



## 2016 EU-wide Transparency Exercise

<b>Bank Name</b>	Banco Mare Nostrum
<b>LEI Code</b>	549300PY124PITBSWN73
<b>Country Code</b>	ES

## 2016 EU-wide Transparency Exercise

### Capital

Banco Mare Nostrum

		(mín EUR, %)		As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
<b>OWN FUNDS Transitional period</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>2,048</b>	<b>2,057</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>2,048</b>	<b>2,057</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)	1,611	1,611	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	64	32	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	45	65	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR	
	A.1.4	Other Reserves	522	580	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	-31	-84	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR	
	A.1.8	(-) Intangible assets (including Goodwill)	-122	-124	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	-40	-29	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR	
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR	
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR	
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR	
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,d10)	Article 36(1) point (j) of CRR	
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.	
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR	
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	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	-2	5	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 (+/-)	-2	5	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>0</b>	<b>0</b>	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	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	0	0	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>2,048</b>	<b>2,057</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>0</b>	<b>0</b>	C 01.00 (r750,d10)	Article 71 of CRR		
A.4.1	Tier 2 Capital instruments	0	0	C 01.00 (r760,d10) + C 01.00 (r890,d10)			
A.4.2	Other Tier 2 Capital components and deductions	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)			
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>18,421</b>	<b>18,083</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>11.12%</b>	<b>11.37%</b>	CA3 (1)	-	
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>11.12%</b>	<b>11.37%</b>	CA3 (3)	-	
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>11.12%</b>	<b>11.37%</b>	CA3 (5)	-	
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>2,050</b>	<b>2,052</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>11.13%</b>	<b>11.35%</b>	[B.1]/[B-B.1]	-	

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

## 2016 EU-wide Transparency Exercise

### Risk exposure amounts

Banco Mare Nostrum

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	17,048	16,711
Risk exposure amount for securitisation and re-securitisations in the banking book	287	76
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	16,761	16,635
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	44	43
Risk exposure amount for operational risk	1,329	1,329
Other risk exposure amounts	0	0
<b>Total Risk Exposure Amount</b>	<b>18,421</b>	<b>18,083</b>

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

## 2016 EU-wide Transparency Exercise

### P&L

Banco Mare Nostrum

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	863	328
Of which debt securities income	204	59
Of which loans and advances income	678	279
Interest expenses	399	129
(Of which deposits expenses)	385	128
(Of which debt securities issued expenses)	23	9
(Expenses on share capital repayable on demand)	0	0
Dividend income	19	3
Net Fee and commission income	192	103
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	338	94
Gains or (-) losses on financial assets and liabilities held for trading, net	30	1
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	1
Net other operating income /(expenses)	-28	-12
<b>TOTAL OPERATING INCOME, NET</b>	<b>1,015</b>	<b>391</b>
(Administrative expenses)	381	171
(Depreciation)	29	17
(Provisions or (-) reversal of provisions)	-1	10
(Commitments and guarantees given)	-3	2
(Other provisions)	2	9
Of which pending legal issues and tax litigation <sup>1</sup>	12	-
Of which restructuring <sup>1</sup>	0	-
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	442	118
(Loans and receivables)	422	99
(Held to maturity investments, AFS assets and financial assets measured at cost)	19	19
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	47	15
(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	5	12
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-108	-36
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>15</b>	<b>36</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>64</b>	<b>32</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>64</b>	<b>32</b>
Of which attributable to owners of the parent	64	32

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



## 2016 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

Banco Mare Nostrum

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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	4,687	4,687	0		5,409	5,409	0	
	Regional governments or local authorities	759	660	0		685	612	0	
	Public sector entities	451	411	25		610	566	24	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	6,863	6,922	179		6,420	6,310	181	
	Corporates	1,659	1,377	1,316		2,200	1,936	1,900	
	of which: SME	912	839	811		983	902	878	
	Retail	4,276	3,354	2,301		4,080	3,169	2,192	
	of which: SME	1,657	1,203	687		1,490	1,037	594	
	Secured by mortgages on immovable property	14,743	14,672	5,558		14,315	14,254	5,353	
	of which: SME	1,484	1,461	560		1,270	1,251	470	
	Exposures in default	2,765	1,728	2,007	1,033	2,579	1,558	1,666	997
	Items associated with particularly high risk	57	57	87		46	46	70	
	Covered bonds	750	750	150		574	574	115	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	45	45	45		39	39	39	
Equity	487	487	631		469	469	611		
Securitisation	54	52	287		22	21	76		
Other exposures	5,165	4,800	4,463		5,174	4,944	4,484		
<b>Standardised Total</b>	<b>42,760</b>	<b>40,002</b>	<b>17,048</b>	<b>1,636</b>	<b>42,623</b>	<b>39,907</b>	<b>16,711</b>	<b>1,524</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).

