

## Announcement

# EU-wide Transparency Exercise 2016

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Nicosia, 3 December 2016

### **Group Profile**

*Founded in 1899, Bank of Cyprus Group is the leading banking and financial services group in Cyprus. The Group provides a wide range of financial products and services which include retail and commercial banking, finance, factoring, investment banking, brokerage, fund management, private banking, life and general insurance. The Group operates through a total of 129 branches, of which 123 operate in Cyprus, 1 in Romania, 4 in the United Kingdom and 1 in the Channel Islands. Bank of Cyprus also has representative offices in Russia, Ukraine and China. The Bank of Cyprus Group employs 4.229 staff worldwide. At 30 September 2016, the Group's Total Assets amounted to €22,4 bn and Total Equity was €3,1 bn.*



Bank of Cyprus Public Company Ltd (the 'Bank' or the 'Group') notes the announcements made on 2 December 2016 by the European Banking Authority ('EBA') and the Central Bank of Cyprus regarding the information of the EU-wide Transparency Exercise 2016 and fulfilment of the EBA Board of Supervisors' decision.

### **Background 2016 EU-wide Transparency Exercise**

The Board of Supervisors of the EBA decided in its meeting of 20 April 2016 to carry out a Transparency Exercise in 2016, which will be done onwards regularly with annual frequency. It will be published at the same time as the Risk Assessment Report (RAR). The annual transparency exercise will be based solely on COREP/FINREP data on the form and scope to assure a sufficient and appropriate level of information to market participants.

The templates were centrally filled in by the EBA and sent afterwards for verification by banks and supervisors. Banks had the chance to correct any errors detected and to resubmit correct data through the regular supervisory reporting channels.



## 2016 EU-wide Transparency Exercise

<b>Bank Name</b>	Bank of Cyprus Public Company Limited
<b>LEI Code</b>	PQ0RAP85KK9Z75ONZW93
<b>Country Code</b>	CY

## 2016 EU-wide Transparency Exercise

### Capital

Bank of Cyprus Public Company Limited

		(mín EUR, %)		As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
<b>OWN FUNDS Transitional period</b>	<b>A</b>	<b>OWN FUNDS</b>		<b>2,778</b>	<b>2,756</b>	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>		<b>2,748</b>	<b>2,736</b>	C 01.00 (r020,d10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		1,408	1,445	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings		-689	-675	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income		0	0	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves		2,064	2,019	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR
	A.1.5	Funds for general banking risk		0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital		0	0	C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters		0	0	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)		-17	-18	C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		0	0	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses		0	0	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets		0	0	C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	C 01.00 (r440,d10)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0	0	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)		0	0	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.15	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		-18	-35	C 01.00 (r490,d10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment		0	0	C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other		0	0	C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments		0	0	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)		0	0	C 01.00 (r240,d10)	Articles 479 and 480 of CRR
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)		0	0	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR	
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>0</b>	<b>0</b>	C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments		0	0	C 01.00 (r540,d10) + C 01.00 (r670,d10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	C 01.00 (r720,d10)		
A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)		
A.2.4	Additional Tier 1 transitional adjustments		0	0	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>2,748</b>	<b>2,736</b>	C 01.00 (r015,d10)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>		<b>30</b>	<b>21</b>	C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments		0	0	C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions		0	0	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)		
A.4.3	Tier 2 transitional adjustments		30	21	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>		19,666	18,969	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included		0	0	C 05.01 (r010,d40)	
<b>CAPITAL RATIOS (%) Transitional period</b>	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>		<b>13.97%</b>	<b>14.42%</b>	CA3 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>		<b>13.97%</b>	<b>14.42%</b>	CA3 (3)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>		<b>14.13%</b>	<b>14.53%</b>	CA3 (5)	-
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>		<b>2,748</b>	<b>2,736</b>	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]	-
<b>CET1 RATIO (%) Fully loaded<sup>1</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>		<b>13.97%</b>	<b>14.42%</b>	[B.1]/[B-B.1]	-

