

Announcement

EU-wide Transparency Exercise 2016

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 \notin 22,4 bn and Total Equity was \notin 3,1 bn.



Bank of Cyprus The Best Bank in Cyprus 2016 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.



Bank Name	Bank of Cyprus Public Company Limited
LEI Code	PQ0RAP85KK9Z75ONZW93
Country Code	CY



2016 EU-wide Transparency Exercise Capital

Bank of Cyprus Public Company Limited

		(min EUR, %)	As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
	A	OWN FUNDS	2,778	2,756	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,748	2,736	C 01.00 (r020,c010)	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,c010)	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,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	2,064	2,019	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	0	0	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-17	-18	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	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,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,c010)	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,c010)	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,c010)	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,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	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(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
OWN FUNDS Transitional period	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-18	-35	C 01.00 (r490,c010)	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,c010)	$\label{eq:action} Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR$
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,c010)	
	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,c010)	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,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	0	0	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,748	2,736	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	30	21	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	0	0	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	30	21	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS	в	TOTAL RISK EXPOSURE AMOUNT	19,666	18,969	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.97%	14.42%	CA3 (1)	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.97%	14.42%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	14.13%	14.53%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,748	2,736	[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),0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	13.97%	14.42%	[D.1]/[B-B.1]	-
1) Fully loaded CET1 capital ratio estimation	ation based	on the formulae stated in column "COREP CODE"				

Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



Risk exposure amounts

Bank of Cyprus Public Company Limited

	as of 31/12/2015	as of 30/06/2016
(mln EUR)		
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 ¹	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
Total Risk Exposure Amount	19,666	18,969

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



Bank of Cyprus Public Company Limited

(min 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
TOTAL OPERATING INCOME, NET	1,061	535
(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 ¹	8	
Of which restructuring ¹	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 subsidaries, 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 subsidaries, 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
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-400	83
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-406	72
Profit or (-) loss after tax from discontinued operations	-65	0
PROFIT OR (-) LOSS FOR THE YEAR	-471	72
Of which attributable to owners of the parent ⁽¹⁾ Information available only as of end of the year	-456	66

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

2016 EU-wide Transparency Exercise Market Risk

Bank of Cyprus Public Company Limited

	S	5A]	IM										IM					
	As of 31/12/2015	As of 30/06/2016		As of 31/12/2015								As of 30/06/2016										
	TOTAL RISK TOTAL RISK					emorandum	INCREM DEFAUI MIGRATI CAPITAL	T AND ON RISK		RICE RISKS CHARGE FOR			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (Mo item)	lemorandum	INCREM DEFAUL MIGRATI CAPITAL	LT AND ON RISK		RICE RISKS HARGE FOR		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)		LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)		LAST MEASURE		12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Equities	8	7	0	0	0	0							0	0	0	0						
Of which: General risk	3	3	0	0	0	0							0	0	0	0						
Of which: Specific risk	3	3	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk Total	8	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0



Credit Risk - Standardised Approach

Bank of Cyprus Public Company Limited

					Standardise	d Approach	Approach					
			As of 31	/12/2015			As of 30	Value amount 2,208 0 32 0 10 0 12 0 12,273 407 2,826 2,779 1,515 1,468 2,308 1,636 533 3,935 1,551 1,626 2,110 3,436 1,551 14 0 0 0 0 0 0 0 0 128 317 0 0				
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹			Value adjustments and provisions			
	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				
Consolidated data	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		602				
	Exposures in default	11,751	4,927	5,440	6,422	10,591			6,381			
	Items associated with particularly high risk	5.084	2.671	4.006		4.798		3.465				
	Covered bonds	14	14	1		12	12	1				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0						
	Collective investments undertakings (CIU)	0	0	0		0	0					
	Eauity	132	132	321		128						
	Securitisation	0	0	0		0						
	Other exposures	1,314	1,314	1,552		1,956	1,956	2,183				
	Standardised Total	34,111	21,949	17,581	8,941	33,487	21,529	16,848	8,919			

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			Standardised Approach								
			As of 31	/12/2015			As of 30	/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %)										
	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			
0.000	of which: SME	912	395	226		886	404	231			
CYPRUS	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	4.057	4.057	4 200		1 710	4.740	4.046			
	Other exposures	1,057	1,057	1,296		1,718	1,718	1,946			
	Standardised Total ²				7,760				7,783		

¹⁰ 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).
²¹ Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

