



2017 EU-wide Transparency Exercise

Bank Name	Caixa Geral de Depósitos SA
LEI Code	TO822O0VT80V06K0FH57
Country Code	PT

2017 EU-wide Transparency Exercise

Capital

Caixa Geral de Depósitos SA

		(mín EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	4,437	7,859	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)	3,858	6,873	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)	6,800	3,844	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	-2,416	3,492	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	-463	-317	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR	
	A.1.4	Other Reserves	0	0	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	195	206	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)	-129	-119	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	-43	-29	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	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	-714	-298	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	-229	-26	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	858	120	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 (+/-)	217	-13	C 01.00 (r240,d10)	Articles 479 and 480 of CRR	
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	641	133	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)	1	536	C 01.00 (r530,d10)	Article 61 of CRR		
A.2.1	Additional Tier 1 Capital instruments	0	515	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	1	21	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)	3,859	7,409	C 01.00 (r015,d10)	Article 25 of CRR		
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	579	450	C 01.00 (r750,d10)	Article 71 of CRR		
A.4.1	Tier 2 Capital instruments	122	109	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	457	341	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)			
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	55,015	53,723	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	511	83	C 05.01 (r010,d40)			
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	7.01%	12.79%	CA3 (1)	-	
C.2	TIER 1 CAPITAL RATIO (transitional period)	7.01%	13.79%	CA3 (3)	-		
C.3	TOTAL CAPITAL RATIO (transitional period)	8.07%	14.63%	CA3 (5)	-		
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,000	6,753	[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)	5.50%	12.59%	[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

Caixa Geral de Depósitos SA

(mln EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,859	7,409	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	3,000	7,268	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	95,969	98,338	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	95,328	98,205	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.0%	7.5%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	3.2%	7.4%	C 47.00 (r330,c010)	



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Risk exposure amounts

Caixa Geral de Depósitos SA

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk	48,659	47,184
Risk exposure amount for securitisation and re-securitisations in the banking book	226	206
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	48,433	46,978
Risk exposure amount for position, foreign exchange and commodities (Market risk)	2,417	2,420
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	121	104
Risk exposure amount for operational risk	3,151	3,151
Other risk exposure amounts	667	864
Total Risk Exposure Amount	55,015	53,723

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

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Caixa Geral de Depósitos SA

(mln EUR)	As of 31/12/2016	As of 30/06/2017
Interest income	2,690	1,279
Of which debt securities income	464	231
Of which loans and advances income	1,633	780
Interest expenses	1,514	605
(Of which deposits expenses)	651	265
(Of which debt securities issued expenses)	268	68
(Expenses on share capital repayable on demand)	0	0
Dividend income	25	13
Net Fee and commission income	499	242
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	141	17
Gains or (-) losses on financial assets and liabilities held for trading, net	-73	180
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	10	12
Gains or (-) losses from hedge accounting, net	0	0
Exchange differences [gain or (-) loss], net	30	84
Net other operating income /(expenses)	-27	-2
TOTAL OPERATING INCOME, NET	1,780	1,221
(Administrative expenses)	1,164	602
(Depreciation)	96	50
(Provisions or (-) reversal of provisions)	251	318
(Commitments and guarantees given)	203	-7
(Other provisions)	48	325
Of which pending legal issues and tax litigation ¹	12	
Of which restructuring ¹	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	2,779	99
(Loans and receivables)	2,486	125
(Held to maturity investments, AFS assets and financial assets measured at cost)	293	-25
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	137	16
(of which Goodwill)	12	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	47	11
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-52	-9
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-2,651	137
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-1,826	-41
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-1,826	-40
Of which attributable to owners of the parent	-1,860	-59

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

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Credit Risk - Standardised Approach

