

April 2005

CONSULTATION PAPER ON FINANCIAL REPORTING

ANNEX 1

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1.1 Consolidated Balance Sheet Statement – Assets	IAS/IFRS ref.	Breakdown in table
Cash and cash balances with central banks	CP; ED 7 IG29(e)	
Financial assets held for trading	ED 7.10(a); 39.9	3
<i>Derivatives held for trading</i>	39.9	4
<i>Equity instruments</i>	32.11	
<i>Derivatives carried at cost</i>	39.46 (c)	
<i>Debt instruments issued by</i>	39.9	
<i>Central governments</i>	Art. 86 of draft CRD	
<i>Credit institutions</i>	Art. 86 of draft CRD	
<i>Non credit institutions</i>	Art. 86 of draft CRD	
<i>Corporate</i>	Art. 86 of draft CRD	
<i>Retail</i>	Art. 86 of draft CRD	
<i>Loans and advances to</i>	39.9	
<i>Central governments</i>	Art. 86 of draft CRD	
<i>Credit institutions</i>	Art. 86 of draft CRD	
<i>Non credit institutions</i>	Art. 86 of draft CRD	
<i>Corporate</i>	Art. 86 of draft CRD	
<i>Retail</i>	Art. 86 of draft CRD	
Financial assets designated at fair value through profit or loss	ED 7.10(a); 39.9	5
<i>Equity instruments</i>	32.11	
<i>Debt instruments issued by</i>	39.9	
<i>Central governments</i>	Art. 86 of draft CRD	
<i>Credit institutions</i>	Art. 86 of draft CRD	
<i>Non credit institutions</i>	Art. 86 of draft CRD	
<i>Corporate</i>	Art. 86 of draft CRD	
<i>Retail</i>	Art. 86 of draft CRD	
<i>Loans and advances to</i>	39.9	
<i>Central governments</i>	Art. 86 of draft CRD	
<i>Credit institutions</i>	Art. 86 of draft CRD	
<i>Non credit institutions</i>	Art. 86 of draft CRD	
<i>Corporate</i>	Art. 86 of draft CRD	
<i>Retail</i>	Art. 86 of draft CRD	
Available-for-sale financial assets	ED 7.10(d); 39.9	6
<i>Equity instruments</i>	32.11	
<i>Equity instruments carried at cost</i>	39.46 (c)	
<i>Debt instruments issued by</i>	39.9	
<i>Central governments</i>	Art. 86 of draft CRD	
<i>Credit institutions</i>	Art. 86 of draft CRD	
<i>Non credit institutions</i>	Art. 86 of draft CRD	
<i>Corporate</i>	Art. 86 of draft CRD	
<i>Retail</i>	Art. 86 of draft CRD	
<i>Loans and advances to</i>	39.9	
<i>Central governments</i>	Art. 86 of draft CRD	
<i>Credit institutions</i>	Art. 86 of draft CRD	
<i>Non credit institutions</i>	Art. 86 of draft CRD	
<i>Corporate</i>	Art. 86 of draft CRD	
<i>Retail</i>	Art. 86 of draft CRD	
Loans and receivables (including finance leases)	ED 7.10(c); 39.9	7
<i>Unquoted loans and advances</i>	ED 7 IG9(a); IAS 39 IG B.22	
<i>Central governments</i>	Art. 86 of draft CRD	
<i>Credit institutions</i>	Art. 86 of draft CRD	
<i>Non credit institutions</i>	Art. 86 of draft CRD	
<i>Corporate</i>	Art. 86 of draft CRD	
<i>Retail</i>	Art. 86 of draft CRD	
Held-to-maturity investments	ED 7.10(b); 39.9	8
<i>Quoted debt instruments issued by</i>	39.9	
<i>Central governments</i>	Art. 86 of draft CRD	
<i>Credit institutions</i>	Art. 86 of draft CRD	
<i>Non credit institutions</i>	Art. 86 of draft CRD	
<i>Corporate</i>	Art. 86 of draft CRD	
<i>Retail</i>	Art. 86 of draft CRD	

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Quoted loans and advances	39.9	
Central governments	Art. 86 of draft CRD	
Credit institutions	Art. 86 of draft CRD	
Non credit institutions	Art. 86 of draft CRD	
Corporate	Art. 86 of draft CRD	
Retail	Art. 86 of draft CRD	
Derivatives used for hedging	ED 7.10(a); 39.9	9
Micro hedge	39.71	
Fair value hedges	39.86a	
Cash flow hedges		
Hedges of a net investment in a foreign operation	39.86c	
Portfolio hedge of interest rate risk	CP	
Fair value hedge of interest rate risk	39.89A	
Cash flow hedge interest rate risk	39 IG F6 1-3	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	39.89A(a)	
Accrued income from financial instruments	CP	10
Tangible assets		
Property, Plant and Equipment	1.68(a)	11
Owner occupied land and buildings	16.37(a)-(b); 40.5	
IT equipment	CP	
Office equipment	16.37(h)	
Other equipment	16.37©-(g)	
Investment property	1.68(b)	12
Intangible assets	1.68©	13
Goodwill	IFRS 3.51	
Others	-	
Investments in associates, subsidiaries and joint ventures (accounted for using the equity method – including goodwill)	28.38 & 1.68(e)	14
Tax assets		15
Current tax assets	1.68(m)	
Deferred tax assets	1.68(n)	
Other assets	1.74	16
Non-current assets and disposal groups classified as held for sale	IFRS 5.38	17
TOTAL ASSETS		

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1.2 Consolidated Balance Sheet Statement – Liabilities	IAS/IFRS ref.	Breakdown in table
Deposits from central banks	CP	
Financial liabilities held for trading	ED 7.10(e); 39.9 AG 14-15	18
<i>Derivatives held for trading</i>	39 AG 15(a)	4
<i>Short positions in equity instruments</i>	39 AG 15(b)	
<i>Short positions in debt instruments (incl. debt certificates)</i>	39 AG 15(b)	
<i>Debt certificates including bond intended for repurchase in short term</i>	39 AG 15©	
<i>Subordinated liabilities</i>	CP	
<i>Other liabilities</i>	CP	
[Financial liabilities designated at fair value through profit or loss	ED 7.10 (e); 39.9	18
<i>Deposits from central banks</i>	ED 7 IG9(a)	
<i>Deposits from</i>	ED 7 IG9(a)	
<i>Central governments</i>	Art. 86 of draft CRD	
<i>Credit institutions</i>	Art. 86 of draft CRD	
<i>Non credit institutions</i>	Art. 86 of draft CRD	
<i>Corporate</i>	Art. 86 of draft CRD	
<i>Retail</i>	Art. 86 of draft CRD	
<i>Debt certificates including bonds</i>	CP	
<i>Subordinated liabilities</i>	CP	
<i>Other liabilities]</i>	CP	
Financial liabilities measured at amortised cost	ED 7.10(f)	
<i>Deposits from</i>	CP	
<i>Central governments</i>	Art. 86 of draft CRD	20
<i>Credit institutions</i>	Art. 86 of draft CRD	19
<i>Non credit institutions</i>	Art. 86 of draft CRD	20
<i>Corporate</i>	Art. 86 of draft CRD	20
<i>Retail</i>	Art. 86 of draft CRD	20
<i>Debt certificates including bonds</i>	CP	21
<i>Subordinated liabilities</i>	CP	22
<i>Other liabilities</i>	CP	
Financial liabilities associated with transferred assets	39.47(b)	23
Derivatives used for hedging	ED 7.10(a); 39.9	9
<i>Micro hedge</i>	39.71	
<i>Fair value hedges</i>	39.86a	
<i>Cash flow hedges</i>		
<i>Hedges of a net investment in a foreign operation</i>	39.86c	
<i>Portfolio hedge of interest rate risk</i>	CP	
<i>Fair value hedge of interest rate risk</i>	39.89A	
<i>Cash flow hedge interest rate risk</i>	39 IG F6 1-3	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	39.89A(b)	
Accrued expenses from financial instruments	CP	10
Provisions	1.68 (k)	24
<i>Restructuring</i>	37.72	
<i>Pending legal issues</i>	37 Appendix C ex 6/10	
<i>Provisions for tax litigation</i>	CP	
<i>Pensions and other post retirement benefit obligations</i>	1.75(d)	
<i>Credit commitments and guarantees</i>	37 Appendix C ex 9	
<i>Contractual engagements</i>	37 Appendix C ex 8	
<i>Other provisions</i>	CP	
Tax liabilities		15
<i>Current tax liabilities</i>	1.68 (m)	
<i>Deferred tax liabilities</i>	1.68 (n)	
Other liabilities (including finance leases)	1.74	25
Share capital repayable on demand	IFRIC 2	
Liabilities included in disposal groups classified as held for sale	1.68A(b) ; IFRS 5.38	
TOTAL LIABILITIES		

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1.3 Consolidated Balance Sheet Statement - Equity and minority interest	IAS/IFRS ref.	Breakdown in table
Issued capital	1.68(p)	
<i>Paid in capital</i>	1.75(e)	
<i>Unpaid capital which has been called up</i>	1.75(e)	
Share premium	1.75(e)	
Other Equity		
<i>Equity component of compound financial instruments</i>	32.28	
<i>Other</i>	e.g. 28.39	
Revaluation reserves (valuation differences)		
<i>Tangible assets revaluation reserve</i>	16.39-40	
<i>Intangible assets revaluation reserve</i>	38.85/86	
<i>Hedge of net investments in foreign operations reserve (effective portion)</i>	39.102a	
<i>Foreign currency translation reserve</i>	21.52b	
<i>Cash flow hedges reserve (effective portion)</i>	ED 7.25(a); 39.95-96	
<i>Fair value revaluation reserve on available for sale financial assets</i>	ED 7.21(a)ii, 39.55(b)	
<i>Relating to non-current assets or disposal groups held for sale</i>	IFRS 5.18-19/38	
<i>Other revaluation reserves</i>	CP	
Reserves (including retained earnings)	1.75(e); 168(p)	
<Treasury shares>	32.33/34	
Income from current year	1.75(e)	
<Interim dividends>	CP	
Minority interest	1.68(o); 27.4/33	
<i>Revaluation reserves</i>	See above	
<i>Other</i>		
<u>TOTAL EQUITY AND MINORITY INTEREST</u>		
<u>TOTAL LIABILITIES, MINORITY INTEREST AND EQUITY</u>		

