



## 2016 EU-wide Transparency Exercise

<b>Bank Name</b>	Liberbank
<b>LEI Code</b>	635400XT3V7WHLSFYY25
<b>Country Code</b>	ES

## 2016 EU-wide Transparency Exercise

### Capital

Liberbank

		(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>2,236</b>	<b>2,158</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>2,189</b>	<b>2,128</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)	2,132	2,134		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	236	232		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	272	164		C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	-85	-32		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)	-139	-146		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	-335	-321		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	-12	-12		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	-4	-4		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(A) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-4	-4		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.1.15	(-) 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	-38		C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	-16	-15		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	139	166		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 (+/-)	139	166		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>47</b>	<b>31</b>		C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	130	122		C 01.00 (r540,d10) + C 01.00 (r670,d10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	-32		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	-83	-60		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>2,236</b>	<b>2,158</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	1		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	-1		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>16,014</b>	<b>15,786</b>		C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	65		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>13.67%</b>	<b>13.48%</b>		CA3 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>13.96%</b>	<b>13.67%</b>		CA3 (3)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>13.96%</b>	<b>13.67%</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>1,962</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>12.80%</b>	<b>12.48%</b>		[D.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

Liberbank

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	14,669	14,624
Risk exposure amount for securitisation and re-securitisations in the banking book	37	34
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	14,632	14,591
Risk exposure amount for position, foreign exchange and commodities (Market risk)	0	3
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	89	100
Risk exposure amount for operational risk	1,256	1,058
Other risk exposure amounts	0	0
<b>Total Risk Exposure Amount</b>	<b>16,014</b>	<b>15,786</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 Liberbank

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	758	316
Of which debt securities income	229	92
Of which loans and advances income	527	219
Interest expenses	263	88
(Of which deposits expenses)	307	115
(Of which debt securities issued expenses)	16	6
(Expenses on share capital repayable on demand)	0	0
Dividend income	6	1
Net Fee and commission income	183	93
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	198	234
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	0	0
Gains or (-) losses from hedge accounting, net	0	0
Exchange differences [gain or (-) loss], net	1	0
Net other operating income /(expenses)	-63	-22
<b>TOTAL OPERATING INCOME, NET</b>	<b>820</b>	<b>533</b>
(Administrative expenses)	392	198
(Depreciation)	35	17
(Provisions or (-) reversal of provisions)	182	12
(Commitments and guarantees given)	-10	0
(Other provisions)	192	13
Of which pending legal issues and tax litigation <sup>1</sup>	21	
Of which restructuring <sup>1</sup>	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	220	175
(Loans and receivables)	210	175
(Held to maturity investments, AFS assets and financial assets measured at cost)	9	0
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	4
(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	87	20
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-36	-66
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>43</b>	<b>80</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>112</b>	<b>63</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>112</b>	<b>63</b>
Of which attributable to owners of the parent	129	73

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



## 2016 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

Liberbank

		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	9,097	15,069	0		9,446	15,298	0	
	Regional governments or local authorities	1,784	1,458	0		1,534	1,381	0	
	Public sector entities	584	467	212		569	392	115	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	675	268	130		729	315	160	
	Corporates	5,553	2,522	2,326		5,351	2,679	2,490	
	of which: SME	1,855	1,382	1,332		1,882	1,548	1,493	
	Retail	3,642	2,349	1,533		4,112	2,470	1,601	
	of which: SME	1,847	1,385	811		2,016	1,519	888	
	Secured by mortgages on immovable property	13,347	13,289	5,302		13,129	13,001	5,184	
	of which: SME	394	378	159		384	370	156	
	Exposures in default	4,349	1,278	1,300	1,727	3,930	1,280	1,294	1,328
	Items associated with particularly high risk	853	42	62		716	39	59	
	Covered bonds	26	26	3		49	49	5	
	Claims on institutions and corporates with a ST credit assessment	1	0	0		1	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	770	770	1,062		680	680	962		
Securitisation	145	145	37		133	133	34		
Other exposures	7,067	3,601	2,701		7,228	3,383	2,721		
<b>Standardised Total</b>	<b>47,894</b>	<b>41,283</b>	<b>14,669</b>	<b>2,063</b>	<b>47,609</b>	<b>41,100</b>	<b>14,624</b>	<b>1,713</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

