

Key aggregate financial indicators for the Cyprus banking sector (Aggregate cross-border and cross-sector consolidated data (excluding insurance activities)) ⁽¹⁾																																																					
		Dec-10	Mar-11	Jun-11	Sep-11	Dec-11	Mar-12	Jun-12	Sep-12	Dec-12	Mar-13	Jun-13	Sep-13	Dec-13	Mar-14	Jun-14	Sep-14	Dec-14	Mar-15	Jun-15	Sep-15	Dec-15	Mar-16	Jun-16	Sep-16	Dec-16	Mar-17	Jun-17	Sep-17	Dec-17	Mar-18	Jun-18	Sep-18	Dec-18	Mar-19	Jun-19	Sep-19	Dec-19	Mar-20	Jun-20	Sep-20	Dec-20	Mar-21	Jun-21	Sep-21	Dec-21	Mar-22	Jun-22					
1. Efficiency (%)	1.1 Cost-to-income ratio	-49.9	-47.8	-48.5	-47.8	-49.5	-41.0	-49.7	-51.6	-55.6	-49.9	-52.4	-53.4	-53.4	-37.9	-37.0	-39.3	-40.3	-41.2	-35.3	-43.4	-44.1	-54.2	-52.4	-52.3	-52.6	-51.5	-48.4	-48.7	-53.6	-63.9	-70.9	-60.0	-62.5	-70.3	-62.0	-64.9	-72.3	-67.1	-61.9	-60.6	-63.7	-73.6	-69.2	-72.3	-71.9	-75.7	-71.7					
	1.2 Interest expenses	-2.7	-2.6	-2.7	-2.7	-2.8	-2.7	-3.1	-3.0	-3.1	-2.5	-2.7	-2.6	-2.6	-2.1	-2.0	-2.0	-1.9	-1.7	-1.7	-1.6	-1.4	-1.4	-1.4	-1.4	-1.4	-1.4	-1.4	-1.4	-1.2	-1.2	-1.0	-1.0	-0.9	-0.8	-0.8	-0.7	-0.8	-0.9	-0.8	-0.8	-0.7	-0.7	-0.5	-0.5	-0.5	-0.3	-0.3	-0.3	-0.3	-0.3	-0.3	
	2.2 Staff expenses	-0.7	-0.8	-0.8	-0.8	-0.8	-0.9	-0.9	-0.9	-0.7	-0.7	-0.9	-0.9	-0.8	-0.8	-0.8	-0.8	-0.7	-1.0	-1.1	-1.0	-1.0	-1.0	-0.8	-0.8	-0.8	-0.8	-0.8	-0.8	-0.8	-0.8	-0.8	-0.8	-0.7	-0.7	-0.7	-0.7	-0.7	-0.7	-0.7	-0.7	-0.7	-0.7	-0.7	-0.7	-0.7	-0.7	-0.7	-0.7	-0.7	-0.7	-0.7	-0.7
2. Expenditure (% of total assets)	2.3 General and administrative expenses	-0.4	-0.4	-0.4	-0.4	-0.4	-0.4	-0.5	-0.5	-0.5	-0.5	-0.4	-0.4	-0.5	-0.5	-0.5	-0.6	-0.6	-0.6	-0.6	-0.6	-0.6	-0.6	-0.6	-0.6	-0.6	-0.6	-0.6	-0.6	-0.6	-0.6	-0.6	-0.6	-0.6	-0.6	-0.6	-0.6	-0.6	-0.6	-0.6	-0.6	-0.6	-0.6	-0.6	-0.6	-0.6	-0.6	-0.6	-0.6	-0.6	-0.6	-0.6	
	2.4 Depreciation	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	
	2.5 Total operating expenses	-1.3	-1.3	-1.3	-1.3	-1.4	-1.3	-1.4	-1.4	-1.5	-1.0	-1.2	-1.4	-1.4	-1.3	-1.5	-1.4	-1.4	-1.4	-1.5	-1.7	-1.8	-1.7	-1.7	-1.5	-1.5	-1.5	-1.6	-1.7	-1.8	-1.4	-1.5	-1.7	-1.6	-1.6	-1.8	-1.6	-1.5	-1.5	-1.6	-1.4	-1.4	-1.5	-1.5	-1.4	-1.5	-1.4	-1.3	-1.4	-1.3	-1.4	-1.3	
3. Expenditure (% of total operating expenses)	3.1 Staff expenses	59.4	62.2	61.1	60.8	60.6	62.0	61.3	60.9	66.7	62.7	64.8	60.9	59.9	57.2	56.2	54.1	53.4	54.8	53.7	51.3	58.0	58.9	57.4	55.7	52.7	53.5	51.0	49.4	47.5	50.6	49.9	50.4	52.3	52.6	53.9	53.1	55.2	58.6	57.3	56.5	56.4	57.1	56.2	57.1	56.2	57.1	57.3	57.3	57.3	57.3		
