

AGRI EUROPE CYPRUS GROUP

DISCLOSURE OF ADDITIONAL INFORMATION as of 30.6.2021 in accordance with

Article 13 of the Regulation No. 575/2013 of the European Parliament and The Decision on use Guidelines on reporting and disclosure of exposures subject to measures applied in response to the COVID-19 crisis (EBA/GL/2020/07)

Template EU KM1 - Key Risk template (amounts in tEUR)

		a	b	c	d	e
		6/30/2021	T-1	T-2	T-3	T-4
Available own funds (amounts)						
1	Common Equity Tier 1 (CET1) capital	582,251.03				
2	Tier 1 capital	582,251.03				
3	Total capital	582,251.03				
Risk-weighted exposure amounts						
4	Total risk exposure amount	2,740,870.91				
Capital ratios (as a percentage of risk-weighted exposure amount)						
5	Common Equity Tier 1 ratio (%)	21.24%				
6	Tier 1 ratio (%)	21.24%				
7	Total capital ratio (%)	21.24%				
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)						
EU 7a	Additional own funds requirements to address risks other than the risk of excessive leverage (%)	2.00%				
EU 7b	of which: to be made up of CET1 capital (percentage points)	2.00%				
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	2.00%				
EU 7d	Total SREP own funds requirements (%)	10.75%				
Combined buffer and overall capital requirement (as a percentage of risk-weighted exposure amount)						
8	Capital conservation buffer (%)	2.50%				
EU 8a	Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)					
9	Institution specific countercyclical capital buffer (%)	0.01%				
EU 9a	Systemic risk buffer (%)					
10	Global Systemically Important Institution buffer (%)					
EU 10a	Other Systemically Important Institution buffer (%)					
11	Combined buffer requirement (%)	2.51%				
EU 11a	Overall capital requirements (%)	13.26%				
12	CET1 available after meeting the total SREP own funds requirements (%)	287,607.41				
Leverage ratio						
13	Total exposure measure	4,312,007.07				
14	Leverage ratio (%)	13.50%				
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)						
EU 14a	Additional own funds requirements to address the risk of excessive leverage (%)					
EU 14b	of which: to be made up of CET1 capital (percentage points)					
EU 14c	Total SREP leverage ratio requirements (%)	13.25%*				
Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)						
EU 14d	Leverage ratio buffer requirement (%)	3%				
EU 14e	Overall leverage ratio requirement (%)	3%				
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA) (Weighted value -average)	1,035,085.67				
EU 16a	Cash outflows - Total weighted value	625,304.97				
EU 16b	Cash inflows - Total weighted value	237,688.81				
16	Total net cash outflows (adjusted value)	387,616.16				
17	Liquidity coverage ratio (%)	267.04%				
Net Stable Funding Ratio						
18	Total available stable funding	3,343,073.11				
19	Total required stable funding	2,273,343.68				
20	NSFR ratio (%)	147.06%				

*SREP requirements overtken from Gorenjska Banka

Template 1: Information on loans and advances subject to legislative and non-legislative moratoria
(in thousand EUR)

	Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk						Gross carrying amount		
	Performing			Non-performing			Performing			Non-performing			Inflows to non-performing exposures		
		Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit-impaired (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			
Loans and advances subject to moratorium	48,280	48,248	-	26,953	32	-	32	(573)	(552)	-	(28)	(21)	-	(21)	32
of which: Households	1,057	1,030	-	223	27	-	27	(22)	(5)	-	(1)	(17)	-	(17)	27
of which: Collateralized by residential immovable property	280	280	-	186	-	-	-	-	-	-	-	-	-	-	-
of which: Non-financial corporations	47,222	47,218	-	26,730	4	-	4	(550)	(547)	-	(27)	(3)	-	(3)	4
of which: Small and Medium-sized Enterprises	12,900	12,900	-	644	-	-	-	(234)	(234)	-	(19)	-	-	-	-
of which: Collateralized by commercial immovable property	45,561	45,561	-	26,317	-	-	-	(520)	(520)	-	(9)	-	-	-	-

Template 2: Breakdown of loans and advances subject to legislative and non-legislative moratoria by residual maturity of moratoria

(in thousand EUR)

	Number of obligors	Gross carrying amount	Of which: legislative moratoria	Of which: expired	Residual maturity of moratoria				
					<= 3 months	> 3 months <= 6 months	> 6 months <= 9 months	> 9 months <= 12 months	> 1 year
Loans and advances for which moratorium was offered	19,693	554,330							
Loans and advances subject to moratorium (granted)	19,591	512,856	512,856	464,576	28,958	18,943	379	-	-
of which: Households		96,924	96,924	95,867	492	565	-	-	-
of which: Collateralised by residential immovable property		13,520	13,520	13,240	-	280	-	-	-
of which: Non-financial corporations		411,022	411,022	363,799	28,465	18,378	379	-	-
of which: Small and Medium-sized Enterprises		262,515	262,515	249,616	8,238	4,282	379	-	-
of which: Collateralised by commercial immovable property		183,057	183,057	137,497	27,288	18,273	-	-	-

Template 3: Information on newly originated loans and advances provided under newly applicable public guarantee schemes introduced in response to COVID-19 crisis

(in thousand EUR)

	Gross carrying amount		Maximum amount of the guarantee that can be considered	Gross carrying amount
		of which: forborne	Public guarantees received	Inflows to non-performing exposures
Newly originated loans and advances subject to public guarantee schemes	13,855	-	5,478	-
of which: Households	-			-
<i>of which: Collateralised by residential immovable property</i>	-			-
of which: Non-financial corporations	13,855	-	5,478	-
<i>of which: Small and Medium-sized Enterprises</i>	10,142			-
<i>of which: Collateralised by commercial immovable property</i>	2,319			-