Liberbank

		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	Value adjustments and provisions				
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	
	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	0		0		0		0		0		0	
	Securitisation	0		0		0		0		0		0	
Other non credit-obligation assets	0		0		0		0		0		0		
<b>IRB Total</b>			<b>0</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

Liberbank

(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>10,786.2</b>	1,246.0	9,540.2	<b>0.0</b>	0.0	0.0	<b>0.0</b>	0.0	0.0	<b>7,869.0</b>	0.0	7,869.0	<b>1,246.0</b>	1,246.0	0.0	<b>1,671.2</b>	0.0	1,671.2

**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

Liberbank

(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:						
				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>11,100.3</b>	1,410.8	9,689.5	<b>62.3</b>	0.0	62.3	<b>0.0</b>	0.0	0.0	<b>9,627.2</b>	0.0	9,627.2	<b>1,410.8</b>	1,410.8	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

### Performing and non-performing exposures

Liberbank

	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>12,676</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>12,344</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	0	0	0	0
General governments	9,540	0	0	0	0	0	0	9,627	0	0	0	0	0	0
Credit institutions	344	0	0	0	0	0	0	292	0	0	0	0	0	0
Other financial corporations	2,459	0	0	0	0	0	0	2,272	0	0	0	0	0	0
Non-financial corporations	332	0	0	0	0	0	0	153	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>25,170</b>	<b>9</b>	<b>4,916</b>	<b>4,408</b>	<b>121</b>	<b>1,867</b>	<b>2,677</b>	<b>25,138</b>	<b>359</b>	<b>4,164</b>	<b>4,164</b>	<b>266</b>	<b>1,325</b>	<b>2,399</b>
Central banks	202	0	0	0	0	0	0	339	0	0	0	0	0	0
General governments	1,255	0	38	35	0	9	13	1,418	3	29	29	2	5	14
Credit institutions	140	0	0	0	0	0	0	195	3	0	0	0	0	0
Other financial corporations	437	0	2	1	2	1	0	350	0	2	2	4	1	0
Non-financial corporations	7,647	4	3,841	3,411	99	1,522	1,994	7,301	93	3,145	3,145	123	1,001	1,748
of which: small and medium-sized enterprises at amortised cost	2,433	3	969	870	10	330	586	6,487	93	2,803	2,803	42	809	1,620
Households	15,488	5	1,035	960	20	336	670	15,536	261	988	988	137	318	637
<b>DEBT INSTRUMENTS other than HFT</b>	<b>37,845</b>	<b>9</b>	<b>4,916</b>	<b>4,408</b>	<b>121</b>	<b>1,867</b>	<b>2,677</b>	<b>37,482</b>	<b>359</b>	<b>4,164</b>	<b>4,164</b>	<b>266</b>	<b>1,325</b>	<b>2,399</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>4,635</b>		<b>214</b>	<b>44</b>	<b>2</b>	<b>61</b>	<b>0</b>	<b>4,833</b>		<b>232</b>	<b>232</b>	<b>2</b>	<b>57</b>	<b>25</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

Liberbank

	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>3,183</b>	<b>2,256</b>	<b>835</b>	<b>802</b>	<b>1,729</b>	<b>2,720</b>	<b>1,846</b>	<b>506</b>	<b>479</b>	<b>1,095</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	41	20	5	5	18	81	23	5	4	12
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	40	1	3	1	14	34	1	2	1	0
Non-financial corporations	2,504	1,972	748	724	1,231	2,029	1,570	423	403	914
of which: small and medium-sized enterprises at amortised cost	608	456	155	148	370	1,677	1,373	350	340	835
Households	598	263	80	73	467	577	252	76	71	169
<b>DEBT INSTRUMENTS other than HFT</b>	<b>3,183</b>	<b>2,256</b>	<b>835</b>	<b>802</b>	<b>1,729</b>	<b>2,720</b>	<b>1,846</b>	<b>506</b>	<b>479</b>	<b>1,095</b>
<b>Loan commitments given</b>	<b>30</b>	<b>4</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>19</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>1</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□