



2017 EU-wide Transparency Exercise

Bank Name	Unicaja Banco S.A.
LEI Code	5493007SJLLCTM6J6M37
Country Code	ES

2017 EU-wide Transparency Exercise

Capital

Unicaja Banco S.A.

		(mín EUR, %)	As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	3,569	3,488	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)	3,469	3,373	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)	2,063	2,063	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	782	773	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	40	50	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	192	177	C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	14	4	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-33	-32	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	-564	-563	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	-19	-24	C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.15	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	-20	-14	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	-74	-77	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	-162	-160	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	1,250	1,178	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 (+/-)	604	604	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 (+/-)	-18	-20	C 01.00 (r240,d10)	Articles 479 and 480 of CRR
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	664	595	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)	29	39	C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	49	49	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	-20	-10	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)	3,498	3,412	C 01.00 (r015,d10)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	71	76	C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	0	0	C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	61	61	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	10	15	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	25,188	25,128	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	602	580	C 05.01 (r010,d40)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.77%	13.43%	CA1 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.89%	13.58%	CA1 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	14.17%	13.88%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,219	2,195	[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)	9.02%	8.94%	[D.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

Unicaja Banco S.A.

(mln EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,498	3,412	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	2,268	2,244	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	57,062	57,007	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	56,398	56,412	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.1%	6.0%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.0%	4.0%	C 47.00 (r330,c010)	



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Risk exposure amounts

Unicaja Banco S.A.

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk	23,079	22,993
Risk exposure amount for securitisation and re-securitisations in the banking book	598	492
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	22,481	22,500
Risk exposure amount for position, foreign exchange and commodities (Market risk)	38	44
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	86	105
Risk exposure amount for operational risk	1,986	1,986
Other risk exposure amounts	0	0
Total Risk Exposure Amount	25,188	25,128

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

2017 EU-wide Transparency Exercise

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Unicaja Banco S.A.

(mln EUR)	As of 31/12/2016	As of 30/06/2017
Interest income	1,012	440
Of which debt securities income	251	106
Of which loans and advances income	741	321
Interest expenses	386	148
(Of which deposits expenses)	436	172
(Of which debt securities issued expenses)	65	0
(Expenses on share capital repayable on demand)	0	0
Dividend income	27	13
Net Fee and commission income	205	105
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	117	80
Gains or (-) losses on financial assets and liabilities held for trading, net	-7	2
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	1	0
Net other operating income /(expenses)	78	42
TOTAL OPERATING INCOME, NET	1,048	534
(Administrative expenses)	602	295
(Depreciation)	39	20
(Provisions or (-) reversal of provisions)	104	90
(Commitments and guarantees given)	6	-4
(Other provisions)	98	94
Of which pending legal issues and tax litigation ¹	0	
Of which restructuring ¹	139	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	73	36
(Loans and receivables)	83	45
(Held to maturity investments, AFS assets and financial assets measured at cost)	-10	-9
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	89	41
(of which Goodwill)	2	1
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	44	24
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-1	-2
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	185	73
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	125	75
Profit or (-) loss after tax from discontinued operations	10	0
PROFIT OR (-) LOSS FOR THE YEAR	135	75
Of which attributable to owners of the parent	142	86

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

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Unicaja Banco S.A.

		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	13,987	17,007	0		12,810	15,742	0	
	Regional governments or local authorities	1,453	1,410	0		1,548	1,455	0	
	Public sector entities	1,026	840	557		1,345	1,082	836	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,312	1,213	506		4,222	2,053	765	
	Corporates	7,325	3,499	3,406		7,077	3,513	3,424	
	of which: SME	1,914	1,498	1,425		1,947	1,550	1,469	
	Retail	6,155	4,805	3,334		6,371	5,032	3,512	
	of which: SME	1,785	1,463	827		1,771	1,458	837	
	Secured by mortgages on immovable property	16,841	16,350	5,805		16,591	16,515	5,863	
	of which: SME	816	802	340		798	785	335	
	Exposures in default	3,508	1,992	2,220	1,384	3,189	1,814	2,005	1,254
	Items associated with particularly high risk	12	6	8		9	4	6	
	Covered bonds	246	246	57		235	235	39	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	58	58	58		64	64	64	
Equity	1,267	1,151	1,582		1,092	995	1,421		
Securitisation	1,741	1,437	598		1,607	1,321	492		
Other exposures	6,301	4,940	4,949		6,416	5,130	4,566		
Standardised Total	63,231	54,952	23,079	3,567	62,575	54,953	22,993	2,867	

⁽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

Unicaja Banco S.A.