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2. Consolidated Income Statement	IAS/IFRS ref.	Breakdown in table	Total amount
CONTINUING OPERATIONS			
Financial & operating income and expenses	1.81(a)		
Interest net income	CP	26	
<i>Interest income</i>	ED 7.21(c)		
Cash & cash balances with central banks	1.68(j)		
Financial assets held for trading (only interest flows)	39.9; ED 7.21(b)		
Financial assets designated at fair value through profit or loss (only interest flows)	39.9; ED 7.21(b)		
Derivatives used for hedging (only interest flows)	39.9 ; 39 IG G1		
Available-for-sale financial assets	39.9; ED 7.21(b)		
Loans and receivables (including finance leases)	39.9		
Held-to-maturity investments	39.9		
Other	CP		
<i>Interest expenses</i>	ED 7.21(c)		
Deposits from central banks	CP		
Financial liabilities held for trading (only interest flows)	39.9; ED 7.21(b)		
Financial liabilities designated at fair value through profit or loss (only interest flows)	39.9; ED 7.21(b)		
Derivatives used for hedging (only interest flows)	39.9 ; 39 IG G1		
Financial liabilities measured at amortised cost	39.9		
Other (including finance leases)	CP		
Expenses on share capital repayable on demand	IFRIC 2		
Dividend income	CP	27	
Financial assets held for trading	ED 7.21(b)		
Financial assets designated at fair value through profit or loss	ED 7.21(b)		
Available-for-sale financial assets	ED 7.21; 39.9		
Fee and commission net income	CP	28	
Fee and commission income	ED 7.21(d)		
Fee and commission expenses	ED 7.21(d)		
Realised gains and losses on financial assets & liabilities not measured at fair value through profit or loss		29	
<i>Realised gains</i>			
Available-for-sale financial assets	ED 7.21(a)ii ; 39.9		
Loans and receivables (including finance leases)	ED 7.21(a)iv ; 39.9		
Held-to-maturity investments	ED 7.21(a)iii ; 39.9		
Financial liabilities measured at amortised cost	ED 7.21(a)v ; 39.9		
Other	CP		
<i>Realised losses</i>			
Available-for-sale financial assets	ED 7.21(a)ii ; 39.9		
Loans and receivables (including finance leases)	ED 7.21(a)iv ; 39.9		
Held-to-maturity investments	ED 7.21(a)iii ; 39.9		
Financial liabilities measured at amortised cost	ED 7.21(a)v ; 39.9		
Other	CP		
Gains and losses on financial assets and liabilities held for trading (net)	ED 7.21(a)i ; 39.55	30	
Equity instruments and related derivatives(excluding interest flows)	CP		
Interest rate instruments and related derivatives(excluding interest flows)	CP		
Foreign exchange trading(excluding interest flows)	CP		
Credit derivatives(excluding interest flows)	CP		
Commodities and related derivatives(excluding interest flows)	CP		
Other (including hybrid derivatives)	CP		
Gains and losses on financial assets [and liabilities] designated at fair value through profit or loss	ED 7.21(a)j ; 39.55	31	
Gains			
Losses			

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Fair value adjustments in hedge accounting	39.89 / 95b / 101 / 102b	32	
<i>Net results on derivatives used as hedging instruments</i>	39 IG G1		
<i>Net results on hedged items</i>	39 IG G1		
Exchange differences revaluations	21.28 / 52a		
Gains	CP		
Losses	CP		
Gains and losses on derecognition of assets other than held for sale	CP	33	
Gains	CP		
Losses	CP		
Other operating net income	CP	34	
Income	CP		
Expenses	CP		
Administration costs	1.88/89/92		
Staff expenses	1.91	35	
General and administrative expenses	CP	36	
Depreciation			
Property, Plant and Equipment	1.88-91	11	
Investment Properties	1.88-91	12	
Intangible assets (other than goodwill)	1.88-91/118	13	
Provisions	37.84	24	
Impairment		39	
Impairment losses on financial assets not measured at fair value through profit or loss			
Financial assets measured at cost (unquoted equity and related derivatives)	32.94(i)		
Available for sale financial assets measured at fair value through equity	39.67/32.94(i)		
Loans and receivables measured at amortized cost (including finance leases)	39.63/32.94(i)		
Held to maturity investments measured at amortized cost	39.63/32.94(i)		
Impairment on			
Property, plant and equipment	16.73(e)(v)-(vi)	11	
Investment properties	40.79 (d)(v)	12	
Intangible assets	38.118(e) (iv)-(v)	13	
Goodwill			
Other			
Investments in associates and joint ventures accounted for using the equity method	28.31		
Other			
Negative goodwill immediately recognised in profit or loss	IFRS 3.56(b)		
Share of the profit or loss of associates and joint ventures accounted for using the equity method	1.81(c)		
Profit or loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	IFRS 5.37	37	
TOTAL PROFIT OR LOSS BEFORE TAX AND MINORITY INTEREST FROM CONTINUING OPERATIONS			
Tax expense (income) related to profit or loss from continuing operations	1.81(d); 12.77	15	
TOTAL PROFIT OR LOSS AFTER TAX AND BEFORE MINORITY INTEREST FROM CONTINUING OPERATIONS			
Profit or loss after tax from discontinued operations	1.81.(e)	38	
TOTAL PROFIT OR LOSS AFTER TAX AND DISCONTINUED OPERATIONS AND BEFORE MINORITY INTEREST	1.82(b)		
Minority interest	27.33; 1.82(a)		
NET PROFIT OR LOSS	1.81(f)		

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3. Financial assets held for trading

Counterparty breakdown	IAS/IFRS ref.	Carrying amount
Derivatives held for trading	39.9	(see total table 4)
Equity instruments	32.11	
Quoted	AG 71	
Unquoted but FV determinable	AG 80-81	
Derivatives carried at cost	39.46 (c)	
Debt instruments issued by	39.9	
<i>Central governments</i>	<i>Art. 86 of draft CRD</i>	
<i>Credit institutions</i>	<i>Art. 86 of draft CRD</i>	
<i>Non credit institutions</i>	<i>Art. 86 of draft CRD</i>	
<i>Corporate</i>	<i>Art. 86 of draft CRD</i>	
<i>Retail</i>	<i>Art. 86 of draft CRD</i>	
Loans and advances to	39.9	
<i>Central governments</i>	<i>Art. 86 of draft CRD</i>	
<i>Credit institutions</i>	<i>Art. 86 of draft CRD</i>	
<i>Non credit institutions</i>	<i>Art. 86 of draft CRD</i>	
<i>Corporate</i>	<i>Art. 86 of draft CRD</i>	
<i>Retail</i>	<i>Art. 86 of draft CRD</i>	
Total		

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4. Derivatives held for trading

By nature	By type	Carrying amount		Notional amount	
		Assets	Liabilities	receivable (assets)	payable (liabilities)
Interest rate	Option/Cap/Floor/Collar/Swaption				
	IRS				
	FRA				
	Forward				
	Interest future				
	Other				
Equity	Equity forward				
	Equity future				
	Equity option				
	Warrant				
	Other				
Currency (FX)	FX forward				
	FX future				
	Cross currency swap				
	FX option				
	FX forward rate agreement				
	Other				
Credit	Credit default swap				
	Credit spread option				
	Total return swap				
	Other				
Commodity					
Other					
Total		See table 3	See table 18		

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Counterparty breakdown	IAS/IFRS ref.	Carrying amount
Equity instruments	32.11	
Quoted	AG 71	
Unquoted but FV determinable	AG 80-81	
Debt instruments issued by	39.9	
<i>Central governments</i>	<i>Art. 86 of draft CRD</i>	
<i>Credit institutions</i>	<i>Art. 86 of draft CRD</i>	
<i>Non credit institutions</i>	<i>Art. 86 of draft CRD</i>	
<i>Corporate</i>	<i>Art. 86 of draft CRD</i>	
<i>Retail</i>	<i>Art. 86 of draft CRD</i>	
Loans and advances to	39.9	
<i>Central governments</i>	<i>Art. 86 of draft CRD</i>	
<i>Credit institutions</i>	<i>Art. 86 of draft CRD</i>	
<i>Non credit institutions</i>	<i>Art. 86 of draft CRD</i>	
<i>Corporate</i>	<i>Art. 86 of draft CRD</i>	
<i>Retail</i>	<i>Art. 86 of draft CRD</i>	
Total		

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6. Available-for-sale financial assets

Counterparty breakdown	IAS/IFRS ref.	Fair value of unimpaired assets	Fair value of impaired assets	Total net carrying amount	<Impairment>
IAS/IFRS ref.		CP	39.58-70		39.67-70
Equity instruments	32.11				
Quoted	AG 71				
Unquoted but FV determinable	AG 80-81				
Equity instruments carried at cost	39.46 (c)				
Debt instruments issued by	39.9				
<i>Central governments</i>	<i>Art. 86 of draft CRD</i>				
<i>Credit institutions</i>	<i>Art. 86 of draft CRD</i>				
<i>Non credit institutions</i>	<i>Art. 86 of draft CRD</i>				
<i>Corporate</i>	<i>Art. 86 of draft CRD</i>				
<i>Retail</i>	<i>Art. 86 of draft CRD</i>				
Loans and advances to	39.9				
<i>Central governments</i>	<i>Art. 86 of draft CRD</i>				
<i>Credit institutions</i>	<i>Art. 86 of draft CRD</i>				
<i>Non credit institutions</i>	<i>Art. 86 of draft CRD</i>				
<i>Corporate</i>	<i>Art. 86 of draft CRD</i>				
<i>Retail</i>	<i>Art. 86 of draft CRD</i>				
Total					

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7. Loans and receivables (including finance leases)

Counterparty breakdown	IAS/IFRS ref.	Unimpaired assets	Impaired assets (total gross carrying amount)	<Allowances for individually assessed financial assets >	< Allowances for collectively assessed financial assets > (*)	Total net carrying amount	Fair value amount
IAS/IFRS ref.		CP	39.58-70	AG 84-86	AG 84-90		ED 7.26-27
Unquoted loans and advances to	39.9						
<i>Central governments</i>	<i>Art. 86 of draft CRD</i>						
<i>Credit institutions</i>	<i>Art. 86 of draft CRD</i>						
<i>Non credit institutions</i>	<i>Art. 86 of draft CRD</i>						
<i>Corporate</i>	<i>Art. 86 of draft CRD</i>						
<i>Retail</i>	<i>Art. 86 of draft CRD</i>						
Total							