## 2016 EU-wide Transparency Exercise

### Credit Risk - IRB Approach

Banco Mare Nostrum

		IRB Approach												
		As of 31/12/2015					As of 30/06/2016							
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Of which: defaulted			
(min EUR, %)														
Consolidated data	Central banks and central governments	0		0		0		0		0		0		
	Institutions	0		0		0		0		0		0		
	Corporates	0		0		0		0		0		0		
	Corporates - Of Which: Specialised Lending	0		0		0		0		0		0		
	Corporates - Of Which: SME	0		0		0		0		0		0		
	Retail	0		0		0		0		0		0		
	Retail - Secured on real estate property	0		0		0		0		0		0		
	Retail - Secured on real estate property - Of Which: SME	0		0		0		0		0		0		
	Retail - Secured on real estate property - Of Which: non-SME	0		0		0		0		0		0		
	Retail - Qualifying Revolving	0		0		0		0		0		0		
	Retail - Other Retail	0		0		0		0		0		0		
	Retail - Other Retail - Of Which: SME	0		0		0		0		0		0		
	Retail - Other Retail - Of Which: non-SME	0		0		0		0		0		0		
	Equity													
	Securitisation	0		0		0		0		0		0		
Other non credit-obligation assets														
<b>IRB Total</b>			<b>0</b>		<b>0</b>		<b>0</b>		<b>0</b>		<b>0</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).

## 2016 EU-wide Transparency Exercise

### Sovereign Exposure

Banco Mare Nostrum

(min EUR)

		As of 31/12/2015																
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>5,012.8</b>	528.9	4,483.9	<b>0.0</b>	0.0	0.0	<b>0.0</b>	0.0	0.0	<b>4,483.9</b>	0.0	4,483.9	<b>528.9</b>	528.9	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



## 2016 EU-wide Transparency Exercise

### Sovereign Exposure

Banco Mare Nostrum

(mln EUR)

		As of 30/06/2016																
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>	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						
<b>TOTAL - ALL COUNTRIES</b>	<b>5,705.1</b>	525.8	5,179.3	<b>0.0</b>	0.0	0.0	<b>0.0</b>	0.0	0.0	<b>5,177.8</b>	0.0	5,177.8	<b>525.8</b>	525.8	0.0	<b>1.5</b>	0.0	1.5

**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.

<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

## 2016 EU-wide Transparency Exercise

### Performing and non-performing exposures

Banco Mare Nostrum

	As of 31/12/2015							As of 30/06/2016						
	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>		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>		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>			
		Of which: defaulted						Of which: defaulted						
(min EUR, %)														
<b>Debt securities (including at amortised cost and fair value)</b>	<b>11,276</b>	<b>0</b>	<b>39</b>	<b>39</b>	<b>5</b>	<b>12</b>	<b>0</b>	<b>11,560</b>	<b>0</b>	<b>4</b>	<b>4</b>	<b>1</b>	<b>4</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	4,484	0	0	0	0	0	0	5,179	0	0	0	0	0	0
Credit institutions	82	0	0	0	3	0	0	39	0	3	3	0	3	0
Other financial corporations	6,622	0	0	0	2	0	0	6,263	0	1	1	1	1	0
Non-financial corporations	89	0	39	39	0	12	0	78	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>24,785</b>	<b>925</b>	<b>2,768</b>	<b>2,762</b>	<b>90</b>	<b>1,056</b>	<b>1,568</b>	<b>24,151</b>	<b>507</b>	<b>2,543</b>	<b>2,530</b>	<b>61</b>	<b>965</b>	<b>1,469</b>
Central banks	266	0	0	0	0	0	0	256	0	0	0	0	0	0
General governments	529	18	10	10	0	0	0	526	10	8	8	0	0	0
Credit institutions	1,006	0	0	0	0	0	0	466	0	0	0	0	0	0
Other financial corporations	328	3	15	15	2	16	0	411	0	0	0	0	0	0
Non-financial corporations	5,917	213	1,501	1,495	17	657	745	5,703	140	1,303	1,291	13	584	650
of which: small and medium-sized enterprises at amortised cost	4,603	209	1,404	1,399	7	610	718	4,055	117	1,178	1,174	4	517	612
Households	16,738	690	1,242	1,242	71	383	823	16,788	357	1,232	1,231	48	381	818
<b>DEBT INSTRUMENTS other than HFT</b>	<b>36,062</b>	<b>925</b>	<b>2,807</b>	<b>2,801</b>	<b>95</b>	<b>1,067</b>	<b>1,568</b>	<b>35,710</b>	<b>507</b>	<b>2,547</b>	<b>2,534</b>	<b>63</b>	<b>969</b>	<b>1,469</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>1,762</b>		<b>37</b>	<b>37</b>	<b>0</b>	<b>7</b>	<b>0</b>	<b>1,771</b>		<b>40</b>	<b>40</b>	<b>0</b>	<b>9</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)

## 2016 EU-wide Transparency Exercise

### Forborne exposures

Banco Mare Nostrum

	As of 31/12/2015					As of 30/06/2016				
	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>4,562</b>	<b>1,641</b>	<b>655</b>	<b>629</b>	<b>3,520</b>	<b>4,437</b>	<b>1,511</b>	<b>592</b>	<b>570</b>	<b>3,509</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	11	0	0	0	1	1	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	14	0	2	0	0	0	0	0	0	0
Non-financial corporations	1,667	971	416	413	1,098	1,415	812	350	346	935
of which: small and medium-sized enterprises at amortised cost	1,444	892	378	375	967	1,215	719	308	305	814
Households	2,871	669	237	217	2,421	3,020	699	243	225	2,574
<b>DEBT INSTRUMENTS other than HFT</b>	<b>4,562</b>	<b>1,641</b>	<b>655</b>	<b>629</b>	<b>3,520</b>	<b>4,437</b>	<b>1,511</b>	<b>592</b>	<b>570</b>	<b>3,509</b>
<b>Loan commitments given</b>	<b>15</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>13</b>	<b>0</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□