



**INDUSTRA**

**Information disclosure of non-revenue  
and revised exposures for the period  
ended December 31, 2020**



In accordance with European Banking Authority Guideline EBA / GL / 2018/10 of 17 December 2018 "Guidelines for the disclosure of non-revenue and revised exposures".

## 1. Individual level

### 1.1. Information on credit quality of forborne exposures

		a)	b)	c)	d)	e)	f)	g)	h)
		Gross carrying amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposure	
		Performing forborne	Non-performing forborne		On performing forborne exposures	On nonperforming forborne exposures		Of which collateral and financial guarantees received on nonperforming exposures with forbearance measures	
			Of which defaulted	Of which impaired					
1	Loans and advances	-	6 523	6 523	6 523	-	-3 692	2 820	2 820
2	Central banks	-	-	-	-	-	-	-	-
3	General governments	-	-	-	-	-	-	-	-
4	Credit institutions	-	-	-	-	-	-	-	-
5	Other financial corporations	-	-	-	-	-	-	-	-
6	Non-financial corporations	-	4 017	4 017	4 017	-	-2 777	1 240	1 240
7	Households	-	2 507	2 507	2 507	-	-915	1 580	1 580
8	Debt securities	-	-	-	-	-	-	-	-
9	Loan commitments given	-	-	-	-	-	-	-	-
10	Total	-	6 523	6 523	6 523	-	-3 692	2 820	2 820

## 1.2. Credit quality of performing and non-performing exposures by past due days

		a)	b)	c)	d)	e)	f)	g)	h)	i)	j)	k)	l)	
		Gross carrying amount												
		Performing exposures			Non-performing exposures									
		Total	Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days	Total	Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted	
1	Loans and advances	49 487	48 940	547	31 104	8 887	-	2 113	3 411	15 565	259	870	31 104	
2	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	
3	General governments	-	-	-	-	-	-	-	-	-	-	-	-	
4	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	
5	Other financial corporations	23 673	23 673	-	6 088	6 088	-	-	-	-	-	-	6 088	
6	Non-financial corporations	22 897	22 350	547	21 495	2 283	-	586	3 388	14 938	255	44	21 495	
7	Of which SMEs	22 897	22 350	547	21 495	2 283	-	586	3 388	14 938	255	44	21 495	
8	Households	2 918	2 917	1	3 521	516	-	1 526	22	626	4	826	3 521	
9	Debt securities	2 586	2 586	-	-	-	-	-	-	-	-	-	-	
10	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	
11	General governments	2 586	2 586	-	-	-	-	-	-	-	-	-	-	
12	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	
13	Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	
14	Non-financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	
15	Off-balance-sheet exposures	384			51								-	

		a)	b)	c)	d)	e)	f)	g)	h)	i)	j)	k)	l)	
		Gross carrying amount												
		Performing exposures			Non-performing exposures									
		Total	Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days	Total	Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted	
16	Central banks	-			-								-	
17	General governments	-			-								-	
18	Credit institutions	-			-								-	
19	Other financial corporation	-			51								-	
20	Non-financial corporations	353			-								-	
21	Households	31			-								-	
22	<b>Total</b>	52 457	51 526	547	31 155	8 887	-	2 113	3 411	15 565	259	870	31 104	

## 1.3. Performing and non-performing exposures and related provisions

		a)	b)	c)	d)	e)	f)	g)	h)	i)	j)	k)	l)	m)	n)	o)
		Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial writeoff	Collateral and financial guarantees received	
		Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On nonperforming exposures
			Of which stage 1	Of which stage 2		Of which stage 1	Of which stage 2		Of which stage 1	Of which stage 2		Of which stage 1	Of which stage 2			
1	Loans and advances	49 487	22 979	26 509	31 104	-	31 104	-1 271	-764	-507	-15 561	-	-15 561	-	23 346	12 605
2	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	General governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Other financial corporations	23 673	1 500	22 173	6 088	-	6 088	-	-	-	-3 185	-	-3 185	-	-	-
6	Non-financial corporations	22 897	19 030	3 866	21 495	-	21 495	-1 230	-746	-484	-10 482	-	-10 482	-	20 516	11 013
7	Of which SMEs	22 897	19 030	3 866	21 495	-	21 495	-1 230	-746	-484	-10 482	-	-10 482	-	20 516	11 013
8	Households	2 918	2 448	469	3 521	-	3 521	-41	-19	-22	-1 893	-	-1 893	-	2 830	1 592
9	Debt securities	2 586	1 570	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	General governments	2 586	1 570	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Non-financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Off-balance-sheet exposures	384	334	51	51	-	51	2	-	2	-	-	-	-	-	-
16	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	General governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

