

**Byblos Bank S.A.L. - Cyprus Branch**  
**Analysis of loan portfolio (Table A)**  
**31 December 2015**

	Gross carrying amount				Accumulated impairment			
	€000	of which non-performing exposures €000	of which exposures with forbearance measures		€000	of which non-performing exposures €000	of which exposures with forbearance measures	
			€000	of which on non-performing exposures €000			€000	of which on non-performing exposures €000
<b>Loans and advances *</b>	<b>20,312</b>	<b>11,450</b>	-	-	<b>(11,450)</b>	<b>(11,450)</b>	-	-
<b>General governments</b>	-	-	-	-	-	-	-	-
<b>Other financial corporations</b>	-	-	-	-	-	-	-	-
<b>Non-financial corporations</b>	20,312	11,450	-	-	(11,450)	(11,450)	-	-
Of which: Small and Medium-sized Enterprises	-	-	-	-	-	-	-	-
Of which: Commercial real estate	-	-	-	-	-	-	-	-
By sector	-	-			-			
Agriculture, Forestry and fishing	3,472	-			-			
Manufacturing	3,608	2,620			(2,620)			
other service activities	4,552	150			(150)			
whole sale and retail trade , repair of motor vehicules and motorcycles	8,680	8,680			(8,680)			
transportation and storage	-	-			-			
Other sectors	-	-			-			
<b>Households</b>	-	-	-	-	-	-	-	-
Of which: Residential mortgage loans	-	-	-	-	-	-	-	-
Of which: Credit for consumption	-	-	-	-	-	-	-	-

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