



2016 EU-wide Transparency Exercise

Bank Name	Banco Popular Español SA
LEI Code	80H66LPTVDLM0P28XF25
Country Code	ES

2016 EU-wide Transparency Exercise

Capital

Banco Popular Español SA

		(mín EUR, %)		As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	10,322	12,185		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)	9,828	11,682		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)	8,831	11,209		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	3,268	3,909		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	-222	-368		C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	594	-173		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	92	95		C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-3,754	-3,802		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	-486	-521		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	-604	-868		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	-1,097	-375		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	-47	-26		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 (-)	-47	-26		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	3,252	2,602		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 (+/-)	9	6		C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	3,242	2,595		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	1,250	1,250		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	1,097	375		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	-2,347	-1,625		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)	9,828	11,682		C 01.00 (r015,d10)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	494	504		C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	762	748		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	-269	-244		C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	74,991	76,476		C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	216	316		C 05.01 (r010,d40)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.11%	15.27%		CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	13.11%	15.27%		CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	13.76%	15.93%		CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	7,673	9,455		[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)	10.26%	12.41%		[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

Banco Popular Español SA

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	68,806	69,976
Risk exposure amount for securitisation and re-securitisations in the banking book	7	3
Risk exposure amount for contributions to the default fund of a CCP	57	177
Risk exposure amount Other credit risk	68,742	69,796
Risk exposure amount for position, foreign exchange and commodities (Market risk)	571	764
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	246	367
Risk exposure amount for operational risk	5,369	5,369
Other risk exposure amounts	0	0
Total Risk Exposure Amount	74,991	76,476

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

2016 EU-wide Transparency Exercise

P&L

Banco Popular Español SA

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	3,639	1,598
Of which debt securities income	591	285
Of which loans and advances income	3,341	1,465
Interest expenses	1,279	457
(Of which deposits expenses)	772	237
(Of which debt securities issued expenses)	529	221
(Expenses on share capital repayable on demand)	0	0
Dividend income	7	4
Net Fee and commission income	640	296
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	650	287
Gains or (-) losses on financial assets and liabilities held for trading, net	12	-5
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	-4	0
Exchange differences [gain or (-) loss], net	44	20
Net other operating income /(expenses)	-35	-51
TOTAL OPERATING INCOME, NET	3,675	1,693
(Administrative expenses)	1,738	829
(Depreciation)	187	87
(Provisions or (-) reversal of provisions)	315	-48
(Commitments and guarantees given)	-52	-8
(Other provisions)	367	-39
Of which pending legal issues and tax litigation ¹	-6	
Of which restructuring ¹	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,080	573
(Loans and receivables)	1,038	561
(Held to maturity investments, AFS assets and financial assets measured at cost)	42	12
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	-28	-56
(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	54	26
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-327	-210
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	109	124
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	106	94
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	106	94
Of which attributable to owners of the parent	105	94

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

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco Popular Español SA

		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	28,927	28,890	3,035		30,243	30,228	3,313	
	Regional governments or local authorities	2,677	2,339	23		2,237	2,139	19	
	Public sector entities	2,561	2,097	612		2,265	1,894	634	
	Multilateral Development Banks	0	0	0		0	205	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4,474	4,433	1,281		5,495	5,462	2,282	
	Corporates	10,556	6,222	6,127		10,436	6,198	6,104	
	of which: SME	3,126	2,619	2,541		2,725	2,312	2,242	
	Retail	12,279	7,810	4,909		12,405	7,929	4,965	
	of which: SME	7,458	5,314	3,037		7,718	5,507	3,149	
	Secured by mortgages on immovable property	12,713	12,434	5,064		12,579	12,329	4,951	
	of which: SME	5,696	5,522	2,372		5,804	5,639	2,389	
	Exposures in default	11,366	6,875	7,990	4,224	10,467	6,479	7,659	3,753
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	287	287	29		166	166	17	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	116	104	68		0	0	0	
Equity	1,115	1,115	1,814		948	948	1,013		
Securitisation	88	80	3		70	65	1		
Other exposures	902	902	350		944	944	356		
Standardised Total	88,061	73,588	31,306	4,523	88,254	74,986	31,313	3,887	

