



## 2016 EU-wide Transparency Exercise

Bank Name	Ibercaja Banco
LEI Code	549300OLBL49CW8CT155
Country Code	ES

## 2016 EU-wide Transparency Exercise

## Capital

Ibercaja Banco

(mín EUR, %)			As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	3,385	3,353	C 01.00 (r010,d010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	2,808	2,827	C 01.00 (r020,d010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,144	2,144	C 01.00 (r030,d010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	470	521	C 01.00 (r130,d010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	185	238	C 01.00 (r180,d010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	3	3	C 01.00 (r200,d010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,d010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	0	0	C 01.00 (r250,d010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-208	-203	C 01.00 (r300,d010) + C 01.00 (r340,d010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-322	-320	C 01.00 (r370,d010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,d010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,d010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,d010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-121	-78	C 01.00 (r460,d010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,d010) + C 01.00 (r460,d010) + C 01.00 (r470,d010) + C 01.00 (r471,d010) + C 01.00 (r472,d010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 133(8) of CRR and Articles 36(1) point (k) (v) and 135(c) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,d010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,d010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,d010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,d010)	Articles 4(27), 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,d010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,d010)	-
	A.1.21	Transitional adjustments	655	521	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.36)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	407	387	C 01.00 (r220,d010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,d010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	248	134	C 01.00 (r520,d010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	C 01.00 (r530,d010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,d010) + C 01.00 (r670,d010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	121	78	C 01.00 (r680,d010) + C 01.00 (r700,d010) + C 01.00 (r710,d010) + C 01.00 (r740,d010) + C 01.00 (r744,d010) + C 01.00 (r748,d010)	
	A.2.4	Additional Tier 1 transitional adjustments	-121	-78	C 01.00 (r660,d010) + C 01.00 (r680,d010) + C 01.00 (r730,d010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,808	2,827	C 01.00 (r015,d010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	577	526	C 01.00 (r750,d010)	Article 71 of CRR
	A.4.1	Tier-2 Capital instruments	582	565	C 01.00 (r760,d010) + C 01.00 (r890,d010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	-34	C 01.00 (r910,d010) + C 01.00 (r920,d010) + C 01.00 (r930,d010) + C 01.00 (r940,d010) + C 01.00 (r950,d010) + C 01.00 (r970,d010) + C 01.00 (r974,d010) + C 01.00 (r978,d010)	
	A.4.3	Tier-2 transitional adjustments	-5	-5	C 01.00 (r880,d010) + C 01.00 (r900,d010) + C 01.00 (r960,d010)	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	23,501	23,318	C 02.00 (r010,d010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	150	123	C 05.01 (r010,d040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	11.95%	12.12%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	11.95%	12.12%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	14.40%	14.38%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,274	2,384	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]	-
CET1 RATIO (%) Fully loaded <sup>(1)</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	9.74%	10.28%	[B.1]/[B-B.1]	-

<sup>(1)</sup> Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



## 2016 EU-wide Transparency Exercise

### Risk exposure amounts

Ibercaja Banco

	as of 31/12/2015	as of 30/06/2016
(mln EUR)		
Risk exposure amounts for credit risk	21,826	21,661
Risk exposure amount for securitisation and re-securitisations in the banking book	204	167
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	21,622	21,494
Risk exposure amount for position, foreign exchange and commodities (Market risk)	0	0
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	0	0
Risk exposure amount for Credit Valuation Adjustment	104	87
Risk exposure amount for operational risk	1,570	1,570
Other risk exposure amounts	0	0
<b>Total Risk Exposure Amount</b>	<b>23,501</b>	<b>23,318</b>