(*) includes allowances for incurred but not reported losses

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8. Held-to-maturity investments

Counterparty breakdown	IAS/IFRS ref.	Unimpaired assets	Impaired assets (total gross carrying amount)	<Allowances for individually assessed financial assets >	< Allowances for collectively assessed financial assets > (*)	Total net carrying amount	Fair Value amount
IAS/IFRS ref.		CP	39.58-70	AG 84-86	AG 84-90		ED 7.26-27
Quoted debt instruments issued by	39.9						
<i>Central governments</i>	<i>Art. 86 of draft CRD</i>						
<i>Credit institutions</i>	<i>Art. 86 of draft CRD</i>						
<i>Non credit institutions</i>	<i>Art. 86 of draft CRD</i>						
<i>Corporate</i>	<i>Art. 86 of draft CRD</i>						
<i>Retail</i>	<i>Art. 86 of draft CRD</i>						
Quoted loans & advances to	39.9						
<i>Central governments</i>	<i>Art. 86 of draft CRD</i>						
<i>Credit institutions</i>	<i>Art. 86 of draft CRD</i>						
<i>Non credit institutions</i>	<i>Art. 86 of draft CRD</i>						
<i>Corporate</i>	<i>Art. 86 of draft CRD</i>						
<i>Retail</i>	<i>Art. 86 of draft CRD</i>						
Other	CP						
Total							

(*) includes allowances for incurred but not reported losses

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9. Derivatives used for hedging

Table A: Micro hedge (IAS 39.86)

Assets	By type	Notional amount	Carrying amount
Fair value hedges			
Interest rate	Option/Cap/Floor/ Collar/Swaption		
	IRS		
	FRA		
	Forward		
	Interest future		
	Other		
Equity	Equity forward		
	Equity future		
	Equity option		
	Warrant		
	Other		
Currency (FX)	FX forward		
	FX future		
	Cross currency swap		
	FX option		
	FX forward rate agreement		
	Other		
Credit	Credit default swap		
	Credit spread option		
	Total return swap		
	Other		
Commodity			
Other			
Total			
Cash flow hedges			
Interest rate	Option/Cap/Floor/ Collar/Swaption		
	IRS		
	FRA		
	Forward		
	Interest future		
	Other		
Equity	Equity forward		
	Equity future		
	Equity option		
	Warrant		
	Other		
Currency (FX)	FX forward		
	FX future		
	Cross currency swap		
	FX option		
	FX forward rate agreement		
	Other		
Credit	Credit default swap		
	Credit spread option		
	Total return swap		
	Other		
Commodity			
Other			
Total			
Hedges of a net investment in a foreign operation			

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Table A (continued)

Liabilities	By type	Notional amount	Carrying amount
Fair value hedges			
Interest rate	Option/Cap/Floor/ Collar/Swaption		
	IRS		
	FRA		
	Forward		
	Interest future		
	Other		
Equity	Equity forward		
	Equity future		
	Equity option		
	Warrant		
	Other		
Currency (FX)	FX forward		
	FX future		
	Cross currency swap		
	FX option		
	FX forward rate agreement		
	Other		
Credit	Credit default swap		
	Credit spread option		
	Total return swap		
	Other		
Commodity			
Other			
Total			
Cash flow hedges			
Interest rate	Option/Cap/Floor/ Collar/Swaption		
	IRS		
	FRA		
	Forward		
	Interest future		
	Other		
Equity	Equity forward		
	Equity future		
	Equity option		
	Warrant		
	Other		
Currency (FX)	FX forward		
	FX future		
	Cross currency swap		
	FX option		
	FX forward rate agreement		
	Other		
Credit	Credit default swap		
	Credit spread option		
	Total return swap		
	Other		
Commodity			
Other			
Total			
Hedges of a net investment in a foreign operation			

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Table B: Portfolio hedge of interest rate risk (IAS 39.89A)

Assets	Notional amount	Carrying amount
Fair value hedges		
Cash flow hedges		
Liabilities		
Fair value hedges		
Cash flow hedges		

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10. Accrued income and expenses from financial instruments

Accrued interest income on financial assets	Current year
Cash and cash balances with central banks	
Financial assets held for trading	
Financial assets designated at fair value through profit or loss	
Available-for-sale financial assets	
Loans and receivables (including finance leases)	
Held-to-maturity investments	
Derivatives used for hedging	
Other (including IFRS 5)	
Total	
Accrued interest expenses on financial liabilities	
Deposits from central banks	
Financial liabilities held for trading	
Financial liabilities designated at fair value through profit or loss	
Financial liabilities measured at amortised cost	
Derivatives used for hedging	
Other (including IAS 17 and IFRS 5)	
Total	

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11. Property, Plant and Equipment

Table A

Property, Plant and Equipment measured after recognition using the revaluation model (16.31)	IAS/IFRS ref.	Owner-occupied land and building	IT equipment	Office equipment	Other equipment (including cars)	Total carrying amount	Assets held under a finance lease	Assets subject to operating lease
IAS/IFRS ref.		16.37 (a)-(b)	CP	16.37 (h)	16.37(c)-(g)		17.20 (see table 42)	
Opening balance	16.73(d)							
Additions	16.73(e) i							
Acquisition through business combinations	16.73(e) iii							
Disposals	16.73(e) ii							
Disposals through business combinations	16.73(e) ii							
Increases and decreases from revaluations under 16.31/39/40.	16.73(e) iv							
Impairment losses recognized or reversed directly in equity in accordance with IAS 36	16.73(e) iv							
Depreciation	16.73(e) vii							
Impairment losses recognized in profit or loss	16.73(e) v							
Impairment losses reversed in profit or loss	16.73(e) vi							
Foreign currency translation effects	16.73(e) viii							
Transfers								
To and from non-current assets held for Sale	IFRS 5.6/26							
To and from investment property	40							
Other changes	16.73(e) ix							
Closing balance	16.73(d)							
Accumulated depreciation	16.75 (b)							

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Table B

Property, Plant and Equipment measured after recognition using the cost model (16.30)	IAS/IFRS ref.	Owner-occupied land and building	IT equipment	Office equipment	Other equipment (including cars)	Total carrying amount	Assets held under a finance lease	Assets subject to operating lease	
IAS/IFRS ref.		16.37(a)-(b)	CP	16.37(h)	16.37(c)-(g)		17.20 (see table 12)		
Opening balance	16.73 (d)								
Additions	16.73(e) i								
Acquisition through business combinations	16.73(e) iii								
Disposals	16.73(e) ii								
Disposals through business combinations	16.73(e) ii								
Depreciation	16.73(e) vii								
Impairment losses recognized in profit or loss	16.73(e) v								
Impairment losses reversed in profit or loss	16.73(e) vi								
Foreign currency translation effects	16.73(e) viii								
Transfers									
To and from non-current assets held for sale	IFRS 5.6/26								
To and from investment property	40								
Other changes	16.73(e) ix								
Closing balance	16.73 (d)								
Accumulated depreciation	16.75 (b)								
Assets held under a finance lease	17.31 (a)								
Assets subject to operating lease	17.49								
Total Closing balance (total tables A+B)									

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12. Investment property (IP)

Table A

IP accounted using the fair value model	IAS/IFRS ref.	Carrying amounts	Exceptional cases of use of cost model (40.78)	Assets subject to operating lease
Opening balance	40.76			
Acquisitions	40.76(a)			
Subsequent expenditures	40.76(a)			
Acquisition through business combinations	40.76(b)			
Disposals	40.76(c)			
Disposals through business combinations	40.76(c)			
Net gains or losses from FV adjustments	40.76(d)			
Foreign currency translation effects	40.76(e)			
Transfers to and from inventories & owner-occupied properties	40.76(f)			
Transfers to and from non-current assets Held for Sale	IFRS 5.5(d)/6			
Other changes	40.76(f)			
Closing balance	40.76			

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Table B

IP accounted using the cost model	IAS/IFRS ref.	Carrying amounts	Fair value (40.79e)	Assets subject to operating lease
Opening balance	40.79(d)			
Acquisitions	40.79(d) i			
Subsequent expenditures	40.79(d) i			
Acquisition through business combinations	40.79(d) ii			
Disposals	40.79(d) iii			
Disposals through business combinations	40.79(d) iii			
Depreciation	40.79(d) iv			
Impairment losses recognized	40.79(d) v			
Impairment losses reversed	40.79(d) v			
Foreign currency translation effects	40.79(d) vi			
Transfers to and from inventories and owner-occupied properties	40.79(d) vii			
Transfers to and from non-current assets Held for Sale	IFRS 5.5(d)/6			
Other changes	40.79(d) viii			
Closing balance	40.79(d)			

Total Closing balance (total tables B+C)	
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	IAS/IFRS ref.	Opening balance	Closing balance
Gross carrying amount	40.79(c)		
Accumulated depreciation	40.79(c)		

Table C

	IAS/IFRS ref.	Income	Expense
Amounts of restrictions on the realisability of IP	40.75(g)		
Remittance of income	40.75(g)		
Proceeds of disposals	40.75(g)		

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13. Goodwill and other intangible assets

Table A

Intangible assets accounted using the revaluation model (38.75)	IAS/IFRS ref.	Internally developed software	Acquired software	Other internally developed intangible assets	Other intangible assets	Total carrying amount	Assets held under a finance lease
IAS/IFRS ref.		38.57/119(c)	38.119(c)	38.57	CP		17.20 (see table 42)
Opening balance	38.118(e)						
Additions from internal development	38.118(e) i						
Additions from separate acquisition	38.118(e) i						
Adjustments from business combinations	38.118(e) i						
Retirement & disposals	38.118(e) ii						
Transfers to and from non-current assets Held for Sale	38.118(e) ii						
Amortization recognized	38.118(e) vi						
Increases or decreases resulting from revaluations and impairment losses recognized or reversed directly in equity	38.118(e) iii						
Impairment recognized in profit or loss	38.118(e) iv						
Impairment reversed in profit or loss	38.118(e) v						
Foreign currency translation effects	38.118(e) vii						
Other movements	38.118(e) viii						
Closing balance	38.118(e)						

