



## 2017 EU-wide Transparency Exercise

<b>Bank Name</b>	Ibercaja Banco
<b>LEI Code</b>	549300OLBL49CW8CT155
<b>Country Code</b>	ES

## 2017 EU-wide Transparency Exercise

### Capital

Ibercaja Banco

		(mín EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
<b>OWN FUNDS Transitional period</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>3,296</b>	<b>3,040</b>	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR	
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>2,779</b>	<b>2,534</b>	C 01.00 (r020,d10)	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,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR	
	A.1.2	Retained earnings	570	595	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR	
	A.1.3	Accumulated other comprehensive income	250	203	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR	
	A.1.4	Other Reserves	3	3	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR	
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	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,d10)	Article 84 of CRR	
	A.1.7	Adjustments to CET1 due to prudential filters	0	0	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR	
	A.1.8	(-) Intangible assets (including Goodwill)	-214	-210	C 01.00 (r300,d10) + C 01.00 (r340,d10)	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	-404	-386	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR	
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR	
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,d10)	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,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR	
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	-85	-42	C 01.00 (r440,d10)	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,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	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 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.	
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,d10)	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,d10)	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,d10)	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,d10)	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,d10)	Article 48 of CRR	
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR	
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,d10)	-	
	A.1.21	Transitional adjustments	514	226	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	224	0	C 01.00 (r220,d10)	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,d10)	Articles 479 and 480 of CRR	
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	291	226	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR	
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>0</b>	<b>0</b>	C 01.00 (r530,d10)	Article 61 of CRR		
A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,d10) + C 01.00 (r670,d10)			
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)			
A.2.3	Other Additional Tier 1 Capital components and deductions	85	42	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)			
A.2.4	Additional Tier 1 transitional adjustments	-85	-42	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)			
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>2,779</b>	<b>2,534</b>	C 01.00 (r015,d10)	Article 25 of CRR		
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>517</b>	<b>506</b>	C 01.00 (r750,d10)	Article 71 of CRR		
A.4.1	Tier 2 Capital instruments	553	541	C 01.00 (r760,d10) + C 01.00 (r890,d10)			
A.4.2	Other Tier 2 Capital components and deductions	-36	-34	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)			
A.4.3	Tier-2 transitional adjustments	0	0	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)			
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>23,169</b>	<b>22,909</b>	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	61	113	C 05.01 (r010,d40)			
<b>CAPITAL RATIOS (%) Transitional period</b>	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>12.00%</b>	<b>11.06%</b>	CA3 (1)	-	
C.2	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>12.00%</b>	<b>11.06%</b>	CA3 (3)	-		
C.3	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>14.23%</b>	<b>13.27%</b>	CA3 (5)	-		
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>2,350</b>	<b>2,350</b>	[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))]	-	
<b>CET1 RATIO (%) Fully loaded<sup>1</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>10.17%</b>	<b>10.31%</b>	[B.1]/[B-B.1]	-	

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



## 2017 EU-wide Transparency Exercise

### Leverage ratio

Ibercaja Banco

(mln EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,779	2,534	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	2,350	2,350	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	51,734	50,745	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	51,529	50,561	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.4%	5.0%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.6%	4.7%	C 47.00 (r330,c010)	



## 2017 EU-wide Transparency Exercise

### Risk exposure amounts

Ibercaja Banco

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk	21,660	21,369
Risk exposure amount for securitisation and re-securitisations in the banking book	164	151
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	21,496	21,217
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	39	70
Risk exposure amount for operational risk	1,470	1,470
Other risk exposure amounts	0	0
<b>Total Risk Exposure Amount</b>	<b>23,169</b>	<b>22,909</b>

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

## 2017 EU-wide Transparency Exercise

### P&L

Ibercaja Banco

(mln EUR)	As of 31/12/2016	As of 30/06/2017
Interest income	671	287
Of which debt securities income	196	61
Of which loans and advances income	499	235
Interest expenses	234	64
(Of which deposits expenses)	253	89
(Of which debt securities issued expenses)	76	24
(Expenses on share capital repayable on demand)	0	0
Dividend income	11	11
Net Fee and commission income	359	190
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	51	42
Gains or (-) losses on financial assets and liabilities held for trading, net	16	1
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	1	1
Exchange differences [gain or (-) loss], net	1	1
Net other operating income /(expenses)	25	-5
<b>TOTAL OPERATING INCOME, NET</b>	<b>902</b>	<b>463</b>
(Administrative expenses)	597	367
(Depreciation)	51	25
(Provisions or (-) reversal of provisions)	96	16
(Commitments and guarantees given)	10	-4
(Other provisions)	86	20
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)	286	79
(Loans and receivables)	266	67
(Held to maturity investments, AFS assets and financial assets measured at cost)	19	11
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	3	4
(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	223	116
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-22	-31
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>71</b>	<b>56</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>143</b>	<b>42</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>143</b>	<b>42</b>
Of which attributable to owners of the parent	143	42