Caixa Geral de Depósitos 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
(mth EUR, %)									
Consolidated data	Central governments or central banks	18,292	18,718	4,348		22,323	22,789	5,420	
	Regional governments or local authorities	1,811	1,871	394		1,688	1,699	354	
	Public sector entities	692	377	412		636	250	274	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,174	3,985	1,165		4,160	4,051	1,228	
	Corporates	25,647	17,720	17,787		23,660	16,388	16,489	
	of which: SME	6,892	5,371	5,426		6,419	4,954	5,001	
	Retail	12,010	6,774	4,425		11,756	6,630	4,300	
	of which: SME	5,765	3,672	2,098		5,800	3,768	2,153	
	Secured by mortgages on immovable property	30,139	29,867	10,527		29,518	29,269	10,294	
	of which: SME	2,577	2,438	850		2,536	2,408	825	
	Exposures in default	11,205	4,887	5,259	5,570	9,580	4,413	4,761	4,726
	Items associated with particularly high risk	621	567	850		611	558	837	
	Covered bonds	11	11	1		37	37	6	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,725	1,629	1,629		1,640	1,464	1,464	
Equity	272	272	272		333	303	303		
Securitisation	357	357	226		334	334	206		
Other exposures	2,687	2,169	1,364		2,505	1,968	1,250		
Standardised Total²	109,644	89,205	48,659	6,914	108,781	90,154	47,184	6,184	

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).

		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 ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
PORTUGAL	Central governments or central banks	11,799	13,104	2,184		14,998	16,361	3,019	
	Regional governments or local authorities	1,730	1,831	366		1,610	1,641	328	
	Public sector entities	392	385	305		348	191	186	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	854	911	274		950	943	239	
	Corporates	17,253	11,883	11,724		16,014	10,831	10,852	
	of which: SME	3,964	2,862	2,783		3,669	2,631	2,551	
	Retail	8,334	3,842	2,474		8,159	3,783	2,431	
	of which: SME	3,955	2,280	1,303		3,860	2,276	1,300	
	Secured by mortgages on immovable property	25,310	25,066	8,839		24,766	24,553	8,647	
	of which: SME	2,086	1,957	679		1,979	1,864	641	
	Exposures in default	9,626	4,202	4,511	4,713	8,264	3,699	3,942	4,175
	Items associated with particularly high risk	618	566	849		435	383	575	
	Covered bonds	0	0	0		20	20	4	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,522	1,427	1,427		1,458	1,371	1,371	
Equity	224	224	224		284	253	253		
Securitisation									
Other exposures	1,955	1,441	1,072		1,879	1,347	1,014		
Standardised Total²	109,644	89,205	48,659	5,870	108,781	90,154	47,184	5,471	

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).

²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		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 ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
MACAO	Central governments or central banks	2,097	2,097	0		1,854	1,854	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	177	177	35		266	266	119	
	Corporates	3,246	1,697	1,697		2,892	1,496	1,496	
	of which: SME	0	0	0		0	0	0	
	Retail	325	308	225		308	291	212	
	of which: SME	33	32	18		32	31	18	
	Secured by mortgages on immovable property	1,224	1,224	428		1,152	1,152	403	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	50	34	35	14	60	38	41	18
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	1	1	1		1	1	1		
Securitisation									
Other exposures	277	277	28		241	241	27		
Standardised Total²	109,644	89,205	48,659	38	108,781	90,154	47,184	36	

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).

²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		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 ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
SPAIN	Central governments or central banks	568	612	1		1,110	1,110	2	
	Regional governments or local authorities	54	14	1		53	33	0	
	Public sector entities	1	0	0		1	1	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	512	473	116		412	418	129	
	Corporates	1,597	1,314	1,295		1,484	1,186	1,161	
	of which: SME	879	787	768		949	847	822	
	Retail	885	582	389		933	644	410	
	of which: SME	416	263	150		609	409	234	
	Secured by mortgages on immovable property	1,856	1,845	639		1,776	1,765	604	
	of which: SME	161	158	45		169	167	45	
	Exposures in default	805	288	304	516	423	208	225	204
	Items associated with particularly high risk	3	1	1		3	1	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	43	43	17		32	32	11		
Standardised Total²	109,644	89,205	48,659	587	108,781	90,154	47,184	261	

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).

²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

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Credit Risk - Standardised Approach

Caixa Geral de Depósitos SA

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
FRANCE	Central governments or central banks	299	299	1		499	499	2	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	500	490	130		506	496	148	
	Corporates	407	368	345		465	428	401	
	of which: SME	374	339	316		414	379	352	
	Retail	1,352	1,188	784		1,337	1,170	768	
	of which: SME	710	660	243		725	617	252	
	Secured by mortgages on immovable property	486	479	167		508	501	175	
	of which: SME	31	28	9		34	31	10	
	Exposures in default	207	114	134	90	250	151	181	95
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	12	12	12		4	4	4	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	43	43	25		37	37	24		
Standardised Total ²				109				114	

