



2018 EU-wide Transparency Exercise

Bank Name	Unicaja Banco, S.A.
LEI Code	5493007SJLLCTM6J6M37
Country Code	ES

2018 EU-wide Transparency Exercise

Capital

Unicaja Banco, S.A.

		(mln EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	3,650	3,712		
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	3,532	3,664		
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	2,820	2,812	C 01.00 (r030,r010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	946	943	C 01.00 (r130,r010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	17	96	C 01.00 (r180,r010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (r200,r010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,r010)	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,r010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	6	24	C 01.00 (r250,r010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-28	-29	C 01.00 (r300,r010) + C 01.00 (r340,r010)	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)	-594	-585	C 01.00 (r370,r010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,r010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	0	0	C 01.00 (r390,r010)	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,r010)	Articles 4(122), 36(1) point (g) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,r010)	Article 36(1) point (i) 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,r010) + C 01.00 (r460,r010) + C 01.00 (r470,r010) + C 01.00 (r480,r010) + C 01.00 (r490,r010)	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), 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	0	C 01.00 (r460,r010)	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,r010)	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,r010)	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,r010)	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	-97	-85	C 01.00 (r510,r010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,r010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	0	0	C 01.00 (r529,r010)	-
	A.1.21	Transitional adjustments	463	487	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,r010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,r010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	463	487	C 01.00 (r520,r010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	42	48			
A.2.1	Additional Tier 1 Capital instruments	49	48	C 01.00 (r540,r010) + C 01.00 (r670,r010)	Article 61 of CRR	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,r010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,r010) + C 01.00 (r700,r010) + C 01.00 (r710,r010) + C 01.00 (r740,r010) + C 01.00 (r744,r010) + C 01.00 (r748,r010)		
A.2.4	Additional Tier 1 transitional adjustments	-7	0	C 01.00 (r660,r010) + C 01.00 (r680,r010) + C 01.00 (r730,r010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,574	3,712			
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	76	0			
A.4.1	Tier 2 Capital instruments	0	0	C 01.00 (r760,r010) + C 01.00 (r890,r010)		
A.4.2	Other Tier 2 Capital components and deductions	78	0	C 01.00 (r910,r010) + C 01.00 (r920,r010) + C 01.00 (r930,r010) + C 01.00 (r940,r010) + C 01.00 (r950,r010) + C 01.00 (r970,r010) + C 01.00 (r974,r010) + C 01.00 (r978,r010)		
A.4.3	Tier 2 transitional adjustments	-1	0	C 01.00 (r880,r010) + C 01.00 (r900,r010) + C 01.00 (r960,r010)		
B	TOTAL RISK EXPOSURE AMOUNT	24,239	23,878			
B.1	Of which: Transitional adjustments included	217	280	C 05.01 (r010,r040)	Articles 92(1), 95, 96 and 98 of CRR	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	14.57%	15.34%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	14.74%	15.55%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	15.06%	15.55%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	3,069	3,177	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.4.3,0,0))	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	12.78%	13.46%	(D.1)/(B-B.1)	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		110	C 05.01 (r440,r010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		107	C 05.01 (r440,r040)	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



2018 EU-wide Transparency Exercise

Leverage ratio

Unicaja Banco, S.A.

(mln EUR, %)		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	3,574	3,712	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	3,118	3,225	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	57,366	58,141	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	56,904	57,654	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	6.2%	6.4%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.5%	5.6%	C 47.00 (r330,c010)	

2018 EU-wide Transparency Exercise

Risk exposure amounts

Unicaja Banco, S.A.

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	22,389	21,901
Risk exposure amount for securitisation and re-securitisations in the banking book	233	116
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	22,156	21,785
Risk exposure amount for position, foreign exchange and commodities (Market risk)	27	53
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	80	182
Risk exposure amount for operational risk	1,743	1,743
Other risk exposure amounts	0	0
Total Risk Exposure Amount	24,239	23,878

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

2018 EU-wide Transparency Exercise

P&L

Unicaja Banco, S.A.

(mln EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	854	406
Of which debt securities income	212	124
Of which loans and advances income	610	274
Interest expenses	270	103
(Of which deposits expenses)	330	150
(Of which debt securities issued expenses)	40	0
(Expenses on share capital repayable on demand)	0	0
Dividend income	23	15
Net Fee and commission income	214	108
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	102	32
Gains or (-) losses on financial assets and liabilities held for trading, net	2	2
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	-2
Gains or (-) losses from hedge accounting, net	0	0
Exchange differences [gain or (-) loss], net	0	1
Net other operating income /(expenses)	15	-2
TOTAL OPERATING INCOME, NET	939	456
(Administrative expenses)	584	285
(Depreciation)	40	18
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	132	62
(Commitments and guarantees given)	-12	10
(Other provisions)	145	52
Of which pending legal issues and tax litigation ¹	0	0
Of which restructuring ¹	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	37	-14
(Financial assets at fair value through other comprehensive income)	n.a.	0
(Financial assets at amortised cost)	n.a.	-14
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	67	-4
(of which Goodwill)	2	1
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	61	26
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	2
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	140	137
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	138	104
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	138	104
Of which attributable to owners of the parent	142	105