		Standardised Approach								
			As of 31,	/12/2015			As of 30	/06/2016		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR, %)									
	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		
UNITED KINGDOM	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									
	Other exposures	19	19	19		17	17	17		
	Standardised Total ²				255				253	

Standardised Tota*
 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).
 Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	ed Approach			
			As of 31,	/12/2015			As of 30	/06/2016	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	1	1	0		1	1	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	ō	ō	ō		0	ō	ō	
	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	0	
ROMANIA	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 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			
	Other exposures	51	51	50		51	51	50	
	Standardised Total ²	51	51		349	51	51		356

Original exposure, utilie Exposure logice, is reported before taking into account any effect due to credit conversion factors or oredit risk mitigation techniques (e.g. substitution effects).
 ⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securistisation exposures



Credit Risk - Standardised Approach

Bank of Cyprus Public Company Limit	ed
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					Standardise	d Approach			
			As of 31	/12/2015			As of 30	0/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²
	(min EUR, %)								
	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	
GREECE	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	186	186	186		168	168	168	
	Standardised Total ²				180				181

^{ID} Original exosure, unlike Exosure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
^{ID} Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

		Standardised Approach									
			As of 31	/12/2015			As of 30	/06/2016			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %)										
	Central governments or central banks	0	0	0		0	0	0			
	Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entities	0	0	0		0	0	0			
	Multilateral Development Banks	0	0	0		0	0	0			
	International Organisations	0	0	0		0	0	0			
	Institutions	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			
RUSSIAN	of which: SME	0	0	0		0	0	0			
FEDERATION	Secured by mortgages on immovable property	40	39	14		38	37	13			
FEDERATION	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	2	2	2		2	2	2			
	Standardised Total ²				227				168		

Standardised fold
 Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.e. substitution effects).
 ⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securistization exposures

					Standardise	ed Approach			
			As of 31	/12/2015			As of 30	/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central governments or central banks	290	290	0		293	293	0	
	Regional governments or local authorities	290	290	0		293	293	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	2	1	
	Corporates	155	100	0		0	õ	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	ō	ō		ō	ō	ō	
	of which: SME	0	0	0		0	0	0	
FRANCE	Secured by mortgages on immovable property	1	1	0		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	0	0	0		0	0	0	
	Standardised Total ²				1				1

Standardised Total
 Standardised Total
 Construction
 Constr

					Standardise	d Approach			
			As of 31	/12/2015			As of 30	/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 7	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	0	0	0		0	0	0	
	Standardised Total ²				0				0



Credit Risk - Standardised Approach

Bank of Cyprus Public Company Li	imited
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		Bank of Cypr	us Public Cor	mpany Limited										
					Standardise	ed Approach								
		As of 31/12/2015 As of 30/06/2016												
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²					
	(min EUR, %)													
	Central governments or central banks	0	0	0		0	0	0						
	Regional governments or local authorities	0	0	0		0	0	0						
	Public sector entities	0	0	0		0	0	0						
	Multilateral Development Banks	0	0	0		0	0	0						
	International Organisations Institutions	0	0	0		0	0	0						
		U	0	0		U	0	0						
	Corporates of which: SME	U	0	0		U	0	0						
	Retail	0	0	0		0	0	0						
C	of which: SME	0	0	0		0	0	0						
Country of	Secured by mortgages on immovable property	0	0	0		0	0	0						
Counterpart 8	of which: SME	0	ő	0		0	ő	ő						
	Exposures in default	0	0	0	0	0	0	0	0					
	Items associated with particularly high risk	ō	ō	ō	-	ō	ō	ō						
	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	0	0	0		0	0	0						
	Standardised Total ²				0				0					

Orginal exposure, utile Exposure velocities for early into account any effect due to creat conversion factors or creat risk mitigation techniques (e.g. substitution effects).
 ⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	d Approach			
			As of 31,	/12/2015			As of 30	/06/2016	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME Retail	0	0	0		0	0	0	
	of which: SME	U	0	0		-	0		
Country of	or which: SME Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 9	of which: SME	0	0	0		0	0	0	
councerpare 5	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	U U
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	ő	ő		ő	ő	ŏ	
	Collective investments undertakings (CIU)	0	ō	ō		ō	ō	0	
	Equity	0	ō	ō		ō	ō	ō	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Standardised 10/a1
 Original exposure, unilike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.e., substitution effects).
 Credit value adjustments and provisions per country of counterparty does not include Securistization exposures