<sup>(1)</sup> Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



## 2016 EU-wide Transparency Exercise

### Risk exposure amounts

Bank of Cyprus Public Company Limited

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	17,581	16,848
Risk exposure amount for securitisation and re-securitisations in the banking book	0	0
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	17,581	16,848
Risk exposure amount for position, foreign exchange and commodities (Market risk)	8	7
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	0	0
Risk exposure amount for Credit Valuation Adjustment	38	74
Risk exposure amount for operational risk	2,040	2,040
Other risk exposure amounts	0	0
<b>Total Risk Exposure Amount</b>	<b>19,666</b>	<b>18,969</b>

<sup>(1)</sup> May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

## 2016 EU-wide Transparency Exercise

### P&L

Bank of Cyprus Public Company Limited

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	1,122	469
Of which debt securities income	103	13
Of which loans and advances income	1,013	453
Interest expenses	280	109
(Of which deposits expenses)	259	99
(Of which debt securities issued expenses)	0	0
(Expenses on share capital repayable on demand)	0	0
Dividend income	28	24
Net Fee and commission income	156	76
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	60	57
Gains or (-) losses on financial assets and liabilities held for trading, net	-13	1
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0	0
Gains or (-) losses from hedge accounting, net	-2	0
Exchange differences [gain or (-) loss], net	38	16
Net other operating income /(expenses)	-49	0
<b>TOTAL OPERATING INCOME, NET</b>	<b>1,061</b>	<b>535</b>
(Administrative expenses)	405	264
(Depreciation)	18	9
(Provisions or (-) reversal of provisions)	-34	0
(Commitments and guarantees given)	-41	0
(Other provisions)	8	0
Of which pending legal issues and tax litigation <sup>1</sup>	8	0
Of which restructuring <sup>1</sup>	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,043	169
(Loans and receivables)	1,001	158
(Held to maturity investments, AFS assets and financial assets measured at cost)	42	12
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	28	9
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>-400</b>	<b>83</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>-406</b>	<b>72</b>
Profit or (-) loss after tax from discontinued operations	-65	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>-471</b>	<b>72</b>
Of which attributable to owners of the parent	-456	66

<sup>(1)</sup> Information available only as of end of the year



### 2016 EU-wide Transparency Exercise

#### Credit Risk - Standardised Approach

Bank of Cyprus Public Company Limited

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
(mth EUR, %)									
Consolidated data	Central governments or central banks	2,185	2,240	0		2,154	2,208	0	
	Regional governments or local authorities	79	7	1		77	8	2	
	Public sector entities	41	36	0		37	32	0	
	Multilateral Development Banks	11	11	0		10	10	0	
	International Organisations	12	12	0		12	12	0	
	Institutions	1,364	1,353	422		1,295	1,287	407	
	Corporates	3,820	2,592	2,546		4,005	2,826	2,779	
	of which: SME	2,063	1,434	1,388		2,093	1,515	1,468	
	Retail	3,803	2,316	1,637		3,732	2,308	1,636	
	of which: SME	1,204	561	321		1,123	533	305	
	Secured by mortgages on immovable property	4,501	4,325	1,653		4,680	4,501	1,748	
	of which: SME	1,469	1,390	521		1,626	1,550	602	
	Exposures in default	11,751	4,927	5,440	6,422	10,591	3,931	4,310	6,381
	Items associated with particularly high risk	5,084	2,671	4,006		4,798	2,310	3,465	
	Covered bonds	14	14	1		12	12	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	132	132	321		128	128	317		
Securitisation	0	0	0		0	0	0		
Other exposures	1,314	1,314	1,552		1,956	1,956	2,183		
<b>Standardised Total<sup>1</sup></b>	<b>34,111</b>	<b>21,949</b>	<b>17,581</b>	<b>8,941</b>	<b>33,487</b>	<b>21,529</b>	<b>16,848</b>	<b>8,919</b>	

<sup>1</sup> 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).