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Table B

Goodwill and intangible assets accounted using the cost model (38.74)	IAS/IFRS ref.	Goodwill	Internally developed software	Acquired software	Other internally developed intangible assets	Other intangible assets	Total carrying amount	Assets held under a finance lease
IAS/IFRS ref.		IFRS 3	38.57/119(c)	38.119(c)	38.57	CP		17.20 (see table 42)
Opening balance	38.118(e) IFRS 3.75(a)							
Additions from internal development	38.118(e) i							
Additions from separate acquisition	38.118(e) i IFRS 3.75(b)							
Adjustments from business combinations	38.118(e) i							
Retirement & disposals	38.118(e) ii IFRS 3.75(d)							
Transfers to and from non-current assets Held for Sale	38.118(e) ii IFRS 3.75(d)							
Adjustments resulting from subsequent recognition of deferred tax assets	IFRS 3.75(c)							
Amortization recognized	38.118(e) vi							
Increases or decreases resulting from revaluations and impairment losses recognized or reversed directly in equity	38.118(e) iii							
Impairment recognized in profit or loss	38.118(e) iv IFRS 3.75(e)							
Impairment reversed in profit or loss	38.118(e) v							
Foreign currency translation effects	38.118(e) vii IFRS 3.75(f)							
Other movements	38.118(e) viii IFRS 3.75(g)							
Closing balance	38.118(e) IFRS 3.75(a)							
Recoverable amount	IFRS 3.76							
Gross amount of impairment of goodwill	IFRS 3.75(h)							
Accumulated impairment of goodwill	IFRS 3.75(h)							
Assets held under a finance lease	17.31(a)							

Total Closing balance (total tables A+B)	
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14. Investments in associates, subsidiaries and joint ventures

Table A

	IAS/IFRS ref.	Fair value
Fair value of investments in associates for which there are published price quotations	28.37a	

Table B : Summarized financial information of associates

Associates	Accumulated equity interest (%)	Assets	Liabilities	Revenue	Profit or loss	Unrecognized share of loss if an investor has discontinued recognition of its share of loss (28.37(g))	Cumulative unrecognized share of loss if an investor has discontinued recognition of its share of loss (28.37(g))	Reporting date (28.37(e))
Accounted for by using equity method : 28.37(b)								
Not accounted for by using equity method : 28.37(i)								

Table C : Summarized financial information of subsidiaries

Subsidiaries	Accumulated equity interest (%)	Assets	Liabilities	Revenue	Profit or loss	Unrecognized share of loss if an investor has discontinued recognition of its share of loss	Cumulative unrecognized share of loss if an investor has discontinued recognition of its share of loss	Reporting date
Accounted for by using equity method :								
Not accounted for by using equity method :								

Table D : Summarized financial information of joint ventures

Joint ventures	Accumulated equity interest (%)	Assets	Liabilities	Revenue	Profit or loss	Unrecognized share of loss if an investor has discontinued recognition of its share of loss	Cumulative unrecognized share of loss if an investor has discontinued recognition of its share of loss	Reporting date
Accounted for by using equity method :								
Not accounted for by using equity method :								

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Significant subsidiaries

Table E: Consolidated subsidiaries at the end of the period

Company	Jurisdiction of Incorporation	Currency	Share Capital in millions	Accumulated equity interest (%)

Table F: Consolidated subsidiaries: changes in the period (additions)

Company	Jurisdiction of Incorporation	Currency	Share Capital in millions	Accumulated equity interest (%)

Table G : Deconsolidated subsidiaries during the period

Company	Share capital in millions	Equity interest accumulated	Reason for deconsolidation

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15. Tax assets and tax liabilities

Table A

	Current IAS 1.68(m)-(n)	Deferred IAS 1.68(m)-(n)
Tax assets		
Tax liabilities (includes tax provisions accounted under the normal conduct of business)		

Table B

	IAS/IFRS ref.	Assets	Liabilities	Net
I. RECOGNISED DEFERRED TAX ASSETS AND LIABILITIES	12.81.g.i			
1				
2				
Etc.				

II. DEFERRED TAX ASSETS UNRECOGNISED	12.81			
1. Temporary differences	12.81.e			
2. Tax losses	12.81.e			
3. Tax credits	12.81.e			
4. Other	12.81.e			

	IAS/IFRS ref.	Net amount
III. INCOME TAX EXPENSE (INCOME), CURRENT AND DEFERRED	12.80	
1. Current income tax expense, net	12.80.a	
1.1. Current tax expense	12.80.a	
1.2. (-) Tax benefit arising from previously unrecognised tax assets used to reduce current tax expense	12.80.e	
1.3. Adjustments to current tax of prior period	12.80.b	
1.4. Other current tax expense	12.79	
2. Deferred tax expense, net	12.81.g.ii	
2.1. Relating to origination and reversal of temporary differences	12.80.c	
2.2. Relating to tax rate changes or new taxes	12.80.d	
2.3. (-) Tax benefit arising from previously unrecognised tax assets used to reduce deferred tax expense	12.80.f	
2.4. Deferred tax expense arising from write down or reversal of write down of a deferred tax asset during assessment of usability	12.80.g, 12.56	
2.5. Other deferred tax expense	12.79	
3. Tax expense (income) relating to changes in accounting policies or fundamental errors	12.80.h	
4. Effect of change in tax status of enterprise or shareholders	SIC 25.4	

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	IAS/IFRS ref.	Net amount
IV. OTHER TAX DISCLOSURES		
1. Tax disclosure related to items charged to equity	12.81.a	
1.1. Aggregate current taxation relating to items charged to equity	12.81.a	
1.2. Aggregate deferred taxation relating to items charged to equity	12.81.a	
2. Income tax consequences relating to dividend payment	12.81.i	
2.1. Amount of income tax consequences of dividends not recognised as liability	12.81.i	
2.2. Amounts of potential income tax consequences	12.82A	
3. Deferred tax assets subject to conditions of future profits	12.82	

	IAS/IFRS ref.	Net amount	%
V. RECONCILIATION OF STATUTORY TAX TO EFFECTIVE TAX			
1. Tax expense using statutory rate	12.81.c.i		
1.1. Net profit before taxes			
1.2. Statutory tax rate	12.81.c.i		
2. Tax effect of rates in other jurisdictions	CP		
3. Tax effect of non taxable revenues	CP		
4. Tax effect of non tax deductible expenses	CP		
5. Tax effect of utilisation of previously unrecognised tax losses	CP		
6. Tax effect on tax benefit not previously recognised in profit or loss	CP		
7. Tax effect from reassessment of unrecognised deferred tax assets	CP		
8. Tax effect of change in tax rates	CP		
9. Tax effect from under or over provisions in prior periods	CP		
10. Other increase (decrease) in statutory tax charge	CP		
11. Tax expense using effective rate	12.81.c.i		
11.1. Net profit before taxes			
11.2. Effective tax rate	12.81.c.i		

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16. Other assets

	IAS/IFRS ref.	Carrying amount
Employee benefits	19.58	
Servicing assets for servicing rights	39.24-27	
Prepaid charges	CP	
Accrued income (other than interest income from financial assets)	CP	
Precious metals, goods and commodities	CP	
Other		
Total		

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17. Non-current assets and disposal groups classified as held for sale

Table A

Breakdown of non-current assets and disposal groups	Non current assets held for sale	Disposal groups		Total carrying amount
		Not qualifying as discontinued operation	Qualifying as discontinued operation	
Assets	Table B	Table C	Table C	
Liabilities		Table C	Table C	

Table B

Movements in non current assets held for sale (IFRS 5.3)	Opening balance	Transfers from other classes of assets	Acquisition with a view to resale	Transfers to other classes of assets	Other movements	Disposals	Impairment losses recognized	Impairment losses reversed	Foreign currency translation effects	Closing balance	Subsidiaries
IAS/IFRS ref.	CP	CP	IFRS 5.11	IFRS 5.26	CP	CP	IFRS 5.20	IFRS 5.21	CP	CP	
Intangible assets											
Property, Plant and Equipment											
Investment Property											
Joint ventures											
Investments in associates											
Total										Table A	

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Table C

Movements in disposal groups	Opening balance	Transfers from other classes of assets	Acquisition with a view to resale	Transfers to other classes of assets	Other movements	Disposals	Impairment losses recognized	Impairment losses reversed	Foreign currency translation effects	Closing balance	Discontinued operations
IAS/IFRS ref.	CP	CP	IFRS 5.11	IFRS 5.26	CP	CP	IFRS 5.20	IFRS 5.21	CP	CP	IFRS 5.32
Disposal group of assets											
Financial assets											
Tangible assets											
Intangible assets											
Investments in associates and joint ventures accounted for using the equity method (inclusive goodwill on equity method)											
Tax assets											
Other assets											
Total assets										Table A	Table A
Liabilities associated to disposal group of assets											
Financial liabilities											
Provisions											
Tax liabilities											
Other liabilities											
Share capital repayable on demand											
Total liabilities										Table A	Table A

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18. Financial liabilities measured at fair value through profit or loss

Table A

Financial liabilities held for trading	IAS/IFRS ref.	Carrying amount
Debts to credit institutions	ED 7 IG9(a)	
<i>Current accounts / overnight deposits</i>	<i>ED 7.42(a) /IG24-25 - ECB/2001/13</i>	
<i>Deposits with agreed maturity</i>	<i>ECB/2001/13</i>	
<i>Deposits redeemable at notice</i>	<i>ECB/2001/13</i>	
<i>Other deposits</i>	<i>ECB/2001/13</i>	
Derivatives held for trading	39.9	(table 4)
Short positions	CP	
<i>In equity instruments</i>	32.11	
<i>In fixed income instruments</i>	CP	
Deposits from	ED 7 IG9(a)	
<i>Central governments</i>	<i>Art. 86 of draft CRD</i>	
<i>Non credit institutions</i>	<i>Art. 86 of draft CRD</i>	
<i>Corporate</i>	<i>Art. 86 of draft CRD</i>	
<i>Retail</i>	<i>Art. 86 of draft CRD</i>	
Debt certificates	CP	
<i>Certificates of deposits</i>	<i>ED 7.42(a)</i>	
<i>Customer saving certificates (also when dematerialized)</i>	<i>ED 7.42(a)</i>	
<i>Bonds</i>		
Convertible	CP	
Non-convertible	32.28	
<i>Other</i>	CP	
Subordinated liabilities	CP	
Other liabilities	CP	
Total		

