



2016 EU-wide Transparency Exercise

Bank Name	Banco Popolare Società Cooperativa
LEI Code	5493006P8PDBI8LC0O96
Country Code	IT

2016 EU-wide Transparency Exercise

Capital

Banco Popolare Società Cooperativa

		(mín EUR, %)		As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	7,121	8,010	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)	5,885	6,563	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)	6,091	7,083	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	367	-381	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	334	72	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR	
	A.1.4	Other Reserves	1,587	2,042	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	38	C 01.00 (r230,d10)	Article 84 of CRR	
	A.1.7	Adjustments to CET1 due to prudential filters	-18	-25	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR	
	A.1.8	(-) Intangible assets (including Goodwill)	-1,887	-1,890	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	-46	-235	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	-275	-6	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	-47	-53	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	-81	-22	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	-519	-422	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	-14	-19	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	395	381	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 (+/-)	30	3	C 01.00 (r240,d10)	Articles 479 and 480 of CRR	
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	365	378	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	48	8	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	47	53	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	-96	-61	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)	5,885	6,563	C 01.00 (r015,d10)	Article 25 of CRR		
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,235	1,447	C 01.00 (r750,d10)	Article 71 of CRR		
A.4.1	Tier 2 Capital instruments	1,556	1,460	C 01.00 (r760,d10) + C 01.00 (r890,d10)			
A.4.2	Other Tier 2 Capital components and deductions	-143	36	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	-178	-49	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)			
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	44,744	44,212	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	54	110	C 05.01 (r010,d40)			
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	13.15%	14.85%	CA1 (1)	-	
C.2	TIER 1 CAPITAL RATIO (transitional period)	13.15%	14.85%	CA1 (3)	-		
C.3	TOTAL CAPITAL RATIO (transitional period)	15.91%	18.12%	CA3 (5)	-		
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	5,538	6,235	[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)	12.39%	14.14%	[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

Banco Popolare Società Cooperativa

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	37,529	38,517
Risk exposure amount for securitisation and re-securitisations in the banking book	80	76
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	37,449	38,441
Risk exposure amount for position, foreign exchange and commodities (Market risk)	2,404	1,976
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	340	344
Risk exposure amount for operational risk	4,471	3,374
Other risk exposure amounts	0	0
Total Risk Exposure Amount	44,744	44,212

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

2016 EU-wide Transparency Exercise

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Banco Popolare Società Cooperativa

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	2,804	1,234
Of which debt securities income	556	277
Of which loans and advances income	2,107	892
Interest expenses	1,229	538
(Of which deposits expenses)	219	82
(Of which debt securities issued expenses)	934	393
(Expenses on share capital repayable on demand)	0	0
Dividend income	31	20
Net Fee and commission income	1,433	642
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	375	48
Gains or (-) losses on financial assets and liabilities held for trading, net	16	12
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	77	18
Gains or (-) losses from hedge accounting, net	0	-3
Exchange differences [gain or (-) loss], net	-26	1
Net other operating income /(expenses)	319	135
TOTAL OPERATING INCOME, NET	3,799	1,567
(Administrative expenses)	2,429	1,144
(Depreciation)	133	65
(Provisions or (-) reversal of provisions)	54	9
(Commitments and guarantees given)	-25	-2
(Other provisions)	79	11
Of which pending legal issues and tax litigation ¹	23	
Of which restructuring ¹	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	946	982
(Loans and receivables)	887	973
(Held to maturity investments, AFS assets and financial assets measured at cost)	59	9
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	36	0
(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	141	65
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	343	-568
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	415	-386
Profit or (-) loss after tax from discontinued operations	-7	-1
PROFIT OR (-) LOSS FOR THE YEAR	408	-387
Of which attributable to owners of the parent	427	-381

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

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Banco Popolare Società Cooperativa

		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	22,225	22,687	3,027		22,573	23,097	3,155	
	Regional governments or local authorities	695	233	46		700	247	49	
	Public sector entities	918	297	78		719	285	79	
	Multilateral Development Banks	94	143	0		91	133	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	27,917	8,190	3,027		34,160	11,297	5,002	
	Corporates	5,560	4,333	4,258		5,767	4,166	4,072	
	of which: SME	4,185	3,451	3,389		3,925	3,178	3,098	
	Retail	478	320	218		467	321	199	
	of which: SME	258	209	119		300	231	132	
	Secured by mortgages on immovable property	978	957	417		826	809	354	
	of which: SME	556	549	245		459	452	204	
	Exposures in default	5,974	3,621	4,268	2,239	5,930	3,552	4,231	2,306
	Items associated with particularly high risk	16	16	24		9	9	13	
	Covered bonds	148	148	36		144	144	35	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	1,377	685	685		1,650	662	662	
Equity	1,349	1,349	2,264		1,289	1,289	1,562		
Securitisation	224	71	70		210	68	69		
Other exposures	3,604	3,597	2,601		3,261	3,261	2,613		
Standardised Total	71,556	46,647	21,019	2,340	77,797	49,339	22,096	2,381	

