



2017 EU-wide Transparency Exercise

Bank Name	Banco Mare Nostrum
LEI Code	549300PY124PITBSWN73
Country Code	ES

2017 EU-wide Transparency Exercise

Capital

Banco Mare Nostrum

		(mín EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	2,161	2,108		C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	1,966	1,923		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)	1,610	1,610		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	-39	-7		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	-14	-10		C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	579	540		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	-58	-40		C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-128	-135		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	-70	-81		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	0	0		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	-9	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	95	46		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 (+/-)	0	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 (+/-)	95	46		C 01.00 (r520,d10)	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,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	0	0		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	0	0		C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,966	1,923		C 01.00 (r015,d10)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	195	185		C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	175	175		C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	20	10		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)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	17,622	17,403		C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0		C 05.01 (r010,d40)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	11.15%	11.05%		CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	11.15%	11.05%		CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	12.26%	12.11%		CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,871	1,877		[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 loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	10.62%	10.79%		[B.1]/[B-B.1]	-

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



2017 EU-wide Transparency Exercise

Leverage ratio

Banco Mare Nostrum

		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
	(mln EUR, %)				
A.1	Tier 1 capital - transitional definition	1,966	1,923	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	1,871	1,877	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	38,712	39,210	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	38,617	39,164	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.1%	4.9%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.8%	4.8%	C 47.00 (r330,c010)	



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Risk exposure amounts

Banco Mare Nostrum

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk	16,473	16,274
Risk exposure amount for securitisation and re-securitisations in the banking book	69	67
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	16,404	16,207
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 ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	35	15
Risk exposure amount for operational risk	1,114	1,114
Other risk exposure amounts	0	0
Total Risk Exposure Amount	17,622	17,403

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

2017 EU-wide Transparency Exercise

P&L

Banco Mare Nostrum

(mln EUR)	As of 31/12/2016	As of 30/06/2017
Interest income	609	262
Of which debt securities income	89	31
Of which loans and advances income	525	228
Interest expenses	237	96
(Of which deposits expenses)	234	89
(Of which debt securities issued expenses)	20	17
(Expenses on share capital repayable on demand)	0	0
Dividend income	8	9
Net Fee and commission income	198	98
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	180	42
Gains or (-) losses on financial assets and liabilities held for trading, net	-1	12
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	4	-2
Net other operating income /(expenses)	-41	15
TOTAL OPERATING INCOME, NET	720	340
(Administrative expenses)	352	171
(Depreciation)	33	22
(Provisions or (-) reversal of provisions)	14	36
(Commitments and guarantees given)	0	1
(Other provisions)	14	35
Of which pending legal issues and tax litigation ¹	8	
Of which restructuring ¹	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	291	66
(Loans and receivables)	265	57
(Held to maturity investments, AFS assets and financial assets measured at cost)	26	9
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	37	28
(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	25	8
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-99	-29
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-82	-3
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-39	-7
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-39	-7
Of which attributable to owners of the parent	-39	-7

⁽¹⁾ Information available only as of end of the year

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Credit Risk - Standardised Approach

Banco Mare Nostrum

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	3,934	3,934	0		5,110	5,110	0	
	Regional governments or local authorities	525	441	0		588	493	0	
	Public sector entities	403	349	26		594	535	26	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,852	6,808	205		6,241	6,218	177	
	Corporates	2,238	1,858	1,803		2,244	1,937	1,904	
	of which: SME	998	897	871		968	877	850	
	Retail	3,944	3,057	2,112		3,913	3,030	2,094	
	of which: SME	1,456	1,024	587		1,432	1,008	578	
	Secured by mortgages on immovable property	14,035	13,961	5,213		13,863	13,792	5,131	
	of which: SME	1,206	1,187	445		1,161	1,139	423	
	Exposures in default	2,456	1,633	1,669	812	2,239	1,510	1,543	718
	Items associated with particularly high risk	52	52	79		39	39	59	
	Covered bonds	569	569	114		569	569	113	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	37	37	37		37	37	37	
Equity	448	448	589		417	417	563		
Securitisation	22	20	69		21	20	67		
Other exposures	5,299	4,943	4,556		5,276	4,906	4,560		
Standardised Total	40,812	38,110	16,473	1,526	41,150	38,613	16,274	1,370	

⁽¹⁾ 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).

