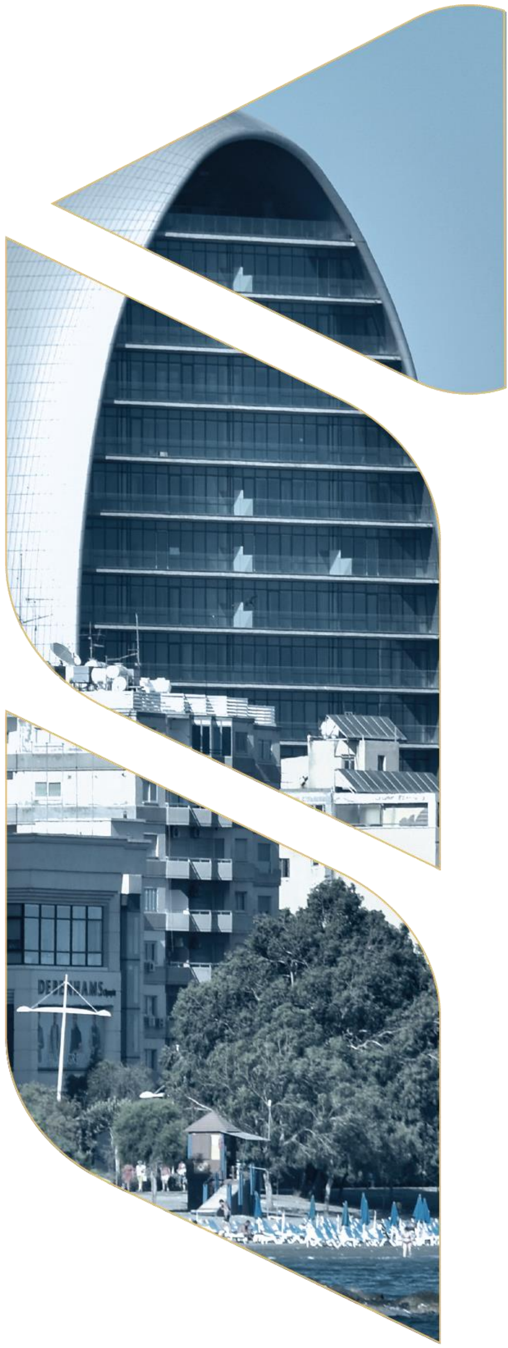
AGRI EUROPE



Disclosure Report

as of 30th June 2023

Agri Europe Cyprus Limited Group

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Agri Europe Cyprus Limited Group publishes Disclosure Report in accordance with Article 13 of the Regulation No.575/2013 of the European Parliament (Capital Requirements Regulation or CRR). Based on EU banking legislation and relevant EBA regulations, AEC Group is assessed as a large, non-listed institution. In line with that, and Article 433a of CRR, Disclosure of key metrics and overview of risk-weighted exposure amounts (table EU KM1) is published semi-annually.

Table EU KM1 is prepared on a consolidated basis and in accordance with Article 447 of CRR.

Table: EU KM1 key risk indicators and figures as of 30.6.2023

in 000 EUR

		a	b	c
		30.06.2023	**31.12.2022**	**30.06.2022**
	Available own funds (amounts)			
1	Common Equity Tier 1 (CET1) capital	911,523	736,346	677,854
2	Tier 1 capital	911,523	736,346	677,854
3	Total capital	911,523	736,346	679,184
	Risk-weighted exposure amounts			
4	Total risk-weighted exposure amount	3,936,256	3,972,645	3,959,914
	Capital ratios (as a percentage of risk-weighted exposure amount)			
5	Common Equity Tier 1 ratio (%)	23.16%	18.54%	17.12%
6	Tier 1 ratio (%)	23.16%	18.54%	17.12%
7	Total capital ratio (%)	23.16%	18.54%	17.15%
	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 (%)	3.25%	3.25%	3.25%
EU 7b	of which: to be made up of CET1 capital (percentage points)	1.83%	1.83%	1.83%
EU 7c	of which: to be made up of Tier 1 capital (percentage points)	2.44%	2.44%	2.44%
EU 7d	Total SREP own funds requirements (%)	11.25%	11.25%	11.25%
	Combined buffer requirement (as a percentage of risk-weighted exposure amount)			
8	Capital conservation buffer (%)	2.50%	2.50%	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 (%)	0.04%	0.02%	0.00%
EU 9a	Systemic risk buffer (%)	-	-	-
10	Global Systemically Important Institution buffer (%)	-	-	-
EU 10a	Other Systemically Important Institution buffer	-	-	-
11	Combined buffer requirement (%)	2.54%	2.52%	2.50%
EU 11a	Overall capital requirements (%)	13.79%	13.77%	13.75%
12	CET1 available after meeting the total SREP own funds requirements (%)	11.91%	7.29%	5.90%
	Leverage ratio			
13	Total exposure measure	6,346,056	6,244,000	6,163,283
14	Leverage ratio (%)	14.36%	11.79%	11.00%
	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 (%)	3.00%	3.00%	3.00%
	Leverage ratio buffer and overall leverage ratio requirement (as a percentage of total exposure measure)			
EU 14d	Leverage ratio buffer requirement (%)	-	-	-

		a	b	c
EU 14e	Overall leverage ratio requirements (%)	3.00%	3.00%	3.00%
	Liquidity Coverage Ratio			
15	Total high-quality liquid assets (HQLA) (Weighted value - average)	1,047,455	1,247,685	1,093,606
EU 16a	Cash outflows - Total weighted value	1,047,587	1,016,635	847,653
EU 16b	Cash inflows - Total weighted value	918,137	357,737	382,478
16	Total net cash outflows (adjusted value)	261,897	658,898	465,176
17	Liquidity coverage ratio (%)	399.95%	189.4%	235.1%
	Net Stable Funding Ratio			
18	Total available stable funding	4,703,980	4,462,750	4,279,617
19	Total required stable funding	3,020,200	3,120,234	3,168,106
20	NSFR ratio (%)	155.75%	143.0%	135.1%