⁽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

Banco Popular Español SA

		IRB Approach																				
		As of 31/12/2015					As of 30/06/2016															
		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	0		0		0		0	
	Institutions	5,830		5,676	1,748		0		6,534		2,100		0		6,445		2,100		0		0	
	Corporates	36,629		31,118	16,319		2,074		37,401		16,477		1,981		31,866		16,477		1,981		71	
	Corporates - Of Which: Specialised Lending	2,444		2,346	1,877		77		2,412		1,712		71		2,336		1,712		71		0	
	Corporates - Of Which: SME	17,675		16,664	7,177		1,591		17,883		7,642		1,413		16,969		7,642		1,413		0	
	Retail	31,677		30,750	7,343		1,010		31,681		7,443		671		30,768		7,443		671		0	
	Retail - Secured on real estate property	23,220		23,152	5,277		520		23,362		5,304		478		23,299		5,304		478		0	
	Retail - Secured on real estate property - Of Which: SME	3,896		3,831	1,024		362		3,943		991		349		3,883		991		349		0	
	Retail - Secured on real estate property - Of Which: non-SME	19,324		19,320	4,253		158		19,419		4,313		129		19,417		4,313		129		0	
	Retail - Qualifying Revolving	0		0	0		0		0		0		0		0		0		0		0	
	Retail - Other Retail	8,456		7,599	2,066		491		8,318		2,138		194		7,469		2,138		194		0	
	Retail - Other Retail - Of Which: SME	8,456		7,599	2,066		491		8,318		2,138		194		7,469		2,138		194		0	
	Retail - Other Retail - Of Which: non-SME	0		0	0		0		0		0		0		0		0		0		0	
	Equity				0						0		0				0		0		0	
	Securitisation	181		181	3		0		5		3		0		5		3		0		0	
Other non credit-obligation assets				12,029						12,464						12,464						
IRB Total				37,443						38,486						38,486						

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

Banco Popular Español SA

(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	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						
TOTAL - ALL COUNTRIES	23,301.1	5,393.8	17,907.3	0.0	0.0	0.0	0.0	0.0	0.0	17,577.3	0.0	17,577.3	5,723.8	5,393.8	330.0	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

2016 EU-wide Transparency Exercise

Sovereign Exposure

Banco Popular Español SA

(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:						
				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	27,190.1	5,215.3	21,974.7	0.0	0.0	0.0	0.0	0.0	0.0	21,805.8	0.0	21,805.8	5,384.2	5,215.3	168.9	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

2016 EU-wide Transparency Exercise

Performing and non-performing exposures

Banco Popular Español SA

	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		Of which: defaulted	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		Of which: defaulted	On performing exposures ²	On non-performing exposures ³	
		(min EUR, %)	Of which performing but past due >30 days and <=90 days				Of which non-performing ¹		Of which: defaulted	Of which performing but past due >30 days and <=90 days				Of which non-performing ¹
Debt securities (including at amortised cost and fair value)	1,137	0	0	0	0	0	0	770	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	330	0	0	0	0	0	0	169	0	0	0	0	0	0
Credit institutions	79	0	0	0	0	0	0	49	0	0	0	0	0	0
Other financial corporations	458	0	0	0	0	0	0	333	0	0	0	0	0	0
Non-financial corporations	269	0	0	0	0	0	0	220	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	117,878	3,564	18,198	18,198	412	7,012	11,291	117,904	2,391	17,294	17,294	192	6,285	10,564
Central banks	3,059	0	0	0	0	0	0	819	0	0	0	0	0	0
General governments	5,394	2	0	0	0	0	0	5,215	0	0	0	0	0	0
Credit institutions	6,358	1	0	0	0	0	0	8,326	2	0	0	3	0	0
Other financial corporations	8,345	97	72	72	0	5	0	8,867	36	78	78	0	31	49
Non-financial corporations	62,232	1,830	16,009	16,009	389	6,528	9,640	62,099	1,235	15,192	15,192	162	6,104	8,887
of which: small and medium-sized enterprises at amortised cost	44,854	1,629	13,168	13,168	205	4,986	6,803	49,223	769	13,369	13,369	161	4,120	8,057
Households	32,490	1,633	2,117	2,117	23	479	1,650	32,578	1,117	2,024	2,024	28	150	1,628
DEBT INSTRUMENTS other than HFT	119,015	3,564	18,198	18,198	412	7,012	11,291	118,675	2,391	17,294	17,294	192	6,285	10,564
OFF-BALANCE SHEET EXPOSURES	22,468		211	211	3	66	0	21,761		259	259	2	106	0

⁽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

Banco Popular Español SA

	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)	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)	15,934	8,934	3,401	3,270	11,251	15,095	8,459	3,055	2,942	10,870
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	28	0	0	0	0	16	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	22	13	8	8	2
Non-financial corporations	13,833	8,326	3,258	3,141	9,569	12,979	7,872	2,941	2,841	9,182
of which: small and medium-sized enterprises at amortised cost	9,150	5,679	1,940	1,872	6,836	11,355	6,717	2,460	2,363	8,222
Households	2,073	609	143	130	1,681	2,078	574	106	93	1,685
DEBT INSTRUMENTS other than HFT	15,934	8,934	3,401	3,270	11,251	15,095	8,459	3,055	2,942	10,870
Loan commitments given	72	33	0	0	0	71	32	0	0	9

⁽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□