stage 2	Of which stage 2	Of which stage 3 ⁽⁴⁾									
Cash balances at central banks and other demand deposits	1,514	1,513	1	0	2	0	2	3	0	0	0	2	0	1,509	1,506	0	0	2	0	2	0	0	0	2	0	0	0	1,508	1,505	0	0	2	0	2	0	0	0	2	0	0	0					
Debt securities (including at amortised cost and fair value)	844	844	3	0	0	0	0	0	1	0	0	0	0	855	855	0	0	0	0	0	0	0	0	0	0	0	855	855	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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
General governments	813	813	0	0	0	0	0	0	1	0	0	0	0	813	813	0	0	0	0	0	0	0	0	0	0	0	813	813	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other institutions	11	11	0	0	0	0	0	0	0	0	0	0	0	11	10	0	0	0	0	0	0	0	0	0	0	0	11	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Other financial corporations	4	4	0	0	0	0	0	0	0	0	0	0	0	4	4	0	0	0	0	0	0	0	0	0	0	0	4	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	20	20	0	0	0	0	0	0	0	0	0	0	0	12	12	0	0	0	0	0	0	0	0	0	0	0	12	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	6,162	5,987	172	98	175	0	175	184	68	26	74	0	61	6,287	6,208	79	53	159	0	159	0	159	0	159	0	159	6,287	6,208	79	53	159	0	159	0	159	0	159	0	159	0	159	0	159	0	159	
Central banks	452	452	0	0	0	0	0	0	0	0	0	0	0	452	452	0	0	0	0	0	0	0	0	0	0	0	452	452	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	46	46	0	0	0	0	0	0	0	0	0	0	0	70	70	0	0	0	0	0	0	0	0	0	0	0	70	70	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Credit institutions	215	215	0	0	0	0	0	0	0	0	0	0	0	279	279	0	0	0	0	0	0	0	0	0	0	0	279	279	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	58	58	0	0	0	0	0	0	0	0	0	0	0	142	142	0	0	0	0	0	0	0	0	0	0	0	142	142	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Non-financial corporations	3,375	3,279	98	62	95	0	95	89	44	20	38	0	13	3,527	3,527	52	25	90	0	90	0	90	0	90	0	90	3,527	3,527	52	25	90	0	90	0	90	0	90	0	90	0	90	0	90	0	90	
of which: small and medium sized enterprises	1,684	1,613	73	52	71	0	71	65	24	13	22	0	28	1,757	1,641	20	24	67	0	67	0	67	0	67	0	67	1,757	1,641	20	24	67	0	67	0	67	0	67	0	67	0	67	0	67	0	67	
of which: Loans collateralised by commercial immovable property	938	910	18	8	27	0	27	25	8	5	8	0	7	923	889	14	2	31	0	31	0	31	0	31	0	31	923	889	14	2	31	0	31	0	31	0	31	0	31	0	31	0	31	0	31	
Households	1,014	1,035	23	21	20	0	20	15	23	15	24	0	24	1,011	1,022	24	28	60	0	60	0	60	0	60	0	60	1,011	1,022	24	28	60	0	60	0	60	0	60	0	60	0	60	0	60			
of which: Loans collateralised by residential immovable property	366	358	4	1	8	0	8	0	1	1	2	0	0	360	357	4	1	8	0	8	0	8	0	8	0	8	360	357	4	1	8	0	8	0	8	0	8	0	8	0	8	0	8			
of which: Credit for consumption	1,291	1,220	29	26	24	0	24	18	21	14	20	0	21	1,290	1,231	33	21	34	0	34	0	34	0	34	0	34	1,290	1,231	33	21	34	0	34	0	34	0	34	0	34	0	34	0	34			
Other financial corporations	619	596	18	10	17	0	17	16	9	5	7	0	6	609	600	7	5	16	0	16	0	16	0	16	0	16	609	600	7	5	16	0	16	0	16	0	16	0	16	0	16	0	16			
Non-financial corporations	819	819	0	0	0	0	0	0	0	0	0	0	0	819	819	0	0	0	0	0	0	0	0	0	0	0	819	819	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
DEBT INSTRUMENTS other than MTF	2,468	2,468	0	0	0	0	0	0	0	0	0	0	0	2,468	2,468	0	0	0	0	0	0	0	0	0	0	0	2,468	2,468	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
OFF BALANCE SHEET EXPOSURE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				

⁽¹⁾ For the definition of off-balance sheet exposures refer to Article 12(1) of Regulation (EU) No 173/2013 (SMB).
⁽²⁾ Institutions report the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet resources.
⁽³⁾ Institutions report the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement. The accumulated credit losses in the statement due to credit risk for financial instruments measured at the value through profit or loss other than HT and provisions for off-balance sheet resources.
⁽⁴⁾ For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with positive sign if they are increasing values. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the IFRS 9 Financial Instruments (paragraphs 18.02 / 18.05), which follows the sign convention based on a credit loss correction, as explained in Annex 1 of the Transparency Exercise (2023-2024). (1) is used for performing exposures, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the IFRS 9 sign convention. This is based, based on the sign convention, the provision on off-balance sheet commitments are generally reported with positive sign.
 (2) From June 2025, the gross carrying amount of assets and accumulated exposures that are purchased or engaged in credit recognition or close recognition are not included in the impairment stage, as it was the case in previous periods.