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Table B

Financial liabilities designated at fair value through profit or loss	IAS/IFRS ref.	Carrying amount	Amount of change in fair value not attributable to changes in a benchmark interest rate (own credit risk)	Difference between the carrying amount and the amount contractually payable at maturity
IAS/IFRS ref.		ED 7.10	ED 7.11(a)-12	ED 7.11(b)
Debts to credit institutions	ED 7 IG9(a)			
<i>Current accounts / overnight deposits</i>	<i>ED 7.42(a) /IG24-25 - ECB/2001/13</i>			
<i>Deposits with agreed maturity</i>	<i>ECB/2001/13</i>			
<i>Deposits redeemable at notice</i>	<i>ECB/2001/13</i>			
<i>Other deposits</i>	<i>ECB/2001/13</i>			
Deposits from	ED 7 IG9(a)			
<i>Central governments</i>	<i>Art. 86 of draft CRD</i>			
<i>Non credit institutions</i>	<i>Art. 86 of draft CRD</i>			
<i>Corporate</i>	<i>Art. 86 of draft CRD</i>			
<i>Retail</i>	<i>Art. 86 of draft CRD</i>			
Debt certificates	CP			
<i>Certificates of deposits</i>	<i>ED 7.42(a)</i>			
<i>Customer saving certificates (also when dematerialized)</i>	<i>ED 7.42(a)</i>			
<i>Bonds</i>				
Convertible	CP			
Non-convertible	32.28			
<i>Other</i>	<i>CP</i>			
Subordinated liabilities	CP			
Other liabilities	CP			
Total				

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19. Deposits from credit institutions

	IAS/IFRS ref.	Carrying amount	Fair value (ED 7.26-27)
Current accounts / overnight deposits	ED 7.42(a) /IG24-25 - ECB/2001/13		
Deposits with agreed maturity	ECB/2001/13		
Deposits redeemable at notice	ECB/2001/13		
Other deposits	ECB/2001/13		
Total			

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20. Deposits from non credit institutions

	IAS/IFRS ref.	Central governments	Non credit institutions	Corporate	Retail	Total carrying amount	Fair value ED 7.26-27
Current accounts / overnight deposits	ED 7.42(a) /IG24-25 - ECB/2001/13						
Deposits with agreed maturity	ECB/2001/13						
Deposits redeemable at notice	ECB/2001/13						
Other deposits	ECB/2001/13						
Total							

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21. Debts certificates including bonds

	IAS/IFRS ref.	Total carrying amount	Fair value ED 7.26-27
Certificates of deposits	ED 7.42(a)		
Customer saving certificates (also when dematerialized)	ED 7.42(a)		
Bonds			
Convertible	CP		
Non-convertible	32.28		
Other			
Total			

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22. Subordinated liabilities

Maturity date	IFRS ref.	Total carrying amount	Fair value ED 7.26-27
Current year	ED 7.42(a)		
Current year +1	ED 7.42(a)		
Current year +2	ED 7.42(a)		
Current year +3	ED 7.42(a)		
Current year +4	ED 7.42(a)		
Current year +5	ED 7.42(a)		
Current year +6	ED 7.42(a)		
Current year +7	ED 7.42(a)		
Current year +8	ED 7.42(a)		
Current year +9	ED 7.42(a)		
Current year +10	ED 7.42(a)		
More than current year +10	ED 7.42(a)		
Perpetuals	ED 7.42(a)		
Total			

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23. Financial liabilities associated with transferred assets

Nature of the assets	Nature of risks and rewards to which the bank remains exposed	Carrying amounts			Amounts derecognized for capital purposes (art. 94 and following of draft CDR)
		Assets		Associated liability	
		Total	Part of the asset still recognized (continuing involvement)		
ED 7.14(a)	ED 7.14(b)	ED 7.14(d)	39.30 ED 7.14(c-d)	39.31 ED 7.14(c-d)	IFRS-CP
Held for trading					
Designated at fair value through profit or loss					
Available for sale					
Loans and receivables					
Held to maturity					
Total				(Balance sheet)	

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24. Provisions

	IAS/IFRS ref	Restructuring	Pending legal issues	Provisions for tax litigation	Pensions and other post retirement benefit obligations	Credit commitments and guarantees	Contractual engagements	Other provisions	Total carrying amount
IAS/IFRS ref.		37.72	37 Appendix C n° 6/10	CP	1.75(d)	37 Appendix C n° 9	37 Appendix C n° 8	CP	
Opening balance	37.84 (a)								
Additions	37.84 (b)								
Amounts used	37.84 (c)								
Unused amounts reversed during the period	37.84 (d)								
Acquisitions (disposals) through business combination	CP								
Increase in the discounted amount (passage of time) and effect of any change in the discount rate	37.84 (e)								
Exchange differences	CP								
Other movements	CP								
Closing balance	37.84 (a)								

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25. Other liabilities

	IAS/IFRS ref.	Carrying amount
Employee benefits	19.54	
Social security charges	CP	
Servicing liabilities for servicing rights	39.24-27	
Leasing liabilities	17.20	
Accrued charges (other than from interest expenses on financial liabilities)	CP	
Income received in advance	CP	
Other	CP	
Total		

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26. Interest income and expenses

	IAS/IFRS ref.	Current year
Interest income		
Cash & cash balances with central banks	CP	
Financial assets held for trading (only interest flows)	39.9	
Financial assets designated at fair value through profit or loss (only interest flows)	39.9	
Available-for-sale financial assets	39.9	
Loans and receivables (including finance leases)	39.9	
Held-to-maturity investments	39.9	
Derivatives used for hedging (only interest flows)	39.9	
Other	CP	
Total interest income		
Interest expenses		
Deposits from central banks	ED 7.10	
Financial liabilities held for trading (only interest flows)	39.9	
Financial liabilities designated at fair value through profit or loss (only interest flows)	39.9	
Financial liabilities measured at amortised cost	ED 7.10(f)	
Derivatives used for hedging (only interest flows)	39.9	
Other liabilities (including finance lease)	1.74	
Total interest expenses		
Net interest income		
Interest income on impaired financial assets accrued in accordance with IAS 39 AG 93	ED 7.21(e)	

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27. Dividend income

Dividend income coming from equity classified in	IAS/IFRS ref.	Current year
Financial assets held for trading	CP	
Financial assets designated at fair value through profit or loss	CP	
Available-for-sale financial assets	ED 7.21(a)ii	
Total	30.10	

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28. Fee and commission income and expenses

	IAS/IFRS ref.	Current year
Fee and commission income	ED 7.21(d)	
Securities	ED 7.21(d)	
Issued	ED 7.21(d)	
Clearing and settlement	ED 7.21(d)	
Transfer orders	ED 7.21(d)	
Other	ED 7.21(d)	
Asset management	ED 7.21(d)	
Credit commitments	ED 7.21(d)	
Custody	ED 7.21(d)	
Payment services	ED 7.21(d)	
Servicing fees from securitization activities	ED 7.21(d)	
Other	ED 7.21(d)	
Fee and commission expenses	ED 7.21(d)	
Commissions to agents (acquisition costs)	ED 7.21(d)	
Custody	ED 7.21(d)	
Clearing and settlement	ED 7.21(d)	
Servicing fees for securitization activities	ED 7.21(d)	
Other	ED 7.21(d)	
Total net fee and commission	ED 7.21(d)	

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29. Realised gains and losses on financial assets and liabilities not measured at fair value through profit or loss

	IAS/IFRS ref.	Current year
Realised gains	39 IG G1	
Available-for-sale financial assets	ED 7.21(a)ii ; 39.9	
Loans and receivables (including finance leases)	ED 7.21(a)iv ; 39.9	
Held-to-maturity investments	ED 7.21(a)iv ; 39.9	
Financial liabilities (excluding held for trading)	ED 7.21(a)v ; 39.9	
Other	ED 7.21(a)iii ; 39.9	
Total		
Realised losses	39 IG G1	
Available-for-sale financial assets	ED 7.21(a)v ; 39.9	
Loans and receivables (including finance leases)	ED 7.21(a)iv ; 39.9	
Held-to-maturity investments	ED 7.21(a)v ; 39.9	
Financial liabilities (excluding held for trading)	ED 7.21(a)ii ; 39.9	
Other	ED 7.21(a)iii ; 39.9	
Total		

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30. Gains and losses on financial assets and liabilities held for trading

Table A

	IAS/IFRS ref.	Current year
Equity instruments and related derivatives (excluding interest flows)	CP	
Interest rate instruments and related derivatives (excluding interest flows)	CP	
Foreign exchange trading (excluding interest flows)	CP	
Commodities and related derivatives (excluding interest flows)	CP	
Credit derivatives (excluding interest flows)	CP	
Trading liabilities (excluding interest flows)	CP	
Other	CP	
Total	CP	

Table B

	IAS/IFRS ref.	Current year
Trading derivatives	CP	
Equity instruments	CP	
Debt instruments	CP	
Loans and receivables	CP	
Financial liabilities	CP	
Total		

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31. Gains and losses on financial assets [and liabilities] designated at fair value through profit or loss

	IAS/IFRS ref.	Net gains	Net losses	Net amountcur rent year
Financial assets designated at fair value through profit or loss (excluding interest flows)	39.9			
Financial liabilities designated at fair value through profit or loss (excluding interest flows)	39.9			
Total				

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32. Fair value adjustments in hedge accounting

	IAS/IFRS ref.	Gains	Losses	Net amount current year
Micro-hedge				
Fair value hedges	39.86(a)			
<i>Fair value changes of the hedged item</i>	39.89(b)			
<i>Fair value changes of the hedging derivatives (Including discontinuation)</i>	39.89(a)			
Cash flow hedges	39.86(b)			
<i>Fair value changes of the hedging derivatives – ineffective portion</i>	39.95(b)			
Hedges of net investments in a foreign operation	39.86(c)			
<i>Fair value changes of the hedging derivatives – ineffective portion</i>	39.102(b)			
Portfolio hedge of interest rate risk				
<i>Fair value hedge of interest rate risk</i>	39.89A			
<i>Fair value changes of the hedged item</i>	39.89(b)			
<i>Fair value changes of the hedging derivatives</i>	39.89(a)			
<i>Cash flow hedge of interest rate risk</i>	39 IG F.6 1-3			
<i>Fair value changes of the hedging instrument – ineffective portion</i>	39.95(b)			
Discontinuation of hedge accounting in the case of a cash flow hedge	ED 7.25(b) ; 39.101			
Total				

