

# PJSC Commercial Bank PrivatBank – Cyprus Branch

## Additional information to the financial statements

Based on the requirement of the Central Bank of Cyprus Directive for Loan Impairment and Provisioning the following tables are set below. Table A contains the Non Performing Loans (NPL) and restructured facilities as per the definitions of the Central Bank of Cyprus Directive for non performing and restructured facilities, by sector and type of obligor. Table B contains a vintage analysis of NPL as per the definition of the above directive.

**Table A**  
**Analysis of loan portfolio**

	Gross carrying amount				Accumulated impairment			
		of which non-performing exposures	of which exposures with forbearance measures	of which non-performing exposures		of which on non-performing exposures	of which on exposures with forbearance measures	of which on non-performing exposures
Loans and advances	883,415	266,382	161,552	157,907	27,687	24,467	11,392	11,390
General governments								
Other financial corporations	372,224	77,645	3,393	0	3,977	2,085	2	0
Non-financial corporations	511,047	188,611	158,141	157,889	23,583	22,256	11,372	11,372
Of which: Small and Medium-sized Enterprises	190,606	188,611	158,141	157,889	22,261	22,256	11,372	11,372
Of which: Commercial real estate	42,462	42,462	17,976	17,976	6,958	6,958	1,657	1,657
By sector								
1 Wholesale and retail trade; repair of motor vehicles and	316,378	27,452			6,375			
2 Transportation and storage	133,004	133,003			8,715			
3 Professional, scientific and technical activities	31,916	22			125			
4 Administrative and support service activities	16,528	16,528			210			
5 Real estate activities	11,682	10,068			6,619			
Other sectors	1,539	1,538			1,538			
Households	144	126	18	18	127	126	18	18
Of which: Residential mortgage loans								
Of which: Credit for consumption	144	126	18	18	127	126	18	18
* Excluding loans and advances to central banks and credit institutions								