⁽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).
⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
MOZAMBIQUE	Central governments or central banks	833	433	639		1,046	646	961	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	300	71	106		287	58	88	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	62	62	15		4	4	5	
	Corporates	549	430	632		637	526	782	
	of which: SME	410	393	578		409	394	585	
	Retail	313	246	166		269	209	142	
	of which: SME	156	105	60		80	60	46	
	Secured by mortgages on immovable property	173	168	65		192	182	70	
	of which: SME	131	128	51		146	138	54	
	Exposures in default	70	42	47	28	115	84	107	30
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	180	180	94		135	135	43		
Standardised Total ²				44				46	

⁽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).
⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
ANGOLA	Central governments or central banks	1,144	1,110	1,100		1,047	1,013	1,006	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		1	1	0	
	Corporates	496	402	399		418	366	363	
	of which: SME	469	384	382		385	333	329	
	Retail	119	81	53		76	40	26	
	of which: SME	63	40	23		33	22	13	
	Secured by mortgages on immovable property	28	28	10		28	28	10	
	of which: SME	1	1	0		0	0	0	
	Exposures in default	99	56	67	16	101	53	56	18
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	85	85	61		84	84	65		
Standardised Total ²				34				38	

⁽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).
⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mln EUR, %)									
CAPE VERDE	Central governments or central banks	772	376	375		785	389	388	
	Regional governments or local authorities	27	27	27		26	25	25	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	13	13	13		0	0	0	
	Corporates	123	117	115		128	113	111	
	of which: SME	115	110	107		112	97	96	
	Retail	223	197	127		187	144	96	
	of which: SME	135	114	65		101	66	38	
	Secured by mortgages on immovable property	122	119	44		144	142	51	
	of which: SME	29	28	12		29	28	11	
	Exposures in default	86	49	54	36	88	51	56	36
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	6	6	6		5	5	5		
Securitisation									
Other exposures	70	65	46		66	61	46		
Standardised Total ²				50				51	

⁽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).
⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Caixa Geral de Depósitos 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 ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
UNITED STATES	Central governments or central banks	281	281	0		178	178	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	496	473	113		507	570	148	
	Corporates	214	197	193		218	201	191	
	of which: SME	10	10	10		22	22	21	
	Retail	11	9	5		14	11	7	
	of which: SME	7	7	4		10	9	5	
	Secured by mortgages on immovable property	20	20	7		21	21	7	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	2	2	2	0	2	2	2	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	98	98	98		92	2	2		
Equity	15	15	15		16	16	16		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				1				3	

⁽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).

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		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 ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
SOUTH AFRICA	Central governments or central banks	70	70	18		50	50	17	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		20	20	4	
	Corporates	347	308	308		360	335	335	
	of which: SME	20	20	20		21	21	21	
	Retail	277	217	129		313	241	140	
	of which: SME	242	190	109		289	227	130	
	Secured by mortgages on immovable property	195	195	75		196	196	71	
	of which: SME	134	134	53		173	173	63	
	Exposures in default	13	8	8	4	13	9	9	5
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	14	14	9		14	14	8		
Standardised Total²				6				6	

⁽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).

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		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 ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				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).

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Caixa Geral de Depósitos 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
	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).

2017 EU-wide Transparency Exercise

Sovereign Exposure

Caixa Geral de Depósitos SA

(mln EUR)

Country / Region	As of 31/12/2016																	
	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	17,780.9	3,732.8	14,048.2	4,868.7	0.0	4,868.7	0.0	0.0	0.0	5,306.4	0.0	5,306.4	7,172.8	3,732.8	3,440.0	433.1	0.0	433.1
Austria	0.0	0.0	0.0															
Belgium	0.4	0.0	0.4															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	0.0	0.0	0.0															
France	17.6	0.0	17.6															
Germany	0.0	0.0	0.0															
Greece	4.4	0.0	4.4															
Hungary	0.0	0.0	0.0															
Ireland	0.0	0.0	0.0															
Italy	1,344.7	0.0	1,344.7															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	0.0	0.0	0.0															
Poland	0.0	0.0	0.0															
Portugal	11,987.6	2,507.8	9,479.8															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	1,738.9	10.8	1,728.1															
Sweden	0.0	0.0	0.0															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	1.4	0.0	1.4															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	133.1	0.0	133.1															
Other advanced economies non EEA	0.4	0.0	0.4															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	145.3	0.0	145.3															
Africa	35.8	0.6	35.1															
Others	2,371.3	1,213.5	1,157.8															

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.

