



INDUSTRA

**Information disclosure of non-revenue
and revised exposures for the period
ended June 30, 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	-	6 394	6 394	6 394	-	-3 808	1 811	1 811
2	Central banks	-	-	-	-	-	-	-	-
3	General governments	-	-	-	-	-	-	-	-
4	Credit institutions	-	-	-	-	-	-	-	-
5	Other financial corporations	-	-	-	-	-	-	-	-
6	Non-financial corporations	-	3 694	3 694	3 694	-	-2 716	450	450
7	Households	-	2 700	2 700	2 700	-	-1 092	1 361	1 361
8	Debt securities	-	-	-	-	-	-	-	-
9	Loan commitments given	-	-	-	-	-	-	-	-
10	Total	-	6 394	6 394	6 394	-	-3 808	1 811	1 811

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	100	100	-	-	-	-	-	-	-	-	-	-	
2	Central banks	23 273	23 273	-	6 321	6 321	-	-	-	-	-	-	6 321	
3	General governments	15 997	11 540	4 457	41 802	1 988	850	7 508	10 566	20 697	30	164	41 802	
4	Credit institutions	15 997	11 540	4 457	41 802	1 988	850	7 508	10 566	20 697	30	164	41 802	
5	Other financial corporations	3 244	3 211	32	3 982	455	1 589	-	616	464	4	855	3 982	
6	Non-financial corporations	20 737	20 737	-	-	-	-	-	-	-	-	-	-	
7	Of which SMEs	-	-	-	-	-	-	-	-	-	-	-	-	
8	Households	20 737	20 737	-	-	-	-	-	-	-	-	-	-	
9	Debt securities	-	-	-	-	-	-	-	-	-	-	-	-	
10	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	
11	General governments	-	-	-	-	-	-	-	-	-	-	-	-	
12	Credit institutions	175			44								-	
13	Other financial corporations	-			-								-	
14	Non-financial corporations	-			-								-	
15	Off-balance-sheet exposures	-			-								-	

		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	-			44								-	
17	General governments	143			-								-	
18	Credit institutions	32			-								-	
19	Other financial corporation	63 525	58 861	4 489	52 151	8 764	2 439	7 508	11 182	21 160	34	1 019	52 106	
20	Non-financial corporations	100	100	-	-	-	-	-	-	-	-	-	-	
21	Households	23 273	23 273	-	6 321	6 321	-	-	-	-	-	-	6 321	
22	Total	15 997	11 540	4 457	41 802	1 988	850	7 508	10 566	20 697	30	164	41 802	

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	42 613	13 307	29 306	52 106	-	52 106	-1 691	-740	-952	-31 586	-	-31 586	-	17 522	15 099
2	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	General governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Credit institutions	100	100	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Other financial corporations	23 273	1 594	21 679	6 321	-	6 321	-	-	-	-2 699	-	-2 699	-	-	-
6	Non-financial corporations	15 997	8 957	7 040	41 802	-	41 802	-1 654	-714	-940	-26 640	-	-26 640	-	14 325	13 657
7	Of which SMEs	15 997	8 957	7 040	41 802	-	41 802	-1 654	-714	-940	-26 640	-	-26 640	-	14 325	13 657
8	Households	3 244	2 657	587	3 982	-	3 982	-37	-26	-12	-2 247	-	-2 247	-	3 197	1 442
9	Debt securities	20 737	19 727	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	General governments	20 737	19 727	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Non-financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Off-balance-sheet exposures	175	146	29	44	-	44	1	-	1	-	-	-		-	-
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	Other financial corporation	-	-	-	44	-	44	-	-	-	-	-	-		-	-
20	Non-financial corporations	143	114	29	-	-	-	1	-	1	-	-	-		-	-
21	Households	32	32	-	-	-	-	-	-	-	-	-	-		-	-
22	Total	63 525	33 180	29 335	52 151	-	52 151	-1 690	-740	-950	-31 586	-	-31 586	-	17 522	15 099