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33. Gains and losses on derecognition of assets other than held for sale

	IAS/IFRS ref.	Current year
<i>Gains on derecognition of</i>		
Property, plant and equipment	16.68/71	
Investment property	40.69	
Intangible assets	38.113/118(e) ii ; 1.87(c)	
Investment in associates, joint ventures and subsidiaries	CP	
<i>Losses on derecognition of</i>		
Property, plant and equipment	16.68/71	
Investment property	40.69	
Intangible assets	38.113/118(e) ii ; 1.87(c)	
Investment in associates, joint ventures and subsidiaries	CP	
Total		

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34. Other operating income and expenses

	IAS/IFRS ref.	Current year
Income	CP	
Tangible assets measured using the revaluation model	16.39	
Investment property		
Rental income from investment property	40.75(f) i	
Cumulative change in fair value recognized in profit or loss on a sale of investment property from a pool of assets in which the cost model is used into a pool in which the fair value model is used (see paragraph 32C)	40.75(f) iv	
Other income related to investment property	40.75(g)	
Operating leases	17.33/50	
Other	CP	
Expenses	CP	
Tangible assets measured using the revaluation model	16.40	
Investment property		
Direct operating expenses (including repair and maintenance) arising from investment property that generated rental income during the period	40.75(f) ii	
Direct operating expenses (including repair and maintenance) arising from investment property that did not generate rental income during the period	40.75 (f) iii	
Cumulative change in fair value recognized in profit or loss on a sale of investment property from a pool of assets in which the cost model is used into a pool in which the fair value model is used (see paragraph 32C)	40.75(f) iv	
Operating leases	17.33/50	
Other	CP	
Total		

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35. Staff expenses

	IAS/IFRS ref.	Current year
Wages and salaries	CP	
Social security charges	CP	
Pension and similar expenses	CP	
Temporary staff expenses	CP	
Share based payments	CP	
Other	CP	
Total		

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36. General and administrative expenses

	IAS/IFRS ref.	Current year
Marketing expenses	CP	
Professional fees	CP	
IT expenses	CP	
Repair and maintenance	CP	
Training and education	CP	
Rents	CP	
Overhead cost charged by other group entities	CP	
Other	1.91	
Total		

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37. Profit or loss from non current assets and disposal groups classified as held for sale not qualifying as discontinued operations

	IAS/IFRS ref.	Current year
Revenues from non current assets / disposal groups (interest income, dividends, fees....)	CP	
Expenses generated by non-current assets and disposal groups (interest expense)	CP	
Gains /losses (impairment) on the re-measurement to fair value less costs to sell of the assets / disposal groups	CP	
Gains / losses on the disposal of the assets / disposal groups	CP	
Total		

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38. Profit or loss after tax from discontinued operations

	IAS/IFRS ref.	Current year
Revenues from discontinued operations	5.33 (b) i	
Expenses generated by discontinued operations	5.33(b) i	
Pre-tax profit or loss of discontinued operations	5.33 (b) i	
Income tax expense	5.33 (b) ii / 12.81(h)	
Post-tax profit or loss of discontinued operations	5.33 (a)i	
Gain or loss on the measurement to FV less costs to sell		
Gain or loss on the disposal of the assets or the disposal groups constituting the discontinued operation		
Adjustments directly related to the disposal of a discontinued operation in a prior period	5.35	
Pre-tax gain or loss on measurement to FV less costs to sell or on disposal of the assets (IFRS 5.15)	5.33 (b) iii	
Income tax expense	5.33 (b) iv	
Post-tax gain or loss recognized on the measurement to FV less costs to sell or on the disposal of the assets or disposal groups constituting the discontinued operation	5.33 (a) ii	
Total	1.81 (e)	

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39. Impairment (for all portfolios not measured at fair value through profit or loss)

Table A

Overview of impairment	Additions	Reversals	Total current year
Impairment losses on financial assets not measured at fair value through profit or loss <i>Financial assets measured at cost (unquoted equity and related derivatives) Available for sale financial assets measured at fair value through equity Loans and receivables measured at amortized cost (including finance leases) Held to maturity investments measured at amortized cost</i>			
Impairment on <i>Property, plant and equipment Investment properties Intangible assets Goodwill Other Investments in associates and joint ventures accounted for using the equity method Other</i>			
Total			

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Table B

Impairment & Past-due	IAS/IFRS ref.	Past due (ED 7.40(a) ; ED 7 IG21)					Carrying amount of the impaired assets (ED 7.22/40(b))	Specific allowances for individually assessed financial assets (39 AG 84-92)	Specific allowances for collectively assessed financial assets (39 AG 84-92)	Collateral and other credit enhancements received as security for the related impaired and past due assets ED 7.40(c)
		≤ 30 days	> 30 days ≤ 90 days	> 90 days ≤ 180days	> 180 days ≤ 1year	> 1year				
ED 7.40										
Equity	ED 7.22/40 ; 32.11									
Quoted	ED 7.22/40 ; AG 71									
Unquoted (but FV determinable)	ED 7.22/40 ; AG 80-81									
Equity instruments and related derivatives at cost	ED 7.22/40 ; 39.46c									
Debt instruments issued by	ED 7.22/40									
<i>Central governments</i>	<i>Art. 86 of draft CRD</i>									
<i>Credit institutions</i>	<i>Art. 86 of draft CRD</i>									
<i>Non credit institutions</i>	<i>Art. 86 of draft CRD</i>									
<i>Corporate</i>	<i>Art. 86 of draft CRD</i>									
<i>Retail</i>	<i>Art. 86 of draft CRD</i>									
Loans & advances to	ED 7.22/40									
<i>Central governments</i>	<i>Art. 86 of draft CRD</i>									
<i>Credit institutions</i>	<i>Art. 86 of draft CRD</i>									
<i>Non credit institutions</i>	<i>Art. 86 of draft CRD</i>									
<i>Corporate</i>	<i>Art. 86 of draft CRD</i>									
<i>Retail</i>	<i>Art. 86 of draft CRD</i>									
Other financial assets	ED 7.22/40									
Total	ED 7.22/40									
Allowances for incurred but not reported losses on financial assets	ED 7.22/40 ; 39 AG 84-92									
Non specifically attributable collaterals	ED 7.22/40									

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Table C

Allowances movements for credit losses	Opening balance	Write-down taken against the allowance	Amounts set aside for estimated probable loan losses	Amounts reversed for estimated probable loan losses	Other adjustments (1)	Transfers between allowances	Closing balance	Recoveries directly recognized in profit or loss	Charge-offs directly recognized in profit or loss
ED 7.17 ; CRD									
Specific allowances for individually assessed financial assets and Specific allowances for collectively assessed financial assets									
Equity									
Quoted									
Unquoted (but FV determinable)									
Equity instruments and related derivatives at cost									
Debt instruments issued by									
<i>Central governments</i>									
<i>Credit institutions</i>									
<i>Non credit institutions</i>									
<i>Corporate</i>									
<i>Retail</i>									
Loans & advances to									
<i>Central governments</i>									
<i>Credit institutions</i>									
<i>Non credit institutions</i>									
<i>Corporate</i>									
<i>Retail</i>									
Other financial assets									
Allowances for incurred but not reported losses on financial assets									
Total									

(1) e.g. exchange rate differences, business combinations, acquisitions and disposals of subsidiaries, etc.

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Table D

Credit exposure and collateral	IAS/IFRS ref.	Maximum credit exposure CRD ED 7.39(a)	Average gross exposure CRD		Fair value of the collateral or other credit enhancements ED 7.39(b)	
			At amortized cost	At fair value	Reselling /repledging allowed ED 7.16(a)	Reselling /repledging not allowed
Equity	32.11					
Quoted	AG 71					
Unquoted (but FV determinable)	AG 80-81					
Equity instruments and related derivatives at cost	39.46c					
Debt instruments issued by						
<i>Central governments</i>	<i>Art. 86 of draft CRD</i>					
<i>Credit institutions</i>	<i>Art. 86 of draft CRD</i>					
<i>Non credit institutions</i>	<i>Art. 86 of draft CRD</i>					
<i>Corporate</i>	<i>Art. 86 of draft CRD</i>					
<i>Retail</i>	<i>Art. 86 of draft CRD</i>					
Loans & advances to						
<i>Central governments</i>	<i>Art. 86 of draft CRD</i>					
<i>Credit institutions</i>	<i>Art. 86 of draft CRD</i>					
<i>Non credit institutions</i>	<i>Art. 86 of draft CRD</i>					
<i>Corporate</i>	<i>Art. 86 of draft CRD</i>					
<i>Retail</i>	<i>Art. 86 of draft CRD</i>					
Other financial assets	CP					
Unconditional credit commitments	CP					
Other	CP					
Total						
Non specifically attributable collaterals	CP					

Carrying amount of financial assets pledged as collateral for : (ED 7.15)						
Liabilities						
Contingent liabilities						

(1) Loans derecognized for capital purposes but not for accounting purposes

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40. Maturity breakdown for liquidity risk (pending issue pillar 2 – under consideration by CEBS - Groupe de contact)

Contractual remaining maturities unless the banks uses behavioural ones (ED 7.42(a) /IG24/IG29)	≤ 7 days	> 7 days ≤ 1 month	> 1 month ≤ 3 months	> 3 months ≤ 6 months	> 6 months ≤ 9 months	> 9 months ≤ 1 year	> 1 year	Undetermined	Total
Financial assets held for trading									
Financial assets designated at fair value through profit or loss									
Derivatives used for hedging									
Available-for-sale financial assets									
Loans and receivables (including finance leases)									
Held-to-maturity investments									
Other assets									
Deposits from central banks									
Financial liabilities held for trading									
Financial liabilities designated at fair value through profit or loss									
Derivatives used for hedging									
Financial liabilities measured at amortised cost									
<i>Deposits from Central governments</i>									
<i>Deposits from Credit institutions</i>									
<i>Deposits from Non credit institutions</i>									
<i>Deposits from Corporate</i>									
<i>Deposits from Retail</i>									
<i>Debt certificates, including bonds</i>									
<i>Subordinated liabilities</i>									
<i>Other liabilities</i>									
Contingent assets									
Contingent liabilities									
Other commitments									

