



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 2015.

	Gross carrying amount					Accumulated impairment			
	Total US\$000	Of which on non- performing exposure US\$000	Of which exposures with forbearance measures		US\$000	Of which on non- performing exposure US\$000	Of which exposures with forbearance measures		US\$000
			US\$000	US\$000			US\$000	US\$000	
Loans and advances	11.022.179	56.290	91.007	52.031	(37.828)	(37.828)	(34.173)	(34.173)	
- General governments	200.367	-	-	-	-	-	-	-	-
- Other financial corporations	8.137.489	51.660	51.660	51.660	(34.173)	(34.173)	(34.173)	(34.173)	
- Non-financial corporations	2.559.157	2.653	38.976	-	(2.653)	(2.653)	-	-	
· Of which: Small and Medium-sized Enterprises	55.329	2.653	-	-	(2.653)	(2.653)	-	-	
· Of which: Commercial real estate	137.543	-	-	-	-	-	-	-	
· By sector:									
- Mining and quarrying	1.996.094	-	-	-	-	-	-	-	
- Construction	187.675	-	-	-	-	-	-	-	
- Real estate activities	110.628	-	-	-	-	-	-	-	
- Transportation and storage	100.031	-	-	-	-	-	-	-	
- Wholesale and retail trade	93.846	-	-	-	-	-	-	-	
- Other	70.883	2.653	-	-	(2.653)	-	-	-	
- Households	125.166	1.977	371	371	(1.002)	(1.002)	-	-	
· Of which: Residential mortgage loans	24.410	407	-	-	(342)	(342)	-	-	
· Of which: Credit for consumption	727	-	-	-	-	-	-	-	