⁽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 Popolare Società Cooperativa

		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		
(min EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	
	Corporates	65,811	41,710	11,434	7,287	65,262	42,731	11,561	7,537		
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		
	Corporates - Of Which: SME	39,274	28,932	5,824	6,521	39,474	29,415	5,860	6,862		
	Retail	36,694	30,861	5,067	1,754	36,731	30,801	4,851	1,928		
	Retail - Secured on real estate property	19,742	19,635	2,875	613	19,174	19,079	2,651	719		
	Retail - Secured on real estate property - Of Which: SME	3,335	3,284	662	118	3,214	3,164	577	125		
	Retail - Secured on real estate property - Of Which: non-SME	16,407	16,351	2,213	495	15,961	15,915	2,074	593		
	Retail - Qualifying Revolving	865	291	123	8	866	293	124	7		
	Retail - Other Retail	16,088	10,935	2,069	1,134	16,690	11,428	2,076	1,203		
	Retail - Other Retail - Of Which: SME	13,536	8,750	1,702	800	13,837	9,028	1,687	868		
	Retail - Other Retail - Of Which: non-SME	2,551	2,186	366	334	2,853	2,400	389	334		
	Equity			0				0			
	Securitisation	31	31	10	0	20	20	8	0		
	Other non credit-obligation assets			0				0			
IRB Total			16,510				16,420				

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 Popolare Società Cooperativa

(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 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	19,756.7	588.5	19,168.2	1,859.7	0.0	1,859.7	0.0	0.0	0.0	9,611.6	0.0	9,611.6	588.5	588.5	0.0	7,696.8	0.0	7,696.8

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 Popolare Società Cooperativa

(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	21,553.5	659.7	20,893.7	3,259.8	0.0	3,259.8	0.0	0.0	0.0	9,424.8	0.0	9,424.8	659.7	659.7	0.0	8,209.1	0.0	8,209.1

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 Popolare Società Cooperativa

	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		On performing exposures ²	On non-performing exposures ³	
				Of which: defaulted						Of which: defaulted				
(min EUR, %)														
Debt securities (including at amortised cost and fair value)	20,222	0	20	19	13	6	0	20,759	0	14	14	19	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	17,308	0	0	0	0	0	0	17,634	0	0	0	0	0	0
Credit institutions	1,881	0	0	0	0	0	0	1,915	0	0	0	0	0	0
Other financial corporations	1,004	0	6	6	13	6	0	1,181	0	0	0	19	0	0
Non-financial corporations	28	0	14	13	0	0	0	28	0	14	14	0	0	0
Loans and advances (including at amortised cost and fair value)	88,310	1,349	20,753	20,665	319	6,616	11,984	89,828	886	20,261	20,255	294	6,674	10,228
Central banks	367	0	0	0	0	0	0	659	0	0	0	0	0	0
General governments	596	0	22	22	2	5	12	665	0	19	19	2	4	11
Credit institutions	1,927	0	1	1	0	0	0	2,332	0	1	1	0	0	0
Other financial corporations	11,931	7	450	421	9	210	136	12,349	2	416	410	9	175	155
Non-financial corporations	48,734	661	16,548	16,513	213	5,125	9,587	49,601	478	16,106	16,106	197	5,103	7,939
of which: small and medium-sized enterprises at amortised cost	9,052	96	1,600	1,600	38	448	794	9,137	66	1,513	1,513	34	430	716
Households	24,756	681	3,731	3,708	95	1,277	2,250	24,222	407	3,719	3,719	87	1,392	2,124
DEBT INSTRUMENTS other than HFT	108,532	1,349	20,772	20,684	332	6,622	11,984	110,587	886	20,275	20,269	314	6,674	10,228
OFF-BALANCE SHEET EXPOSURES	40,857		1,059	1,058	20	62	81	40,863		923	923	18	62	80

⁽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 Popolare Società Cooperativa

	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)	7,553	3,937	980	923	5,781	7,746	4,446	1,034	985	5,297
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	8	0	0	0	0	17	7	0	0	8
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	140	122	49	49	27	154	139	40	40	58
Non-financial corporations	6,115	3,556	885	845	4,544	6,179	3,946	941	909	3,938
of which: small and medium-sized enterprises at amortised cost	847	458	126	120	583	847	592	146	142	513
Households	1,290	260	45	29	1,209	1,395	355	52	36	1,294
DEBT INSTRUMENTS other than HFT	7,553	3,937	980	923	5,781	7,746	4,446	1,034	985	5,297
Loan commitments given	153	90	0	0	34	173	120	0	0	50

⁽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□