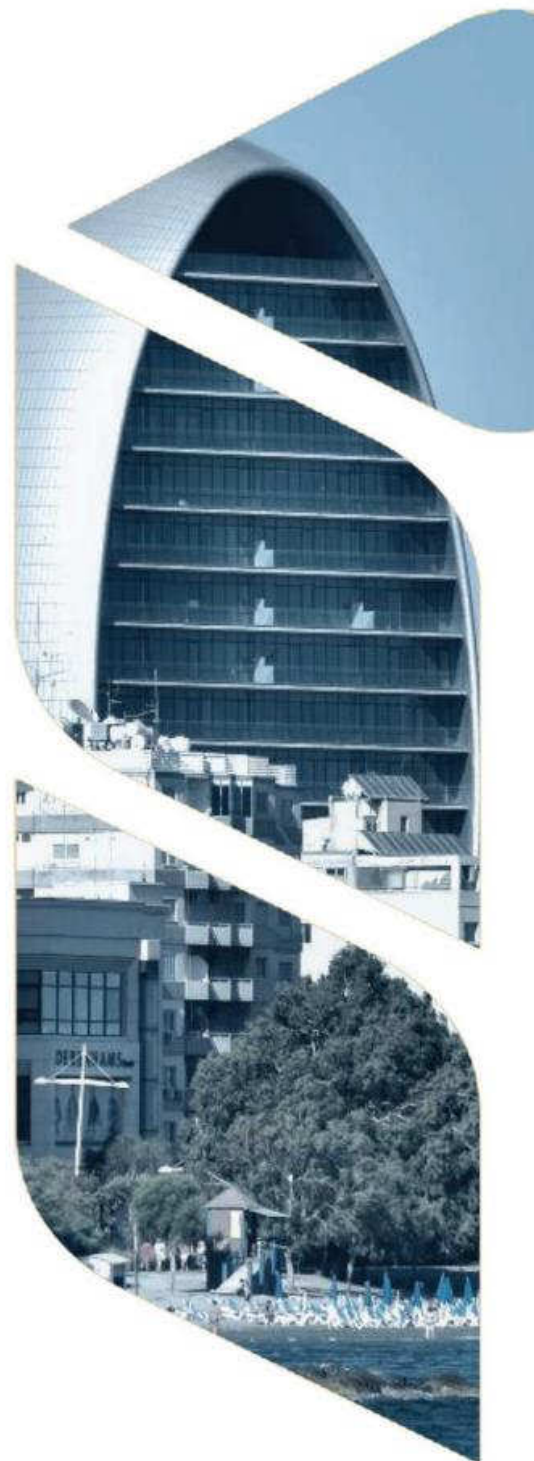




AGRI EUROPE

DISCLOSURE REPORT 30.06.2022





AGRI EUROPE CYPRUS GROUP

DISCLOSURE OF ADDITIONAL INFORMATION as of 30.6.2022 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)

EU KM1 - Key metrics template

In the template EU KM1 the AEC Group shows additional risk indicators and figures as of 30.6.2022 and as of previous two disclosure periods:

