

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 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
General governments	-	-	-	-	-	-	-	-
Other financial corporations	1.338	97	-	-	(80)	(72)	-	-
Non-financial corporations	314.091	211.057	61.840	57.923	(74.646)	(73.824)	(12.362)	(12.317)
Of which: Small and Medium-sized Enterprises	291.301	204.851	61.585	57.923	(71.540)	(70.997)	(12.362)	(12.317)
Of which: Commercial real estate	48.353	25.260	7.251	5.938	(4.794)	(4.727)	(860)	(860)
By sector								
Construction	113.165	96.425			(31.119)			
Wholesale and retail trade	63.958	34.218			(17.270)			
Real estate activities	45.622	37.006			(11.536)			
Accommodation and food service activities	33.530	17.569			(4.196)			
Transportation and storage	16.962	6.816			(2.808)			
Other sectors	40.854	19.023			(7.717)			
Households	143.883	88.356	20.928	17.934	(39.353)	(38.867)	(2.758)	(2.663)
Of which: Residential mortgage loans	68.350	36.082	8.132	6.809	(16.011)	(15.944)	(1.324)	(1.316)
Of which: Credit for consumption	45.816	30.225	6.219	5.223	(12.694)	(12.450)	(565)	(525)

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 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
General governments	-	-	-	-	-	-	-	-
Other financial corporations	1.243	95	-	-	(69)	(53)	-	-
Non-financial corporations	314.260	206.004	59.729	55.788	(67.781)	(67.027)	(12.239)	(12.225)
Of which: Small and Medium-sized Enterprises	288.009	198.723	59.474	55.788	(65.140)	(64.710)	(12.239)	(12.225)
Of which: Commercial real estate	44.786	22.215	2.506	1.155	(4.144)	(4.086)	(487)	(481)
By sector								
Construction	111.594	96.577			(29.110)			
Wholesale and retail trade	62.830	32.264			(15.509)			
Real estate activities	44.871	36.050			(9.688)			
Accommodation and food service activities	33.772	16.324			(3.653)			
Transportation and storage	16.798	6.613			(2.769)			
Other sectors	44.395	18.176			(7.052)			
Households	143.135	84.036	19.931	16.152	(36.196)	(35.651)	(2.571)	(2.428)
Of which: Residential mortgage loans	67.482	34.967	7.821	6.683	(14.671)	(14.620)	(1.161)	(1.142)
Of which: Credit for consumption	45.573	29.261	6.115	4.994	(11.527)	(11.311)	(556)	(530)