

Table: Data regarding the banking system's non-performing exposures on an individual basis as at 31 December 2015

EUR thousand	Gross carrying amount of exposure*				Value adjustment for impairments and provisions				Collateral received for non-performing exposures**	
	Of which non-performing			Of which forborne	Of which for non-performing			Of which for forborne		
	Amount	%			Amount	%			Amount	%
Debt instruments, except those held for trading:	36,487,812	4,465,253	12.24	2,332,378	2,742,404	2,425,951	54.33	1,168,267	1,126,754	25.23
of which debt securities	9,048,906	0	0.00	0	4,955	0	0.00	0	0	0.00
of which loans and advances	27,438,905	4,465,253	16.27	2,332,378	2,737,449	2,425,951	54.33	1,168,267	1,126,754	25.23
-of which loans and advances to non-financial corporations	10,619,042	3,613,164	34.03	2,044,434	2,166,352	1,963,328	54.34	1,038,250	950,847	26.32
Off-balance-sheet exposures	5,607,406	347,465	6.20	0	219,766	183,758	52.89	0	40,598	11.68
TOTAL	42,095,218	4,812,718	11.43	2,332,378	2,962,170	2,609,709	54.23	1,168,267	1,167,352	24.26

* The gross carrying amount of an exposure is its carrying amount prior to the creation of impairments and provisions.

** Collateral received is taken into account up to the carrying amount of non-performing exposures after the creation of impairments and provisions.