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	Residential immovable property	920	-
4	Commercial Immovable property	-	-
5	Movable property (auto, shipping, etc.)	-	-
6	Equity and debt instruments	-	-
7	Other	-	-
8	Total	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	-	6 394	6 394	6 394	-	-3 808	1 811	1 811
2	Central banks	-	-	-	-	-	-	-	-
3	General governments	-	-	-	-	-	-	-	-
4	Credit institutions	-	-	-	-	-	-	-	-
5	Other financial corporations	-	-	-	-	-	-	-	-
6	Non-financial corporations	-	3 694	3 694	3 694	-	-2 716	450	450
7	Households	-	2 700	2 700	2 700	-	-1 092	1 361	1 361
8	Debt securities	-	-	-	-	-	-	-	-
9	Loan commitments given	-	-	-	-	-	-	-	-
10	Total	-	6 394	6 394	6 394	-	-3 808	1 811	1 811

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	23 699	18 984	4 715	49 634	3 037	4 410	8 792	11 182	21 160	34	1 019	49 634	
2	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	
3	General governments	-	-	-	-	-	-	-	-	-	-	-	-	
4	Credit institutions	100	100	-	-	-	-	-	-	-	-	-	-	
5	Other financial corporations	1 594	1 594	-	-	-	-	-	-	-	-	-	-	
6	Non-financial corporations	18 118	13 435	4 683	45 603	2 583	2 821	8 743	10 566	20 697	30	164	45 603	
7	Of which SMEs	18 118	13 435	4 683	45 603	2 583	2 821	8 743	10 566	20 697	30	164	45 603	
8	Households	3 888	3 855	32	4 031	455	1 589	49	616	464	4	855	4 031	
9	Debt securities	20 737	20 737	-	-	-	-	-	-	-	-	-	-	
10	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	
11	General governments	20 737	20 737	-	-	-	-	-	-	-	-	-	-	
12	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	
13	Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	
14	Non-financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	
15	Off-balance-sheet exposures	175			-								-	
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	143			-								-	
21	Households	32			-								-	
22	Total	44 611	39 721	4 715	49 634	3 037	4 410	8 792	11 182	21 160	34	1 019	49 634	

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 Performing exposures	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				Non-performing exposures	Performing exposures – accumulated impairment and provisions
		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	23 699	14 480	9 219	49 634	-	49 634	-1 691	-740	-952	-29 612	-	-29 612	-	17 522	15 099
2	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3	General governments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
4	Credit institutions	100	100	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Other financial corporations	1 594	1 594	-	-	-	-	-	-	-	-	-	-	-	-	-
6	Non-financial corporations	18 118	9 833	8 285	45 603	-	45 603	-1 654	-714	-940	-27 365	-	-27 365	-	14 325	13 657
7	Of which SMEs	18 118	9 833	8 285	45 603	-	45 603	-1 654	-714	-940	-27 365	-	-27 365	-	14 325	13 657
8	Households	3 888	2 954	933	4 031	-	4 031	-37	-26	-12	-2 247	-	-2 247	-	3 197	1 442
9	Debt securities	20 737	19 727	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Central banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
11	General governments	20 737	19 727	-	-	-	-	-	-	-	-	-	-	-	-	-
12	Credit institutions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
13	Other financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
14	Non-financial corporations	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	Off-balance-sheet exposures	175	146	29	-	-	-	1	-	1	-	-	-	-	-	-
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 Performing exposures	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				Non-performing exposures	Performing exposures – accumulated impairment and provisions
		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>	143	114	29	-	-	-	1	-	1	-	-	-		-	-
21	<i>Households</i>	32	32	-	-	-	-	-	-	-	-	-	-		-	-
22	Total	44 611	34 353	9 248	49 634	-	49 634	-1 690	-740	-950	-29 612	-	-29 612	-	17 522	15 099

2.4. Collateral obtained by taking possession and execution processes

		a)	b)
		Collateral obtained by taking possession	
		Value at initial recognition	Value at initial recognition
1	Property, plant and equipment (PP&E)	-	-
2	Other than PP&E	18 626	-
3	<i>Residential immovable property</i>	10 667	-
4	<i>Commercial Immovable property</i>	6 486	-
5	<i>Movable property (auto, shipping, etc.)</i>	584	-
6	<i>Equity and debt instruments</i>	-	-
7	<i>Other</i>	890	-
8	Total	18 626	-