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mth EUR, %)									
CYPRUS	Central governments or central banks	1,417	1,472	0		1,462	1,516	0	
	Regional governments or local authorities	79	7	1		77	8	2	
	Public sector entities	41	36	0		37	32	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	34	43	25		9	17	5	
	Corporates	3,205	2,118	2,083		3,313	2,280	2,242	
	of which: SME	1,604	1,039	1,004		1,553	1,048	1,010	
	Retail	3,309	1,991	1,423		3,308	2,035	1,454	
	of which: SME	912	395	226		886	404	231	
	Secured by mortgages on immovable property	3,736	3,600	1,429		3,950	3,810	1,529	
	of which: SME	977	923	392		1,136	1,086	466	
	Exposures in default	10,157	4,280	4,736	5,493	9,177	3,403	3,741	5,509
	Items associated with particularly high risk	4,732	2,525	3,787		4,526	2,248	3,373	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	132	132	321		128	128	317		
Securitisation	0	0	0		0	0	0		
Other exposures	1,057	1,057	1,296		1,718	1,718	1,946		
<b>Standardised Total<sup>1</sup></b>	<b>1,057</b>	<b>1,057</b>	<b>1,296</b>	<b>7,760</b>	<b>1,718</b>	<b>1,718</b>	<b>1,946</b>	<b>7,783</b>	

<sup>1</sup> 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).

<sup>2</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mth EUR, %)									
UNITED KINGDOM	Central governments or central banks	311	311	0		292	292	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	210	210	47		201	202	46	
	Corporates	328	309	299		403	367	359	
	of which: SME	304	287	277		378	344	336	
	Retail	285	236	152		230	192	125	
	of which: SME	167	141	80		120	104	59	
	Secured by mortgages on immovable property	656	622	185		631	597	184	
	of which: SME	480	456	127		480	456	134	
	Exposures in default	430	202	226	225	409	183	207	224
	Items associated with particularly high risk	36	35	52		14	13	19	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	19	19	19		17	17	17		
<b>Standardised Total<sup>1</sup></b>	<b>19</b>	<b>19</b>	<b>19</b>	<b>255</b>	<b>17</b>	<b>17</b>	<b>17</b>	<b>253</b>	

<sup>1</sup> 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).

<sup>2</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(mth EUR, %)									
ROMANIA	Central governments or central banks	1	1	0		1	1	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5	5	3		1	1	0	
	Corporates	64	65	64		90	74	74	
	of which: SME	59	61	60		68	70	70	
	Retail	2	2	1		1	1	1	
	of which: SME	1	1	1		1	1	1	
	Secured by mortgages on immovable property	3	2	1		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	397	172	184	224	313	119	124	194
	Items associated with particularly high risk	151	31	46		169	27	40	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	51	51	50		51	51	50		
<b>Standardised Total<sup>1</sup></b>	<b>51</b>	<b>51</b>	<b>50</b>	<b>349</b>	<b>51</b>	<b>51</b>	<b>50</b>	<b>356</b>	

<sup>1</sup> 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).

<sup>2</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures



2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bank of Cyprus Public Company Limited

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
GREECE	Central governments or central banks	35	35	0		36	36	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	1		4	5	2	
	Corporates	36	22	22		36	25	25	
	of which: SME	10	0	0		8	0	0	
	Retail	130	27	16		122	26	15	
	of which: SME	123	24	14		114	23	13	
	Secured by mortgages on immovable property	23	21	10		20	18	9	
	of which: SME	3	2	0		2	1	0	
	Exposures in default	166	28	35	137	154	18	18	135
	Items associated with particularly high risk	53	14	21		64	20	30	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	186	186	186	180	168	168	168	181	

<sup>(1)</sup> 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).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
RUSSIAN FEDERATION	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	95	75	57		93	79	39	
	Corporates	30	8	8		12	8	8	
	of which: SME	4	0	0		4	0	0	
	Retail	32	27	21		28	23	17	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	40	39	14		38	37	13	
	of which: SME	1	0	0		0	0	0	
	Exposures in default	318	97	102	221	244	80	84	164
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	2	2	2	227	2	2	2	168	

<sup>(1)</sup> 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).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
FRANCE	Central governments or central banks	290	290	0		293	293	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	133	133	29		2	29	1	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	1		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	4	1	2		4	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	0	0	0	1	0	0	0	1	

<sup>(1)</sup> 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).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
Country of Counterpart 7	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total <sup>2</sup>	0	0	0	0	0	0	0	0	

<sup>(1)</sup> 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).  
<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

## 2016 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

Bank of Cyprus Public Company Limited

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
Country of Counterpart 8	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
Country of Counterpart 9	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(m€ EUR, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

<sup>(1)</sup> 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).