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽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

Caixa Geral de Depósitos SA

(mln EUR)

Country / Region	As of 30/06/2017																	
	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	21,052.3	3,453.5	17,598.9	6,326.6	0.0	6,326.6	0.0	0.0	0.0	5,324.6	0.0	5,324.6	7,344.2	3,453.5	3,890.8	2,056.9	0.0	2,056.9
Austria	0.0	0.0	0.0															
Belgium	0.0	0.0	0.0															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	0.0	0.0	0.0															
Denmark	0.0	0.0	0.0															
Estonia	0.0	0.0	0.0															
Finland	0.0	0.0	0.0															
France	213.3	0.0	213.3															
Germany	0.0	0.0	0.0															
Greece	5.1	0.0	5.1															
Hungary	0.0	0.0	0.0															
Ireland	50.6	0.0	50.6															
Italy	1,846.5	0.0	1,846.5															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	0.0	0.0	0.0															
Poland	0.0	0.0	0.0															
Portugal	14,054.5	2,251.9	11,802.7															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	2,255.8	30.7	2,225.1															
Sweden	0.0	0.0	0.0															
United Kingdom	0.0	0.0	0.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	0.0	0.0	0.0															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	1.3	0.0	1.3															
Hong Kong	0.0	0.0	0.0															
Japan	0.9	0.0	0.9															
U.S.	136.3	0.0	136.3															
Other advanced economies non EEA	0.4	0.0	0.4															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	139.3	0.0	139.3															
Africa	34.3	0.5	33.9															
Others	2,314.1	1,170.4	1,143.7															

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.

Regions:

Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.

Middle East: Bahrain, Dillbouth, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽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

Caixa Geral de Depósitos 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		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		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)	14,443	0	517	487	34	282	0	16,289	0	473	450	28	280	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	9,188	0	22	0	9	0	0	11,277	0	14	0	4	0	0
Credit institutions	706	0	0	0	0	0	0	852	0	0	0	0	0	0
Other financial corporations	488	0	117	114	1	74	0	511	0	117	114	1	74	0
Non-financial corporations	4,061	0	378	373	24	208	0	3,650	0	342	336	23	206	0
Loans and advances (including at amortised cost and fair value)	66,821	442	10,563	9,620	393	5,180	4,119	67,686	429	9,135	8,342	362	4,373	3,916
Central banks	1,500	0	0	0	0	0	0	5,046	0	0	0	0	0	0
General governments	3,776	0	388	147	2	41	86	3,474	0	348	107	1	20	71
Credit institutions	2,538	5	7	0	0	7	0	3,326	0	7	0	0	7	0
Other financial corporations	1,052	0	366	319	3	161	180	733	0	321	265	2	117	187
Non-financial corporations	23,581	228	6,918	6,492	282	3,938	2,101	21,496	234	5,794	5,458	265	3,212	2,096
of which: small and medium-sized enterprises at amortised cost	7,488	150	1,246	1,190	86	547	581	7,783	155	1,432	1,282	83	553	664
Households	34,374	209	2,884	2,662	106	1,032	1,752	33,612	194	2,665	2,512	94	1,017	1,562
DEBT INSTRUMENTS other than HFT	81,264	442	11,080	10,107	427	5,463	4,119	83,976	429	9,608	8,793	391	4,653	3,916
OFF-BALANCE SHEET EXPOSURES	16,534		746	681	52	309	4	15,228		932	706	41	300	114

⁽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

Caixa Geral de Depósitos 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)	8,018	5,582	2,834	2,778	3,452	7,217	4,820	2,358	2,319	3,371
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	636	306	30	29	313	574	274	8	7	262
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	162	126	73	72	60	140	109	56	55	65
Non-financial corporations	5,078	3,890	2,178	2,150	1,583	4,389	3,230	1,742	1,724	1,547
of which: small and medium-sized enterprises at amortised cost	624	453	175	165	320	606	443	166	158	364
Households	2,142	1,260	554	527	1,496	2,114	1,206	552	533	1,496
DEBT INSTRUMENTS other than HFT	8,018	5,582	2,834	2,778	3,452	7,217	4,820	2,358	2,319	3,371
Loan commitments given	3	1	0	0	0	8	7	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