		a)	b)	c)	d)	e)	f)	g)	h)	i)	j)	k)	l)	m)	n)	o)
		Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial writeoff	Collateral and financial guarantees received	
		Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On nonperforming exposures
	Of which stage 1	Of which stage 2		Of which stage 1	Of which stage 2		Of which stage 1	Of which stage 2		Of which stage 1	Of which stage 2		Of which stage 1	Of which stage 2		
19	<i>Other financial corporation</i>	-	-	-	51	-	51	-	-	-	-	-	-		-	-
20	<i>Non-financial corporations</i>	353	302	51	-	-	-	2	-	2	-	-	-		-	-
21	<i>Households</i>	31	31	-	-	-	-	-	-	-	-	-	-		-	-
22	<b>Total</b>	52 457	24 882	26 559	31 155	-	31 155	-1 269	-764	-505	-15 561	-	-15 561	-	23 346	12 605

#### 1.4. Collateral obtained by taking possession and execution processes

		a)	b)
		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes
1	Property, plant and equipment (PP&E)	-	-
2	Other than PP&E	920	-
3	<i>Residential immovable property</i>	920	-
4	<i>Commercial Immovable property</i>	-	-
5	<i>Movable property (auto, shipping, etc.)</i>	-	-
6	<i>Equity and debt instruments</i>	-	-
7	<i>Other</i>	-	-
8	<b>Total</b>	920	-

## 2. Group level.

## 2.1. Information on credit quality of forborne exposures

		a)	b)	c)	d)	e)	f)	g)	h)
		Gross carrying amount of exposures with forbearance measures				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions		Collateral received and financial guarantees received on forborne exposure	
		Performing forborne	Non-performing forborne		On performing forborne exposures	On nonperforming forborne exposures	Of which collateral and financial guarantees received on nonperforming exposures with forbearance measures		
			Of which defaulted	Of which impaired					
1	Loans and advances	-	6 523	6 523	6 523	-	-3 692	2 820	2 820
2	Central banks	-	-	-	-	-	-	-	-
3	General governments	-	-	-	-	-	-	-	-
4	Credit institutions	-	-	-	-	-	-	-	-
5	Other financial corporations	-	-	-	-	-	-	-	-
6	Non-financial corporations	-	4 017	4 017	4 017	-	-2 777	1 240	1 240
7	Households	-	2 507	2 507	2 507	-	-915	1 580	1 580
8	Debt securities	-	-	-	-	-	-	-	-
9	Loan commitments given	-	-	-	-	-	-	-	-
10	<b>Total</b>	-	6 523	6 523	6 523	-	-3 692	2 820	2 820

## 2.2. Credit quality of performing and non-performing exposures by past due days

		a)	b)	c)	d)	e)	f)	g)	h)	i)	j)	k)	l)	
		Gross carrying amount												
		Performing exposures			Non-performing exposures									
		Total	Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days	Total	Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted	
1	Loans and advances	29 492	28 508	985	28 750	3 291	2 007	2 113	4 646	15 565	259	870	28 750	
2	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	
3	General governments	-	-	-	-	-	-	-	-	-	-	-	-	
4	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	
5	Other financial corporations	1 500	1 500	-	-	-	-	-	-	-	-	-	-	
6	Non-financial corporations	24 514	23 530	984	25 230	2 776	2 007	586	4 624	14 938	255	44	25 230	
7	Of which SMEs	24 514	23 530	984	25 230	2 776	2 007	586	4 624	14 938	255	44	25 230	
8	Households	3 478	3 478	1	3 521	516	-	1 526	22	626	4	826	3 521	
9	Debt securities	2 586	2 586	-	-	-	-	-	-	-	-	-	-	
10	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	
11	General governments	2 586	2 586	-	-	-	-	-	-	-	-	-	-	
12	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	
13	Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	
14	Non-financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	
15	Off-balance-sheet exposures	384			-								-	
16	Central banks	-			-								-	



