



## 2016 EU-wide Transparency Exercise

<b>Bank Name</b>	Caixa Económica Montepio Geral
<b>LEI Code</b>	2138004FIUXU3B2MR537
<b>Country Code</b>	PT

## 2016 EU-wide Transparency Exercise

### Capital

Caixa Económica Montepio Geral

		(mín EUR, %)	As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
<b>OWN FUNDS</b> Transitional period	<b>A</b>	<b>OWN FUNDS</b>	<b>1,360</b>	<b>1,472</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>1,231</b>	<b>1,381</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)	1,858	2,143	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	-431	-503	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	-131	-131	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	11	5	C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-7	-3	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-66	-59	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	-181	-186	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	-39	-21	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(8) of CRR and Articles 36(1) point (k) (v) and 155(4) 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	-117	-150	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	332	287	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 (+/-)	11	7	C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	322	280	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	2	4	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	39	21	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	-41	-25	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>1,231</b>	<b>1,381</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>129</b>	<b>90</b>	C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	137	100	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	-8	-10	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>13,962</b>	<b>13,457</b>	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	48	35	C 05.01 (r010,d40)	
<b>CAPITAL RATIOS (%)</b> Transitional period	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>8.82%</b>	<b>10.27%</b>	CA3 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>8.82%</b>	<b>10.27%</b>	CA3 (3)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>9.74%</b>	<b>10.94%</b>	CA3 (5)	-
CET1 Capital Fully loaded	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>937</b>	<b>1,115</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))]	-
CET1 RATIO (%) Fully loaded <sup>1</sup>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>6.73%</b>	<b>8.31%</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

Caixa Económica Montepio Geral

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	12,633	12,149
Risk exposure amount for securitisation and re-securitisations in the banking book	3	3
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	12,630	12,146
Risk exposure amount for position, foreign exchange and commodities (Market risk)	233	163
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	4	4
Risk exposure amount for operational risk	766	768
Other risk exposure amounts	325	374
<b>Total Risk Exposure Amount</b>	<b>13,962</b>	<b>13,457</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

Caixa Económica Montepio Geral

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	643	285
Of which debt securities income	91	42
Of which loans and advances income	465	206
Interest expenses	416	157
(Of which deposits expenses)	246	89
(Of which debt securities issued expenses)	74	29
(Expenses on share capital repayable on demand)	0	0
Dividend income	4	3
Net Fee and commission income	102	49
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	125	53
Gains or (-) losses on financial assets and liabilities held for trading, net	-12	-26
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-3	-3
Gains or (-) losses from hedge accounting, net	1	0
Exchange differences [gain or (-) loss], net	7	10
Net other operating income /(expenses)	14	-14
<b>TOTAL OPERATING INCOME, NET</b>	<b>465</b>	<b>198</b>
(Administrative expenses)	333	183
(Depreciation)	27	13
(Provisions or (-) reversal of provisions)	-2	-11
(Commitments and guarantees given)	0	8
(Other provisions)	-3	-19
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)	284	135
(Loans and receivables)	268	97
(Held to maturity investments, AFS assets and financial assets measured at cost)	16	38
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	89	13
(of which Goodwill)	0	6
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	-4	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>-269</b>	<b>-135</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>-242</b>	<b>-67</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>-242</b>	<b>-67</b>
Of which attributable to owners of the parent	-243	-68

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



## 2016 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

Caixa Económica Montepio Geral

		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	2,689	2,675	199		3,068	3,051	194	
	Regional governments or local authorities	74	73	15		34	33	7	
	Public sector entities	7	6	6		6	5	5	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	734	782	386		792	1,020	551	
	Corporates	3,869	3,178	3,143		3,111	2,520	2,490	
	of which: SME	1,732	1,354	1,319		1,315	0	1,013	
	Retail	2,580	1,914	1,221		2,699	1,792	1,132	
	of which: SME	1,605	1,205	689		1,821	0	680	
	Secured by mortgages on immovable property	7,464	7,435	2,835		7,690	7,656	2,952	
	of which: SME	558	544	284		691	0	363	
	Exposures in default	3,377	2,070	2,385	1,201	3,216	1,973	2,247	1,146
	Items associated with particularly high risk	177	177	265		187	187	281	
	Covered bonds	16	16	3		17	17	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	215	215	215		215	215	215	
Equity	143	143	143		172	172	172		
Securitisation	6	6	3		6	6	3		
Other exposures	2,440	2,099	1,816		2,513	2,181	1,900		
<b>Standardised Total</b>	<b>23,791</b>	<b>20,790</b>	<b>12,633</b>	<b>1,635</b>	<b>23,727</b>	<b>20,828</b>	<b>12,149</b>	<b>1,568</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**  
Caixa Económica Montepio Geral

