

**BANKING SYSTEM LOAN ARREARS RESOLUTION TARGETS**

	2015				2016
	March	June	September	December	March
<b>(I) Banking system target rates and actual rates on debt restructuring of non-performing loans</b>	<b>Rate %</b>	<b>Rate %</b>	<b>Rate %</b>	<b>Rate %</b>	<b>Rate %</b>
Banking system target rate 1 = " <b>Proposed sustainable solutions rate</b> " = The percentage of the balances of sustainable solutions proposed during the quarter in relation to the borrowers with loans exhibiting arrears of over 90 days at the beginning of the quarter	n/a	n/a	9,42%	12,46%	11,10%
<b>Banking system actual rate 1</b>	n/a	6,14%	6,28%	n/a	n/a
<b>Difference (Banking system actual rate 1 minus Banking system target rate 1)</b>	n/a	n/a	-3,14%	n/a	n/a
Banking system target rate 2 = " <b>Concluded sustainable solutions rate</b> " = The percentage of the balances of sustainable solutions concluded during the quarter in relation to the borrowers with loans exhibiting arrears of over 90 days at the beginning of the quarter	n/a	n/a	7,45%	11,64%	10,70%
<b>Banking system actual rate 2</b>	n/a	4,69%	6,53%	n/a	n/a
<b>Difference (Banking system actual rate 2 minus Banking system target rate 2)</b>	n/a	n/a	-0,92%	n/a	n/a
Banking system target rate 3 = " <b>Terms-being-met rate</b> " = The percentage of the balances of solutions concluded from 1/1/2014 upto the end of the previous quarter which exhibited arrears of less than 8 days at the end of the reporting quarter	n/a	n/a	66,49%	72,87%	71,74%
<b>Banking system actual rate 3</b>	n/a	65,80%	68,20%	n/a	n/a
<b>Difference (Banking system actual rate 3 minus Banking system target rate 3)</b>	n/a	n/a	1,71%	n/a	n/a
<b>(II) Banking system target cure rates and actual cure rates on early arrears management</b>	<b>Rate %</b>	<b>Rate %</b>	<b>Rate %</b>	<b>Rate %</b>	<b>Rate %</b>
Banking system target rate 4 = " <b>Aggregate early-arrears cure rate</b> " = The percentage of the amount of loans that presented early arrears (i.e. 31-90 days in arrears) at the <i>beginning of the reporting quarter</i> which were cured during the quarter (i.e. presenting no arrears at the end of the <i>reporting quarter</i> ) by (i) being restructured with a sustainable repayment schedule and (ii) other effective means	n/a	n/a	27,82%	40,00%	43,09%
<b>Banking system actual rate 4</b>	n/a	28,14%	31,22%	n/a	n/a
<b>Difference (Banking system actual rate 4 minus Banking system target rate 4)</b>	n/a	n/a	3,40%	n/a	n/a