<sup>(1)</sup> May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

## 2016 EU-wide Transparency Exercise

### P&L

Ibercaja Banco

	As of 31/12/2015	As of 30/06/2016
(mln EUR)		
Interest income	885	356
Of which debt securities income	299	108
Of which loans and advances income	624	257
Interest expenses	396	142
(Of which deposits expenses)	434	152
(Of which debt securities issued expenses)	70	38
(Expenses on share capital repayable on demand)	0	0
Dividend income	10	9
Net Fee and commission income	352	175
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	101	33
Gains or (-) losses on financial assets and liabilities held for trading, net	2	0
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0	0
Gains or (-) losses from hedge accounting, net	0	0
Exchange differences [gain or (-) loss], net	0	1
Net other operating income /(expenses)	-23	55
<b>TOTAL OPERATING INCOME, NET</b>	<b>931</b>	<b>486</b>
(Administrative expenses)	598	284
(Depreciation)	53	25
(Provisions or (-) reversal of provisions)	37	102
(Commitments and guarantees given)	-1	-5
(Other provisions)	38	107
Of which pending legal issues and tax litigation <sup>1</sup>	0	
Of which restructuring <sup>1</sup>	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	207	112
(Loans and receivables)	203	98
(Held to maturity investments, AFS assets and financial assets measured at cost)	4	14
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	8	3
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	130	153
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-40	-9
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>118</b>	<b>103</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>84</b>	<b>72</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>84</b>	<b>72</b>
Of which attributable to owners of the parent	84	72

<sup>(1)</sup> Information available only as of end of the year

**2016 EU-wide Transparency Exercise**  
**Market Risk**  
 Ibercaja Banco

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## 2016 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

Ibercaja Banco

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	11,797	11,486	904		10,631	10,313	952	
	Regional governments or local authorities	1,400	1,239	0		1,408	1,226	0	
	Public sector entities	3,038	2,913	311		3,121	2,922	312	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	898	890	516		846	717	423	
	Corporates	5,360	4,403	3,442		5,401	3,940	3,565	
	of which: SME	2,775	2,367	2,280		2,831	2,381	2,290	
	Retail	6,932	5,522	3,661		7,117	5,584	3,673	
	of which: SME	3,344	2,737	1,572		3,635	2,930	1,683	
	Secured by mortgages on immovable property	21,364	21,314	7,452		21,044	20,991	7,340	
	of which: SME	1,199	1,185	392		1,165	1,150	380	
	Exposures in default	3,137	1,621	1,701	1,502	3,038	1,590	1,660	1,434
	Items associated with particularly high risk	35	31	47		21	17	26	
	Covered bonds	127	127	26		62	62	12	
	Claims on institutions and corporates with a ST credit assessment	13	13	13		17	13	13	
	Collective investments undertakings (CIU)	9	5	5		6	3	3	
	Equity	1,190	1,139	1,477		1,275	1,221	1,498	
	Securitisation	516	516	204		403	403	167	
	Other exposures	2,897	2,298	2,067		2,799	2,210	2,017	
Standardised Total		58,714	53,517	21,826	2,344	57,187	51,213	21,661	2,261

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

## 2016 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

Ibercaja Banco

		IRB Approach											
		As of 31/12/2015						As of 30/06/2016					
		Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount		Value adjustments and provisions
			Of which: defaulted			Of which: defaulted			Of which: defaulted			Of which: defaulted	
Consolidated data	(min EUR, %)												
	Central banks and central governments	0		0	0		0	0		0	0		0
	Institutions	0		0	0		0	0		0	0		0
	Corporates	0		0	0		0	0		0	0		0
	Corporates - Of Which: Specialised Lending	0		0	0		0	0		0	0		0
	Corporates - Of Which: SME	0		0	0		0	0		0	0		0
	Retail	0		0	0		0	0		0	0		0
	Retail - Secured on real estate property	0		0	0		0	0		0	0		0
	Retail - Secured on real estate property - Of Which: SME	0		0	0		0	0		0	0		0
	Retail - Secured on real estate property - Of Which: non-SME	0		0	0		0	0		0	0		0
	Retail - Qualifying Revolving	0		0	0		0	0		0	0		0
	Retail - Other Retail	0		0	0		0	0		0	0		0
	Retail - Other Retail - Of Which: SME	0		0	0		0	0		0	0		0
	Retail - Other Retail - Of Which: non-SME	0		0	0		0	0		0	0		0
	Equity				0						0		
	Securitisation	0		0	0		0	0		0	0		0
	Other non credit-obligation assets				0						0		
IRB Total				0						0			

<sup>13</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

2016 EU-wide Transparency Exercise

Sovereign Exposure

Ibercaja Banco

(mln EUR)

Country / Region	As of 31/12/2015																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
				Held for trading <sup>1</sup>			Designated at fair value through profit or loss <sup>2</sup>			Available-for-sale <sup>3</sup>			Loans and Receivables <sup>4</sup>			Held-to-maturity investments		
		of which: loans and advances	of which: debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	11,532.8	589.1	10,943.7	0.6	0.0	0.6	0.0	0.0	0.0	8,860.2	0.0	8,860.2	589.1	589.1	0.0	2,082.9	0.0	2,082.9

