

## Disclosures in accordance with the Directive on loan impairment and provisioning procedures

**TABLE A: Analysis of the loan portfolio according to performance status for balances as at 30 June 2017**

	Gross carrying amount of loans and advances				Accumulated provision for impairment			
	€000	Of which non-performing exposures €000	Of which exposures with forbearance measures		€000	Of which non-performing exposures €000	Of which exposures with forbearance measures	
			€000	Of which non performing exposures €000			€000	Of which non performing exposures €000
<b>General governments</b>	-	-	-	-	-	-	-	-
<b>Other financial corporations</b>	1.379	102	-	-	92	79	-	-
<b>Non-financial corporations</b>	276.185	175.256	72.925	68.034	68.279	67.540	13.529	13.433
Of which: Small and Medium-sized Enterprises	241.522	161.782	67.137	62.246	63.951	63.384	12.667	12.571
Of which: Commercial real estate	50.851	28.486	17.755	16.147	4.532	4.440	1.522	1.516
<b>By sector</b>								
Construction	100.068	80.307			29.262			
Wholesale and retail trade	54.472	28.038			14.934			
Real estate activities	31.102	24.622			8.845			
Accommodation and food service activities	31.813	15.970			5.176			
Transportation and storage	14.587	5.409			1.194			
Other sectors	44.143	20.910			8.868			
<b>Households</b>	152.362	91.379	18.737	16.859	44.901	44.424	3.651	3.558
Of which: Residential mortgage loans	72.273	41.729	8.243	7.599	21.737	21.646	1.785	1.757
Of which: Credit for consumption	49.201	33.256	7.000	6.200	14.836	14.639	930	893

## Disclosures in accordance with the Directive on loan impairment and provisioning procedures

**TABLE A: Analysis of the loan portfolio according to performance status for balances as at 31 December 2016**

	Gross carrying amount of loans and advances				Accumulated provision for impairment			
	€000	Of which non-performing exposures €000	Of which exposures with forbearance measures		€000	Of which non-performing exposures €000	Of which exposures with forbearance measures	
			€000	Of which non performing exposures €000			€000	Of which non performing exposures €000
<b>General governments</b>	-	-	-	-	-	-	-	-
<b>Other financial corporations</b>	903	100	-	-	86	78	-	-
<b>Non-financial corporations</b>	289.906	182.488	68.090	61.412	68.710	67.975	12.318	12.214
Of which: Small and Medium-sized Enterprises	265.235	175.978	68.090	61.412	65.719	65.071	12.318	12.214
Of which: Commercial real estate	52.300	28.627	15.726	14.081	3.897	3.899	857	851
<b>By sector</b>								
Construction	100.656	83.330			29.648			
Wholesale and retail trade	55.097	28.243			14.001			
Real estate activities	40.331	25.937			9.578			
Accommodation and food service activities	34.366	17.913			4.717			
Transportation and storage	16.804	6.973			1.936			
Other sectors	42.652	20.092			8.830			
<b>Households</b>	146.199	88.419	18.775	16.166	42.724	42.223	3.155	3.030
Of which: Residential mortgage loans	68.412	36.755	8.338	7.386	16.966	16.851	1.548	1.505
Of which: Credit for consumption	46.995	31.456	6.887	5.700	13.828	13.620	646	582