



2017 EU-wide Transparency Exercise

Bank Name	Unione di Banche Italiane SCpA
LEI Code	81560097964CBDAED282
Country Code	IT

2017 EU-wide Transparency Exercise

Capital

Unione di Banche Italiane SCpA

		(mín EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	8,389	9,728	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)	6,829	7,908	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)	6,116	6,093	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	798	1,881	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	-73	-92	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR	
	A.1.4	Other Reserves	1,930	1,960	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	2	0	C 01.00 (r230,d10)	Article 84 of CRR	
	A.1.7	Adjustments to CET1 due to prudential filters	-8	-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)	-1,701	-1,708	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	-284	-264	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	-104	-25	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR	
	A.1.11	(-) Defined benefit pension fund assets	0	-2	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	-363	-2	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	0	0	C 01.00 (r529,d10)	-	
	A.1.21	Transitional adjustments	516	76	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 (+/-)	19	9	C 01.00 (r240,d10)	Articles 479 and 480 of CRR	
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	497	67	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	363	2	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	-363	-2	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)	6,829	7,908	C 01.00 (r015,d10)	Article 25 of CRR		
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,560	1,821	C 01.00 (r750,d10)	Article 71 of CRR		
A.4.1	Tier 2 Capital instruments	1,606	1,858	C 01.00 (r760,d10) + C 01.00 (r890,d10)			
A.4.2	Other Tier 2 Capital components and deductions	-38	-43	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	-8	6	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)			
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	59,484	69,217	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)	11.48%	11.42%	CA3 (1)	-	
	C.2	TIER 1 CAPITAL RATIO (transitional period)	11.48%	11.42%	CA3 (3)	-	
	C.3	TOTAL CAPITAL RATIO (transitional period)	14.10%	14.06%	CA3 (5)	-	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	6,675	7,834	[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)	11.22%	11.32%	[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

Unione di Banche Italiane SCpA

(mln EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	6,829	7,908	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	6,676	7,834	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	118,873	139,818	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	118,738	139,754	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.7%	5.7%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.6%	5.6%	C 47.00 (r330,c010)	



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Risk exposure amounts

Unione di Banche Italiane SCpA

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk	54,388	64,057
Risk exposure amount for securitisation and re-securitisations in the banking book	0	43
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	54,388	64,014
Risk exposure amount for position, foreign exchange and commodities (Market risk)	1,404	1,156
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	150	170
Risk exposure amount for operational risk	3,541	3,834
Other risk exposure amounts	0	0
Total Risk Exposure Amount	59,484	69,217

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

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Unione di Banche Italiane SCpA

(mln EUR)	As of 31/12/2016	As of 30/06/2017
Interest income	2,161	1,048
Of which debt securities income	351	112
Of which loans and advances income	1,727	873
Interest expenses	663	303
(Of which deposits expenses)	58	46
(Of which debt securities issued expenses)	596	246
(Expenses on share capital repayable on demand)	0	0
Dividend income	10	10
Net Fee and commission income	1,335	764
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	115	97
Gains or (-) losses on financial assets and liabilities held for trading, net	74	42
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	-8	11
Gains or (-) losses from hedge accounting, net	0	-1
Exchange differences [gain or (-) loss], net	-4	1
Net other operating income /(expenses)	307	170
TOTAL OPERATING INCOME, NET	3,326	1,838
(Administrative expenses)	2,570	1,224
(Depreciation)	177	73
(Provisions or (-) reversal of provisions)	61	-15
(Commitments and guarantees given)	18	-20
(Other provisions)	43	5
Of which pending legal issues and tax litigation ¹	23	
Of which restructuring ¹	191	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	1,677	402
(Loans and receivables)	1,566	283
(Held to maturity investments, AFS assets and financial assets measured at cost)	112	119
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	29	1
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	613
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	24	12
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	-1,165	778
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-845	707
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-845	707
Of which attributable to owners of the parent	-830	695

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

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Unione di Banche Italiane SCpA

		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	19,967	21,277	2,729		26,933	28,399	3,381	
	Regional governments or local authorities	1,018	497	99		1,347	726	145	
	Public sector entities	932	379	136		1,364	489	198	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9,391	4,109	1,404		9,392	5,210	2,146	
	Corporates	15,754	8,377	7,837		18,386	10,749	10,062	
	of which: SME	3,095	1,777	1,695		3,770	2,929	2,804	
	Retail	12,278	6,763	4,774		15,213	9,061	6,245	
	of which: SME	4,930	1,730	997		7,304	3,171	1,827	
	Secured by mortgages on immovable property	3,741	3,693	1,679		8,065	7,995	3,163	
	of which: SME	836	821	346		2,294	2,268	822	
	Exposures in default	3,867	2,211	2,691	1,536	5,975	2,836	3,488	2,870
	Items associated with particularly high risk	33	25	38		35	27	41	
	Covered bonds	0	0	0		5	5	1	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	247	155	155		185	168	321	
Equity	670	670	1,025		894	894	1,365		
Securitisation	0	0	0		46	32	43		
Other exposures	2,882	2,870	1,912		3,584	3,931	2,340		
Standardised Total	70,781	51,027	24,479	1,740	91,424	70,523	32,937	3,061	