	3.2 General and administrative expenses	34.0	31.3	32.4	32.9	32.9	31.5	32.1	33.0	34.5	29.6	32.6	30.9	34.0	34.3	37.6	38.6	41.3	42.2	40.7	41.9	44.5	38.3	37.1	38.4	40.3	42.7	42.6	41.7	44.4	46.0	47.7	44.2	44.9	42.2	39.8	39.4	38.9	38.9	37.9	35.2	31.8	33.9	34.1	34.2	34.0	35.2	34.1	33.9	34.1	33.9	34.1	33.9
	3.3 Depreciation	6.6	6.5	6.5	6.3	6.5	6.5	6.6	6.3	6.5	4.2	4.7	4.3	5.1	5.8	5.2	5.3	4.7	4.4	4.5	4.4	4.2	3.7	4.0	4.1	4.0	4.6	4.6	4.6	4.6	4.6	4.7	4.2	5.2	7.4	7.8	8.0	7.2	9.0	9.6	9.5	8.8	9.4	9.3	8.9	8.6	8.7	8.8	8.8	8.8			
4. Income (% of total assets)	4.1 Net interest income	1.9	2.0	2.1	2.2	2.3	2.7	2.3	2.2	2.2	2.6	1.9	2.2	2.1	2.3	2.6	2.7	3.5	3.9	3.7	3.6	3.4	3.9	3.2	3.3	3.2	3.5	3.3	3.1	3.0	2.7	2.5	2.3	2.3	2.4	2.6	2.5	2.6	2.4	2.4	2.5	2.0	2.0	2.0	1.8	1.9	1.9	1.9	1.9	1.9			
	4.2 Net non-interest income	0.6	0.6	0.6	0.5	0.5	0.6	0.5	0.6	0.5	0.6	0.5	0.3	0.4	0.6	0.6	0.6	0.8	0.8	0.6	1.2	0.5	0.6	0.5	0.9	0.8	0.8	0.8	0.9	0.5	0.5	0.4	0.7	0.8	0.6	0.8	0.7	0.8	0.6	0.7	0.7	0.8	0.4	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	0.5	
	4.3 Dividend income	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5. Income (% of total income)	4.4 Net fees and commissions income	0.3	0.3	0.3	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.3	0.3	0.3	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.5	0.5	0.5	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	0.4	
	4.5 Trading and foreign exchange results	0.2	0.3	0.2	0.1	0.1	0.2	-0.1	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.2	0.5	0.1	0.2	0.1	0.3	0.3	0.3	0.3	0.3	0.3	0.2	0.3	0.2	0.5	0.3	0.2	0.5	0.3	0.2	0.5	0.3	0.2	0.5	0.3	0.2	0.2	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1	-0.1			
	4.6 Other net operating income	0.0	0.0	0.0	0.0	0.0	0.2	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1		
6. Profitability (%)	4.7 Total operating income	2.5	2.7	2.7	2.7	2.8	3.2	2.8	2.7	2.7	3.2	2.7	2.1	2.3	2.6	2.7	3.5	3.9	3.7	3.6	3.4	3.9	3.2	3.3	3.2	3.5	3.3	3.1	3.0	2.7	2.5	2.3	2.3	2.4	2.6	2.5	2.6	2.4	2.4	2.5	2.0	2.0	2.0	1.8	1.9	1.9	1.9	1.9	1.9				
	5.1 Net interest income	75.9	76.4	78.8	80.6	82.3	82.7	80.7	81.4	78.9	77.4	84.6	84.5	86.2	84.3	76.1	79.4	78.4	81.9	68.8	83.2	81.2	83.6	74.9	76.0	75.3	74.1	71.5	71.2	70.7	73.4	81.5	67.3	67.1	75.8	69.3	70.9	68.5	74.6	72.0	69.7	67.6	78.9	74.0	73.2	71.9	72.1	70.1	70.0	70.0			
