



## 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 2019.

	Gross carrying amount				Accumulated impairment			
	Total EUR000	Of which on non- performing exposures EUR000	Of which exposures with forbearance measures		Of which on non- performing exposures EUR000	Of which exposures with forbearance measures		
			EUR000	EUR000		EUR000	Of which on non- performing exposures EUR000	
								EUR000
<b>Loans and advances</b>	<b>3.892.445</b>	<b>12.687</b>	<b>52.630</b>	<b>7.561</b>	<b>(35.277)</b>	<b>(11.296)</b>	<b>(8.852)</b>	<b>(7.467)</b>
- General governments	100.779	-	-	-	(323)	-	-	-
- Other financial corporations	2.959.144	7.086	49.377	7.086	(14.983)	(7.086)	(8.424)	(7.086)
- Non-financial corporations	790.291	39	2.778	-	(15.720)	(39)	(47)	-
· Of which: Small and Medium-sized Enterprises	163.360	39	2.778	-	(1.361)	(39)	(47)	-
· Of which: Commercial real estate	440.375	-	2.778	-	(11.648)	-	(47)	-
· By sector:								
- Construction	248.989	-			(11.353)			
- Manufacturing	129.070	-			(1.291)			
- Accommodation and food service activities	117.067	-			(122)			
- Wholesale and retail trade; repair of motor vehicles and motorcycles	80.394	39			(1.025)			
- Real estate activities	78.622	-			(1.157)			
- Other	136.149	-			(772)			
- Households	42.231	5.562	475	475	(4.251)	(4.171)	(381)	(381)
· Of which: Residential mortgage loans	15.413	2.195	-	-	(990)	(967)	-	-
· Of which: Credit for consumption	1.069	6	-	-	(5)	(5)	-	-