



2017 EU-wide Transparency Exercise

Bank Name	Bankinter SA
LEI Code	VWMYAEQSTOPNV0SUGU82
Country Code	ES

2017 EU-wide Transparency Exercise

Capital

Bankinter SA

		(mín EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	3,872	4,467	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)	3,622	3,644	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)	1,445	1,448	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	290	116	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	111	114	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR	
	A.1.4	Other Reserves	2,159	2,448	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	-3	-3	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR	
	A.1.8	(-) Intangible assets (including Goodwill)	-207	-214	C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 34(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	0	0	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	-316	-313	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	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	-54	-52	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	196	100	CA2 (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 (+/-)	196	100	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)	46	120	C 01.00 (r530,d10)	Article 61 of CRR		
A.2.1	Additional Tier 1 Capital instruments	200	199	C 01.00 (r540,d10) + C 01.00 (r570,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	-154	-79	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)	3,669	3,764	C 01.00 (r015,d10)	Article 25 of CRR		
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	203	702	C 01.00 (r750,d10)	Article 71 of CRR		
A.4.1	Tier 2 Capital instruments	274	738	C 01.00 (r760,d10) + C 01.00 (r890,d10)			
A.4.2	Other Tier 2 Capital components and deductions	0	0	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	-71	-36	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)			
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	30,764	31,406	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR	
	B.1	Of which: Transitional adjustments included	41	21	C 05.01 (r010,d40)		
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	11.77%	11.60%	CA3 (1)	-	
	C.2	TIER 1 CAPITAL RATIO (transitional period)	11.92%	11.99%	CA3 (3)	-	
	C.3	TOTAL CAPITAL RATIO (transitional period)	12.59%	14.22%	CA3 (5)	-	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,426	3,544	[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)	11.15%	11.29%	[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

Bankinter SA

(mln EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,669	3,764	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	3,626	3,743	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	68,351	72,242	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	68,309	72,198	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.4%	5.2%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.3%	5.2%	C 47.00 (r330,c010)	



2017 EU-wide Transparency Exercise

Risk exposure amounts

Bankinter SA

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk	28,205	28,867
Risk exposure amount for securitisation and re-securitisations in the banking book	351	349
Risk exposure amount for contributions to the default fund of a CCP	1	1
Risk exposure amount Other credit risk	27,853	28,517
Risk exposure amount for position, foreign exchange and commodities (Market risk)	286	265
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	0	1
Risk exposure amount for operational risk	2,272	2,272
Other risk exposure amounts	0	0
Total Risk Exposure Amount	30,764	31,406

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

2017 EU-wide Transparency Exercise

P&L

Bankinter SA

(mln EUR)	As of 31/12/2016	As of 30/06/2017
Interest income	1,297	669
Of which debt securities income	216	101
Of which loans and advances income	1,004	526
Interest expenses	347	153
(Of which deposits expenses)	152	68
(Of which debt securities issued expenses)	162	60
(Expenses on share capital repayable on demand)	0	0
Dividend income	8	3
Net Fee and commission income	381	211
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	52	23
Gains or (-) losses on financial assets and liabilities held for trading, net	15	10
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	1	0
Gains or (-) losses from hedge accounting, net	0	0
Exchange differences [gain or (-) loss], net	-1	0
Net other operating income /(expenses)	-68	-36
TOTAL OPERATING INCOME, NET	1,339	726
(Administrative expenses)	635	326
(Depreciation)	27	14
(Provisions or (-) reversal of provisions)	38	12
(Commitments and guarantees given)	0	-4
(Other provisions)	38	16
Of which pending legal issues and tax litigation ¹	15	
Of which restructuring ¹	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	169	94
(Loans and receivables)	153	93
(Held to maturity investments, AFS assets and financial assets measured at cost)	16	1
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	17	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	145	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	112	50
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-58	-14
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	652	316
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	490	241
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	490	241
Of which attributable to owners of the parent	490	241

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

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Bankinter SA

		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	8,888	8,796	0		11,888	11,967	0	
	Regional governments or local authorities	1,294	773	0		1,302	777	0	
	Public sector entities	86	46	11		82	44	11	
	Multilateral Development Banks	20	20	0		16	15	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,485	1,409	594		3,089	2,831	1,448	
	Corporates	25,597	13,776	12,840		27,948	15,136	13,747	
	of which: SME	10,003	5,218	4,471		10,513	5,667	4,762	
	Retail	5,524	1,874	1,353		6,122	2,071	1,489	
	of which: SME	559	294	168		661	343	194	
	Secured by mortgages on immovable property	5,459	4,857	2,120		5,669	4,960	2,162	
	of which: SME	3,430	3,082	1,236		3,372	2,867	1,138	
	Exposures in default	1,699	843	981	639	1,436	758	869	521
	Items associated with particularly high risk	0	0	0		28	28	43	
	Covered bonds	17	17	2		10	10	1	
	Claims on institutions and corporates with a ST credit assessment	1,976	1,471	973		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	107	107	121		113	113	113		
Securitisation	0	0	0		0	0	0		
Other exposures	2,880	2,289	2,428		2,209	1,579	2,024		
Standardised Total	55,033	36,279	21,424	848	59,912	40,290	21,907	752	

⁽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).

