



2016 EU-wide Transparency Exercise

Bank Name	Banca Carige SpA - Cassa di Risparmio di Genova e Imperia
LEI Code	F1T87K3OQ2OV1UORLH26
Country Code	IT

2016 EU-wide Transparency Exercise

Capital

Banca Carige SpA - Cassa di Risparmio di Genova e Imperia

		(mín EUR, %)		As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	2,970	2,578		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)	2,435	2,205		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)	3,588	2,952		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	-986	-600		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	-190	-151		C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	53	52		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	12	12		C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	97	75		C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-78	-55		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	-140	-272		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	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	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	0	0		C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0		C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0		C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0		C 01.00 (r490,d10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0		C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0		C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0		C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-12	-12		C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments	100	203		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 (+/-)	13	8		C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	87	195		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)	113	15		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	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	113	15		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)	2,548	2,220		C 01.00 (r015,d10)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	422	358		C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	343	293		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	79	65		C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	19,846	18,036		C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	0	0		C 05.01 (r010,d40)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	12.27%	12.22%		CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	12.84%	12.31%		CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	14.97%	14.30%		CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	2,335	2,002		[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	11.77%	11.10%		[B.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

Banca Carige SpA - Cassa di Risparmio di Genova e Imperia

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	18,629	16,820
Risk exposure amount for securitisation and re-securitisations in the banking book	2	2
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	18,627	16,818
Risk exposure amount for position, foreign exchange and commodities (Market risk)	11	4
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	7	13
Risk exposure amount for operational risk	1,199	1,199
Other risk exposure amounts	0	0
Total Risk Exposure Amount	19,846	18,036

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

2016 EU-wide Transparency Exercise P&L

Banca Carige SpA - Cassa di Risparmio di Genova e Imperia

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	682	302
Of which debt securities income	16	5
Of which loans and advances income	655	295
Interest expenses	354	141
(Of which deposits expenses)	96	28
(Of which debt securities issued expenses)	244	88
(Expenses on share capital repayable on demand)	0	0
Dividend income	15	14
Net Fee and commission income	270	126
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	80	31
Gains or (-) losses on financial assets and liabilities held for trading, net	-22	-6
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	7	0
Gains or (-) losses from hedge accounting, net	-5	0
Exchange differences [gain or (-) loss], net	12	6
Net other operating income /(expenses)	109	65
TOTAL OPERATING INCOME, NET	793	396
(Administrative expenses)	666	309
(Depreciation)	48	23
(Provisions or (-) reversal of provisions)	-6	-5
(Commitments and guarantees given)	-16	-5
(Other provisions)	10	0
Of which pending legal issues and tax litigation ¹	5	0
Of which restructuring ¹	13	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	288	345
(Loans and receivables)	286	344
(Held to maturity investments, AFS assets and financial assets measured at cost)	2	1
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	78	20
(of which Goodwill)	57	20
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	94	2
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-187	-294
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-104	-208
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-104	-208
Of which attributable to owners of the parent	-102	-206

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

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banca Carige SpA - Cassa di Risparmio di Genova e Imperia

		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	6,178	7,367	1,073		5,356	5,931	924	
	Regional governments or local authorities	1,063	790	163		939	730	151	
	Public sector entities	765	530	530		700	468	468	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,716	2,491	573		2,918	2,275	567	
	Corporates	9,229	5,912	5,796		8,186	5,322	4,677	
	of which: SME	2,831	2,195	2,119		2,811	2,149	2,046	
	Retail	4,452	2,712	1,713		4,916	2,961	1,886	
	of which: SME	3,198	1,750	993		3,631	1,999	1,167	
	Secured by mortgages on immovable property	6,931	6,914	2,553		6,694	6,686	2,458	
	of which: SME	1,439	1,434	582		1,688	1,683	667	
	Exposures in default	7,359	4,081	4,898	2,887	7,464	3,836	4,318	3,170
	Items associated with particularly high risk	8	8	12		8	8	12	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	9	9	9		34	34	34	
Equity	401	401	401		401	401	401		
Securitisation	10	10	2		8	8	2		
Other exposures	1,248	1,248	905		1,244	1,244	924		
Standardised Total	41,369	32,473	18,629	3,074	38,867	29,903	16,820	3,348	