⁽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
Unione di Banche Italiane SCpA

		IRB 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		
(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	59,072	39,776	25,391	3,155	60,855	41,187	26,644	3,136	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	19,926	14,030	7,478	989	20,239	14,491	7,394	1,090	0	
	Retail	31,061	28,957	4,518	1,551	31,456	29,437	4,475	1,540	0	
	Retail - Secured on real estate property	24,985	24,882	3,234	1,003	25,444	25,348	3,238	1,007	0	
	Retail - Secured on real estate property - Of Which: SME	4,878	4,780	917	571	4,746	4,658	829	571	0	
	Retail - Secured on real estate property - Of Which: non-SME	20,108	20,101	2,317	432	20,698	20,690	2,409	436	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	6,075	4,075	1,284	549	6,013	4,089	1,237	533	0	
	Retail - Other Retail - Of Which: SME	6,075	4,075	1,284	549	6,013	4,089	1,237	533	0	
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
	Equity	0	0	0	0	0	0	0	0	0	
	Securitisation	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0		
IRB Total			29,909				31,119				

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).

2017 EU-wide Transparency Exercise

Sovereign Exposure

Unione di Banche Italiane SCpA

(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:		Designated at fair value through profit or loss ²	of which:		Available-for-sale ³	of which:		Loans and Receivables ⁴	of which:		Held-to-maturity investments	of which:	
					Loans and advances	Debt securities		Loans and advances	Debt securities		Loans and advances	Debt securities		Loans and advances	Debt securities			
TOTAL - ALL COUNTRIES	16,446.4	702.3	15,744.1	106.0	0.0	106.0	0.0	0.0	0.0	8,304.8	0.0	8,304.8	708.1	702.3	5.8	7,327.5	0.0	7,327.5

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

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Sovereign Exposure

Unione di Banche Italiane SCpA

(mln EUR)

Country / Region	As of 30/06/2017																	
	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								
TOTAL - ALL COUNTRIES	15,113.5	1,005.9	14,107.7	97.3	0.0	97.3	0.0	0.0	0.0	8,011.5	0.0	8,011.5	1,011.6	1,005.9	5.8	5,993.2	0.0	5,993.2

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

Unione di Banche Italiane SCpA

	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	Of which: defaulted	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)	16,614	0	28	28	0	14	0	14,991	120	30	30	0	14	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	15,638	0	0	0	0	0	0	14,010	120	0	0	0	0	0	
Credit institutions	325	0	0	0	0	0	0	391	0	0	0	0	0	0	
Other financial corporations	219	0	0	0	0	0	0	221	0	0	0	0	0	0	
Non-financial corporations	432	0	28	28	0	14	0	369	0	30	30	0	14	0	
Loans and advances (including at amortised cost and fair value)	90,412	825	12,522	12,522	379	4,466	6,866	111,477	1,044	14,141	14,141	446	5,688	7,736	
Central banks	1,064	0	0	0	0	0	0	8,367	0	0	0	0	0	0	
General governments	713	11	41	41	3	7	5	1,023	15	48	48	4	13	1	
Credit institutions	2,655	0	0	0	0	0	0	2,760	0	0	0	0	0	0	
Other financial corporations	4,767	2	221	221	18	96	93	5,057	3	214	214	17	94	90	
Non-financial corporations	46,130	342	8,132	8,132	258	2,736	4,609	52,679	396	9,263	9,263	306	3,653	5,183	
of which: small and medium-sized enterprises at amortised cost	23,601	269	4,784	4,784	151	1,657	2,809	27,119	275	5,493	5,493	178	2,002	3,208	
Households	35,082	469	4,127	4,127	100	1,626	2,160	41,592	629	4,615	4,615	117	1,929	2,462	
DEBT INSTRUMENTS other than HFT	107,026	825	12,549	12,549	379	4,480	6,866	126,468	1,164	14,171	14,171	446	5,703	7,736	
OFF-BALANCE SHEET EXPOSURES	38,423		501	501	56	14	111	42,935		644	644	37	22	190	

⁽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

Unione di Banche Italiane SCpA

	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)	28	28	14	14	0	29	29	14	14	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	28	28	14	14	0	29	29	14	14	0
Loans and advances (including at amortised cost and fair value)	5,800	3,383	821	778	4,430	6,939	4,277	1,107	1,062	5,204
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	4	0	0	0	4	5	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	71	56	15	15	40	106	82	30	30	52
Non-financial corporations	3,823	2,502	638	607	2,743	4,587	3,119	836	802	3,267
of which: small and medium-sized enterprises at amortised cost	2,292	1,266	286	264	1,891	2,738	1,690	400	377	2,223
Households	1,902	825	168	157	1,643	2,241	1,076	241	231	1,885
DEBT INSTRUMENTS other than HFT	5,827	3,411	835	793	4,430	6,968	4,306	1,121	1,077	5,204
Loan commitments given	154	136	0	0	21	135	111	0	0	37

⁽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