



2017 EU-wide Transparency Exercise

Bank Name	ABANCA Holding Financiero
LEI Code	9598003BP0LHPHDWV834
Country Code	ES

2017 EU-wide Transparency Exercise

Capital

ABANCA Holding Financiero

		(mín EUR, %)	As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	3,492	3,601	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)	3,433	3,523	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)	377	377	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	224	87	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	-89	-56	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	3,074	3,295	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	120	117	C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	43	47	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-162	-147	C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 34(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	0	-128	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	-13	-13	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	-98	-46	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	-14	-14	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 (-)	-14	-14	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	-189	-45	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	-123	-120	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	-84	-85	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	266	252	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 (+/-)	29	37	C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	337	214	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	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	98	46	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	-98	-46	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)	3,433	3,523	C 01.00 (r015,d10)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	59	78	C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	2	3	C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	87	90	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	-30	-15	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	24,738	26,287	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)	13.88%	13.40%	CA1 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.88%	13.40%	CA1 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	14.12%	13.70%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,165	3,317	[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)	12.79%	12.62%	[B.1]/[B-B.1]	-

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



2017 EU-wide Transparency Exercise

Leverage ratio

ABANCA Holding Financiero

(mln EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,433	3,523	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	3,165	3,317	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	46,403	50,274	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	46,164	50,105	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	7.4%	7.0%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	6.9%	6.6%	C 47.00 (r330,c010)	



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Risk exposure amounts

ABANCA Holding Financiero

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk	23,355	24,866
Risk exposure amount for securitisation and re-securitisations in the banking book	53	38
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	23,301	24,828
Risk exposure amount for position, foreign exchange and commodities (Market risk)	42	46
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	49	89
Risk exposure amount for operational risk	1,276	1,276
Other risk exposure amounts	16	10
Total Risk Exposure Amount	24,738	26,287

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

2017 EU-wide Transparency Exercise

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ABANCA Holding Financiero

(mln EUR)	As of 31/12/2016	As of 30/06/2017
Interest income	743	306
Of which debt securities income	90	37
Of which loans and advances income	531	274
Interest expenses	377	85
(Of which deposits expenses)	166	63
(Of which debt securities issued expenses)	46	21
(Expenses on share capital repayable on demand)	0	0
Dividend income	20	9
Net Fee and commission income	135	78
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	112	129
Gains or (-) losses on financial assets and liabilities held for trading, net	9	3
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	-2	1
Exchange differences [gain or (-) loss], net	9	1
Net other operating income /(expenses)	-63	-53
TOTAL OPERATING INCOME, NET	586	389
(Administrative expenses)	439	223
(Depreciation)	89	45
(Provisions or (-) reversal of provisions)	-13	1
(Commitments and guarantees given)	-21	4
(Other provisions)	9	-3
Of which pending legal issues and tax litigation ¹	0	
Of which restructuring ¹	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-141	-35
(Loans and receivables)	-148	-37
(Held to maturity investments, AFS assets and financial assets measured at cost)	6	2
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	9	2
(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	40	23
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-29	17
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	213	193
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	285	185
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	285	185
Of which attributable to owners of the parent	269	175

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

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Credit Risk - Standardised Approach

ABANCA Holding Financiero

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(mln EUR, %)									
Consolidated data	Central governments or central banks	4,622	8,694	0		5,643	10,067	0	
	Regional governments or local authorities	2,898	2,778	2		3,428	3,173	1	
	Public sector entities	1,845	1,655	546		1,772	1,561	295	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,685	844	435		6,937	2,242	909	
	Corporates	8,496	6,242	6,218		9,828	7,661	7,610	
	of which: SME	2,105	1,661	1,614		2,605	2,158	2,075	
	Retail	6,447	4,914	3,451		6,798	4,918	3,434	
	of which: SME	1,933	1,340	771		2,006	1,454	837	
	Secured by mortgages on immovable property	11,497	11,486	4,055		11,710	11,697	4,133	
	of which: SME	540	536	188		594	588	210	
	Exposures in default	2,535	1,184	1,204	982	2,096	1,033	1,065	877
	Items associated with particularly high risk	348	257	386		500	363	545	
	Covered bonds	20	20	2		109	109	20	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	67	67	67		71	71	71	
Equity	1,091	1,091	1,567		913	913	1,387		
Securitisation	364	108	53		102	69	38		
Other exposures	5,057	5,018	5,367		5,067	5,035	5,360		
Standardised Total	49,973	44,359	23,355	1,073	54,973	48,911	24,866	963	

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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Credit Risk - IRB Approach
ABANCA Holding Financiero