	in 000 EUR		
	30.6.2022	31.12.2021	30.6.2021
Available own funds (amounts)			
Common Equity Tier 1 (CET1) capital	677,854	709,520	582,251
Tier 1 capital	677,854	709,520	582,251
Total capital	679,184	709,520	582,251
Risk-weighted exposure amounts			
Total risk-weighted exposure amount	3,959,914	2,925,774	2,740,871
Capital ratios (as a percentage of risk-weighted exposure amount)			
Common Equity Tier 1 ratio (%)	17.12%	24.25%	21.24%
Tier 1 ratio (%)	17.12%	24.25%	21.24%
Total capital ratio (%)	17.15%	24.25%	21.24%
Additional own funds requirements to address risks other than the risk of excessive leverage (as a percentage of risk-weighted exposure amount)			
Additional own funds requirements to address risks other than the risk of excessive leverage (%)	3.25%	2.75%	2.75%
of which: to be made up of CET1 capital (percentage points)	1.83%	1.55%	1.55%
of which: to be made up of Tier 1 capital (percentage points)	2.44%	2.06%	2.06%
Total SREP own funds requirements (%)	11.25%	10.75%	10.75%
Combined buffer requirement (as a percentage of risk-weighted exposure amount)			
Capital conservation buffer (%)	2.50%	2.50%	2.50%
Conservation buffer due to macro-prudential or systemic risk identified at the level of a Member State (%)	-	-	-
Institution specific countercyclical capital buffer (%)	0.00%	0.01%	0.01%
Systemic risk buffer (%)	-	-	-
Global Systemically Important Institution buffer (%)	-	-	-
Other Systemically Important Institution buffer	-	-	-
Combined buffer requirement (%)	2.50%	2.51%	2.51%
Overall capital requirements (%)	13.75%	13.26%	13.26%
CET1 available after meeting the total SREP own funds requirements (%)	5.90%	19.75%	16.74%
Leverage ratio			
Total exposure measure	6,163,283	4,578,241	4,312,007
Leverage ratio (%)	11.00%	15.50%	13.50%
Additional own funds requirements to address the risk of excessive leverage (as a percentage of total exposure measure)			
Additional own funds requirements to address the risk of excessive leverage (%)	-	-	-
of which: to be made up of CET1 capital (percentage points)	-	-	-
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)			
Leverage ratio buffer requirement (%)	0.00%	0.00%	0.00%
Overall leverage ratio requirements (%)	3.00%	3.00%	3.00%
Liquidity Coverage Ratio			
Total high-quality liquid assets (HQLA) (Weighted value - average)	1,093,606	1,015,526	1,035,086
Cash outflows - Total weighted value	847,653	697,379	625,305
Cash inflows - Total weighted value	382,478	426,360	237,689
Total net cash outflows (adjusted value)	465,176	271,018	387,616
Liquidity coverage ratio (%)	235.10%	374.71%	267.04%
Net Stable Funding Ratio			
Total available stable funding	4,279,617	3,585,174	3,343,073
Total required stable funding	3,168,106	2,295,011	2,273,344
NSFR ratio (%)	135.08%	156.22%	147.06%

Disclosure of additional information 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)

1: Information on loans and advances subject to legislative and non-legislative moratoria

(in 000 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	661	495	-	495	166	-	11	(93)	(21)	-	(21)	(73)	-	(6)	166
of which: Households	280	164	-	164	117	-	11	(76)	(14)	-	(14)	(61)	-	(6)	117
of which: Collateralized by residential immovable property	36	16	-	16	19	-	-	(4)	(1)	-	(1)	(3)	-	-	19
of which: Non-financial corporations	381	332	-	332	49	-	-	(17)	(6)	-	(6)	(11)	-	-	49
of which: Small and Medium-sized enterprises	103	103	-	103	-	-	-	(3)	(3)	-	(3)	-	-	-	-
of which: Collateralized by commercial immovable property	62	62	-	62	-	-	-	(1)	(1)	-	(1)	-	-	-	-

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

(in 000 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	17,400	441,615							
Loans and advances subject to moratorium (granted)	17,298	400,140	400,140	399,479	531	130	-	-	-
of which: Households		97,510	97,510	97,229	278	2	-	-	-
<i>of which: Collateralised by residential immovable property</i>		11,919	11,919	11,883	36	-	-	-	-
of which: Non-financial corporations		298,073	298,073	297,693	253	128	-	-	-
<i>of which: Small and Medium-sized Enterprises</i>		207,339	207,339	207,236	-	103	-	-	-
<i>of which: Collateralised by commercial immovable property</i>		121,282	121,282	121,220	62	-	-	-	-

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

<i>(in 000 EUR)</i>	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	155,080	102	39,524	2,491
of which: Households	-			-
<i>of which: Collateralised by residential immovable property</i>	-			-
of which: Non-financial corporations	155,080	102	39,524	2,491
<i>of which: Small and Medium-sized Enterprises</i>	149,426			2,217
<i>of which: Collateralised by commercial immovable property</i>	4,086			-