



2017 EU-wide Transparency Exercise

Bank Name	Banco de Crédito Social Cooperativo SA'
LEI Code	95980020140005881190
Country Code	ES

2017 EU-wide Transparency Exercise

Capital

Banco de Crédito Social Cooperativo SA¹

		(mín EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	2,990	3,404		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)	2,621	2,728		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)	2,536	2,599		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	328	355		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	21	45		C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	69	69		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	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)	-217	-202		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	-162	-150		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	-2		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	-87	-40		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	-38	-36		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 (-)	-38	-36		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	172	90		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 (+/-)	172	90		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	87	40		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	-87	-40		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)	2,621	2,728		C 01.00 (r015,d10)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	370	676		C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	100	400		C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	270	276		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	23,070	23,553		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)	11.36%	11.58%		CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	11.36%	11.58%		CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	12.96%	14.45%		CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,535	2,678		[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)	10.99%	11.37%		[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

Banco de Crédito Social Cooperativo SA'

(mln EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,621	2,728	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	2,535	2,678	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	40,177	41,395	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	40,092	41,346	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.5%	6.6%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.3%	6.5%	C 47.00 (r330,c010)	



2017 EU-wide Transparency Exercise

Risk exposure amounts

Banco de Crédito Social Cooperativo SA'

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk	21,578	22,075
Risk exposure amount for securitisation and re-securitisations in the banking book	13	11
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	21,565	22,064
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 ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	60	46
Risk exposure amount for operational risk	1,432	1,432
Other risk exposure amounts	0	0
Total Risk Exposure Amount	23,070	23,553

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

2017 EU-wide Transparency Exercise

P&L

Banco de Crédito Social Cooperativo SA'

(mln EUR)	As of 31/12/2016	As of 30/06/2017
Interest income	712	348
Of which debt securities income	29	21
Of which loans and advances income	666	302
Interest expenses	154	55
(Of which deposits expenses)	93	23
(Of which debt securities issued expenses)	56	30
(Expenses on share capital repayable on demand)	0	0
Dividend income	5	2
Net Fee and commission income	261	131
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	146	36
Gains or (-) losses on financial assets and liabilities held for trading, net	0	-1
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	47	29
Gains or (-) losses from hedge accounting, net	0	0
Exchange differences [gain or (-) loss], net	3	1
Net other operating income /(expenses)	-15	-10
TOTAL OPERATING INCOME, NET	1,004	481
(Administrative expenses)	554	260
(Depreciation)	76	38
(Provisions or (-) reversal of provisions)	240	-62
(Commitments and guarantees given)	22	1
(Other provisions)	218	-63
Of which pending legal issues and tax litigation ¹	0	
Of which restructuring ¹	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-22	147
(Loans and receivables)	-37	142
(Held to maturity investments, AFS assets and financial assets measured at cost)	14	5
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	87	52
(of which Goodwill)	11	6
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	16	8
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-24	-4
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	62	51
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	76	44
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	76	44
Of which attributable to owners of the parent	76	44

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

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco de Crédito Social Cooperativo 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	4,066	4,391	0		5,047	4,817	0	
	Regional governments or local authorities	1,031	866	0		1,181	1,001	0	
	Public sector entities	181	119	24		295	229	46	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	325	322	139		522	516	225	
	Corporates	5,238	4,096	4,028		5,660	4,751	4,693	
	of which: SME	2,976	2,646	2,578		3,027	2,660	2,590	
	Retail	8,056	6,677	4,334		8,423	6,985	4,530	
	of which: SME	5,558	4,640	2,806		5,967	4,934	2,992	
	Secured by mortgages on immovable property	14,801	14,799	5,372		14,570	14,569	5,294	
	of which: SME	1,911	1,910	723		1,881	1,880	716	
	Exposures in default	4,180	2,721	2,865	1,453	3,839	2,433	2,503	1,402
	Items associated with particularly high risk	0	0	0		17	16	25	
	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)	90	90	90		88	88	88	
Equity	203	203	311		174	174	291		
Securitisation	84	73	13		79	69	11		
Other exposures	5,573	4,863	4,402		5,509	4,861	4,369		
Standardised Total	43,828	39,221	21,578	2,248	45,405	40,508	22,075	2,165	

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

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Banco de Crédito Social Cooperativo SA'