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



## 2017 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

Ibercaja Banco

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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	10,199	9,846	959		9,110	8,707	996	
	Regional governments or local authorities	1,227	1,122	0		1,125	1,107	0	
	Public sector entities	2,789	2,630	261		2,839	2,528	197	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	1	1	0		0	0	0	
	Institutions	627	623	380		1,016	998	291	
	Corporates	5,979	3,952	3,493		5,982	4,264	3,639	
	of which: SME	2,753	2,293	2,190		2,786	2,282	2,183	
	Retail	7,716	6,072	3,999		7,864	6,090	3,982	
	of which: SME	3,860	3,163	1,817		4,095	3,316	1,902	
	Secured by mortgages on immovable property	20,279	20,232	7,083		19,978	19,932	6,977	
	of which: SME	1,069	1,059	355		1,028	1,020	341	
	Exposures in default	3,159	1,899	2,049	1,223	3,055	1,826	1,976	1,197
	Items associated with particularly high risk	18	18	26		13	12	18	
	Covered bonds	62	62	12		60	60	12	
	Claims on institutions and corporates with a ST credit assessment	17	16	8		12	2	3	
	Collective investments undertakings (CIU)	6	6	6		10	10	10	
Equity	1,007	951	1,249		955	888	1,224		
Securitisation	403	403	164		408	408	151		
Other exposures	2,775	2,195	1,972		2,654	2,090	1,894		
<b>Standardised Total</b>	<b>56,263</b>	<b>50,028</b>	<b>21,660</b>	<b>2,023</b>	<b>55,081</b>	<b>48,921</b>	<b>21,369</b>	<b>1,992</b>	

<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).

## 2017 EU-wide Transparency Exercise

### Credit Risk - IRB Approach Ibercaja Banco

		IRB Approach										
		As of 31/12/2016					As of 30/06/2017					
		Original Exposure <sup>1</sup>	Of which: defaulted	Exposure Value <sup>1</sup>	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure <sup>1</sup>	Of which: defaulted	Exposure Value <sup>1</sup>	Risk exposure amount	Of which: defaulted
(min EUR, %)												
Consolidated data	Central banks and central governments	0		0	0		0		0	0		0
	Institutions	0		0	0		0		0	0		0
	Corporates	0		0	0		0		0	0		0
	Corporates - Of Which: Specialised Lending	0		0	0		0		0	0		0
	Corporates - Of Which: SME	0		0	0		0		0	0		0
	Retail	0		0	0		0		0	0		0
	Retail - Secured on real estate property	0		0	0		0		0	0		0
	Retail - Secured on real estate property - Of Which: SME	0		0	0		0		0	0		0
	Retail - Secured on real estate property - Of Which: non-SME	0		0	0		0		0	0		0
	Retail - Qualifying Revolving	0		0	0		0		0	0		0
	Retail - Other Retail	0		0	0		0		0	0		0
	Retail - Other Retail - Of Which: SME	0		0	0		0		0	0		0
	Retail - Other Retail - Of Which: non-SME	0		0	0		0		0	0		0
	Equity	0		0	0		0		0	0		0
	Securitisation	0		0	0		0		0	0		0
Other non credit-obligation assets	0		0	0		0		0	0		0	
<b>IRB Total</b>			<b>0</b>						<b>0</b>			

<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).



