



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 2018.

	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	EUR000	
Loans and advances *	4.949.186	15.003	34.120	7.351	(39.804)	(13.455)	(8.880)	(7.195)
- General governments	-	-	-	-	-	-	-	-
- Other financial corporations	4.200.902	7.107	25.222	6.917	(17.441)	(7.029)	(8.444)	(6.917)
- Non-financial corporations	693.847	2.866	8.464	-	(18.639)	(2.866)	(158)	-
· Of which: Small and Medium-sized Enterprises	128.295	-	8.464	-	(1.325)	-	(158)	-
· Of which: Commercial real estate	369.282	-	8.464	-	(13.080)	-	(158)	-
· By sector:								
- Construction	377.760	-			(12.581)			
- Accommodation and food service activities	101.053	-			(70)			
- Real estate activities	75.273	-			(2.003)			
- Wholesale and retail trade; repair of motor vehicles and motorcycles	31.367	-			(33)			
- Manufacturing	30.398	2.866			(2.907)			
- Other	77.996	-			(1.045)			
- Households	54.437	5.030	434	434	(3.724)	(3.560)	(278)	(278)
· Of which: Residential mortgage loans	16.354	1.842	-	-	(713)	(685)	-	-
· Of which: Credit for consumption	1.386	1	-	-	-	-	-	-

* Carried either at amortised cost or at fair value through profit or loss