<sup>(2)</sup> Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

## 2016 EU-wide Transparency Exercise

**Credit Risk - IRB Approach**  
Bank of Cyprus Public Company Limited

		IRB Approach																			
		As of 31/12/2015					As of 30/06/2016														
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted										
(min EUR, %)																					
Consolidated data	Central banks and central governments	0		0		0		0		0		0		0		0		0		0	
	Institutions	0		0		0		0		0		0		0		0		0		0	
	Corporates	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	
	Corporates - Of Which: SME	0		0		0		0		0		0		0		0		0		0	
	Retail	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	
	Retail - Secured on real estate property - Of Which: SME	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	
	Retail - Qualifying Revolving	0		0		0		0		0		0		0		0		0		0	
	Retail - Other Retail	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	
	Retail - Other Retail - Of Which: non-SME	0		0		0		0		0		0		0		0		0		0	
	Equity	0		0		0		0		0		0		0		0		0		0	
	Securitisation	0		0		0		0		0		0		0		0		0		0	
Other non credit-obligation assets	0		0		0		0		0		0		0		0		0		0		
<b>IRB Total</b>					<b>0</b>					<b>0</b>				<b>0</b>				<b>0</b>		<b>0</b>	

<sup>13</sup> 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).

## 2016 EU-wide Transparency Exercise

### Sovereign Exposure

Bank of Cyprus Public Company Limited

(mln EUR)

Country / Region	As of 31/12/2015																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	Available-for-sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
<b>TOTAL - ALL COUNTRIES</b>	<b>994.9</b>	<b>115.0</b>	<b>879.8</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>17.4</b>	<b>0.0</b>	<b>17.4</b>	<b>425.5</b>	<b>0.0</b>	<b>425.5</b>	<b>551.9</b>	<b>115.0</b>	<b>436.9</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
Austria	0.0	0.0	0.0															
Belgium	0.0	0.0	0.0															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	573.7	115.0	458.7															
Czech Republic	0.0	0.0	0.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	0.0	0.0	0.0															
France	0.0	0.0	0.0															
Germany	0.0	0.0	0.0															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	0.0	0.0	0.0															
Italy	0.0	0.0	0.0															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	0.0	0.0	0.0															
Poland	0.0	0.0	0.0															
Portugal	0.0	0.0	0.0															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	0.0	0.0	0.0															
Sweden	0.0	0.0	0.0															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	0.0	0.0	0.0															
Other advanced economies non EEA	0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.0	0.0	0.0															
Africa	0.0	0.0	0.0															
Others	421.1	0.0	421.1															

**Note:**

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

**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, Dillibout, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

**Latin America:** Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, 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.

**Africa:** Algeria, Egypt, Morocco, South Africa and Tunisia.

<sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

<sup>(2)</sup> Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

<sup>(3)</sup> Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

<sup>(4)</sup> Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

**2016 EU-wide Transparency Exercise**  
**Sovereign Exposure**

Bank of Cyprus Public Company Limited

(mln EUR)

Country / Region	As of 30/06/2016																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	Available-for-sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
<b>TOTAL - ALL COUNTRIES</b>	<b>871.0</b>	114.3	756.7	<b>0.0</b>	0.0	0.0	<b>17.2</b>	0.0	17.2	<b>366.8</b>	0.0	366.8	<b>487.0</b>	114.3	372.7	<b>0.0</b>	0.0	0.0
Austria	0.0	0.0	0.0															
Belgium	0.0	0.0	0.0															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	508.6	114.3	394.4															
Czech Republic	0.0	0.0	0.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	0.0	0.0	0.0															
France	0.0	0.0	0.0															
Germany	0.0	0.0	0.0															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	0.0	0.0	0.0															
Italy	0.0	0.0	0.0															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	0.0	0.0	0.0															
Poland	0.0	0.0	0.0															
Portugal	0.0	0.0	0.0															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	0.0	0.0	0.0															
Sweden	0.0	0.0	0.0															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	0.0	0.0	0.0															
Other advanced economies non EEA	0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.0	0.0	0.0															
Africa	0.0	0.0	0.0															
Others	362.4	0.0	362.4															

**Note:**

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

**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, Dillibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, 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.

