



## 2017 EU-wide Transparency Exercise

<b>Bank Name</b>	Bank Polska Kasa Opieki SA
<b>LEI Code</b>	5493000LKS7B3UTF7H35
<b>Country Code</b>	PL

After the sale on 7th of June by Unicredit S.p.A., Bank Pekao S.A. is no longer a subsidiary of foreign banking group. For the purposes of the EBA's Transparency exercise only Q2 2017 will be disclosed.

## 2017 EU-wide Transparency Exercise

### Capital

Bank Polska Kasa Opieki SA

		(mín EUR, %)	As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
<b>OWN FUNDS</b> Transitional period	<b>A</b>	<b>OWN FUNDS</b>		<b>4,779</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>4,779</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)		2,224	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		-2	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		-8	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves		2,245	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR
	A.1.5	Funds for general banking risk		469	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	C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters		-9	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)		-125	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		-6	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		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	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	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		-25	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	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	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	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	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	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	C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other		0	C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments		17	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	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	C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)		17	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>	C 01.00 (r530,d10)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments		0	C 01.00 (r540,d10) + C 01.00 (r670,d10)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	C 01.00 (r720,d10)	
A.2.3	Other Additional Tier 1 Capital components and deductions		25	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		-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>4,779</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>	C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments		0	C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions		0	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)		
A.4.3	Tier 2 transitional adjustments		0	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>		26,622	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included		0	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>17.95%</b>	CA1 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>		<b>17.95%</b>	CA1 (3)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>		<b>17.95%</b>	CA3 (5)	-
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>		<b>4,788</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>17.98%</b>	[B.1]/[B-B.1]	-

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



## 2017 EU-wide Transparency Exercise

### Leverage ratio

Bank Polska Kasa Opieki SA

(mln EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition		4,779	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		4,788	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital		43,101	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital		43,110	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital		11.1%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital		11.1%	C 47.00 (r330,c010)	



## 2017 EU-wide Transparency Exercise

### Risk exposure amounts

Bank Polska Kasa Opieki SA

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk		24,894
Risk exposure amount for securitisation and re-securitisations in the banking book		0
Risk exposure amount for contributions to the default fund of a CCP		0
Risk exposure amount Other credit risk		24,894
Risk exposure amount for position, foreign exchange and commodities (Market risk)		119
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>		0
Risk exposure amount for Credit Valuation Adjustment		160
Risk exposure amount for operational risk		1,448
Other risk exposure amounts		0
<b>Total Risk Exposure Amount</b>		<b>26,622</b>

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

## 2017 EU-wide Transparency Exercise

### P&L

Bank Polska Kasa Opieki SA

(mln EUR)	As of 31/12/2016	As of 30/06/2017
Interest income		655
Of which debt securities income		125
Of which loans and advances income		515
Interest expenses		123
(Of which deposits expenses)		119
(Of which debt securities issued expenses)		4
(Expenses on share capital repayable on demand)		0
Dividend income		5
Net Fee and commission income		273
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		1
Gains or (-) losses on financial assets and liabilities held for trading, net		8
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net		0
Gains or (-) losses from hedge accounting, net		1
Exchange differences [gain or (-) loss], net		-6
Net other operating income /(expenses)		11
<b>TOTAL OPERATING INCOME, NET</b>		<b>826</b>
(Administrative expenses)		450
(Depreciation)		40
(Provisions or (-) reversal of provisions)		2
(Commitments and guarantees given)		-2
(Other provisions)		3
Of which pending legal issues and tax litigation <sup>1</sup>		
Of which restructuring <sup>1</sup>		
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		56
(Loans and receivables)		56
(Held to maturity investments, AFS assets and financial assets measured at cost)		0
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)		0
(of which Goodwill)		0
Negative goodwill recognised in profit or loss		0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates		5
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>		<b>283</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>		<b>209</b>
Profit or (-) loss after tax from discontinued operations		0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>		<b>209</b>
Of which attributable to owners of the parent		209

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



## 2017 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

Bank Polska Kasa Opieki SA

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		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					7,323	7,523	651	
	Regional governments or local authorities					2,658	2,756	551	
	Public sector entities					190	50	20	
	Multilateral Development Banks					0	107	0	
	International Organisations					0	0	0	
	Institutions					1,553	1,367	439	
	Corporates					18,093	11,310	11,187	
	of which: SME					182	115	99	
	Retail					11,212	9,659	7,013	
	of which: SME					1,977	1,293	739	
	Secured by mortgages on immovable property					7,328	7,127	3,713	
	of which: SME					222	216	196	
	Exposures in default					1,599	485	596	1,108
	Items associated with particularly high risk					0	0	0	
	Covered bonds					0	0	0	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)					0	0	0	
Equity					104	104	160		
Securitisation					0	0	0		
Other exposures					1,283	1,283	563		
<b>Standardised Total</b>					<b>51,343</b>	<b>41,772</b>	<b>24,894</b>	<b>1,360</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).

