



2016 EU-wide Transparency Exercise

Bank Name	Unione di Banche Italiane SCpA
LEI Code	81560097964CBDAED282
Country Code	IT

2016 EU-wide Transparency Exercise

Capital

Unione di Banche Italiane SCpA

		(mín EUR, %)		As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	8,545	8,922		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)	7,409	7,047		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)	5,918	5,928		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	1,743	898		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	262	27		C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	1,827	1,825		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	172	131		C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-3	-5		C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-1,739	-1,689		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	0	-228		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	-1,051	-95		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	-276	-296		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	557	551		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 (+/-)	177	118		C 01.00 (r240,d10)	Articles 479 and 480 of CRR
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	380	433		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	34	28		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	276	296		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	-310	-324		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)	7,409	7,047		C 01.00 (r015,d10)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,136	1,875		C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,443	1,889		C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	-39	-39		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	-269	25		C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	61,345	61,665		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)	12.08%	11.43%	CA1 (1)	-	
	C.2	TIER 1 CAPITAL RATIO (transitional period)	12.08%	11.43%	CA1 (3)	-	
	C.3	TOTAL CAPITAL RATIO (transitional period)	13.93%	14.47%	CA3 (5)	-	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	7,128	6,793	[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)	11.62%	11.02%	[D.1]/[B-B.1]	-	

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



2016 EU-wide Transparency Exercise

Risk exposure amounts

Unione di Banche Italiane SCpA

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	56,708	57,219
Risk exposure amount for securitisation and re-securitisations in the banking book	0	0
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	56,708	57,219
Risk exposure amount for position, foreign exchange and commodities (Market risk)	985	750
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	194	221
Risk exposure amount for operational risk	3,458	3,476
Other risk exposure amounts	0	0
Total Risk Exposure Amount	61,345	61,665

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

2016 EU-wide Transparency Exercise

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Unione di Banche Italiane SCpA

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	2,509	1,118
Of which debt securities income	422	185
Of which loans and advances income	2,046	903
Interest expenses	878	352
(Of which deposits expenses)	102	37
(Of which debt securities issued expenses)	774	313
(Expenses on share capital repayable on demand)	0	0
Dividend income	10	9
Net Fee and commission income	1,300	667
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	212	88
Gains or (-) losses on financial assets and liabilities held for trading, net	63	9
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	4	-8
Gains or (-) losses from hedge accounting, net	11	-1
Exchange differences [gain or (-) loss], net	1	-3
Net other operating income /(expenses)	321	162
TOTAL OPERATING INCOME, NET	3,554	1,687
(Administrative expenses)	2,340	1,407
(Depreciation)	150	132
(Provisions or (-) reversal of provisions)	2	27
(Commitments and guarantees given)	-1	1
(Other provisions)	3	27
Of which pending legal issues and tax litigation ¹	21	-
Of which restructuring ¹	0	-
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	821	1,256
(Loans and receivables)	803	1,206
(Held to maturity investments, AFS assets and financial assets measured at cost)	18	50
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	5	0
(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	36	12
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	272	-1,124
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	145	-818
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	145	-818
Of which attributable to owners of the parent	117	-787

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

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Unione di Banche Italiane SCpA

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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	21,644	22,672	2,487		20,990	22,154	2,741	
	Regional governments or local authorities	1,142	569	113		1,058	520	104	
	Public sector entities	928	386	128		926	407	151	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	13,319	4,264	1,262		12,761	5,123	1,603	
	Corporates	18,909	8,529	8,076		15,472	8,174	7,673	
	of which: SME	4,113	3,418	3,311		3,322	2,010	1,911	
	Retail	9,952	6,024	4,315		12,401	6,718	4,746	
	of which: SME	2,770	1,164	671		4,928	1,665	957	
	Secured by mortgages on immovable property	3,995	3,940	1,793		3,970	3,921	1,762	
	of which: SME	518	510	215		855	840	355	
	Exposures in default	4,101	2,604	3,239	1,324	4,118	2,531	3,112	1,451
	Items associated with particularly high risk	57	47	70		44	34	51	
	Covered bonds	15	15	3		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	30	30	30		243	202	202	
Equity	708	708	1,087		678	678	1,071		
Securitisation	0	0	0		0	0	0		
Other exposures	2,989	2,978	2,046		2,804	2,790	2,020		
Standardised Total	77,789	52,764	24,649	1,462	75,466	53,251	25,235	1,592	

⁽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).

