



“Disclosures in accordance with the Regulatory Framework of the Bank’s country of incorporation (Republic of Cyprus)”

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 2014

	Total credit facilities US\$000	Performing credit facilities			Non - performing credit facilities US\$000
		Not restructured credit facilities US\$000	Restructured credit facilities US\$000	Total performing credit facilities US\$000	
1. Credit facilities to corporate legal entities	6,350,258	6,157,461	105,609	6,263,070	87,188
Financial and insurance activities	4,562,386	4,397,774	80,663	4,478,437	83,949
Mining and quarrying	834,392	834,392	-	834,392	-
Real estate activities	92,890	92,890	-	92,890	-
Public administration and defence	396,198	396,198	-	396,198	-
Construction	218,924	218,924	-	218,924	-
All other sectors	245,468	217,283	24,946	242,229	3,239
2. Credit facilities to retail legal entities	-	-	-	-	-
Financial and insurance activities	-	-	-	-	-
Mining and quarrying	-	-	-	-	-
Real estate activities	-	-	-	-	-
Public administration and defence	-	-	-	-	-
Construction	-	-	-	-	-
All other sectors	-	-	-	-	-
3. Credit facilities to private individuals	259,405	253,835	3,425	257,260	2,145
Credit facilities for the purchase/construction of immovable property:	28,577	26,432	-	26,432	2,145
a. Owner occupied	7,937	7,937	-	7,937	-
b. For other purposes	20,640	18,495	-	18,495	2,145
Consumer loans	229,723	226,298	3,425	229,723	-
Credit cards	500	500	-	500	-
Current accounts	605	605	-	605	-
Credit facilities to sole traders	-	-	-	-	-
4. Total credit facilities (1+2+3)	6,609,663	6,411,296	109,034	6,520,330	89,333
Provisions	(20,808)	-	-	-	(20,808)