

CENTRAL BANK OF CYPRUS

EUROSYSTEM

23 July 2021

Aggregate Cyprus banking sector data (non-performing loans data) **with reference date 30 April 2021**

The Central Bank of Cyprus (CBC) has today posted on its website updated aggregate Cyprus banking sector data (non-performing loans data) ([Aggregate Cyprus Banking Sector Data](#)).

A. Aggregate data and indicators

The tables below summarise the evolution of the aggregate non-performing loans (NPLs) and related indicators for all credit institutions operating in Cyprus (domestic operations only) on a consolidated basis.

Table 1: Summary aggregate data for all credit institutions^{1,2}

	30/4/2021	31/3/2021	31/12/2020	31/12/2019	31/12/2018	31/12/2017	31/12/2014
	€ million	€ million	€ million	€ million	€ million	€ million	€ million
Total loans	28.445	28.633	28.882	32.107	33.892	47.081	57.224
Total loans with amounts past due > 90 days	3.921	4.000	3.939	7.425	7.625	15.719	22.015
Total non-performing loans	5.141	5.130	5.111	8.972	10.260	20.578	27.328
Total restructured loans	3.789	3.529	3.313	5.454	6.659	11.821	12.860
<i>of which: those that continue to be classified as non-performing loans</i>	2.325	2.221	2.229	4.006	4.603	8.461	9.234
Total accumulated impairment (provisions)	2.598	2.589	2.536	4.939	5.261	9.627	8.974
<i>of which: those concerning non-performing loans</i>	2.427	2.416	2.355	4.803	5.088	9.451	8.375

Source: CBC.

Notes: (1) Excluding the overseas operations of domestic credit institutions. (2) The significant drop in the above aggregate banking sector data recorded during 2018 was mainly due to the transfer of a large part of the portfolio of the ex-Cyprus Cooperative Bank to the Cyprus Asset Management Company/Cooperative Asset Management Company as well as to the sale/transfer of loan portfolios of credit institutions to credit acquiring companies.

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Table 2: Aggregate indicators for all credit institutions¹

	30/4/2021	31/3/2021	31/12/2020	31/12/2019	31/12/2018	31/12/2017	31/12/2014
	%	%	%	%	%	%	%
Total loans with amounts past due > 90 days / Total loans	13,8	14,0	13,6	23,1	22,5	33,4	38,5
Total non-performing loans / Total loans	18,1	17,9	17,7	27,9	30,3	43,7	47,8
Total accumulated impairment (provisions) ² / Total non-performing loans	47,2	47,1	46,1	53,5	49,6	45,9	30,6
Total restructured loans / Total loans	13,3	12,3	11,5	17,0	19,6	25,1	22,5

Source: CBC.

Notes: (1) Excluding the overseas operations of domestic credit institutions. (2) Those concerning non-performing loans.

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**Table 3: Aggregate data and indicators for all credit institutions by institutional sector¹
(end of April 2021)**

	Total loans	Total non-performing loans	Total loans with amounts past due > 90 days	Total restructured loans	<i>of which:</i> those that continue to be classified as non-performing loans	Total accumulated impairment (provisions)	<i>of which:</i> those concerning non-performing loans	Total non-performing loans / Total loans	Total accumulated impairment (provisions) ² / Total non-performing loans
	€ million	€ million	€ million	€ million	€ million	€ million	€ million	%	%
Total	28.445	5.141	3.921	3.789	2.325	2.598	2.427	18,1	47,2
General government	426	0	0	0	0	3	0	0,0	1,8
Other financial corporations	1.685	215	55	275	175	82	63	12,7	29,5
Non-financial corporations	14.720	2.176	1.556	1.809	949	1.271	1.167	14,8	53,6
<i>of which:</i> SMEs	9.301	1.801	1.451	1.339	844	1.100	1.028	19,4	57,1
Households	11.615	2.750	2.310	1.704	1.201	1.242	1.196	23,7	43,5

Source: CBC.

Notes: (1) Excluding the overseas operations of domestic credit institutions. (2) Those concerning non-performing loans.