

Table A: Performance status of loans and advances portfolio as at 30th June 2015

THE GROUP	Total loans and advances €' 000	Performing loans and advances			Non-performing loans and advances €' 000
		Non- restructured €' 000	Restructured €' 000	Total €' 000	
<i>Loans and advances to corporate legal entities</i>					
Services	135.009	78.086	13.379	91.465	43.544
Construction & real estate	98.397	15.271	20.501	35.772	62.625
Industry	40.823	9.107	5.961	15.068	25.755
Hotels & catering	25.791	913	484	1.397	24.394
Agriculture	17.305	-	3.067	3.067	14.238
Transport and storage	3.314	3.314	-	3.314	-
Other sectors	<u>1.549</u>	<u>1.549</u>	<u>-</u>	<u>1.549</u>	<u>-</u>
	<u>322.188</u>	<u>108.240</u>	<u>43.392</u>	<u>151.632</u>	<u>170.556</u>
<i>Loans and advances to retail legal entities</i>					
Services	18.456	12.236	1.129	13.365	5.091
Construction & real estate	4.708	1.530	1.243	2.773	1.935
Industry	9.954	3.184	461	3.645	6.309
Hotels & catering	6.385	1.097	-	1.097	5.288
Agriculture	2.106	636	-	636	1.470
Transport and storage	826	262	317	579	247
Other sectors	<u>2.416</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>2.416</u>
	<u>44.851</u>	<u>18.945</u>	<u>3.150</u>	<u>22.095</u>	<u>22.756</u>
<i>Loans and advances to private individuals</i>					
Loans and advances for the purchase/construction of immovable property					
(a) Owner occupied	9.201	1.466	-	1.466	7.735
(b) For other purposes	182	162	-	162	20
Consumer Loans	13.566	2.798	4.880	7.678	5.888
Current accounts	7.221	4.646	-	4.646	2.575
Credit facilities to sole traders	<u>17.067</u>	<u>7.693</u>	<u>5.506</u>	<u>13.199</u>	<u>3.868</u>
	<u>47.237</u>	<u>16.765</u>	<u>10.386</u>	<u>27.151</u>	<u>20.086</u>
Total loans and advances	<u>414.276</u>	<u>143.950</u>	<u>56.928</u>	<u>200.878</u>	<u>213.398</u>
Provisions	<u>66.560</u>	<u>1.854</u>	<u>459</u>	<u>2.313</u>	<u>64.247</u>

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THE COMPANY	Total loans and advances €' 000	Performing loans and advances			Non-performing loans and advances €' 000
		Non- restructured €' 000	Restructured €' 000	Total €' 000	
<i>Loans and advances to corporate legal entities</i>					
Services	133.825	76.902	13.379	90.281	43.544
Construction & real estate	98.397	15.271	20.501	35.772	62.625
Industry	40.823	9.107	5.961	15.068	25.755
Hotels & catering	25.791	913	484	1.397	24.394
Agriculture	17.305	-	3.067	3.067	14.238
Transport and storage	3.314	3.314	-	3.314	-
Other sectors	<u>1.549</u>	<u>1.549</u>	<u>-</u>	<u>1.549</u>	<u>-</u>
	<u>321.004</u>	<u>107.056</u>	<u>43.392</u>	<u>150.448</u>	<u>170.556</u>
<i>Loans and advances to retail legal entities</i>					
Services	17.223	11.054	1.129	12.183	5.040
Construction & real estate	3.624	855	834	1.689	1.935
Industry	8.238	2.243	397	2.640	5.598
Hotels & catering	6.113	825	-	825	5.288
Agriculture	1.485	15	-	15	1.470
Transport and storage	702	138	317	455	247
Other sectors	<u>1.393</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>1.393</u>
	<u>38.778</u>	<u>15.130</u>	<u>2.677</u>	<u>17.807</u>	<u>20.971</u>
<i>Loans and advances to private individuals</i>					
Loans and advances for the purchase/construction of immovable property					
(a) Owner occupied	9.147	1.412	-	1.412	7.735
(b) For other purposes	-	-	-	-	-
Consumer Loans	13.486	2.720	4.880	7.600	5.886
Current accounts	7.221	4.646	-	4.646	2.575
Credit facilities to sole traders	<u>14.994</u>	<u>5.620</u>	<u>5.506</u>	<u>11.126</u>	<u>3.868</u>
	<u>44.848</u>	<u>14.398</u>	<u>10.386</u>	<u>24.784</u>	<u>20.064</u>
Total loans and advances	<u>404.630</u>	<u>136.584</u>	<u>56.455</u>	<u>193.039</u>	<u>211.591</u>
Provisions	<u>65.914</u>	<u>1.844</u>	<u>459</u>	<u>2.303</u>	<u>63.611</u>