

NATIONAL BANK OF GREECE (CYPRUS) LIMITED

CREDIT RISK
(Unaudited)

Analysis of loan portfolio from banking services according to transaction performance status as at 31 December 2014

Table A

	Gross carrying amount				Accumulated impairment			
		of which non-performing exposures	of which exposures with forbearance measures			of which non-performing exposures	of which exposures with forbearance measures	
				of which on non-performing exposures				of which on non-performing exposures
Loans and advances*								
General governments	1.814.251	-	-	-	22.113	-	-	-
Other financial corporations	683.851.754	10.178.093	31.813.642	809.983	9.245.875	9.048.417	431	431
Non-financial corporations	627.152.630	362.329.152	91.105.541	52.624.659	151.707.870	146.955.154	2.551.391	1.824.166
Of which: Small and Medium-sized Enterprises	75.443.383	47.750.693	4.719.613	3.089.724	18.452.042	17.659.007	294.266	237.756
Of which: Commercial real estate	97.879.117	63.150.627	12.084.049	4.851.727	30.515.604	29.573.301	860.520	637.388
By sector								
1. G Wholesale & Retail Trade	209.492.365	111.594.106			61.451.484			
2. F Construction	161.211.944	134.696.767			36.802.727			
3. C Manufacturing	84.378.210	41.427.218			22.150.668			
4. L Real Estate Activities	77.810.074	35.897.974			13.603.988			
5. I Accommodation & Food Services Activities	31.059.426	10.644.654			3.392.699			
Other sectors	63.200.612	28.068.431			14.306.304			
Households	251.255.400	170.897.985	21.487.975	6.259.993	94.190.100	91.996.091	1.161.630	628.163
Of which: Residential mortgage loans	97.264.079	45.348.632	17.979.789	4.192.187	10.838.008	9.893.651	537.545	107.341
Of which: Credit for consumption	153.991.324	125.549.340	3.508.186	2.067.806	83.352.090	82.102.440	624.085	520.822
	1.564.074.035	543.405.230	144.407.158	59.694.635	255.165.958	247.999.662	3.713.452	2.452.760

*Excluding loans and advances to central banks and credit institutions.