

CREDIT RISK

Analysis of loan portfolio from banking services according to transaction performance status as at 30 June 2014

Table A

	Total Credit Facilities	Performing Credit Facilities			Non Performing credit facilities
		Non restructured credit facilities	Restructured credit facilities	Total	
		€000	€000	€000	
1. Corporate					
Wholesale and retail trade, repair of motor vehicles and motorcycles	177.532	79.756	8.590	88.346	89.186
Construction	149.107	15.086	8.075	23.161	125.946
Manufacturing	79.214	42.341	3.114	45.455	33.759
Real Estate activities	70.310	30.575	924	31.499	38.811
Accommodation and food service activities	24.004	14.387	2.350	16.737	7.267
Other	780.780	697.266	39.708	736.974	43.806
	1.280.947	879.411	62.761	942.172	338.775
2. Retail					
Wholesale and retail trade, repair of motor vehicles and motorcycles	30.271	10.415	855	11.270	19.001
Construction	11.000	3.686	134	3.820	7.180
Manufacturing	12.175	2.311	945	3.256	8.919
Real Estate activities	5.324	2.488	0	2.488	2.836
Accommodation and food service activities	5.762	2.725	467	3.192	2.570
Other	7.640	2.520	113	2.633	5.007
	72.172	24.145	2.514	26.659	45.513
3. Individuals					
Credit facilities for the purchase/construction of immovable property	98.201	49.794	5.590	55.384	42.817
(a) Owner occupied	57.943	33.116	4.598	37.714	20.229
(b) For other purposes	40.254	16.675	992	17.667	22.587
Consumer Loans	59.159	7.023	1.023	8.046	51.113
Credit Cards	6.567	1.699	0	1.699	4.868
Current Accounts	5.803	4.540	0	4.540	1.263
Credit Facilities to sole traders	71.176	8.243	81	8.324	62.852
	240.902	71.296	6.694	77.990	162.912
4. Total Facilities (1+2+3)	1.594.021	974.852	71.970	1.046.821	547.200
Provisions	239.121	6.591	788	7.379	231.742

Note: Additionally Corporate Loans (performing / non restructured) of €104.310 are retained at the NBG SA Cyprus Branch 578