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Unione di Banche Italiane SCpA

		IRB Approach									
		As of 31/12/2015					As of 30/06/2016				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	
	Corporates	58,966	40,250	27,164	2,694	59,530	41,084	27,343	3,342	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	20,461	14,858	8,294	789	21,030	15,229	8,162	1,135	0	
	Retail	31,601	29,556	4,895	1,394	31,086	29,055	4,640	1,613	0	
	Retail - Secured on real estate property	25,199	25,078	3,442	815	24,816	24,702	3,309	988	0	
	Retail - Secured on real estate property - Of Which: SME	4,997	4,881	1,041	452	4,963	4,855	977	562	0	
	Retail - Secured on real estate property - Of Which: non-SME	20,202	20,197	2,401	363	19,852	19,848	2,332	426	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	6,402	4,478	1,453	579	6,270	4,353	1,331	625	0	
	Retail - Other Retail - Of Which: SME	6,402	4,478	1,453	579	6,270	4,353	1,331	625	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
	Equity										
	Securitisation	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets										
IRB Total			32,059				31,983				

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).

2016 EU-wide Transparency Exercise

Sovereign Exposure

Unione di Banche Italiane SCpA

(mil 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 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	19,061.8	672.9	18,388.9	464.6	0.0	464.6	0.0	0.0	0.0	14,423.6	0.0	14,423.6	679.0	672.9	6.1	3,494.5	0.0	3,494.5

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

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

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

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

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

2016 EU-wide Transparency Exercise

Sovereign Exposure

Unione di Banche Italiane SCpA

(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 ⁽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	18,208.1	772.8	17,435.2	121.0	0.0	121.0	0.0	0.0	0.0	13,855.2	0.0	13,855.2	778.9	772.8	6.1	3,452.9	0.0	3,452.9

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

2016 EU-wide Transparency Exercise

Performing and non-performing exposures

Unione di Banche Italiane SCpA

	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 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	
(min EUR, %)				Of which: defaulted						Of which: defaulted				
Debt securities (including at amortised cost and fair value)	18,787	0	28	28	0	2	0	18,530	0	29	29	0	16	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	17,924	0	0	0	0	0	0	17,314	0	0	0	0	0	0
Credit institutions	262	0	0	0	0	0	0	351	0	0	0	0	0	0
Other financial corporations	198	0	1	1	0	1	0	244	0	0	0	0	0	0
Non-financial corporations	403	0	27	27	0	1	0	620	0	29	29	0	16	0
Loans and advances (including at amortised cost and fair value)	92,171	717	13,434	13,434	417	3,746	7,862	93,009	864	13,280	13,280	411	4,768	7,047
Central banks	395	0	0	0	0	0	0	422	0	0	0	0	0	0
General governments	679	3	42	42	3	4	0	783	59	40	40	3	7	1
Credit institutions	3,035	1	0	0	0	0	0	3,508	0	0	0	0	0	0
Other financial corporations	4,849	2	232	232	14	88	91	4,778	8	245	245	14	121	89
Non-financial corporations	47,211	363	8,807	8,807	285	2,245	5,374	48,025	320	8,712	8,712	281	3,040	4,731
of which: small and medium-sized enterprises at amortised cost	17,636	210	3,297	3,297	121	731	2,198	19,993	209	3,948	3,948	130	1,249	2,407
Households	36,002	348	4,354	4,354	114	1,409	2,397	35,493	477	4,283	4,283	113	1,601	2,227
DEBT INSTRUMENTS other than HFT	110,958	717	13,463	13,463	417	3,748	7,862	111,538	864	13,309	13,309	411	4,785	7,047
OFF-BALANCE SHEET EXPOSURES	38,886		601	601	38	14	135	38,286		504	504	39	14	130

⁽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)

2016 EU-wide Transparency Exercise

Forborne exposures

Unione di Banche Italiane SCpA

	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, %)										
Debt securities (including at amortised cost and fair value)	28	28	2	2	0	29	29	16	16	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	1	1	1	1	0	0	0	0	0	0
Non-financial corporations	27	27	1	1	0	29	29	16	16	0
Loans and advances (including at amortised cost and fair value)	5,375	3,021	517	478	4,238	5,707	3,232	772	731	4,377
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	75	59	11	10	39	78	53	14	14	46
Non-financial corporations	3,547	2,294	408	382	2,639	3,760	2,423	610	582	2,692
of which: small and medium-sized enterprises at amortised cost	1,675	885	151	136	1,425	1,952	1,060	238	221	1,621
Households	1,754	668	98	86	1,561	1,870	756	147	135	1,639
DEBT INSTRUMENTS other than HFT	5,403	3,049	519	480	4,238	5,736	3,261	789	748	4,377
Loan commitments given	45	37	0	0	24	122	113	0	0	29

⁽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□