**Africa:** Algeria, Egypt, Morocco, South Africa and Tunisia.

<sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

<sup>(2)</sup> Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

<sup>(3)</sup> Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

<sup>(4)</sup> Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

## 2016 EU-wide Transparency Exercise

### Performing and non-performing exposures

Bank of Cyprus Public Company Limited

	As of 31/12/2015							As of 30/06/2016						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			
			Of which: defaulted					Of which: defaulted						
(min EUR, %)														
<b>Debt securities (including at amortised cost and fair value)</b>	<b>916</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>791</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	880	0	0	0	0	0	0	757	0	0	0	0	0	0
Credit institutions	14	0	0	0	0	0	0	12	0	0	0	0	0	0
Other financial corporations	23	0	0	0	0	0	0	22	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>23,953</b>	<b>119</b>	<b>12,878</b>	<b>10,301</b>	<b>77</b>	<b>4,117</b>	<b>10,105</b>	<b>22,562</b>	<b>115</b>	<b>11,567</b>	<b>8,489</b>	<b>50</b>	<b>3,737</b>	<b>9,062</b>
Central banks	1,269	0	0	0	0	0	0	1,361	0	0	0	0	0	0
General governments	116	0	4	2	0	1	2	115	0	14	2	0	0	10
Credit institutions	1,298	0	0	0	0	0	0	1,159	0	0	0	0	0	0
Other financial corporations	401	0	232	215	4	122	146	322	0	217	200	0	120	138
Non-financial corporations	12,828	58	8,646	7,369	27	3,050	6,801	11,799	71	7,454	5,690	13	2,689	5,876
of which: small and medium-sized enterprises at amortised cost	7,002	32	4,802	4,309	13	1,805	3,753	6,777	21	4,446	3,824	8	1,751	3,481
Households	8,043	61	3,997	2,714	46	944	3,155	7,806	44	3,882	2,598	36	927	3,038
<b>DEBT INSTRUMENTS other than HFT</b>	<b>24,870</b>	<b>119</b>	<b>12,878</b>	<b>10,301</b>	<b>77</b>	<b>4,117</b>	<b>10,105</b>	<b>23,353</b>	<b>115</b>	<b>11,567</b>	<b>8,489</b>	<b>50</b>	<b>3,737</b>	<b>9,062</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>2,921</b>		<b>581</b>	<b>434</b>	<b>13</b>	<b>32</b>	<b>135</b>	<b>2,785</b>		<b>511</b>	<b>373</b>	<b>10</b>	<b>35</b>	<b>111</b>

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>(2)</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(3)</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

## 2016 EU-wide Transparency Exercise

### Forborne exposures

Bank of Cyprus Public Company Limited

	As of 31/12/2015					As of 30/06/2016				
	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		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		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 non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>8,790</b>	<b>6,868</b>	<b>1,525</b>	<b>1,503</b>	<b>7,723</b>	<b>8,451</b>	<b>6,394</b>	<b>1,347</b>	<b>1,336</b>	<b>7,392</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	4	4	1	1	3	4	4	0	0	2
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	146	124	69	68	92	120	100	62	62	85
Non-financial corporations	5,832	4,703	1,233	1,220	5,078	5,511	4,260	1,058	1,054	4,828
of which: small and medium-sized enterprises at amortised cost	2,487	2,029	516	511	2,209	2,447	1,922	494	493	2,181
Households	2,808	2,037	223	214	2,550	2,817	2,031	227	219	2,476
<b>DEBT INSTRUMENTS other than HFT</b>	<b>8,790</b>	<b>6,868</b>	<b>1,525</b>	<b>1,503</b>	<b>7,723</b>	<b>8,451</b>	<b>6,394</b>	<b>1,347</b>	<b>1,336</b>	<b>7,392</b>
<b>Loan commitments given</b>	<b>51</b>	<b>43</b>	<b>2</b>	<b>2</b>	<b>41</b>	<b>48</b>	<b>35</b>	<b>0</b>	<b>0</b>	<b>35</b>

<sup>(1)</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□