

## Additional Risk Disclosures

### Credit Risk

**TABLE A: Analysis of the loan portfolio according to performance status for balances as at 30 June 2015**

	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>	1.492	92	-	-	107	79	-	-
<b>Non-financial corporations</b>	315.377	182.610	61.678	50.939	59.500	58.591	12.067	11.996
Of which: Small and Medium-sized Enterprises	269.229	156.061	61.429	50.939	58.353	57.761	12.064	11.996
Of which: Commercial real estate	40.543	17.287	1.628	1.105	3.474	3.422	439	439
<b>By sector</b>								
Construction	113.616	75.285			23.976			
Wholesale and retail trade	62.844	33.245			14.301			
Real estate activities	43.752	33.720			8.752			
Accommodation and food service activities	33.573	16.205			2.837			
Transportation and storage	17.667	6.569			2.802			
Other sectors	43.925	17.586			6.832			
<b>Households</b>	141.131	80.680	21.721	17.587	32.527	32.126	2.952	2.909
Of which: Residential mortgage loans	64.900	31.825	7.477	5.405	12.931	12.908	1.128	1.127
Of which: Credit for consumption	44.183	27.985	6.441	5.320	10.481	10.272	577	549

## Additional Risk Disclosures

### Credit Risk (continued)

**TABLE A: Analysis of the loan portfolio according to performance status for balances as at 31 December 2014**

	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>	1.103	60	-	-	(64)	(40)	-	-
<b>Non-financial corporations</b>	317.763	185.337	80.732	62.583	(54.212)	(53.227)	(14.267)	(14.146)
Of which: Small and Medium-sized Enterprises	291.505	178.818	80.732	62.583	(53.668)	(52.978)	(14.267)	(14.146)
Of which: Commercial real estate	25.703	9.679	3.046	571	-	-	-	-
<b>By sector</b>								
Construction	112.707	69.815			(20.992)			
Wholesale and retail trade	64.324	33.200			(13.591)			
Real estate activities	45.878	34.390			(8.604)			
Accommodation and food service activities	33.864	16.413			(2.236)			
Transportation and storage	17.532	6.447			(2.115)			
Other sectors	43.458	25.072			(6.674)			
<b>Households</b>	144.826	74.488	21.881	15.343	(29.578)	(29.120)	(2.466)	(2.423)
Of which: Residential mortgage loans	43.181	12.179	5.310	3.094	(1.002)	(998)	(70)	(70)
Of which: Credit for consumption	43.363	24.829	7.845	5.633	(8.896)	(8.652)	(475)	(447)

## Additional Risk Disclosures

### Credit Risk (continued)

**TABLE B: Analysis of the loan portfolio on the basis of their origination date for balances as at 30 June 2015**

Total loans granted	Gross carrying amount of total loans			Loans to non-financial corporations			Loans to other financial corporations			Loans to households		
	Total	Non performing loans	Accumulated impairment	Total	Non performing loans	Accumulated impairment	Total	Non performing loans	Accumulated impairment	Total	Non performing loans	Accumulated impairment
	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000
Within 1 year	26.946	6.954	(1.173)	17.475	2.461	(933)	-	-	-	9.472	4.493	(239)
1 - 2 years	66.287	31.033	(7.248)	51.703	23.515	(6.569)	-	-	-	14.584	7.518	(679)
2 - 3 years	66.478	44.117	(7.892)	49.477	36.778	(6.562)	4	-	-	16.996	7.339	(1.330)
3 - 5 years	122.866	69.635	(26.756)	90.647	56.038	(15.967)	23	-	-	32.193	13.597	(10.789)
5 - 7 years	82.100	59.089	(22.654)	60.582	45.625	(16.411)	31	30	8	21.487	13.434	(6.235)
7 - 10 years	40.788	20.040	(8.802)	25.595	11.102	(6.017)	115	-	-	15.077	8.938	(2.785)
More than 10 years	52.536	32.515	(16.271)	27.495	14.689	(6.159)	1.319	63	45	23.722	17.763	(10.067)
<b>Total</b>	<b>458.001</b>	<b>263.383</b>	<b>(90.796)</b>	<b>322.974</b>	<b>190.208</b>	<b>(58.618)</b>	<b>1.492</b>	<b>93</b>	<b>53</b>	<b>133.534</b>	<b>73.082</b>	<b>(32.124)</b>

\*The origination date of new or restructured credit facilities is defined as the date of loan agreement i.e. contract date

## Additional Risk Disclosures

### Credit Risk (continued)

**TABLE B: Analysis of the loan portfolio on the basis of their origination date for balances as at 31 December 2014**

Total loans granted	Gross carrying amount of total loans			Loans to non-financial corporations			Loans to other financial corporations			Loans to households		
	Total	Non performing loans	Accumulated impairment	Total	Non performing loans	Accumulated impairment	Total	Non performing loans	Accumulated impairment	Total	Non performing loans	Accumulated impairment
	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000	€000
Within 1 year	59.715	23.507	(5.534)	46.455	16.338	(5.194)	-	-	-	13.260	7.168	(340)
1 - 2 years	54.331	29.506	(4.546)	34.822	23.981	(3.554)	-	-	-	19.509	5.525	(991)
2 - 3 years	82.510	48.572	(15.687)	56.269	35.963	(8.971)	36	-	-	26.205	12.609	(6.715)
3 - 5 years	111.629	61.454	(16.309)	80.640	49.360	(12.238)	6	-	-	30.983	12.094	(4.071)
5 - 7 years	68.829	50.536	(19.424)	50.238	37.565	(13.731)	8	3	(1)	18.582	12.967	(5.692)
7 - 10 years	36.941	16.655	(6.406)	22.856	8.298	(3.971)	1	-	-	14.084	8.358	(2.435)
More than 10 years	49.737	29.655	(14.481)	26.483	13.832	(5.567)	1.052	57	(39)	22.203	15.767	(8.876)
<b>Total</b>	<b>463.692</b>	<b>259.885</b>	<b>(82.387)</b>	<b>317.763</b>	<b>185.337</b>	<b>(53.227)</b>	<b>1.103</b>	<b>60</b>	<b>(40)</b>	<b>144.826</b>	<b>74.488</b>	<b>(29.120)</b>

\*The origination date of new or restructured credit facilities is defined as the date of loan agreement i.e. contract date