

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)	
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
Newly originated loans and advances subject to public guarantee schemes	672	0	161	0
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