		a)	b)	c)	d)	e)	f)	g)	h)	i)	j)	k)	l)	
		Gross carrying amount												
		Performing exposures			Non-performing exposures									
		Total	Not past due or past due ≤ 30 days	Past due > 30 days ≤ 90 days	Total	Unlikely to pay that are not past due or are past due ≤ 90 days	Past due > 90 days ≤ 180 days	Past due > 180 days ≤ 1 year	Past due > 1 year ≤ 2 years	Past due > 2 years ≤ 5 years	Past due > 5 years ≤ 7 years	Past due > 7 years	Of which defaulted	
17	General governments	-			-								-	
18	Credit institutions	-			-								-	
19	Other financial corporation	-			-								-	
20	Non-financial corporations	353			-								-	
21	Households	31			-								-	
22	<b>Total</b>	32 463	31 094	985	28 750	3 291	2 007	2 113	4 646	15 565	259	870	28 750	

## 2.3. Performing and non-performing exposures and related provisions

		a)	b)	c)	d)	e)	f)	g)	h)	i)	j)	k)	l)	m)	n)	o)
		Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial writeoff	Collateral and financial guarantees received	
		Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On nonperforming exposures
	Of which stage 1	Of which stage 2		Of which stage 1	Of which stage 2		Of which stage 1	Of which stage 2		Of which stage 1	Of which stage 2					
1	Loans and advances	29 492	23 874	5 618	28 750	-	28 750	-1 271	-764	-507	-13 635	-	-13 635	-	25 525	15 178
2	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	General governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Other financial corporations	1 500	1 500	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Non-financial corporations	24 514	19 679	4 835	25 230	-	25 230	-1 230	-746	-484	-11 742	-	-11 742	-	22 134	13 585
7	Of which SMEs	24 514	19 679	4 835	25 230	-	25 230	-1 230	-746	-484	-11 742	-	-11 742	-	22 134	13 585
8	Households	3 478	2 695	783	3 521	-	3 521	-41	-19	-22	-1 893	-	-1 893	-	3 391	1 592
9	Debt securities	2 586	1 570	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	General governments	2 586	1 570	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Non-financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Off-balance-sheet exposures	384	334	51	-	-	-	2	-	2	-	-	-		-	-
16	Central banks	-	-	-	-	-	-	-	-	-	-	-	-		-	-
17	General governments	-	-	-	-	-	-	-	-	-	-	-	-		-	-

		a)	b)	c)	d)	e)	f)	g)	h)	i)	j)	k)	l)	m)	n)	o)
		Gross carrying amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions						Accumulated partial writeoff	Collateral and financial guarantees received	
		Performing exposures			Non-performing exposures			Performing exposures – accumulated impairment and provisions			Non-performing exposures – accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions				On performing exposures	On nonperforming exposures
			Of which stage 1	Of which stage 2		Of which stage 1	Of which stage 2		Of which stage 1	Of which stage 2		Of which stage 1	Of which stage 2			
18	<i>Credit institutions</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	<i>Other financial corporation</i>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	<i>Non-financial corporations</i>	353	302	51	-	-	-	2	-	2	-	-	-	-	-	-
21	<i>Households</i>	31	31	-	-	-	-	-	-	-	-	-	-	-	-	-
22	<b>Total</b>	32 463	25 778	5 669	28 750	-	28 750	-1 269	-764	-505	-13 635	-	-13 635	-	25 525	15 178

#### 2.4. Collateral obtained by taking possession and execution processes

		a)	b)
		Collateral obtained by taking possession	
		Value at initial recognition	Accumulated negative changes
1	Property, plant and equipment (PP&E)	-	-
2	Other than PP&E	19 819	-
3	<i>Residential immovable property</i>	9 997	-
4	<i>Commercial Immovable property</i>	9 393	-
5	<i>Movable property (auto, shipping, etc.)</i>	50	-
6	<i>Equity and debt instruments</i>	-	-
7	<i>Other</i>	380	-
8	<b>Total</b>	19 819	-