## 2017 EU-wide Transparency Exercise

### Sovereign Exposure

Ibercaja Banco

(mil EUR)

		As of 31/12/2016																
Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
	of which: loans and advances	of which: debt securities		Held for trading <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	Available-for-sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
<b>TOTAL - ALL COUNTRIES</b>	<b>9,398.8</b>	504.3	8,894.5	<b>0.4</b>	0.0	0.4	<b>0.0</b>	0.0	0.0	<b>4,355.8</b>	0.0	4,355.8	<b>504.3</b>	504.3	0.0	<b>4,538.2</b>	0.0	4,538.2

**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

2017 EU-wide Transparency Exercise

Sovereign Exposure

Ibercaja Banco

(mln EUR)

		As of 30/06/2017																
Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
	of which: loans and advances	of which: debt securities	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								
<b>TOTAL - ALL COUNTRIES</b>	<b>8,163.9</b>	453.5	7,710.4	<b>0.2</b>	0.0	0.2	<b>0.0</b>	0.0	0.0	<b>3,612.1</b>	0.0	3,612.1	<b>453.5</b>	453.5	0.0	<b>4,098.1</b>	0.0	4,098.1

**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

## 2017 EU-wide Transparency Exercise

### Performing and non-performing exposures

Ibercaja Banco

(min EUR, %)	As of 31/12/2016							As of 30/06/2017						
	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>		Of which: defaulted	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>		Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	
		Of which: defaulted	Of which: defaulted				Of which: defaulted							
<b>Debt securities (including at amortised cost and fair value)</b>	<b>11,807</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>10,387</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	8,894	0	0	0	0	0	0	7,710	0	0	0	0	0	0
Credit institutions	211	0	0	0	0	0	0	206	0	0	0	0	0	0
Other financial corporations	2,473	0	0	0	0	0	0	2,269	0	0	0	1	0	0
Non-financial corporations	229	0	0	0	0	0	0	203	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>35,403</b>	<b>664</b>	<b>3,061</b>	<b>3,061</b>	<b>165</b>	<b>1,192</b>	<b>1,553</b>	<b>35,757</b>	<b>304</b>	<b>2,974</b>	<b>2,974</b>	<b>160</b>	<b>1,174</b>	<b>1,507</b>
Central banks	552	0	0	0	0	0	0	502	0	0	0	0	0	0
General governments	505	22	6	6	0	1	0	454	0	7	7	0	1	1
Credit institutions	545	0	0	0	0	0	0	1,073	0	0	0	0	0	0
Other financial corporations	1,193	0	0	0	0	0	0	1,196	0	0	0	0	0	0
Non-financial corporations	7,699	120	1,863	1,863	130	888	779	7,772	81	1,779	1,779	127	888	730
of which: small and medium-sized enterprises at amortised cost	6,637	119	1,830	1,830	67	833	775	6,683	80	1,762	1,762	125	878	726
Households	24,910	523	1,192	1,192	35	304	774	24,761	223	1,188	1,188	33	285	777
<b>DEBT INSTRUMENTS other than HFT</b>	<b>47,210</b>	<b>664</b>	<b>3,061</b>	<b>3,061</b>	<b>166</b>	<b>1,192</b>	<b>1,553</b>	<b>46,145</b>	<b>304</b>	<b>2,974</b>	<b>2,974</b>	<b>162</b>	<b>1,174</b>	<b>1,507</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>3,833</b>		<b>98</b>	<b>98</b>	<b>5</b>	<b>30</b>	<b>25</b>	<b>4,008</b>		<b>81</b>	<b>81</b>	<b>6</b>	<b>25</b>	<b>17</b>

<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)

## 2017 EU-wide Transparency Exercise

### Forborne exposures

Ibercaja Banco

	As of 31/12/2016					As of 30/06/2017				
	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			
(min 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>2,933</b>	<b>1,995</b>	<b>791</b>	<b>748</b>	<b>0</b>	<b>2,830</b>	<b>1,933</b>	<b>783</b>	<b>740</b>	<b>1,512</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	48	6	0	0	0	33	6	0	0	1
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	1,723	1,336	678	647	0	1,653	1,274	668	636	713
of which: small and medium-sized enterprises at amortised cost	1,681	1,319	665	635	0	1,632	1,264	661	629	467
Households	1,161	652	112	100	0	1,143	653	114	103	798
<b>DEBT INSTRUMENTS other than HFT</b>	<b>2,933</b>	<b>1,995</b>	<b>791</b>	<b>748</b>	<b>0</b>	<b>2,830</b>	<b>1,933</b>	<b>783</b>	<b>740</b>	<b>1,512</b>
<b>Loan commitments given</b>	<b>31</b>	<b>19</b>	<b>5</b>	<b>5</b>	<b>0</b>	<b>28</b>	<b>10</b>	<b>3</b>	<b>2</b>	<b>18</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