

"No confidential information which competent authorities may receive in the course of their duties may be divulged to any person or authority whatsoever, except in summary or collective form, such that individual credit institutions cannot be identified, without prejudice to cases covered by criminal law. Accordingly, whenever the disclosure of aggregate statistical data would result in a breach of confidentiality as determined by the national competent authority, those data should not be disclosed."

<b>Pillar 1: Data related to Credit Risk</b>			<b>CY</b>
			<b>31/12/2012</b>
<b>Credit Institutions: Own Funds Requirements</b>	<b>Own Funds Requirements Credit Risk % of Total Own Funds Requirements</b>		<b>91.17%</b>
Credit institutions: distribution by approach	% number **	SA	100.00%
		FIRB	0.00%
		AIRB	0.00%
	Own funds requirements % of Own Funds requirements on credit risk	SA	100.00%
		FIRB	0.00%
		AIRB	0.00%
Credit institutions: distribution by IRB exposure class *	Exposure % of risk weighted assets	Central Government & Central banks	0.00%
		Institutions	0.00%
		Corporate	0.00%
		Retail	0.00%
		Equity	0.00%
		Securitisation positions	0.00%
		Other non credit-obligation assets	0.00%
		Other items	0.00%
Credit institutions: distribution by SA exposure class *	Exposure % of risk weighted assets	Central Governments or Central banks	0.21%
		Regional Governments or local authorities	0.06%
		Administrative bodies and non-commercial undertakings	0.49%
		Multilateral Development Banks	0.00%
		International Organisations	0.00%
		Institutions	4.61%
		Corporates	39.07%
		Retail	15.38%
		Secured by real estate property	7.41%
		Past due items	24.27%
		Items belonging to regulatory high-risk categories	2.62%
		covered bonds	0.22%
		Securitisation positions	0.00%
		short-term claims on institutions and corporate	0.47%
		Collective investment undertakings (CIU)	0.00%
Other items	5.19%		

Credit institutions: distribution by Credit Risk Mitigation approach	% number **	Financial collateral simple method	68.75%
		Financial collateral comprehensive method	31.25%
<b>Investment Firms: Own funds Requirements</b>	<b>Own Funds Requirements Credit Risk % of Total Own Funds Requirements</b>		<b>20.82%</b>
Investment firms: distribution by approach	Own funds requirements % of Own Funds requirements on credit risk	SA	100.00%
		IRB	0.00%

\*) For the mapping of the asset classes, we refer to the definition list

\*\*\*) If an institution uses more than one approach, it will be counted accordingly

<b>Index:</b> N/A: not available C: confidential N/M: non material
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