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Bankinter SA

		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	0
	Institutions	0		0	0	0	0	0	0	0	0
	Corporates	1,439		1,140	1,063	43	1,425	1,145	1,067	33	33
	Corporates - Of Which: Specialised Lending	908		677	616	21	898	657	597	16	16
	Corporates - Of Which: SME	231		241	168	4	213	230	199	1	1
	Retail	26,748		24,795	5,366	228	26,999	25,020	5,543	252	252
	Retail - Secured on real estate property	22,846		21,984	4,230	145	23,313	22,439	4,433	173	173
	Retail - Secured on real estate property - Of Which: SME	1,223		1,328	461	23	1,648	1,762	655	30	30
	Retail - Secured on real estate property - Of Which: non-SME	21,623		20,656	3,769	122	21,665	20,676	3,778	143	143
	Retail - Qualifying Revolving	0		0	0	0	0	0	0	0	0
	Retail - Other Retail	3,902		2,811	1,135	82	3,686	2,582	1,111	79	79
	Retail - Other Retail - Of Which: SME	3,600		2,524	985	68	3,413	2,324	981	65	65
	Retail - Other Retail - Of Which: non-SME	303		288	150	14	273	258	130	14	14
	Equity				0				0		0
	Securitisation	1,235		1,231	351	0	1,217	1,214	349	0	0
Other non credit-obligation assets				0				0		0	
IRB Total				6,780				6,959			

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).

2017 EU-wide Transparency Exercise

Sovereign Exposure

Bankinter SA

(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	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	7,156.2	1,513.8	5,642.4	1,019.1	0.0	1,019.1	0.0	0.0	0.0	2,429.7	0.0	2,429.7	1,701.3	1,513.8	187.5	2,006.1	0.0	2,006.1

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.

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

Sovereign Exposure

Bankinter SA

(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:						
				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	7,816.1	1,550.7	6,265.4	1,066.8	0.0	1,066.8	0.0	0.0	0.0	2,515.0	0.0	2,515.0	1,690.0	1,550.7	139.3	2,544.3	0.0	2,544.3

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

Bankinter SA

	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	Of which: defaulted	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			
							(min EUR, %)							
Debt securities (including at amortised cost and fair value)	5,747	0	14	14	1	9	0	6,424	0	14	14	1	9	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	4,623	0	0	0	0	0	0	5,199	0	0	0	0	0	0
Credit institutions	513	0	0	0	0	0	0	681	0	0	0	0	0	0
Other financial corporations	187	0	0	0	0	0	0	181	0	0	0	0	0	0
Non-financial corporations	424	0	14	14	1	9	0	364	0	14	14	1	9	0
Loans and advances (including at amortised cost and fair value)	56,732	431	2,248	2,248	248	844	1,251	59,532	386	2,118	2,118	218	790	1,173
Central banks	2,888	0	0	0	0	0	0	5,223	0	0	0	0	0	0
General governments	1,514	1	21	21	0	0	0	1,551	0	20	20	0	0	0
Credit institutions	1,561	0	0	0	0	0	0	1,376	0	0	0	0	0	0
Other financial corporations	1,358	1	7	7	4	6	0	1,508	1	8	8	1	5	1
Non-financial corporations	22,806	154	1,332	1,332	164	655	623	23,182	133	1,225	1,225	137	601	577
of which: small and medium-sized enterprises at amortised cost	15,044	131	1,096	1,096	123	458	562	15,448	121	1,014	1,014	106	408	526
Households	26,605	276	889	889	81	183	629	26,693	252	864	864	79	183	595
DEBT INSTRUMENTS other than HFT	62,479	431	2,262	2,262	249	853	1,251	65,956	386	2,132	2,132	219	799	1,173
OFF-BALANCE SHEET EXPOSURES	16,111		35	35	21	7	8	17,529		37	37	17	8	8

⁽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)

2017 EU-wide Transparency Exercise

Forborne exposures

Bankinter SA

	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)	1,515	677	285	229	1,099	1,397	606	241	193	1,036
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	8	1	4	1	4	6	3	2	1	4
Non-financial corporations	942	491	234	196	627	849	425	194	160	581
of which: small and medium-sized enterprises at amortised cost	783	392	184	147	557	705	340	148	115	516
Households	565	186	48	33	469	541	178	45	32	451
DEBT INSTRUMENTS other than HFT	1,515	677	285	229	1,099	1,397	606	241	193	1,036
Loan commitments given	25	0	0	0	0	20	0	0	0	0

⁽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