		IRB Approach												
		As of 31/12/2016					As of 30/06/2017							
		Original Exposure ¹	Of which: defaulted	Exposure Value ¹	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	Original Exposure ¹	Of which: defaulted	Exposure Value ¹	Risk exposure amount	Of which: defaulted	Value adjustments and provisions	
(min EUR, %)														
Consolidated data	Central banks and central governments	0		0	0		0		0	0		0		0
	Institutions	0		0	0		0		0	0		0		0
	Corporates	0		0	0		0		0	0		0		0
	Corporates - Of Which: Specialised Lending	0		0	0		0		0	0		0		0
	Corporates - Of Which: SME	0		0	0		0		0	0		0		0
	Retail	0		0	0		0		0	0		0		0
	Retail - Secured on real estate property	0		0	0		0		0	0		0		0
	Retail - Secured on real estate property - Of Which: SME	0		0	0		0		0	0		0		0
	Retail - Secured on real estate property - Of Which: non-SME	0		0	0		0		0	0		0		0
	Retail - Qualifying Revolving	0		0	0		0		0	0		0		0
	Retail - Other Retail	0		0	0		0		0	0		0		0
	Retail - Other Retail - Of Which: SME	0		0	0		0		0	0		0		0
	Retail - Other Retail - Of Which: non-SME	0		0	0		0		0	0		0		0
	Equity	0		0	0		0		0	0		0		0
	Securitisation	0		0	0		0		0	0		0		0
	Other non credit-obligation assets	0		0	0		0		0	0		0		0
IRB Total				0					0				0	

¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

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Sovereign Exposure

ABANCA Holding Financiero

(mil EUR)

		As of 31/12/2016																
Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
	of which: loans and advances	of which: debt securities		Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	7,719.2	2,486.4	5,232.7	0.0	0.0	0.0	0.0	0.0	0.0	5,232.7	0.0	5,232.7	2,486.4	2,486.4	0.0	0.0	0.0	0.0

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

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

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

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

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

2017 EU-wide Transparency Exercise

Sovereign Exposure

ABANCA Holding Financiero

(mln EUR)

		As of 30/06/2017																
Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
	of which: loans and advances	of which: debt securities		Held for trading ⁽¹⁾	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ⁽²⁾	of which: Loans and advances	of which: Debt securities	Available-for-sale ⁽³⁾	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁽⁴⁾	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	8,722.4	2,904.0	5,818.4	0.0	0.0	0.0	0.0	0.0	0.0	5,818.4	0.0	5,818.4	2,904.0	2,904.0	0.0	0.0	0.0	0.0

Note:

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

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

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

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

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

2017 EU-wide Transparency Exercise

Performing and non-performing exposures

ABANCA Holding Financiero

	As of 31/12/2016							As of 30/06/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³			
		(min EUR, %)					Of which: defaulted		Of which: defaulted					
Debt securities (including at amortised cost and fair value)	9,361	0	0	0	0	0	0	11,254	0	0	0	2	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	5,233	0	0	0	0	0	0	5,818	0	0	0	0	0	0
Credit institutions	123	0	0	0	0	0	0	1,056	0	0	0	0	0	0
Other financial corporations	3,931	0	0	0	0	0	0	3,961	0	0	0	0	0	0
Non-financial corporations	74	0	0	0	0	0	0	418	0	0	0	2	0	0
Loans and advances (including at amortised cost and fair value)	28,956	229	2,153	2,153	112	968	868	31,415	196	1,865	1,865	108	854	772
Central banks	237	0	0	0	0	0	0	164	0	0	0	0	0	0
General governments	2,487	0	19	19	0	1	2	2,905	0	1	1	0	1	0
Credit institutions	537	0	0	0	0	0	0	1,337	0	0	0	0	0	0
Other financial corporations	483	64	33	33	2	12	1	744	65	14	14	1	7	0
Non-financial corporations	9,506	62	1,104	1,104	60	596	274	10,195	49	928	928	59	535	226
of which: small and medium-sized enterprises at amortised cost	4,311	50	634	634	33	344	215	4,624	43	551	551	35	306	179
Households	15,707	103	997	997	50	359	591	16,069	82	922	922	48	311	545
DEBT INSTRUMENTS other than HFT	38,317	229	2,153	2,153	112	968	868	42,669	196	1,865	1,865	109	854	772
OFF-BALANCE SHEET EXPOSURES	5,376		166	163	14	65	7	5,700		160	160	12	65	5

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

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Forborne exposures

ABANCA Holding Financiero

	As of 31/12/2016					As of 30/06/2017				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	3,036	1,887	895	866	1,361	2,592	1,579	761	735	1,181
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	71	1	1	1	1	1	1	1	1	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	33	32	12	12	1	14	13	7	7	1
Non-financial corporations	1,506	1,031	562	546	384	1,364	837	487	472	349
of which: small and medium-sized enterprises at amortised cost	830	602	286	277	295	682	483	265	258	259
Households	1,426	823	320	307	975	1,213	728	267	256	831
DEBT INSTRUMENTS other than HFT	3,036	1,887	895	866	1,361	2,592	1,579	761	735	1,181
Loan commitments given	0	0	0	0	0	0	0	0	0	0

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