2025 EU-wide Transparency Exercise

Forborne exposures

AIKGROUP (CY) LIMITED

	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
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	134	43	21	18	59	10	181	45	28	21	51	13
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	97	24	12	10	56	9	148	28	19	13	48	12
of which: small and medium-sized enterprises	55	16	10	8	31		96	19	14	10	32	
Households	38	19	9	7	3	1	34	17	9	8	3	1
DEBT INSTRUMENTS other than HFT	134	43	21	18	59		181	45	28	21	51	
Loan commitments given	0	0	0	0	0	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice ⁽³⁾	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ⁽³⁾	0						0					

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

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

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

2025 EU-wide Transparency Exercise

Forborne exposures

AIKGROUP (CY) LIMITED

	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	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)	172	44	29	21	43	11	182	56	32	26	107	9		
Central banks	0	0	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	0	0
Credit institutions	0	0	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	0	0
Non-financial corporations	141	28	19	13	41	11	158	41	23	17	105	8		
of which: small and medium-sized enterprises	89	18	13	9	23		127	20	17	11	97			
Households	31	16	10	8	2	1	24	16	9	8	3	1		
DEBT INSTRUMENTS other than HFT	172	44	29	21	43		182	56	32	26	107			
Loan commitments given	0	0	0	0	0	0	9	0	0	0	0	0	0	0
QUALITY OF FORBEARANCE														
Loans and advances that have been forborne more than twice (1)	0						0							
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (3)	0						0							

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

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

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

2025 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
AIKGROUP (CY) LIMITED

(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: defaulted	Of which loans and advances subjected to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subjected to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subjected to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾	Gross carrying amount		Of which: non-performin of which: defaulted	Of which loans and advances subjected to impairment	Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾
A Agriculture, forestry and fishing	74	2	2	74	3	0	78	1	1	78	2	0	79	3	3	79	3	0	87	4	4	87	3	0
B Mining and quarrying	122	0	0	122	0	0	123	0	0	123	7	0	123	0	0	123	7	0	130	0	0	130	6	0
C Manufacturing	786	29	29	786	27	0	756	26	26	756	25	0	694	29	29	694	28	0	726	42	42	726	29	0
D Electricity, gas, steam and air conditioning supply	245	3	3	245	3	0	230	3	3	230	3	0	211	3	3	211	3	0	202	3	3	202	3	0
E Water supply	14	0	0	14	0	0	20	0	0	20	0	0	20	0	0	20	0	0	20	0	0	20	0	0
F Construction	335	7	7	335	8	0	348	7	7	348	8	0	305	6	6	305	7	0	353	8	8	353	13	0
G Wholesale and retail trade	666	21	21	666	15	0	655	21	21	655	16	0	627	18	18	627	15	0	693	16	16	693	18	0
H Transport and storage	235	19	19	235	8	0	214	19	19	214	8	0	245	19	19	245	8	0	285	15	15	285	8	0
I Accommodation and food service activities	163	7	7	163	5	0	140	5	5	140	4	0	141	5	5	141	4	0	168	6	6	168	6	0
J Information and communication	171	0	0	171	2	0	147	0	0	147	2	0	141	0	0	141	1	0	166	0	0	166	2	0
K Financial and insurance activities	32	0	0	32	0	0	44	0	0	44	0	0	40	0	0	40	1	0	33	0	0	33	0	0
L Real estate activities	341	0	0	341	0	0	334	0	0	334	5	0	402	0	0	402	5	0	405	0	0	405	5	0
M Professional, scientific and technical activities	90	4	4	90	3	0	99	4	4	99	3	0	100	3	3	100	3	0	107	3	3	107	3	0
N Administrative and support service activities	57	0	0	57	1	0	63	0	0	63	1	0	64	1	1	64	1	0	68	0	0	68	1	0
O Public administration and defence, compulsory social security	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
P Education	6	2	2	6	1	0	7	2	2	7	1	0	6	2	2	6	1	0	6	2	2	6	1	0
Q Human health services and social work activities	13	0	0	13	0	0	16	0	0	16	0	0	15	0	0	15	0	0	15	0	0	15	0	0
R Arts, entertainment and recreation	19	0	0	19	1	0	29	0	0	29	1	0	29	0	0	29	1	0	35	0	0	35	2	0
S Other services	8	1	1	8	1	0	24	1	1	24	1	0	12	0	0	12	0	0	10	0	0	10	0	0
Loans and advances	3,375	95	95	3,375	83	0	3,327	90	90	3,327	86	0	3,253	90	90	3,253	88	0	3,509	101	101	3,509	100	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/débit 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)