



2017 EU-wide Transparency Exercise

Bank Name	Powszechna Kasa Oszczędności Bank Polski SA
LEI Code	P4GTT6GF1W40CVIMFR43
Country Code	PL

2017 EU-wide Transparency Exercise

Capital

Powszechna Kasa Oszczędności Bank Polski SA

		(mln EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	7,000	7,543	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)	6,428	7,164	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)	283	296	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	401	56	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	-161	-72	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR	
	A.1.4	Other Reserves	6,342	7,310	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR	
	A.1.5	Funds for general banking risk	243	253	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	7	8	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR	
	A.1.8	(-) Intangible assets (including Goodwill)	-676	-673	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	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	-270	-135	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	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	259	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 (+/-)	0	0	C 01.00 (r240,d10)	Articles 479 and 480 of CRR	
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	259	120	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	C 01.00 (r530,d10)	Article 61 of CRR		
A.2.1	Additional Tier 1 Capital instruments	0	0	C 01.00 (r540,d10) + C 01.00 (r670,d10)			
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)			
A.2.3	Other Additional Tier 1 Capital components and deductions	270	135	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	-270	-135	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)	6,428	7,164	C 01.00 (r015,d10)	Article 25 of CRR		
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	572	379	C 01.00 (r750,d10)	Article 71 of CRR		
A.4.1	Tier 2 Capital instruments	572	379	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	0	0	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)			
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	44,287	44,765	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,d40)			
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.51%	16.00%	CA3 (1)	-	
C.2	TIER 1 CAPITAL RATIO (transitional period)	14.51%	16.00%	CA3 (3)	-		
C.3	TOTAL CAPITAL RATIO (transitional period)	15.81%	16.85%	CA3 (5)	-		
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	6,439	7,179	[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)	14.54%	16.04%	[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

Powszechna Kasa Oszczędności Bank Polski SA

(mln EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	6,428	7,164	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	6,439	7,179	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	66,845	70,062	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	66,856	70,077	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.6%	10.2%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	9.6%	10.2%	C 47.00 (r330,c010)	



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Risk exposure amounts

Powszechna Kasa Oszczędności Bank Polski SA

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk	40,448	41,434
Risk exposure amount for securitisation and re-securitisations in the banking book	0	0
Risk exposure amount for contributions to the default fund of a CCP	10	6
Risk exposure amount Other credit risk	40,438	41,428
Risk exposure amount for position, foreign exchange and commodities (Market risk)	1,845	1,439
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	133	62
Risk exposure amount for operational risk	1,860	1,829
Other risk exposure amounts	0	0
Total Risk Exposure Amount	44,287	44,765

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

2017 EU-wide Transparency Exercise

P&L

Powszechna Kasa Oszczędności Bank Polski SA

(mln EUR)	As of 31/12/2016	As of 30/06/2017
Interest income	2,231	1,245
Of which debt securities income	226	144
Of which loans and advances income	1,908	1,057
Interest expenses	471	263
(Of which deposits expenses)	402	210
(Of which debt securities issued expenses)	68	49
(Expenses on share capital repayable on demand)	0	0
Dividend income	2	3
Net Fee and commission income	612	347
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	116	7
Gains or (-) losses on financial assets and liabilities held for trading, net	85	-80
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-4	1
Gains or (-) losses from hedge accounting, net	-3	1
Exchange differences [gain or (-) loss], net	37	132
Net other operating income /(expenses)	5	16
TOTAL OPERATING INCOME, NET	2,612	1,408
(Administrative expenses)	1,243	695
(Depreciation)	173	95
(Provisions or (-) reversal of provisions)	-3	-3
(Commitments and guarantees given)	-4	3
(Other provisions)	1	-6
Of which pending legal issues and tax litigation ¹	2	
Of which restructuring ¹	-2	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	352	179
(Loans and receivables)	339	177
(Held to maturity investments, AFS assets and financial assets measured at cost)	13	2
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	19	12
(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	11	17
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	34	-3
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	873	443
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	673	319
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	673	319
Of which attributable to owners of the parent	673	319

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

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Credit Risk - Standardised Approach

Powszechna Kasa Oszczędności Bank Polski 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	11,539	12,049	1,377		11,701	12,228	1,367	
	Regional governments or local authorities	2,283	2,118	432		2,390	2,135	435	
	Public sector entities	709	95	47		743	100	50	
	Multilateral Development Banks	46	46	0		42	42	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2,137	1,742	548		1,867	1,474	439	
	Corporates	17,398	10,859	10,553		17,929	11,008	10,912	
	of which: SME	2,052	1,191	919		666	435	370	
	Retail	24,253	21,354	15,278		24,802	21,747	15,451	
	of which: SME	5,013	4,230	2,434		5,638	4,924	2,835	
	Secured by mortgages on immovable property	11,220	11,134	8,631		12,900	12,841	8,967	
	of which: SME	249	234	144		218	209	134	
	Exposures in default	2,925	1,374	1,648	1,412	3,051	1,401	1,717	1,440
	Items associated with particularly high risk	193	193	289		196	196	294	
	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)	4	4	4		4	4	4	
Equity	199	199	495		238	238	590		
Securitisation	0	0	0		0	0	0		
Other exposures	3,545	3,536	1,136		3,518	3,515	1,201		
Standardised Total	76,450	64,703	40,438	1,603	79,381	66,930	41,428	1,622	

