i) Arrangement dated 2002/12

- Beginning from December 2002, individual companies, previously classified under non-financial companies, have been shown as a separate item. The related details present in banks' loan and deposit tables (according to institutional sectors).
- The loans in the form of consumer loans extended to business enterprises, previously classified in consumer loans (households sector), have been reclassified in "Non-financial Companies" and "Individual Corporations" according to the directive of Banking Regulation and Supervision Agency beginning from the data of December 2002. These arrangements have been reflected to banks' sectoral balance sheets and loan tables.