

## **AGRI EUROPE CYPRUS GROUP**

**DISCLOSURE OF ADDITIONAL INFORMATION as of 30.6.2020 in accordance with**

**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 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	119.075	118.622	17.359	35.086	453	409	453	(2.809)	(2.488)	(1.579)	(1.769)	(321)	(309)	(321)	0
of which: Households	8.358	8.358	0	2.786	0	0	0	(20)	(20)	0	(17)	0	0	0	0
<i>of which: Collateralized by residential immovable property</i>	4.113	4.113	0	1.504	0	0	0	(4)	(4)	0	(4)	0	0	0	0
of which: Non-financial corporations	109.907	109.454	17.359	32.300	453	409	453	(2.774)	(2.453)	(1.579)	(1.752)	(321)	(309)	(321)	0
<i>of which: Small and Medium-sized Enterprises</i>	79.043	78.990	14.233	21.640	53	9	53	(1.550)	(1.533)	(684)	(853)	(17)	(4)	(17)	0
<i>of which: Collateralized by commercial immovable property</i>	83.488	83.479	12.858	26.042	9	9	9	(812)	(808)	(455)	(539)	(4)	(4)	(4)	0

**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	25.507	682.860							
Loans and advances subject to moratorium (granted)	25.429	672.170	672.170	553.095	8.122	29.041	23.420	58.492	0
of which: Households		118.530	118.530	110.172	246	666	3.873	3.573	0
<i>of which: Collateralised by residential immovable property</i>		9.819	9.819	5.706	0	236	2.891	987	0
of which: Non-financial corporations		547.473	547.473	437.567	7.877	28.375	19.547	54.109	0
<i>of which: Small and Medium-sized Enterprises</i>		375.085	375.085	296.042	7.877	20.553	15.226	35.388	0
<i>of which: Collateralised by commercial immovable property</i>		172.130	172.130	88.642	5.390	22.711	17.470	37.916	0

## 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
<b>Newly originated loans and advances subject to public guarantee schemes</b>	<b>672</b>	<b>0</b>	<b>161</b>	<b>0</b>
of which: Households	0			0
<i>of which: Collateralised by residential immovable property</i>	0			0
of which: Non-financial corporations	672	0	161	0
<i>of which: Small and Medium-sized Enterprises</i>	383			0
<i>of which: Collateralised by commercial immovable property</i>	0			0