**Note:**  
The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

<sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP  
<sup>(2)</sup> Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP  
<sup>(3)</sup> Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP  
<sup>(4)</sup> Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP



2016 EU-wide Transparency Exercise

Sovereign Exposure

Ibercaja Banco

(mln EUR)

(mln EUR)		As of 30/06/2016																
Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
				Held for trading <sup>1</sup>	Designated at fair value through profit or loss <sup>2</sup>		Available-for-sale <sup>3</sup>			Loans and Receivables <sup>4</sup>			Held-to-maturity investments					
	of which: loans and advances	of which: debt securities	of which: Loans and advances		of which: Debt securities	of which: Loans and advances	of which: Debt securities	of which: Loans and advances	of which: Debt securities	of which: Loans and advances	of which: Debt securities	of which: Loans and advances	of which: Debt securities					
TOTAL - ALL COUNTRIES	10,699.5	622.3	10,077.2	0.4	0.0	0.4	0.0	0.0	0.0	8,494.3	0.0	8,494.3	622.3	622.3	0.0	1,582.5	0.0	1,582.5

**Note:**  
The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

<sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP  
<sup>(2)</sup> Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP  
<sup>(3)</sup> Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP  
<sup>(4)</sup> Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

## 2016 EU-wide Transparency Exercise

### Performing and non-performing exposures

Ibercaja Banco

(mln EUR, %)	As of 31/12/2015							As of 30/06/2016						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			
			Of which: defaulted						Of which: defaulted					
Debt securities (including at amortised cost and fair value)	14,380	0	0	0	1	0	0	13,180	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	10,943	0	0	0	0	0	0	10,077	0	0	0	0	0	0
Credit institutions	481	0	0	0	0	0	0	344	0	0	0	0	0	0
Other financial corporations	2,688	0	0	0	1	0	0	2,522	0	0	0	0	0	0
Non-financial corporations	268	0	0	0	0	0	0	237	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	35,583	926	3,081	3,081	228	1,437	1,505	35,330	554	2,986	2,986	186	1,411	1,483
Central banks	338	0	0	0	0	0	0	112	0	0	0	0	0	0
General governments	589	8	9	9	0	0	0	622	3	7	7	0	0	0
Credit institutions	718	0	0	0	0	0	0	892	0	0	0	0	0	0
Other financial corporations	719	0	5	5	0	1	0	699	0	4	4	0	1	0
Non-financial corporations	7,487	238	1,841	1,841	176	1,047	707	7,603	138	1,768	1,768	168	993	681
of which: small and medium-sized enterprises at amortised cost	6,590	237	1,745	1,745	114	933	676	6,631	137	1,660	1,660	109	875	659
Households	25,731	680	1,226	1,226	53	389	798	25,401	414	1,208	1,208	18	417	801
DEBT INSTRUMENTS other than HFT	49,963	926	3,081	3,081	229	1,437	1,505	48,510	554	2,986	2,986	186	1,411	1,483
OFF-BALANCE SHEET EXPOSURES	3,097		102	102	1	25	23	3,625		98	98	0	20	27

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>(2)</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(3)</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

## 2016 EU-wide Transparency Exercise

### Forborne exposures

Ibercaja Banco

	As of 31/12/2015					As of 30/06/2016				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures				Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures		
(mln EUR, %)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>4,084</b>	<b>1,878</b>	<b>980</b>	<b>885</b>	<b>939</b>	<b>3,999</b>	<b>1,809</b>	<b>935</b>	<b>840</b>	<b>921</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	173	8	0	0	0	162	6	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	5	5	1	1	0	4	4	1	1	0
Non-financial corporations	2,353	1,229	785	706	487	2,267	1,152	739	659	458
of which: small and medium-sized enterprises at amortised cost	2,224	1,158	744	666	457	2,147	1,096	704	625	438
Households	1,552	636	193	178	452	1,565	648	194	180	463
<b>DEBT INSTRUMENTS other than HFT</b>	<b>4,084</b>	<b>1,878</b>	<b>980</b>	<b>885</b>	<b>939</b>	<b>3,999</b>	<b>1,809</b>	<b>935</b>	<b>840</b>	<b>921</b>
<b>Loan commitments given</b>	<b>116</b>	<b>23</b>	<b>0</b>	<b>0</b>	<b>9</b>	<b>61</b>	<b>22</b>	<b>0</b>	<b>0</b>	<b>8</b>

<sup>(1)</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30□