⁽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

Banca Carige SpA - Cassa di Risparmio di Genova e Imperia

		IRB Approach													
		As of 31/12/2015					As of 30/06/2016								
		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions		Original Exposure ¹		Exposure Value ¹	Risk exposure amount		Value adjustments and provisions	
		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	0	0	0	0	0	0	
	Institutions	0		0	0	0	0	0	0	0	0	0	0	0	
	Corporates	0		0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: Specialised Lending	0		0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0		0	0	0	0	0	0	0	0	0	0	0	
	Retail	0		0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property	0		0	0	0	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	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	0		0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0		0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	0		0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	0		0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	0		0	0	0	0	0	0	0	0	0	0	0	
	Equity														
	Securitisation	0		0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets														
IRB Total				0							0				

¹³ 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

Banca Carige SpA - Cassa di Risparmio di Genova e Imperia

(mln EUR)

		As of 31/12/2015																
Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
	of which: loans and advances	of which: debt securities		Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	4,352.5	902.2	3,450.3	5.1	0.0	5.1	0.0	0.0	0.0	3,444.6	0.0	3,444.6	902.8	902.2	0.6	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

Banca Carige SpA - Cassa di Risparmio di Genova e Imperia

(mln EUR)

As of 30/06/2016

Country / Region	Financial assets: Carrying Amount		Memo: breakdown by accounting portfolio															
	of which: loans and advances	of which: debt securities	Held for trading ⁽¹⁾			Designated at fair value through profit or loss ⁽²⁾			Available-for-sale ⁽³⁾			Loans and Receivables ⁽⁴⁾			Held-to-maturity investments			
			of which: Loans and advances	of which: Debt securities	of which: Loans and advances	of which: Debt securities	of which: Loans and advances	of which: Debt securities	of which: Loans and advances	of which: Debt securities	of which: Loans and advances	of which: Debt securities	of which: Loans and advances	of which: Debt securities				
TOTAL - ALL COUNTRIES	3,526.8	854.9	2,672.0	1.3	0.0	1.3	0.0	0.0	0.0	2,670.1	0.0	2,670.1	855.4	854.9	0.6	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

Banca Carige SpA - Cassa di Risparmio di Genova e Imperia

	As of 31/12/2015							As of 30/06/2016						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³		
				Of which: defaulted										
(min EUR, %)														
Debt securities (including at amortised cost and fair value)	3,469	0	1	1	0	1	0	2,677	0	1	1	0	1	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	3,445	0	0	0	0	0	0	2,671	0	0	0	0	0	0
Credit institutions	24	0	1	1	0	1	0	6	0	1	1	0	1	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	25,739	496	6,842	6,842	146	2,906	3,191	24,699	377	7,029	7,029	136	3,205	2,773
Central banks	518	0	0	0	0	0	0	472	0	0	0	0	0	0
General governments	909	6	8	8	1	6	0	856	2	1	1	1	0	0
Credit institutions	707	0	18	18	0	10	0	838	0	19	19	0	10	0
Other financial corporations	2,668	6	256	256	7	97	105	1,992	0	335	335	8	107	96
Non-financial corporations	12,800	191	5,266	5,266	122	2,250	2,442	12,605	191	5,376	5,376	111	2,539	2,071
of which: small and medium-sized enterprises at amortised cost	7,447	156	2,835	2,835	64	929	1,567	7,546	173	2,856	2,856	63	1,063	1,348
Households	8,137	294	1,294	1,294	17	543	644	7,937	184	1,299	1,299	17	549	606
DEBT INSTRUMENTS other than HFT	29,208	496	6,843	6,843	146	2,907	3,191	27,376	377	7,030	7,030	136	3,206	2,773
OFF-BALANCE SHEET EXPOSURES	7,112		436	436	17	24	214	7,142		671	671	13	22	264

⁽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

Banca Carige SpA - Cassa di Risparmio di Genova e Imperia

	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)	2,418	1,826	413	401	1,794	2,350	1,842	565	555	1,518
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	13	1	0	0	0	8	1	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	35	34	9	9	6	36	33	9	9	8
Non-financial corporations	1,961	1,592	355	345	1,449	1,905	1,597	502	494	1,189
of which: small and medium-sized enterprises at amortised cost	1,533	1,219	258	250	1,178	1,525	1,264	390	383	974
Households	408	199	48	47	338	401	211	54	52	321
DEBT INSTRUMENTS other than HFT	2,418	1,826	413	401	1,794	2,350	1,842	565	555	1,518
Loan commitments given	59	59	0	0	47	62	60	0	0	48

⁽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□