					Standardise	ed Approach									
			As of 31,	/12/2015			As of 30/06/2016								
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²						
	(min EUR, %) Central governments or central banks	0	0	â		0	0								
	Central dovernments or central banks 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	ő		0	0	0							
	International Organisations	0	0	0		0	0	0							
	Institutions	ō	ō	ō		0	ō	ō							
	Corporates	0	0	0		0	0	0							
	of which: SME	0	0	0		0	0	0							
	Retail	0	0	0		0	0	0							
Country of	of which: SME	0	0	0		0	0	0							
	Secured by mortgages on immovable property	0	0	0		0	0	0							
Counterpart 10	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 Securitisation	0	0	0		0	0	0							
	Securitisation Other exposures	0	0	0		0	0	0							
		0	0	0		0	0	0							
	Standardised Total ²				0				0						

Standardised Total ¹⁰ 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). ¹⁰ Total value adjustments and provisions per country of counterparty does not include Securistization exposures



Credit Risk - IRB Approach

Bank of Cyprus Public Company Limited

							IRB App	roach					
				As of 3	/12/2015					As of 30	/06/2016		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provision
	Central banks and central governments	0		0	0		0	0		0	0		0
	Institutions	0		0	0		0	0		0	0		0
	Corporates	0		0	0		0	0		0	0		0
	Corporates - Of Which: Specialised Lending	0		0	0		0	0		0	0		0
	Corporates - Of Which: SME	0		0	0		0	0		0	0		0
	Retail	0		0	0		0	0		0	0		0
	Retail - Secured on real estate property	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
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0		0	0		0	0		0	0		0
	Retail - Qualifying Revolving	0		0	0		0	0		0	0		0
	Retail - Other Retail	0		0	0		0	0		0	0		0
	Retail - Other Retail - Of Which: SME	0		0	0		0	0		0	0		0
	Retail - Other Retail - Of Which: non-SME	0		0	0		0	0		0	0		0
	Equity				0						0		
	Securitisation	0		0	0		0	0		0	0		0
	Other non credit-obligation assets				0						0		4
	IRB Total orted before taking into account any effect due to credit conversion factors or credit risk mitigation to				0						0		

Sovereign Exposure

Bank of Cyprus Public Company Limited

(min EUR)									As of 31/	12/2015								
				Memo: brea	kdown by acco	ounting portfo	olio											
Country / Region	Financial as	of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for- sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to- maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	994.9	115.0	879.8	0.0	0.0	0.0	17.4	0.0	17.4	425.5	0.0	425.5	551.9	115.0	436.9	0.0	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	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 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 United Kingdom	0.0	0.0	0.0															
United Kingdom 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	0.0 421.1	0.0	0.0 421.1															
Others	421.1 Note:	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 Sectements.

teacians: Other advanced non EEA: Izrael, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other CEF and FEA: Albrainia Rovaia and Herromonia. FYR Janordona. Hordmannon: Sorhia and Taiwan. Other CEF and FEA: Albrainia Rovaia and Herromonia. FYR Janordona. To Hordmanno, Sorhia and Taiwan. Other East and the Company of the Columbia Cost Rice, Dominica, Deminican Republic, Ecuador, El Salvador, Gerada, Gueranda, Gueranda, Gueranda, Gueranda, Gueranda, Gueranda, Gueranda, Mexico, Nicaragua, Panama, Paneguay, Peru, St. Ktts and Nevis, St. Lucia, St. Vincent and the Greatenes, Suriname, Trinidad and Tobaço, Uruguay, Venceuda. Hafra: Algoria, Figure, Boyn, Moncoco, South Mirina and Tunia.

(1) Includes "Trading financial assets" portfolio for banks reporting under GAAP

Includes: Treasure intersion assess, puritorio for Datate regioning under GMAP
 Includes: Thora-trading non-derwake financial assess measured at fair value to though profit or loss" portfolio for banks reporting under GAAP
 Includes: Thora-trading non-derwake financial assess measured at fair value to equity? portfolio for banks reporting under GAAP
 Includes: Thora-trading non-derwake financial assess measured at fair value to equity? portfolio for banks reporting under GAAP
 Includes: Thora-trading non-derwake financial assets measured at can value to equity? portfolio for banks reporting under GAAP
 Includes: Thora-trading non-derwake financial assets portfolio for banks reporting under GAAP

