



## 2017 EU-wide Transparency Exercise

<b>Bank Name</b>	Nationwide Building Society
<b>LEI Code</b>	549300XFX12G42QIKN82
<b>Country Code</b>	UK

## 2017 EU-wide Transparency Exercise

### Capital

Nationwide Building Society

		(mín EUR, %)	As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
<b>OWN FUNDS Transitional period</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>14,356</b>	<b>14,325</b>	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>9,757</b>	<b>9,972</b>	C 01.00 (r020,d10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	620	604	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	11,584	11,576	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	-826	-652	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	0	0	C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-50	-27	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,402	-1,393	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	(-) IRB shortfall of credit risk adjustments to expected losses	-169	-136	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(A) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,d10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments	0	0	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 (+/-)	0	0	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,480</b>	<b>1,422</b>	C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	1,159	1,128	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	322	294	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>11,238</b>	<b>11,394</b>	C 01.00 (r015,d10)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>3,119</b>	<b>2,931</b>	C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	3,064	2,868	C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	20	30	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	35	34	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>40,048</b>	<b>37,752</b>	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)	
<b>CAPITAL RATIOS (%) Transitional period</b>	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>24.36%</b>	<b>26.41%</b>	CA3 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>28.06%</b>	<b>30.18%</b>	CA3 (3)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>35.85%</b>	<b>37.94%</b>	CA3 (5)	-
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>9,757</b>	<b>9,972</b>	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]	-
<b>CET1 RATIO (%) Fully loaded<sup>1</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>24.36%</b>	<b>26.41%</b>	[B.1]/[B-B.1]	-

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



## 2017 EU-wide Transparency Exercise

### Leverage ratio

Nationwide Building Society

(mln EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	11,238	11,394	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	10,916	11,100	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	272,021	269,154	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	272,021	269,154	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.1%	4.2%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.0%	4.1%	C 47.00 (r330,c010)	



## 2017 EU-wide Transparency Exercise

### Risk exposure amounts

Nationwide Building Society

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk	33,611	31,414
Risk exposure amount for securitisation and re-securitisations in the banking book	595	303
Risk exposure amount for contributions to the default fund of a CCP	0	4
Risk exposure amount Other credit risk	33,016	31,107
Risk exposure amount for position, foreign exchange and commodities (Market risk)	0	0
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	0	0
Risk exposure amount for Credit Valuation Adjustment	1,059	805
Risk exposure amount for operational risk	5,377	5,533
Other risk exposure amounts	0	0
<b>Total Risk Exposure Amount</b>	<b>40,048</b>	<b>37,752</b>

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

## 2017 EU-wide Transparency Exercise

### P&L

Nationwide Building Society

(mn EUR)	As of 31/12/2016	As of 30/06/2017
Interest income	5,460	1,615
Of which debt securities income	115	32
Of which loans and advances income	4,970	1,460
Interest expenses	2,919	786
(Of which deposits expenses)	1,359	317
(Of which debt securities issued expenses)	818	238
(Expenses on share capital repayable on demand)	0	0
Dividend income	0	0
Net Fee and commission income	180	54
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	407	61
Gains or (-) losses on financial assets and liabilities held for trading, net	-203	15
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-62	-19
Gains or (-) losses from hedge accounting, net	63	17
Exchange differences [gain or (-) loss], net	23	-4
Net other operating income /(expenses)	-4	1
<b>TOTAL OPERATING INCOME, NET</b>	<b>2,945</b>	<b>955</b>
(Administrative expenses)	1,340	440
(Depreciation)	310	108
(Provisions or (-) reversal of provisions)	49	0
(Commitments and guarantees given)	0	0
(Other provisions)	49	0
Of which pending legal issues and tax litigation <sup>1</sup>	0	
Of which restructuring <sup>1</sup>	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	141	41
(Loans and receivables)	129	41
(Held to maturity investments, AFS assets and financial assets measured at cost)	11	0
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0
(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	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>1,105</b>	<b>366</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>799</b>	<b>273</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>799</b>	<b>273</b>
Of which attributable to owners of the parent	799	273

