



2017 EU-wide Transparency Exercise

Bank Name	Liberbank
LEI Code	635400XT3V7WHLSFYY25
Country Code	ES

2017 EU-wide Transparency Exercise

Capital

Liberbank

		(mín EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	2,279	2,584	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)	2,253	2,249	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)	2,135	2,159	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	302	365	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	97	57	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR	
	A.1.4	Other Reserves	-36	-36	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	-8	-7	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR	
	A.1.8	(-) Intangible assets (including Goodwill)	-153	-156	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	-389	-401	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	-9	-9	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	-3	-3	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 (-)	-3	-3	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	-38	-17	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	-14	-14	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	369	313	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 (+/-)	369	313	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)	26	65	C 01.00 (r530,d10)	Article 61 of CRR		
A.2.1	Additional Tier 1 Capital instruments	120	96	C 01.00 (r540,d10) + C 01.00 (r670,d10)			
A.2.2	(-) Excess deduction from T2 items over T2 capital	-32	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	-62	-31	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)	2,279	2,314	C 01.00 (r015,d10)	Article 25 of CRR		
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	0	270	C 01.00 (r750,d10)	Article 71 of CRR		
A.4.1	Tier 2 Capital instruments	0	300	C 01.00 (r760,d10) + C 01.00 (r890,d10)			
A.4.2	Other Tier 2 Capital components and deductions	1	-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	-1	0	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)			
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	18,548	18,184	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR	
	B.1	Of which: Transitional adjustments included	83	43	C 05.01 (r010,d40)		
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.14%	12.37%	CA1 (1)	-	
	C.2	TIER 1 CAPITAL RATIO (transitional period)	12.29%	12.73%	CA1 (3)	-	
	C.3	TOTAL CAPITAL RATIO (transitional period)	12.29%	14.21%	CA3 (5)	-	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	1,884	1,936	[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 loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	10.20%	10.67%	[D.1]/[B-B.1]	-	

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



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Leverage ratio

Liberbank

(mln EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	2,279	2,314	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	1,973	2,032	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	37,796	38,648	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	37,491	38,366	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.0%	6.0%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.3%	5.3%	C 47.00 (r330,c010)	

2017 EU-wide Transparency Exercise

Risk exposure amounts

Liberbank

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk	17,274	16,910
Risk exposure amount for securitisation and re-securitisations in the banking book	31	31
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	17,243	16,879
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	120	121
Risk exposure amount for operational risk	1,153	1,153
Other risk exposure amounts	0	0
Total Risk Exposure Amount	18,548	18,184

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

2017 EU-wide Transparency Exercise

P&L Liberbank

(mln EUR)	As of 31/12/2016	As of 30/06/2017
Interest income	605	254
Of which debt securities income	173	49
Of which loans and advances income	416	184
Interest expenses	150	52
(Of which deposits expenses)	207	79
(Of which debt securities issued expenses)	12	8
(Expenses on share capital repayable on demand)	0	0
Dividend income	3	2
Net Fee and commission income	182	89
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	347	57
Gains or (-) losses on financial assets and liabilities held for trading, net	0	0
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)	-75	-23
TOTAL OPERATING INCOME, NET	913	327
(Administrative expenses)	386	192
(Depreciation)	36	21
(Provisions or (-) reversal of provisions)	133	-25
(Commitments and guarantees given)	-18	-2
(Other provisions)	151	-23
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)	143	48
(Loans and receivables)	135	46
(Held to maturity investments, AFS assets and financial assets measured at cost)	8	2
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	22	-1
(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	22	25
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-63	-44
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	151	74
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	102	60
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	102	60
Of which attributable to owners of the parent	129	67

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

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Credit Risk - Standardised Approach