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

⁽²⁾ For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Unicaja Banco, S.A.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		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	15,448	18,269	0		16,862	19,369	0	
	Regional governments or local authorities	1,543	1,474	0		1,588	1,504	0	
	Public sector entities	1,341	1,052	656		1,414	1,075	383	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3,066	860	492		2,886	1,064	452	
	Corporates	7,533	3,958	3,867		7,661	4,158	4,064	
	of which: SME	2,080	1,769	1,682		2,327	1,907	1,809	
	Retail	5,884	4,573	3,161		6,080	4,907	3,404	
	of which: SME	1,795	1,505	862		1,864	1,547	884	
	Secured by mortgages on immovable property	16,134	16,061	5,702		15,966	15,916	5,649	
	of which: SME	766	757	324		761	748	320	
	Exposures in default	2,987	1,621	1,773	1,239	2,583	1,336	1,460	1,171
	Items associated with particularly high risk	15	10	15		11	11	16	
	Covered bonds	231	231	33		191	191	22	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	5	5	5		9	9	9	
Equity	1,127	991	1,396		1,109	1,076	1,531		
Securitisation	925	659	233		665	402	116		
Other exposures	6,204	5,171	5,057		6,091	5,149	4,795		
Standardised Total	62,443	54,935	22,389	2,529	63,115	56,167	21,901	2,305	

⁽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).

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Unicaja Banco, S.A.

		IRB Approach									
		As of 31/12/2017					As of 30/06/2018				
		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	
	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	0		0		0		0		0	
	Securitisation	0		0		0		0		0	
	Other non credit-obligation assets	0		0		0		0		0	
	IRB Total			0				0			

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).

2018 EU-wide Transparency Exercise

Sovereign Exposure

Unicaja Banco, S.A.

(min EUR)

		As of 31/12/2017																
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	14,133.8	1,524.3	12,609.4	13.0	0.0	13.0	0.0	0.0	0.0	2,836.3	0.0	2,836.3	1,524.3	1,524.3	0.0	9,760.1	0.0	9,760.1

Note:

Information disclosed in this template is sourced from FINREP templates F 04. 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

2018 EU-wide Transparency Exercise

Performing and non-performing exposures

Unicaja Banco, S.A.

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		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 ¹		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			
							(mln EUR)							
Debt securities (including at amortised cost and fair value)	16,405	0	20	20	20	0	0	18,022	0	18	0	1	10	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	12,596	0	0	0	0	0	0	14,733	0	0	0	0	0	0
Credit institutions	314	0	20	20	20	0	0	266	0	0	0	0	0	0
Other financial corporations	3,392	0	0	0	0	0	0	2,923	0	18	0	0	10	0
Non-financial corporations	102	0	0	0	0	0	0	100	0	0	0	1	0	0
Loans and advances (including at amortised cost and fair value)	34,702	411	2,717	2,717	216	1,161	1,555	33,652	340	2,358	2,353	177	1,129	1,211
Central banks	3,352	0	0	0	0	0	0	2,435	0	0	0	0	0	0
General governments	1,524	4	2	2	0	0	2	1,643	3	2	2	7	0	2
Credit institutions	297	0	0	0	0	0	0	589	0	0	0	0	0	0
Other financial corporations	2,694	0	2	2	1	2	0	1,973	0	2	2	0	2	1
Non-financial corporations	5,631	31	941	941	104	537	404	5,782	26	720	715	90	433	287
of which: small and medium-sized enterprises at amortised cost	3,014	30	759	759	39	293	345	3,177	25	553	553	64	237	216
Households	21,203	377	1,772	1,772	111	623	1,149	21,231	311	1,633	1,633	79	694	921
DEBT INSTRUMENTS other than HFT	51,107	411	2,737	2,737	236	1,161	1,555	51,674	340	2,376	2,353	177	1,139	1,211
OFF-BALANCE SHEET EXPOSURES	4,714		328	328	17	88	35	5,816		274	274	18	120	9

⁽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)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

2018 EU-wide Transparency Exercise

Forborne exposures

Unicaja Banco, S.A.

	As of 31/12/2017					As of 30/06/2018				
	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 ²		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 ²		Collateral and financial guarantees received on exposures with forbearance measures
	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures		
(mln 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)	2,382	1,521	848	768	1,421	2,095	1,272	826	737	890
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	32	1	0	0	27	30	1	0	0	2
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	3	2	2	2	1	3	2	2	2	1
Non-financial corporations	1,031	654	401	371	522	827	481	340	303	183
of which: small and medium-sized enterprises at amortised cost	747	520	214	205	444	564	306	144	123	88
Households	1,317	864	446	395	872	1,235	788	484	432	704
DEBT INSTRUMENTS other than HFT	2,382	1,521	848	768	1,421	2,095	1,272	826	737	890
Loan commitments given	36	4	0	0	22	23	15	0	0	6

⁽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□

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.