		IRB Approach										
		As of 31/12/2016					As of 30/06/2017					
		Original Exposure ¹	Of which: defaulted	Exposure Value ¹	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure ¹	Of which: defaulted	Exposure Value ¹	Risk exposure amount	Of which: defaulted
(min EUR, %)												
Consolidated data	Central banks and central governments	0		0	0		0		0	0		0
	Institutions	0		0	0		0		0	0		0
	Corporates	0		0	0		0		0	0		0
	Corporates - Of Which: Specialised Lending	0		0	0		0		0	0		0
	Corporates - Of Which: SME	0		0	0		0		0	0		0
	Retail	0		0	0		0		0	0		0
	Retail - Secured on real estate property	0		0	0		0		0	0		0
	Retail - Secured on real estate property - Of Which: SME	0		0	0		0		0	0		0
	Retail - Secured on real estate property - Of Which: non-SME	0		0	0		0		0	0		0
	Retail - Qualifying Revolving	0		0	0		0		0	0		0
	Retail - Other Retail	0		0	0		0		0	0		0
	Retail - Other Retail - Of Which: SME	0		0	0		0		0	0		0
	Retail - Other Retail - Of Which: non-SME	0		0	0		0		0	0		0
	Equity											
	Securitisation	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

Banco de Crédito Social Cooperativo SA'

(mil 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	4,567.6	899.6	3,668.0	0.0	0.0	0.0	0.0	0.0	0.0	3,668.0	0.0	3,668.0	899.6	899.6	0.0	0.0	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.

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

Banco de Crédito Social Cooperativo SA¹

(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: 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	5,191.3	1,003.1	4,188.2	0.0	0.0	0.0	0.0	0.0	0.0	4,188.2	0.0	4,188.2	1,003.1	1,003.1	0.0	0.0	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.

⁽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

Banco de Crédito Social Cooperativo SA¹

	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	Of which: defaulted	On performing exposures ²	On non-performing exposures ³		
				Of which: defaulted										
(min EUR, %)														
Debt securities (including at amortised cost and fair value)	4,018	0	0	0	2	0	0	4,724	0	0	0	5	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	3,668	0	0	0	0	0	0	4,188	0	0	0	0	0	0
Credit institutions	80	0	0	0	0	0	0	221	0	0	0	0	0	0
Other financial corporations	104	0	0	0	1	0	0	153	0	0	0	5	0	0
Non-financial corporations	165	0	0	0	0	0	0	162	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	32,053	670	4,212	4,212	292	1,482	2,573	32,144	614	3,886	3,886	299	1,425	2,115
Central banks	377	0	0	0	0	0	0	320	0	0	0	0	0	0
General governments	900	8	3	3	0	0	0	1,005	0	3	3	0	2	0
Credit institutions	337	0	2	2	0	2	0	435	0	2	2	0	2	0
Other financial corporations	928	0	9	9	1	7	0	693	0	1	1	1	0	0
Non-financial corporations	10,161	134	2,544	2,544	219	1,020	1,416	10,641	118	2,297	2,297	222	977	1,108
of which: small and medium-sized enterprises at amortised cost	7,545	133	2,436	2,436	165	959	1,395	9,240	117	2,204	2,195	168	908	1,091
Households	19,351	527	1,654	1,654	71	452	1,156	19,052	495	1,583	1,583	76	445	1,006
DEBT INSTRUMENTS other than HFT	36,072	670	4,212	4,212	294	1,482	2,573	36,869	614	3,887	3,886	304	1,425	2,115
OFF-BALANCE SHEET EXPOSURES	3,266		10	10	40	4	1	4,088		8	8	41	4	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)

2017 EU-wide Transparency Exercise

Forborne exposures

Banco de Crédito Social Cooperativo SA¹

	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)	4,424	3,064	1,092	1,044	3,086	3,648	2,767	1,039	995	2,245
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	111	1	0	0	0	29	2	2	2	19
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	0	0	0	1	1	1	0	0	1
Non-financial corporations	2,388	1,965	779	756	1,538	2,025	1,728	721	703	1,117
of which: small and medium-sized enterprises at amortised cost	2,142	1,853	735	718	1,351	1,952	1,707	711	695	1,071
Households	1,924	1,098	312	287	1,547	1,593	1,037	316	290	1,108
DEBT INSTRUMENTS other than HFT	4,424	3,064	1,092	1,044	3,086	3,648	2,767	1,039	995	2,245
Loan commitments given	4	0	0	0	3	1	0	0	0	1

⁽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