Sovereign Exposure

Bank of Cyprus Public Company Limited

aith 0.0 0.0 0.0 0.0 object 0.0 objec	(min EUR)									As of 30,	/06/2016								
Appendix Appendix Index					Memo: brea	kdown by acco	ounting portfe	olio											
OrtalOrtal Ortal OrtalOrtal Ortal Ortal OrtalOrtal <b< th=""><th>Country / Region</th><th>Financial as</th><th>of which:</th><th>of which:</th><th></th><th></th><th></th><th>fair value through profit</th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th>maturity</th><th></th><th></th></b<>	Country / Region	Financial as	of which:	of which:				fair value through profit									maturity		
aith 0.0 0.0 0.0 0.0 object 0.0 objec																			
objectObjectObjectObjectconstructConstructConstructconstruct<	TOTAL - ALL COUNTRIES	871.0	114.3	756.7	0.0	0.0	0.0	17.2	0.0	17.2	366.8	0.0	366.8	487.0	114.3	372.7	0.0	0.0	0.0
victor0.0.00.0.0vi	Austria	0.0	0.0	0.0															
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	Others	362.4 Note:	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 orgonations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

teacians: Other advanced non EEA: Izrael, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other CEF and FEA: Albrainia Rovaia and Herromonia. FYR Janordona. Hordmannon: Sorhia and Taiwan. Other CEF and FEA: Albrainia Rovaia and Herromonia. FYR Janordona. To Hordmanno, Sorhia and Taiwan. Other East and the Company of the Columbia Cost Rice, Dominica, Deminican Republic, Ecuador, El Salvador, Gerada, Gueranda, Gueranda, Gueranda, Gueranda, Gueranda, Gueranda, Gueranda, Mexico, Nicaragua, Panama, Paneguay, Peru, St. Ktts and Nevis, St. Lucia, St. Vincent and the Greatenes, Suriname, Trinidad and Tobaço, Uruguay, Venceuda. Hafra: Algoria, Figure, Boyn, Moncoco, South Mirina and Tunia.

(1) Includes "Trading financial assets" portfolio for banks reporting under GAAP

Includes: Treasure intersion assess, puritorio for Datate regioning under GMAP
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 Includes: Thora-trading non-derwake financial assets measured at can value to equity? portfolio for banks reporting under GAAP
 Includes: Thora-trading non-derwake financial assets portfolio for banks reporting under GAAP



Performing and non-performing exposures

Bank of Cyprus Public Company Limited

				As of 31/12/201	5						As of 30/06/201	6		
	Gross carrying amount				impairment, changes in fair credit risk and	Collaterals and financial		Gross carry	ing amount		Accumulated accumulated value due to o provisions	changes in fair	Collaterals and financial	
		Of which performing but past due >30	Of which nor	n-performing ¹	On performing exposures ²	On non- performing	guarantees received on non- performing exposures		Of which performing but past due >30	Of which nor	n-performing ¹	On performing exposures ²	On non- performing	guarantees received on non- performing exposures
(min EUR, %)		days and <=90 days		Of which: defaulted	exposures	exposures ³	CAPOSULOS		days and <=90 days		Of which: defaulted	exposures	exposures ³	CAPODULO
Debt securities (including at amortised cost and fair value)	916	0	0	0	0	0	0	791	0	0	0	0	0	0
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
Loans and advances(including at amortised cost and fair value)	23,953	119	12,878	10,301	77	4,117	10,105	22,562	115	11,567	8,489	50	3,737	9,062
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
DEBT INSTRUMENTS other than HFT	24,870	119	12,878	10,301	77	4,117	10,105	23,353	115	11,567	8,489	50	3,737	9,062
OFF-BALANCE SHEET EXPOSURES	2,921		581	434	13	32	135	2,785		511	373	10	35	111

⁽¹⁾ 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

(2) 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)

(1) 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)



Forborne exposures

Bank of Cyprus Public Company Limited

			As of 31/12/2015	1			As of 30/06/2016 Accumulated impairment.							
		ng amount of ith forbearance	due to credit ris	npairment, nanges in fair value sk and provisions vith forbearance	Collateral and financial guarantees		ng amount of vith forbearance	accumulated ch due to credit ris	accumulated changes in fair value due to credit risk and provisions for exposures with forbearance					
(min EUR, %)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures				
Debt securities (including at amortised cost and fair value)	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)	8,790	6,868	1,525	1,503	7,723	8,451	6,394	1,347	1,336	7,392				
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				
DEBT INSTRUMENTS other than HFT	8,790	6,868	1,525	1,503	7,723	8,451	6,394	1,347	1,336	7,392				
Loan commitments given	51	43	2	2	41	48	35	0	0	35				

⁽¹⁾ 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