

CENTRAL BANK OF CYPRUS
EUROSYSTEM

	31/12/2025	31/03/2026
A. Analysis of loans serviced (Contractual balances¹)	€ million	€ million
Total loans under administration	19.351	19.607
(i) Total loan balances per borrower category		
Households	9.536	9.667
<i>Out of which: Loans collateralised by residential immovable property</i>	<i>4.877</i>	<i>5.134</i>
<i>Out of which: Credit for consumption</i>	<i>1.734</i>	<i>1.857</i>
Non-financial corporations	9.118	9.236
<i>Out of which: Loans collateralised by commercial immovable property</i>	<i>2.657</i>	<i>2.597</i>
Other financial corporations	697	704
(ii) Total loan balances by borrower category and by status		
Households	9.536	9.667
<i>Performing loans</i>	<i>693</i>	<i>662</i>
<i>Non-Performing loans</i>	<i>8.843</i>	<i>9.005</i>
Non-financial corporations	9.118	9.236
<i>Performing loans</i>	<i>429</i>	<i>403</i>
<i>Non-Performing loans</i>	<i>8.689</i>	<i>8.833</i>
Other financial corporations	697	704
<i>Performing loans</i>	<i>6</i>	<i>15</i>
<i>Non-Performing loans</i>	<i>691</i>	<i>689</i>
Total Performing loans	1.128	1.080
Total Non-Performing loans	18.223	18.527
<i>Percentage of Non-Performing loans</i>	<i>94,2%</i>	<i>94,5%</i>
B. Net book value^{2,3}	€ million	€ million
Total balance as of the reference date	2.802	2.843
C. Number of borrowers per category		
Total number of borrowers	61.613	64.381
<i>Households</i>	<i>52.497</i>	<i>55.044</i>
<i>Non-financial corporations</i>	<i>9.041</i>	<i>9.261</i>
<i>Other financial corporations</i>	<i>75</i>	<i>76</i>

¹ The contractual balance represents the capital amount owed by the borrower under the loan agreement, irrespective of expected recoveries, provisions, or the purchase price of the portfolio, and includes accrued interest.

² The net book value is the value of a loan as recorded in the accounting books (balance sheet) of Credit Acquiring Companies (CACs), adjusted to reflect any revisions to estimates of future cash flows and impairments in accordance with International Financial Reporting Standard 9.

³ The net book value as of 31 March 2026, in contrast to the balance as of 31 December 2025, is based on management accounts (unaudited), as prepared by CACs.

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Total properties held by Credit Acquiring Companies	31/12/2025	31/03/2026
Number of properties	8.063	8.014
Open Market Value (in €' million)	952	968