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

For this building society, the financial year ends on 4 April. Therefore, P&L items for Dec 2016 refer to 3 quarters (4 quarters for other banks in the sample) while for Jun 2017 they refer to 1 quarter (2 quarters for the other banks in the sample)



## 2017 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

Nationwide Building Society

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	35,272	35,272	618		36,949	36,949	344	
	Regional governments or local authorities	8	8	8		7	7	7	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	428	428	0		600	600	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1,215	1,064	167		1,497	1,361	114	
	of which: SME	0	0	0		0	0	0	
	Retail	105	90	67		86	71	54	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	7,110	7,046	2,490		6,571	6,511	2,303	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	286	279	285	7	262	256	260	6
	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	0	0	0		0	0	0		
Other exposures	850	850	105		1,066	1,066	163		
<b>Standardised Total</b>	<b>45,274</b>	<b>45,037</b>	<b>3,740</b>	<b>8</b>	<b>47,039</b>	<b>46,821</b>	<b>3,245</b>	<b>6</b>	

<sup>(1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

## 2017 EU-wide Transparency Exercise

### Credit Risk - IRB Approach Nationwide Building Society

		IRB Approach									
		As of 31/12/2016					As of 30/06/2017				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	0		0		0		0		0	
	Institutions	8,708		8,708	1,203	18	7,826	7,826	923	9	
	Corporates	16,370		16,066	6,751	33	14,996	14,756	5,973	31	
	Corporates - Of Which: Specialised Lending	4,975		4,948	4,071	33	4,345	4,325	3,457	31	
	Corporates - Of Which: SME	2,987		2,927	679	0	2,775	2,727	653	0	
	Retail	223,075		220,074	19,911	465	223,216	220,107	19,585	458	
	Retail - Secured on real estate property	207,967		208,297	13,429	153	208,106	208,413	13,136	135	
	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	207,967		208,297	13,429	153	208,106	208,413	13,136	135	
	Retail - Qualifying Revolving	12,775		9,444	4,733	196	12,788	9,373	4,745	194	
	Retail - Other Retail	2,333		2,333	1,749	116	2,321	2,321	1,704	129	
	Retail - Other Retail - Of Which: SME	0		0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	2,333		2,333	1,749	116	2,321	2,321	1,704	129	
	Equity				127				160		
	Securitisation	4,763		4,763	595	0	3,283	3,283	303	0	
Other non credit-obligation assets				1,283				1,220			
<b>IRB Total</b>				<b>29,871</b>				<b>28,165</b>			

<sup>1)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).



2017 EU-wide Transparency Exercise

Sovereign Exposure

Nationwide Building Society

(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 <sup>1</sup>	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss <sup>2</sup>	of which: Loans and advances	of which: Debt securities	Available-for-sale <sup>3</sup>	of which: Loans and advances	of which: Debt securities	Loans and Receivables <sup>4</sup>	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
<b>TOTAL - ALL COUNTRIES</b>	<b>6,538.3</b>	7.1	6,531.2	<b>0.0</b>	0.0	0.0	<b>0.0</b>	0.0	0.0	<b>6,531.2</b>	0.0	6,531.2	<b>7.1</b>	7.1	0.0	<b>0.0</b>	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.

<sup>1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

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

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

<sup>4)</sup> Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

## 2017 EU-wide Transparency Exercise

### Sovereign Exposure

Nationwide Building Society

(mln EUR)

As of 30/06/2017

Country / Region	Financial assets: Carrying Amount		Memo: breakdown by accounting portfolio															
			Held for trading <sup>(1)</sup>			Designated at fair value through profit or loss <sup>(2)</sup>			Available-for-sale <sup>(3)</sup>			Loans and Receivables <sup>(4)</sup>			Held-to-maturity investments			
	of which: loans and advances	of which: debt securities	of which: Loans and advances	of which: Debt securities	of which: Loans and advances	of which: Debt securities	of which: Loans and advances	of which: Debt securities	of which: Loans and advances	of which: Debt securities	of which: Loans and advances	of which: Debt securities	of which: Loans and advances	of which: Debt securities				
<b>TOTAL - ALL COUNTRIES</b>	<b>7,582.5</b>	5.5	7,577.0	<b>0.0</b>	0.0	0.0	<b>0.0</b>	0.0	0.0	<b>7,577.0</b>	0.0	7,577.0	<b>5.5</b>	5.5	0.0	<b>0.0</b>	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.

<sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

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

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

<sup>(4)</sup> Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

## 2017 EU-wide Transparency Exercise

### Performing and non-performing exposures

Nationwide Building Society

	As of 31/12/2016							As of 30/06/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>	Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			
							(min EUR, %)							
<b>Debt securities (including at amortised cost and fair value)</b>	<b>10,594</b>	<b>0</b>	<b>24</b>	<b>0</b>	<b>0</b>	<b>16</b>	<b>0</b>	<b>12,216</b>	<b>0</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	6,531	0	0	0	0	0	0	7,577	0	0	0	0	0	0
Credit institutions	1,040	0	0	0	0	0	0	980	0	0	0	0	0	0
Other financial corporations	3,024	0	24	0	0	16	0	3,659	0	6	0	0	5	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>241,978</b>	<b>303</b>	<b>2,827</b>	<b>1,059</b>	<b>174</b>	<b>344</b>	<b>2,370</b>	<b>239,183</b>	<b>572</b>	<b>1,468</b>	<b>988</b>	<b>210</b>	<b>309</b>	<b>1,097</b>
Central banks	20,955	0	0	0	0	0	0	20,933	0	0	0	0	0	0
General governments	7	0	0	0	0	0	0	6	0	0	0	0	0	0
Credit institutions	2,015	0	0	0	0	0	0	2,000	0	0	0	0	0	0
Other financial corporations	207	0	0	0	0	0	0	315	0	0	0	0	0	0
Non-financial corporations	14,886	7	122	89	6	24	87	13,812	8	126	58	6	22	99
of which: small and medium-sized enterprises at amortised cost	4,374	7	122	89	6	24	87	3,755	8	126	58	5	22	99
Households	203,909	296	2,705	970	168	319	2,283	202,117	564	1,342	931	204	287	998
<b>DEBT INSTRUMENTS other than HFT</b>	<b>252,573</b>	<b>303</b>	<b>2,852</b>	<b>1,059</b>	<b>174</b>	<b>359</b>	<b>2,370</b>	<b>251,399</b>	<b>572</b>	<b>1,474</b>	<b>988</b>	<b>210</b>	<b>314</b>	<b>1,097</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>28,125</b>		<b>12</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>26,747</b>		<b>7</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>

<sup>(1)</sup> For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

<sup>(2)</sup> Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>(3)</sup> Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

## 2017 EU-wide Transparency Exercise

### Forborne exposures

Nationwide Building Society

	As of 31/12/2016					As of 30/06/2017				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>5,005</b>	<b>2,288</b>	<b>102</b>	<b>74</b>	<b>4,726</b>	<b>1,666</b>	<b>594</b>	<b>87</b>	<b>76</b>	<b>1,549</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	535	103	17	15	477	346	110	18	14	326
of which: small and medium-sized enterprises at amortised cost	531	103	17	15	473	334	110	17	14	314
Households	4,470	2,185	85	59	4,249	1,319	483	68	62	1,223
<b>DEBT INSTRUMENTS other than HFT</b>	<b>5,005</b>	<b>2,288</b>	<b>102</b>	<b>74</b>	<b>4,726</b>	<b>1,666</b>	<b>594</b>	<b>87</b>	<b>76</b>	<b>1,549</b>
<b>Loan commitments given</b>	<b>21</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>17</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>0</b>

<sup>(1)</sup> For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30

At April 2017, Nationwide Building Society updated their reported forbearance to reflect additional clarification from the published EBA Q&A responses and to exclude certain temporary concessions and arrangements; this resulted in a significant decrease in reported forborne exposures