⁽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

Powszechna Kasa Oszczędności Bank Polski 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		
(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	0		0		0		0		0	
	Corporates	0		0		0		0		0	
	Corporates - Of Which: Specialised Lending	0		0		0		0		0	
	Corporates - Of Which: SME	0		0		0		0		0	
	Retail	0		0		0		0		0	
	Retail - Secured on real estate property	0		0		0		0		0	
	Retail - Secured on real estate property - Of Which: SME	0		0		0		0		0	
	Retail - Secured on real estate property - Of Which: non-SME	0		0		0		0		0	
	Retail - Qualifying Revolving	0		0		0		0		0	
	Retail - Other Retail	0		0		0		0		0	
	Retail - Other Retail - Of Which: SME	0		0		0		0		0	
	Retail - Other Retail - Of Which: non-SME	0		0		0		0		0	
	Equity										
	Securitisation	0		0		0		0		0	
	Other non credit-obligation assets										
IRB Total			0				0				

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

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Sovereign Exposure

Powszechna Kasa Oszczędności Bank Polski 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:		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	9,808.3	1,496.7	8,311.6	53.0	0.0	53.0	622.4	0.0	622.4	6,953.9	0.0	6,953.9	2,083.5	1,496.7	586.8	95.5	0.0	95.5

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

Powszechna Kasa Oszczędności Bank Polski 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	11,479.1	1,480.8	9,998.3	329.4	0.0	329.4	852.5	0.0	852.5	7,948.0	0.0	7,948.0	2,078.1	1,480.8	597.3	271.0	0.0	271.0

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

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

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

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

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

2017 EU-wide Transparency Exercise

Performing and non-performing exposures

Powszechna Kasa Oszczędności Bank Polski 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)	12,085	0	311	0	3	78	0	12,228	0	42	0	60	17	0
Central banks	2,059	0	0	0	0	0	0	828	0	0	0	0	0	0
General governments	8,260	0	0	0	2	0	0	9,670	0	22	0	1	0	0
Credit institutions	332	0	1	0	0	1	0	228	0	1	0	0	1	0
Other financial corporations	35	0	0	0	0	0	0	74	0	0	0	0	0	0
Non-financial corporations	1,399	0	310	0	1	77	0	1,428	0	20	0	58	16	0
Loans and advances (including at amortised cost and fair value)	51,917	172	3,107	2,279	143	1,660	1,054	52,241	215	3,117	2,339	162	1,747	1,332
Central banks	2,087	0	0	0	0	0	0	2,213	0	0	0	0	0	0
General governments	1,501	0	3	2	3	2	0	1,485	0	2	1	3	2	0
Credit institutions	3,577	0	0	0	0	0	0	798	9	3	0	0	0	0
Other financial corporations	510	0	10	9	1	1	0	226	1	2	1	0	1	0
Non-financial corporations	12,272	67	1,502	1,034	63	679	791	13,889	96	1,394	976	79	670	715
of which: small and medium-sized enterprises at amortised cost	5,963	22	991	739	22	483	497	7,417	38	983	706	40	485	496
Households	31,970	104	1,592	1,235	77	979	263	33,630	109	1,717	1,361	80	1,074	616
DEBT INSTRUMENTS other than HFT	64,002	172	3,417	2,279	146	1,738	1,054	64,470	215	3,159	2,339	222	1,763	1,332
OFF-BALANCE SHEET EXPOSURES	13,158		12	0	12	3	0	13,062		77	0	12	6	0

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

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

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

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Forborne exposures

Powszechna Kasa Oszczędności Bank Polski 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)	293	293	62	62	0	274	0	58	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	293	293	62	62	0	274	0	58	0	0
Loans and advances (including at amortised cost and fair value)	889	578	214	201	3	1,039	642	246	230	8
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	1	1	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	0	0	0	0	1	0	0	0	0
Non-financial corporations	325	190	60	56	2	486	239	71	63	8
of which: small and medium-sized enterprises at amortised cost	216	155	42	41	0	297	176	51	47	1
Households	562	387	154	145	0	552	402	175	168	1
DEBT INSTRUMENTS other than HFT	1,182	871	276	263	3	1,313	642	303	230	8
Loan commitments given	15	1	0	0	0	8	0	1	1	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