

ADDITIONAL RISK DISCLOSURESAs at 30th of June 2018**Credit Risk**

In February 2014, the Central Bank of Cyprus issued to credit institutions the directive on loan impairment and provisioning procedures of 2014, which provides guidance to banks for loan impairment policies and procedures for provisions. The purpose of this directive is to ensure that credit institutions have in place adequate provisioning policies and procedures for the identification of credit losses and prudent application of IFRSs in the preparation of their financial statements.

The Directive requires that certain disclosures in relation to the bank loan portfolio qualify for provisioning policy and levels of provision. The directive on loan impairment and provisions procedures of 2014 is effective as from 21 February 2014. The disclosures required by this directive, in addition to those which are presented in Note 27 to the financial statements, are set out in the following tables.

Table A: Analysis of loan portfolio

	Gross carrying amount				Accumulated impairment			
	EUR(000)	Of which Non-performing exposures EUR(000)	Of which exposures with forbearance measures		EUR(000)	Of which non- performing exposures EUR(000)	Of which exposures with forbearance measures	
			EUR(000)	Of which on non-performing exposures EUR(000)			EUR(000)	Of which on non- performing exposure EUR(000)
Other financial corporations	-	-	-	-	-	-	-	-
Non-financial corporations	44419	6253	3651	-	-	-	-	-
Of which: Small and Medium-sized enterprises	104			-	-	-	-	-
Of which: Commercial real estate				-	-	-	-	-
By sector				-	-	-	-	-
Electricity, gas, steam and air-conditioning supply				-	-	-	-	-
Manufacturing	8441	2602		-	-	-	-	-
Transportation and Storage				-	-	-	-	-
Wholesale and retail trade; repair of motor vehicles and motorcycles	35978	3651	3651	-	-	-	-	-
Construction				-	-	-	-	-
Other sectors				-	-	-	-	-
Households	7850	7325		-	-	-	-	-
Of which: Residential mortgage loans	7325	7325		-	-	-	-	-
Of which: Credit for consumption				-	-	-	-	-
Loans and advances*	52269	13578	3651				-	-

* Excluding loans and advances to central banks and credit institutions