## 2017 EU-wide Transparency Exercise

**Credit Risk - IRB Approach**  
Bank Polska Kasa Opieki SA

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		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	
	Institutions						0		0	0	0	0	
	Corporates						0		0	0	0	0	
	Corporates - Of Which: Specialised Lending						0		0	0	0	0	
	Corporates - Of Which: SME						0		0	0	0	0	
	Retail						0		0	0	0	0	
	Retail - Secured on real estate property						0		0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME						0		0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME						0		0	0	0	0	
	Retail - Qualifying Revolving						0		0	0	0	0	
	Retail - Other Retail						0		0	0	0	0	
	Retail - Other Retail - Of Which: SME						0		0	0	0	0	
	Retail - Other Retail - Of Which: non-SME						0		0	0	0	0	
	Equity												
	Securitisation						0		0	0	0	0	0
Other non credit-obligation assets													
<b>IRB Total</b>									<b>0</b>				

<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).



2017 EU-wide Transparency Exercise

Sovereign Exposure

Bank Polska Kasa Opieki SA

(mln 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 <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>															

**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

## 2017 EU-wide Transparency Exercise

### Sovereign Exposure

Bank Polska Kasa Opieki SA

(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 <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>9,250.3</b>	1,152.5	8,097.8	<b>517.4</b>	0.0	517.4	<b>0.0</b>	0.0	0.0	<b>5,266.0</b>	0.0	5,266.0	<b>2,429.6</b>	1,152.5	1,277.0	<b>1,037.3</b>	0.0	1,037.3

**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

## 2017 EU-wide Transparency Exercise

### Performing and non-performing exposures

Bank Polska Kasa Opieki SA

	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 <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>9,102</b>	<b>0</b>	<b>15</b>	<b>15</b>	<b>8</b>	<b>15</b>	<b>0</b>
Central banks							0	0	0	0	0	0	0
General governments							7,582	0	0	0	2	0	0
Credit institutions							0	0	0	0	0	0	0
Other financial corporations							55	0	3	3	0	3	0
Non-financial corporations							1,464	0	13	13	6	13	0
<b>Loans and advances (including at amortised cost and fair value)</b>							<b>30,076</b>	<b>77</b>	<b>1,960</b>	<b>1,960</b>	<b>90</b>	<b>1,270</b>	<b>481</b>
Central banks							951	0	0	0	0	0	0
General governments							1,185	0	30	30	5	28	0
Credit institutions							785	0	4	4	0	4	0
Other financial corporations							855	0	14	14	3	14	0
Non-financial corporations							10,853	7	1,195	1,195	43	717	352
of which: small and medium-sized enterprises at amortised cost							894	2	140	140	5	88	47
Households							15,446	70	718	718	38	508	130
<b>DEBT INSTRUMENTS other than HFT</b>							<b>39,177</b>	<b>77</b>	<b>1,976</b>	<b>1,976</b>	<b>98</b>	<b>1,286</b>	<b>481</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>							<b>10,189</b>		<b>49</b>	<b>49</b>	<b>23</b>	<b>28</b>	<b>1</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)

## 2017 EU-wide Transparency Exercise

### Forborne exposures

Bank Polska Kasa Opieki SA

	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, %)										
<b>Debt securities (including at amortised cost and fair value)</b>					<b>11</b>	<b>11</b>	<b>11</b>	<b>11</b>	<b>0</b>	
Central banks					0	0	0	0	0	
General governments					0	0	0	0	0	
Credit institutions					0	0	0	0	0	
Other financial corporations					0	0	0	0	0	
Non-financial corporations					11	11	11	11	0	
<b>Loans and advances (including at amortised cost and fair value)</b>					<b>891</b>	<b>845</b>	<b>400</b>	<b>399</b>	<b>362</b>	
Central banks					0	0	0	0	0	
General governments					0	0	0	0	0	
Credit institutions					0	0	0	0	0	
Other financial corporations					0	0	0	0	0	
Non-financial corporations					731	722	349	349	281	
of which: small and medium-sized enterprises at amortised cost					24	24	5	5	18	
Households					160	124	51	50	82	
<b>DEBT INSTRUMENTS other than HFT</b>					<b>902</b>	<b>857</b>	<b>411</b>	<b>410</b>	<b>362</b>	
<b>Loan commitments given</b>					<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	

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