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Credit Risk - IRB Approach

Banco Mare Nostrum

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
(min EUR, %)											
Consolidated data	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										
	Securitisation	0		0	0	0		0	0	0	0
Other non credit-obligation assets				0				0			
IRB Total				0				0			

¹⁾ 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).

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Sovereign Exposure

Banco Mare Nostrum

(min 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 ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	3,972.0	436.4	3,535.5	0.0	0.0	0.0	0.0	0.0	0.0	3,535.5	0.0	3,535.5	436.4	436.4	0.0	0.0	0.0	0.0

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.

¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁴⁾ 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

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Sovereign Exposure

Banco Mare Nostrum

(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 ⁽¹⁾	Designated at fair value through profit or loss ⁽²⁾			Available-for-sale ⁽³⁾	Loans and Receivables ⁽⁴⁾			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						
TOTAL - ALL COUNTRIES	5,033.6	442.1	4,591.5	0.0	0.0	0.0	0.0	0.0	0.0	4,591.5	0.0	4,591.5	442.1	442.1	0.0	0.0	0.0	0.0

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.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ 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

Banco Mare Nostrum

	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 ¹		On performing exposures ²	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³			
				Of which: defaulted									Of which: defaulted		
(min EUR, %)															
Debt securities (including at amortised cost and fair value)	9,888	1	5	5	0	5	0	10,745	1	16	16	0	8	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	3,536	1	0	0	0	0	0	4,591	1	0	0	0	0	0	
Credit institutions	27	0	3	3	0	3	0	27	0	3	3	0	3	0	
Other financial corporations	6,258	0	2	2	0	2	0	6,053	0	13	13	0	5	0	
Non-financial corporations	68	0	0	0	0	0	0	74	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	23,786	485	2,440	2,440	168	819	1,544	23,495	248	2,221	2,221	108	715	1,417	
Central banks	355	0	0	0	0	0	0	488	0	0	0	0	0	0	
General governments	437	3	8	8	0	0	3	442	2	3	3	0	0	1	
Credit institutions	853	88	0	0	0	0	0	546	0	0	0	0	0	0	
Other financial corporations	570	0	0	0	1	0	0	631	0	1	1	0	1	0	
Non-financial corporations	5,210	103	1,116	1,116	26	491	594	4,968	55	916	916	25	403	466	
of which: small and medium-sized enterprises at amortised cost	4,014	93	1,059	1,059	24	457	580	3,760	49	871	871	22	375	454	
Households	16,361	291	1,315	1,315	140	327	946	16,419	190	1,301	1,301	84	311	950	
DEBT INSTRUMENTS other than HFT	33,675	487	2,445	2,445	168	824	1,544	34,240	249	2,237	2,237	109	723	1,417	
OFF-BALANCE SHEET EXPOSURES	1,683		8	8	2	6	0	1,758		19	19	2	7	0	

⁽¹⁾ 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

⁽²⁾ 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)

⁽³⁾ 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)

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Forborne exposures

Banco Mare Nostrum

	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, %)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
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
Loans and advances (including at amortised cost and fair value)	2,882	1,423	485	458	2,180	2,571	1,273	412	391	1,951
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	5	0	0	0	0	7	0	0	0	2
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	1,076	641	269	259	726	863	501	214	205	577
of which: small and medium-sized enterprises at amortised cost	967	605	245	236	657	772	473	194	186	521
Households	1,801	782	216	198	1,454	1,700	772	198	186	1,372
DEBT INSTRUMENTS other than HFT	2,882	1,423	485	458	2,180	2,571	1,273	412	391	1,951
Loan commitments given	6	0	0	0	0	5	0	0	0	3

⁽¹⁾ 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