

**Table A: Performance status of loans and advances portfolio as at 30<sup>th</sup> June 2014**

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	134.956	71.865	22.436	94.301	40.655
Construction & real estate	98.064	22.311	31.415	53.726	44.338
Industry	40.442	13.231	10.838	24.069	16.373
Hotels & catering	26.910	2.911	3.331	6.242	20.668
Agriculture	14.613	1.124	2.357	3.481	11.132
Transport and storage	6.883	3.693	3.190	6.883	-
Other sectors	<u>451</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>451</u>
	<u>322.319</u>	<u>115.135</u>	<u>73.567</u>	<u>188.702</u>	<u>133.617</u>
<i>Loans and advances to retail legal entities</i>					
Services	24.801	16.766	2.923	19.689	5.112
Construction & real estate	5.435	2.138	1.697	3.835	1.600
Industry	13.875	4.510	905	5.415	8.460
Hotels & catering	6.585	2.074	1.349	3.423	3.162
Agriculture	1.417	619	-	619	798
Transport and storage	785	293	274	567	218
Other sectors	<u>2.006</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>2.006</u>
	<u>54.904</u>	<u>26.400</u>	<u>7.148</u>	<u>33.548</u>	<u>21.356</u>
<i>Loans and advances to private individuals</i>					
Loans and advances for the purchase/construction of immovable property					
(a) Owner occupied	9.223	1.731	745	2.476	6.747
(b) For other purposes	78	78	-	78	-
Consumer Loans	29.264	6.010	13.940	19.950	9.314
Current accounts	6.781	4.673	-	4.673	2.108
Credit facilities to sole traders	<u>5.257</u>	<u>3.815</u>	<u>1.419</u>	<u>5.234</u>	<u>23</u>
	<u>50.603</u>	<u>16.307</u>	<u>16.104</u>	<u>32.411</u>	<u>18.192</u>
Total loans and advances	<u>427.826</u>	<u>157.842</u>	<u>96.819</u>	<u>254.661</u>	<u>173.165</u>
Provisions	<u>51.227</u>	<u>1.298</u>	<u>811</u>	<u>2.109</u>	<u>49.118</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	133.468	71.865	20.948	92.813	40.655
Construction & real estate	95.242	21.224	31.415	52.639	42.603
Industry	40.442	13.231	10.838	24.069	16.373
Hotels & catering	26.910	2.911	3.331	6.242	20.668
Agriculture	13.520	31	2.357	2.388	11.132
Transport and storage	6.883	3.693	3.190	6.883	-
Other sectors	451	-	-	-	451
	<u>316.916</u>	<u>112.955</u>	<u>72.079</u>	<u>185.034</u>	<u>131.882</u>
<i>Loans and advances to retail legal entities</i>					
Services	22.957	14.922	2.923	17.845	5.112
Construction & real estate	4.352	1.888	864	2.752	1.600
Industry	11.120	2.880	905	3.785	7.335
Hotels & catering	6.044	1.671	1.211	2.882	3.162
Agriculture	798	-	-	-	798
Transport and storage	667	175	274	449	218
Other sectors	880	-	-	-	880
	<u>46.818</u>	<u>21.536</u>	<u>6.177</u>	<u>27.713</u>	<u>19.105</u>
<i>Loans and advances to private individuals</i>					
Loans and advances for the purchase/construction of immovable property					
(a) Owner occupied	9.151	1.659	745	2.404	6.747
(b) For other purposes	-	-	-	-	-
Consumer Loans	29.147	5.893	13.940	19.833	9.314
Current accounts	6.781	4.673	-	4.673	2.108
Credit facilities to sole traders	974	951	-	951	23
	<u>46.053</u>	<u>13.176</u>	<u>14.685</u>	<u>27.861</u>	<u>18.192</u>
Total loans and advances	<u>409.787</u>	<u>147.667</u>	<u>92.941</u>	<u>240.608</u>	<u>169.179</u>
Provisions	<u>50.086</u>	<u>1.254</u>	<u>790</u>	<u>2.044</u>	<u>48.042</u>