		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	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure amount	
		Of which: defaulted		Of which: defaulted			Of which: defaulted		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	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		
<b>IRB Total</b>			<b>0</b>		<b>0</b>				<b>0</b>		<b>0</b>	

<sup>13</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

Caixa Económica Montepio Geral

(mil EUR)

Country / Region	As of 31/12/2015																	
	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:		Designated at fair value through profit or loss <sup>2</sup>	of which:		Available-for-sale <sup>3</sup>	of which:		Loans and Receivables <sup>4</sup>	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				
<b>TOTAL - ALL COUNTRIES</b>	<b>2,554.7</b>	116.6	2,438.1	<b>12.4</b>	0.0	12.4	<b>0.0</b>	0.0	0.0	<b>2,264.2</b>	0.0	2,264.2	<b>116.6</b>	116.6	0.0	<b>161.5</b>	0.0	161.5

**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

### Sovereign Exposure

Caixa Económica Montepio Geral

(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>2,933.6</b>	116.5	2,817.1	<b>10.9</b>	0.0	10.9	<b>0.0</b>	0.0	0.0	<b>1,538.2</b>	0.0	1,538.2	<b>116.5</b>	116.5	0.0	<b>1,268.0</b>	0.0	1,268.0

**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

### Performing and non-performing exposures

Caixa Económica Montepio Geral

	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>	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>3,429</b>	<b>0</b>	<b>103</b>	<b>103</b>	<b>45</b>	<b>58</b>	<b>0</b>	<b>3,754</b>	<b>0</b>	<b>65</b>	<b>65</b>	<b>79</b>	<b>47</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	2,428	0	0	0	2	0	0	2,814	0	0	0	8	0	0
Credit institutions	59	0	0	0	34	0	0	23	0	0	0	0	0	0
Other financial corporations	162	0	15	15	1	13	0	219	0	0	0	65	0	0
Non-financial corporations	780	0	88	88	8	45	0	697	0	65	65	6	47	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>15,431</b>	<b>98</b>	<b>3,145</b>	<b>3,145</b>	<b>77</b>	<b>1,146</b>	<b>1,559</b>	<b>15,150</b>	<b>113</b>	<b>3,046</b>	<b>3,046</b>	<b>47</b>	<b>1,108</b>	<b>1,490</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	119	0	7	7	0	2	4	119	0	7	7	0	2	4
Credit institutions	200	0	0	0	0	0	0	211	0	0	0	0	0	0
Other financial corporations	177	2	121	121	1	21	86	210	0	102	102	1	15	76
Non-financial corporations	6,153	46	2,168	2,168	52	872	939	6,023	66	2,125	2,125	30	839	916
of which: small and medium-sized enterprises at amortised cost	4,905	41	1,895	1,895	38	695	865	4,795	50	1,827	1,827	24	679	829
Households	8,782	51	849	849	24	251	530	8,588	47	811	811	15	251	494
<b>DEBT INSTRUMENTS other than HFT</b>	<b>18,859</b>	<b>98</b>	<b>3,248</b>	<b>3,248</b>	<b>122</b>	<b>1,204</b>	<b>1,559</b>	<b>18,904</b>	<b>113</b>	<b>3,111</b>	<b>3,111</b>	<b>126</b>	<b>1,155</b>	<b>1,490</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>1,874</b>		<b>314</b>	<b>314</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1,859</b>		<b>295</b>	<b>295</b>	<b>4</b>	<b>11</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

Caixa Económica Montepio Geral

	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>1,509</b>	<b>1,344</b>	<b>399</b>	<b>397</b>	<b>927</b>	<b>1,457</b>	<b>1,292</b>	<b>404</b>	<b>401</b>	<b>876</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	1	0	0	0	0	1	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	12	12	1	1	7	6	6	1	1	2
Non-financial corporations	1,032	970	325	324	557	1,014	948	328	326	539
of which: small and medium-sized enterprises at amortised cost	954	893	288	286	534	914	849	291	289	502
Households	464	362	72	72	363	435	338	74	74	335
<b>DEBT INSTRUMENTS other than HFT</b>	<b>1,509</b>	<b>1,344</b>	<b>399</b>	<b>397</b>	<b>927</b>	<b>1,457</b>	<b>1,292</b>	<b>404</b>	<b>401</b>	<b>876</b>
<b>Loan commitments given</b>	<b>35</b>	<b>35</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>34</b>	<b>34</b>	<b>10</b>	<b>10</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□