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41. Maturity breakdown for interest rate risk (pending issue pillar 2 – under consideration by CEBS - Groupe de contact)

Repricing dates	≤ 1 Month	> 1 month ≤ 3 months	> 3 month ≤ 6 months	> 6 month ≤ 9 months	> 1 year ≤ 2 years	> 2 years ≤ 3 years	> 4 years ≤ 5 years	> 5 years	Undetermined	Total
Financial assets held-for-trading										
Financial assets designated at fair value through profit or loss										
Derivatives used for hedging										
Available-for-sale financial assets										
Loans and receivables (including finance leases)										
Held-to-maturity investments										
Other assets										
Deposits from central banks										
Financial liabilities held-for-trading										
Financial liabilities designated at fair value through profit or loss										
Derivatives used for hedging										
Financial liabilities measured at amortised cost										
<i>Deposits from Central governments</i>										
<i>Deposits from Credit institutions</i>										
<i>Deposits from Non credit institutions</i>										
<i>Deposits from Corporate</i>										
<i>Deposits from Retail</i>										
<i>Debt certificates, including bonds</i>										
<i>Subordinated liabilities</i>										
<i>Other liabilities</i>										
Contingent assets										
Contingent liabilities										
Other commitments										

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42. Leasing : additional information

Table A

Assets held under a finance lease as a lessee	For the lessee				
	Net carrying amount	Total future minimum lease payments	Net present value of the total future minimum lease payments	Future minimum sublease payments expected to be received under non-cancelable subleases	Contingent rents recognized in income
Residual Maturity	17.31 a-d				
≤ 1 year					
> 1 year ≤ 5 years					
> 5 years					
Total					

Table B

Assets held under an operating lease as a lessee	Total of future minimum lease payments under non-cancelable operating lease	Total of future minimum sublease payments expected to be received under non-cancelable subleases	Minimum lease payments recognized as an expense	Contingent rents payments recognized as an expense	Sublease payments recognized as an expense
Residual Maturity	17.35 (a)	17.35 (b)	17.35 (c)	17.35 (c)	17.35 (c)
≤ 1 year					
> 1 year ≤ 5 years					
> 5 years					
Total nominal amount					
Total present value					

Table C

Assets of a lessor subject to operating lease	For the lessor	
	Future minimum lease payments under non-cancelable operating leases	Contingent rents recognized in income
Residual Maturity	17.56 (a)	17.56 (b)
≤ 1 year		
> 1 year ≤ 5 years		
> 5 years		
Total		

Table D

Disclosures finance lease	For the lessor					
	Total gross investment	Present value of minimum lease payments receivables	Unearned finance income	Contingent rents recognized in the income	Unguaranteed residual values accruing to the benefit of the lessor	Accumulated allowance for uncollectible minimum lease payments
Residual maturity	17.47 (a)-(e)					
≤ 1 year						
> 1 year ≤ 5 years						
> 5 years						
Total						

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43. Repurchase agreements, reverse repurchase agreements and related agreements

Table A (transferor)

Repos and related agreements No derecognition of transfers of financial assets out of : (39.37a + AG 51 ; ED 7.15)	Equity instruments	Debt instruments	Loans and advances	Other	Total
Financial assets held for trading					
Financial assets designated at fair value through profit or loss					
Available-for-sale financial assets					
Loans & receivables (including finance leases)					
Held-to-maturity investments					
Other					
TOTAL					

Table B (transferor)

Liabilities (financing obtained) 39.37b + AG 51	Total
Credit institutions :	
Repo	
Other agreements recognized as a liability	
Other than credit institutions	
Repo	
Other agreements recognized as a liability	

Table C (transferee)

Reverse repos and related agreements as a transferee when the collateral is sold (39.37b + AG 51 ; ED 7.16(b))	Equity instruments	Debt instruments	Loans and advances	Other	Total
Financial liabilities held for trading					
Financial liabilities designated at fair value through profit or loss					
Other					
TOTAL					

Table D (transferee)

Assets (financing granted) 39.37a + AG 51	Total
Credit institutions	
Reverse repo	
Other agreements recognized as an asset	
Other than credit institutions	
Reverse repo	
Other agreements recognized as an asset	

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44. Related party disclosures

Table A

Outstanding balances	IAS/IFRS ref.	Parent	Parent entities with joint control	Subsidiaries	Associates	Joint ventures where the entity is a venturer	Key management of the entity or its parent	Other related parties
IAS/IFRS ref.	24.17(b)	24.18 (a)	24.18 (b)	24.18 (c)	24.18 (d)	24.18 (e)	24.18 (f)	24.18 (g)
Assets : loans and advances	24.17(b)							
Current accounts	24.17(b)							
Term loans	24.17(b)							
Finance leases	24.17(b)							
Consumer Credit	24.17(b)							
Mortgage loans	24.17(b)							
Equity instruments	24.17(b)							
Trading securities	24.17(b)							
Investment securities	24.17(b)							
Other receivables	24.17(b)							
Total assets	24.17(b)							
Liabilities : deposits	24.17(b)							
Deposits	24.17(b)							
Other borrowings	24.17(b)							
Other financial liabilities	24.17(b)							
Debt certificates	24.17(b)							
Subordinated liabilities	24.17(b)							
Share based payments	24.17(b)							
Granted	24.17(b)							
Exercised	24.17(b)							
Other liabilities	24.17(b)							
Total liabilities	24.17(b)							
Guarantees issued by the group	24.17(b)ii							
Guarantees received by the group	24.17(b)ii							
Provisions for doubtful debts	24.17(c)							

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Table B

Amount of transaction	IAS/IFRS ref.	Parent	Parent entities with joint control	Subsidiaries	Associates	Joint ventures where the entity is a venturer	Key management of the entity or its parent	Other related parties
IAS/IFRS ref.	24.17(a)	24.18 (a)	24.18 (b)	24.18 (c)	24.18 (d)	24.18 (e)	24.18 (f)	24.18 (g)
Expenses	24.17(a)							
Interest expenses	24.17(a)							
Foreign exchange	24.17(a)							
Fees and commissions	24.17(a)							
Insurance premiums	24.17(a)							
Rendering of services	24.17(a) ; 24.20							
Purchase of goods, property and other assets	24.17(a) ; 24.20							
Transfers	24.17(a) ; 24.20							
Of research and development	24.17(a)							
Under lease agreements	24.17(a)							
Under finance arrangements	24.17(a)							
Other	24.17(a)							
Total expenses	24.17(a)							
Income	24.17(a)							
Interest Income	24.17(a)							
Foreign exchange	24.17(a)							
Fees and commissions	24.17(a)							
Dividend income	24.17(a)							
Insurance premiums	24.17(a)							
Receiving of services	24.17(a) ; 24.20							
Sales of goods, property and other assets	24.17(a) ; 24.20							
Transfers	24.17(a) ; 24.20							
Of research and development	24.17(a)							
Under lease agreements	24.17(a)							
Under finance arrangements	24.17(a)							
Other	24.17(a)							
Total income	24.17(a)							
Other	CP							
Expenses from current year in respect of bad or doubtful debts	24.17(d)							

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Table C

Key management Compensations	IAS/IFRS ref.	Current year
Short-term employee benefits	24.16(a)	
Post-employment benefits	24.16(b)	
Other long-term benefits	24.16(c)	
Termination benefits	24.16(d)	
Share based payments	24.16(e)	
Total		

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45. Defined benefit plans

	IAS/IFRS ref.	Total current year
Note : This table must be disclosed for each plan (see also XBRL taxonomy)		
1. Components of defined benefit plan assets and liabilities	19.120(c)	
1.1. Net funded, defined benefit plan obligation (asset)	19.120(c)	
1.1.1. Present value of wholly or partially funded	19.120(c)ii	
1.1.2. (-) Fair value, defined benefit plan assets	19.120(c)iii	
1.2. Present value of wholly unfunded defined benefit obligations	19.120(c)i	
1.3. Unrecognised actuarial gains (losses)	19.120(c)iv	
1.4. Unrecognised past service cost	19.96/120(c)v	
1.5. Fair value of any right to reimbursement recognised as an asset	19.104A/120(c)vii	
1.6. Other amounts recognized in the balance sheet	19.120(c)viii	
Defined benefit plan obligation (asset), total	19.120(c)vii	
Liabilities	CP	
Assets	CP	
Amounts not recognised because of asset ceiling, defined benefit plan obligation (asset)	19.58(b)	
2. Expense recognised in profit or loss, total (a)	19.120(f)	
2.1. Current service cost	19.120(f)i	
2.2. Interest cost	19.120(f)ii	
2.3. (-) Expected return on plan assets	19.120(f)iii	
2.4. (-) Expected return on reimbursement rights recognised as asset	19.104A/120(f)iv	
2.5. Net actuarial loss (gain) recognised	19.120(f)v	
2.6. Past service cost	19.120(f)vi	
2.7. Loss (gain) of any curtailments or settlements	19.120(f)vii	
Actual return on plan assets	19.120(g)	
Actual return on reimbursement rights recognised as assets	19.120(g)	
3. Movements in defined benefit plan obligation for defined benefit plan	19.120(c)	
3.1. Defined benefit plan obligation, beginning balance	19.120(c)vii	
3.2. (-) Contributions paid	19.120(e)	
3.3. Expense recognised (<i>see above</i>)	19.120(e)	
3.4. Charge recognised directly through equity	CP	
3.5. Increases through business combinations	19.120(e)	
3.6. (-) Decreases through business divestiture	CP	
3.7. Foreign currency exchange increase (decrease)	19.120(e)	
3.8. Other increase (decrease)	19.120(e)	
3.9. Defined benefit plan obligations, Closing balance	19.120(c)	
Note : This table must be disclosed for each plan (see also XBRL taxonomy)		
4. Principal actuarial assumptions used in defined benefit plans	19.120(h)	
4.1. Discount rates	19.120(h)i	
4.2. Expected return on plan assets	19.120(h)ii	
4.3. Expected rate of salary increases	19.120(h)iv	
4.4. Future defined benefit increases	CP	
4.5. Expected rate of return on reimbursement rights recognised as assets	19.120(h)iii	
4.6. Medical cost trend rate	19.120(h)v	
4.7. Other material actuarial assumptions (<i>please specify below</i>)	19.120(h)vi	