		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	0
Other non credit-obligation assets												
IRB Total			0		0		0		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

Unicaja Banco S.A.

(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 ¹	of which:		Designated at fair value through profit or loss ²	of which:		Available-for-sale ³	of which:		Loans and Receivables ⁴	of which:		Held-to-maturity investments	of which:	
					Loans and advances	Debt securities		Loans and advances	Debt securities		Loans and advances	Debt securities		Loans and advances	Debt securities			
TOTAL - ALL COUNTRIES	15,688.5	2,160.3	13,528.2	36.7	0.0	36.7	0.0	0.0	0.0	4,225.5	0.0	4,225.5	2,160.3	2,160.3	0.0	9,266.1	0.0	9,266.1

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

Unicaja Banco S.A.

(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	14,483.8	2,134.4	12,349.4	31.6	0.0	31.6	0.0	0.0	0.0	2,612.7	0.0	2,612.7	2,134.4	2,134.4	0.0	9,705.1	0.0	9,705.1

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

Performing and non-performing exposures

Unicaja Banco S.A.

(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 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	
		Of which: defaulted	Of which: defaulted						Of which: defaulted	Of which: defaulted				
Debt securities (including at amortised cost and fair value)	18,471	0	20	20	20	0	0	16,985	0	20	20	20	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	13,492	0	0	0	0	0	0	12,318	0	0	0	0	0	0
Credit institutions	521	0	20	20	20	0	0	461	0	20	20	20	0	0
Other financial corporations	4,358	0	0	0	0	0	0	4,105	0	0	0	0	0	0
Non-financial corporations	101	0	0	0	0	0	0	101	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	33,479	665	3,268	3,267	737	1,287	1,962	34,145	552	2,940	2,900	316	1,160	1,770
Central banks	338	0	0	0	0	0	0	253	0	0	0	0	0	0
General governments	2,160	0	10	10	0	0	8	2,136	4	20	20	0	2	8
Credit institutions	369	0	0	0	0	0	0	1,190	0	0	0	0	0	0
Other financial corporations	2,584	0	31	31	0	29	2	2,693	0	31	2	0	30	1
Non-financial corporations	5,851	68	1,350	1,350	149	655	689	5,818	60	1,094	1,081	138	528	566
of which: small and medium-sized enterprises at amortised cost	3,276	60	970	970	22	441	529	3,165	44	864	864	26	328	535
Households	22,177	596	1,877	1,877	588	602	1,263	22,054	488	1,796	1,796	178	600	1,196
DEBT INSTRUMENTS other than HFT	51,950	665	3,287	3,287	757	1,287	1,962	51,129	552	2,960	2,920	336	1,160	1,770
OFF-BALANCE SHEET EXPOSURES	4,005		374	374	23	93	24	5,149		350	350	20	94	19

⁽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

Unicaja Banco S.A.

	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)	2,949	1,912	1,037	817	1,830	2,693	1,712	929	771	1,655
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	29	8	0	0	25	29	10	2	2	24
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	21	2	0	0	2	2	2	2	2	1
Non-financial corporations	1,464	968	662	537	743	1,289	806	526	448	657
of which: small and medium-sized enterprises at amortised cost	1,012	716	276	267	610	896	627	242	233	530
Households	1,434	933	375	280	1,060	1,373	894	399	320	973
DEBT INSTRUMENTS other than HFT	2,949	1,912	1,037	817	1,830	2,693	1,712	929	771	1,655
Loan commitments given	59	38	0	0	0	43	30	0	0	13

⁽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