



Disclosures as per the Central Bank of Cyprus “Directive issued to Credit Institutions on loan impairment and provisioning procedures”, Table A

Analysis of loans and advances according to their performance status

The table below presents an analysis of loan and advances to customers according to their performance status as of 30 June 2017.

	Gross carrying amount					Accumulated impairment			
	Total EUR000	Of which exposures with forbearance measures			Of which on non- performing EUR000	Of which exposures with forbearance measures			
		Of which on non- performing exposures EUR000	EUR000	EUR000		Of which on non- performing exposures EUR000	EUR000	Of which on non- performing exposures EUR000	EUR000
Loans and advances	7.646.897	107.287*	110.323**	14.501	(49.276)	(34.478)	(11.702)	(10.884)	
- General governments	-	-	-	-	-	-	-	-	
- Other financial corporations	6.792.474	7.066	25.773	7.066	(14.260)	(7.066)	(7.287)	(7.066)	
- Non-financial corporations	798.959	97.377	84.171	7.056	(33.763)	(26.159)	(4.176)	(3.579)	
· Of which: Small and Medium-sized Enterprises	159.530	7.056	18.439	7.056	(5.392)	(3.579)	(3.775)	(3.579)	
· Of which: Commercial real estate	384.876	-	77.115	-	(6.581)	-	(597)	-	
· By sector:									
- Construction	448.698	-	-	-	(5.467)				
- Manufacturing	117.180	97.377	-	-	(26.201)				
- Real estate activities	78.119	-	-	-	(1.331)				
- Accommodation and food service activities	57.633	-	-	-	(316)				
- Wholesale and retail trade	31.886	-	-	-	(29)				
- Other	65.443	-	-	-	(419)				
- Households	55.464	2.844	379	379	(1.253)	(1.253)	(239)	(239)	
· Of which: Residential mortgage loans	15.889	-	-	-	-	-	-	-	
· Of which: Credit for consumption	1.347	1	-	-	-	-	-	-	

* As at 31 December 2017, the non performing exposures amounted to EUR14.883 thousand. Exposure of the amount of EUR90.321 thousand was settled in the second half of 2017.

** As at 31 December 2017, the forbore exposures amounted to EUR35.983 thousand. Exposure of the amount of EUR65.732 thousand was settled in in the second half of 2017.