Liberbank

		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	7,089	9,477	0		6,580	9,183	0	
	Regional governments or local authorities	1,846	1,654	0		2,770	2,604	0	
	Public sector entities	460	391	185		640	473	103	
	Multilateral Development Banks	0	0	0		0	1	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	728	326	166		295	295	186	
	Corporates	5,293	2,672	2,482		5,130	2,622	2,572	
	of which: SME	1,771	1,558	1,497		1,832	1,609	1,557	
	Retail	3,976	2,626	1,698		4,374	2,728	1,768	
	of which: SME	2,138	1,632	952		2,204	1,687	987	
	Secured by mortgages on immovable property	12,914	12,869	5,107		13,051	13,010	5,086	
	of which: SME	364	358	144		405	400	160	
	Exposures in default	2,923	1,805	1,868	965	2,749	1,648	1,676	946
	Items associated with particularly high risk	499	295	443		0	0	0	
	Covered bonds	26	26	3		26	26	3	
	Claims on institutions and corporates with a ST credit assessment	1	1	1		1	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	700	700	1,041		683	683	1,005		
Securitisation	125	124	31		124	124	31		
Other exposures	7,166	4,871	4,251		7,584	5,276	4,482		
Standardised Total	43,746	37,838	17,274	1,301	44,009	38,674	16,910	1,051	

⁽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

Liberbank

		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
Consolidated data		(min EUR, %)									
	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	0		0	0	0	0		0		0
	Securitisation	0		0	0	0	0		0		0
	Other non credit-obligation assets	0		0	0	0	0		0		0
	IRB Total	0		0	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).

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Sovereign Exposure

Liberbank

(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 ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	8,322.8	1,390.8	6,932.0	0.0	0.0	0.0	0.0	0.0	0.0	6,932.0	0.0	6,932.0	1,390.8	1,390.8	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

Liberbank

(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								
TOTAL - ALL COUNTRIES	8,819.0	1,208.4	7,610.6	0.0	0.0	0.0	0.0	0.0	0.0	6,509.4	0.0	6,509.4	2,309.6	1,208.4	1,101.3	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

Liberbank

	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)	9,434	0	0	0	1	0	0	10,214	0	0	0	1	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	6,932	0	0	0	0	0	0	7,611	0	0	0	0	0	0
Credit institutions	204	0	0	0	0	0	0	419	0	0	0	0	0	0
Other financial corporations	2,244	0	0	0	0	0	0	2,129	0	0	0	0	0	0
Non-financial corporations	54	0	0	0	0	0	0	55	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	23,977	317	3,198	3,198	143	1,130	1,879	23,692	271	2,550	2,550	100	925	1,481
Central banks	563	0	0	0	0	0	0	468	0	0	0	0	0	0
General governments	1,393	2	7	7	0	2	2	1,210	5	4	4	0	2	1
Credit institutions	195	0	0	0	0	0	0	156	0	0	0	0	0	0
Other financial corporations	297	0	21	21	2	16	0	449	0	1	1	1	0	0
Non-financial corporations	6,497	99	2,210	2,210	54	851	1,194	6,051	55	1,662	1,662	76	683	852
of which: small and medium-sized enterprises at amortised cost	5,312	55	2,048	2,048	52	753	1,160	4,793	52	1,539	1,539	40	591	845
Households	15,032	216	960	960	86	261	682	15,358	211	883	883	23	239	627
DEBT INSTRUMENTS other than HFT	33,411	317	3,198	3,198	143	1,130	1,879	33,906	271	2,550	2,550	101	925	1,481
OFF-BALANCE SHEET EXPOSURES	4,586		210	210	5	23	0	4,714		198	198	4	22	23

⁽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

Liberbank

	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)	1,860	1,501	568	552	1,080	1,622	1,313	535	528	937
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	14	4	1	1	9	14	2	0	0	10
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	13	4	2	1	0	1	0	0	0	0
Non-financial corporations	1,426	1,243	491	480	757	1,240	1,068	465	460	647
of which: small and medium-sized enterprises at amortised cost	1,254	1,159	436	425	690	1,078	992	391	387	586
Households	407	251	73	70	314	368	242	70	67	280
DEBT INSTRUMENTS other than HFT	1,860	1,501	568	552	1,080	1,622	1,313	535	528	937
Loan commitments given	6	4	1	0	0	6	5	0	0	0

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