	5.2 Net non-interest income	24.1	23.6	21.2	19.4	17.7	17.3	19.3	18.6	21.1	22.6	15.4	15.5	13.8	15.7	23.9	20.6	21.6	18.1	31.2	16.8	18.8	16.4	25.1	24.0	24.7	25.9	28.5	28.8	29.3	26.7	18.1	32.7	23.9	24.2	30.7	29.1	31.5	25.4	28.0	30.3	32.4	21.1	26.0	26.8	28.1	27.9	29.9	29.9	29.9			
7. Assets (% of total assets)	5.3 Dividend income	1.3	0.5	0.3	0.8	0.8	0.0	1.3	0.9	1.1	0.0	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1	0.1			
	5.4 Net fees and commissions income	1.3	1.5	1.2	1.3	1.3	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	1.2	
	5.6 Other net operating income	1.4	1.4	1.8	1.7	1.0	0.6	0.7	0.6	0.9	0.5	0.2	-1.6	-2.1	0.0	0.3	-0.1	-0.8	-1.0	-1.3	-1.6	-1.6	-1.1	0.3	0.3	0.9	3.1	2.6	2.0	-13.4	-16.2	-19.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
8. Liabilities (% of total assets)	6.1 Operating profits per total assets	1.3	1.4	1.4	1.4	1.4	1.3	1.2	1.0	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	1.1	
	6.2 Provisions per total assets	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	6.3 Impairment per total assets	-0.5	-0.6	-1.5	-2.1	-4.9	-1.1	-3.8	-3.4	-4.6	-1.3	-1.6	-1.7	-3.9	-1.7	-1.8	-1.8	-1.9	-1.3	-1.7	-1.7	-2.4	-0.8	-0.9	-0.9	-1.7	-1.4	-3.2	-2.5	-2.2	0.0	-0.4	-1.2	-1.0	-0.7	-0.5	-0.5	-0.6	-0.8	-1.0	-0.8	-0.9	-0.4	-0.4	-0.3	-0.5	-0.2	-0.2	-0.2	-0.2	-0.2		
9. Value of equity (%)	6.4 Impairment on financial assets not measured at fair value through profit or loss per total assets	-0.5	-0.6	-1.5	-2.1	-4.4	-1.1	-2.9	-2.8	-3.8	-1.3	-1.6	-1.7	-3.9	-1.7	-1.8	-1.8	-1.9	-1.3	-1.7	-1.7	-2.3	-0.7	-0.8	-0.9	-1.7	-1.4	-3.1	-2.4	-2.1	0.1	-0.4	-1.1	-1.0	-0.7	-0.5	-0.4	-0.5	-0.7	-0.9	-0.7	-0.8	-0.4	-0.4	-0.2	-0.4	-0.2	-0.1	-0.1	-0.1	-0.1		
	6.5 Total profit (loss) before tax from continuing operations per total assets	0.7	0.8	-0.2	-0.7	-3.6	0.8	-2.4	-2.0	-3.4	-0.3	-0.5	-0.5	-2.7	0.4	0.6	0.4	0.0	0.8	0.7	0.2	-0.5	0.7	0.8	0.6	-0.1	0.0	-1.6	-1.1	-0.9	1.0	0.4	0.4	0.4	0.0	0.4	0.4	0.1	-0.1	-0.3	0.0	-0.2	0.0	0.1	0.1	0.0	0.1	0.0	0.1	0.0	0.1		
	6.6 Total profit (loss) after tax and discontinued operations per total assets	0.6	0.7	-0.2	-0.8	-3.4	1.6	-1.9	-1.7	-3.4	-0.4	-0.3	-0.3	-2.5	4.3	0.1	0.3	0.1	-0.6	0.6	0.6	0.0	-0.6	0.6	0.6	0.5	-0.3	-0.1	-1.9	-1.3	-1.1	0.9	0.3	0.4	0.2	0.7	0.8	0.6	0.3	-0.2	-0.4	-0.1	-0.3	-0.1	0.0	0.0	-0.1	0.1	0.0	0.1	0.2		
10																																																					