(a) Included in 'staff costs'

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46. Notional amounts on off-balance sheet commitments other than derivatives

OFF-BALANCE SHEET COMMITMENTS	Notional Amounts
LOAN COMMITMENTS	
<ul style="list-style-type: none"> - Given to : <ul style="list-style-type: none"> <i>Central governments</i> <i>Credit institutions</i> <i>Non credit institutions</i> <i>Corporate</i> <i>Retail</i> - Received from : <ul style="list-style-type: none"> <i>Central governments</i> <i>Credit institutions</i> <i>Non credit institutions</i> <i>Corporate</i> <i>Retail</i> 	
FINANCIAL GUARANTEES	
<ul style="list-style-type: none"> - Given to : <ul style="list-style-type: none"> <i>Central governments</i> <i>Credit institutions</i> <i>Non credit institutions</i> <i>Corporate</i> <i>Retail</i> - Guarantees received from : <ul style="list-style-type: none"> <i>Central governments</i> <i>Credit institutions</i> <i>Non credit institutions</i> <i>Corporate</i> <i>Retail</i> - Credit derivatives received from : <ul style="list-style-type: none"> <i>Central governments</i> <i>Credit institutions</i> <i>Non credit institutions</i> <i>Corporate</i> <i>Retail</i> 	
OTHER COMMITMENTS (e.g. note issuance facilities, revolving underwriting facilities,...)	
<ul style="list-style-type: none"> - Given to another counterparty : - Received from another counterparty : 	

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47. Cash flow statement

OPERATING ACTIVITIES	IAS/IFRS ref.
Net profit (loss)	7.18 (b)
<u>Adjustments to reconcile net profit or loss to net cash provided by operating activities:</u>	7.20
(Current and deferred tax income, recognised in income statement)	7.20 (b)
Current and deferred tax expenses, recognised in income statement	7.20 (b)
Minority interests included in group profit or loss	7.20 (b)
Unrealised foreign currency gains and losses	7.20 (b)
INVESTING AND FINANCING	7.20
Depreciation / amortisation	7.20 (b)
Impairment	7.20 (b)
Net provisions (recoveries)	7.20 (b)
Unrealised fair value (gains) losses via P & L, i.e. for investment property, PPE, intangible assets,...	7.20 (c)
Net (gains) losses on sale of investments, i.e. HTM, associates, subsidiaries, tangible assets,...	7.20 (c)
OPERATING	7.20
Net unrealised gains from cash flow hedges	7.20 (b)
Net unrealised gains from available-for-sale investments	7.20 (b)
Other adjustments	7.20
Cash flows from operating profits before changes in operating assets and liabilities	7.20
<u>(Increase) decrease in operating assets (excl. cash & cash equivalents):</u>	7.20 (a)
(Increase) decrease in balances with central banks	7.20 (a)
(Increase) decrease in loans and receivables	7.20 (a)
(Increase) decrease in available-for-sale assets	7.20 (a)
(Increase) decrease in financial assets held for trading	7.20 (a)
(Increase) decrease in financial assets designated at fair value through profit or loss	7.20 (a)
(Increase) decrease in asset-derivatives, used for hedging	7.20 (a)
(Increase) decrease in accrued income	7.20 (a)
(Increase) decrease in deferred charges	7.20 (a)
(Increase) decrease in non-current assets held for sale	7.20 (a)
(Increase) decrease in other assets (definition balance sheet)	7.20 (a)
<u>Increase (decrease) in operating liabilities (excl. cash & cash equivalents):</u>	7.20 (a)
Increase (decrease) in advances from central banks	7.20 (a)
Increase (decrease) in deposits from credit institutions	7.20 (a)
Increase (decrease) in deposits from other than credit institutions	7.20 (a)
Increase (decrease) in debt certificates	7.20 (a)
Increase (decrease) in financial liabilities held for trading	7.20 (a)
Increase (decrease) in financial liabilities designated at fair value through profit or loss	7.20 (a)
Increase (decrease) in liability-derivatives, used for hedging	7.20 (a)
Increase (decrease) in accrued expenses	7.20 (a)
Increase (decrease) in deferred income	7.20 (a)
Increase (decrease) in other liabilities (definition balance sheet)	7.20 (a)
Cash flow from operating activities	
Income taxes (paid) refunded	7.35
Net cash flow from operating activities	7.10

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INVESTING ACTIVITIES	IAS/IFRS ref.
(Cash payments to acquire tangible assets)	7.16 (a)
Cash receipts from the sale of tangible assets	7.16 (b)
(Cash payments to acquire intangible assets)	7.16 (a)
Cash receipts from the sale of intangible assets	7.16 (b)
(Cash payments for the investment in joint ventures, associates, subsidiaries, net of cash acquired)	7.16 (c)
Cash receipts from the disposal of joint ventures, associates, subsidiaries, net of cash disposed	7.16 (d)
(Cash outflow to non-current assets or liabilities held for sale)	7.16 (c)
Cash inflow from the non-current assets or liabilities held for sale	7.16 (d)
(Cash payments to acquire held-to-maturity investments)	7.16 (c)
Cash receipts from the sale of held-to-maturity investments	7.16 (d)
(Other cash payments related to investing activities)	7.16
Other cash receipts related to investing activities	7.16
Net cash flow from investing activities	7.10

FINANCING ACTIVITIES	IAS/IFRS ref.
(Dividends paid)	7.34
Cash proceeds from the issuance of subordinated liabilities	7.17 (c)
(Cash repayments of subordinated liabilities)	7.17 (d)
Cash proceeds from issuing shares or other equity instruments	7.17 (a)
(Cash payments to acquire treasury shares)	7.17 (b)
Cash proceeds from the sale of treasury shares	7.17 (a)
Other cash proceeds related to financing activities	7.17
(Other cash payments related to financing activities)	7.17
Net cash flow from financing activities	7.10

Effect of exchange rate changes on cash and cash equivalents	7.28
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NET INCREASE IN CASH AND CASH EQUIVALENTS	IAS/IFRS ref.
CASH AND CASH EQUIVALENTS AT BEGINNING OF THE PERIOD	1.68 (i)
CASH AND CASH EQUIVALENTS AT END OF THE PERIOD	1.68 (i)
Components of cash and cash equivalents:	7.45
On hand (cash)	7.6
Cash balances with central banks	7.7
Financial assets held for trading	7.7
Financial assets designated at fair value through profit or loss	7.7
Available-for-sale financial assets	7.7
Loans and receivables (including finance leases)	7.7
Held-to-maturity investments	7.7
Other short term, highly liquid investments	7.7
(Bank overdrafts which are repayable on demand, if integral part of cash management)	7.8
Total cash and cash equivalents at end of the period	1.68 (i)
<i>Of which:</i> amount of cash and cash equivalents held by the enterprise, but not available for use by group	7.48
Undrawn borrowing facilities (with breakdown if material)	7.50 (a)
Supplemental disclosures of operating cash flow information:	
Interest income received	7.31
Dividend income received	7.31
Interest expense paid	7.31
Supplemental disclosures of acquisitions/disposals of subsidiaries	
Total purchase or disposal consideration	7.40 (a)
Portion of purchase or disposal consideration discharged by means of cash or cash equivalents	7.40 (b)
Amount of cash and cash equivalents in the subsidiaries acquired or disposed	7.40 (c)
Amount of assets and liabilities other than cash or cash equivalents in the subsidiaries acquired or disposed of	7.40 (d)
Non-cash financing and investing activities	7.44
Acquisition of assets by assuming directly related liabilities or by means of a finance lease	7.44 (a)
Acquisition of an enterprise by means of an equity issue	7.44 (b)
Conversion of debt to equity	7.44 (c)

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48. Analysis of equity

Equity components	IAS/IFRS ref.
Amounts attributable to equity holders of	
Parent	1.96 (c)
Minority interest	1.96 (c)
Amounts attributable to equity components	
Issued share capital	32.15 ; 1.68 (p)
Paid in capital	32.15 ; 1.75 (e)
Unpaid capital which has been called up	32.15 ; 1.75 (e)
Equity component of compound financial instruments	32.28
Equity component of derivatives on own equity instruments	32.28
Other equity instruments	32.28 ; 28.39
Share premium	1.75 (e)
Revaluation reserves (valuation differences)	
<i>Tangible assets revaluation reserve</i>	16.39-40
<i>Intangible assets revaluation reserve</i>	38.85/86
<i>Hedge of net investments in foreign operations reserve (effective portion)</i>	39.102 (a)
<i>Foreign currency translation reserve</i>	21.52 (b)
<i>Cash flow hedges reserve (effective portion)</i>	ED 7.25(a) ; 39.95-96
<i>Fair value revaluation reserve on available for sale financial assets</i>	ED 7.21(a)ii , 39.55(b)
<i>Relating to non-current assets or disposal groups held for sale</i>	IFRS 5.18-19/38
<i>Other revaluation reserves</i>	CP
Reserves including retained earnings	1.75 (e)
(Treasury shares)	32.33
Income from current year	
Minority interest	27.4 ; 1.68 (o) ; 27.33
Revaluation reserves	
Other	
Total	

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Sources of equity changes	IAS/IFRS ref.
Effects of corrections of errors recognised in accordance with IAS 8	1.96(d) ; 8.42
Effects of changes in accounting policies recognised in accordance with IAS 8	1.100 ; 8.22
Closing balance (last year)	
Equity Increase (Decrease) Resulting from Business Combination	1.97 (a)
Issuance of Ordinary Shares	1.97 (a)
Issuance of Preference Shares	1.97 (a)
Issuance of Warrants for Consideration	1.97 (a)
Issuance of Options for Consideration	1.97 (a)
Exercise of Options, Rights or Warrants	1.97 (a)
Expiration of Options or Warrants	1.81 (f) ; 1.96 (a) ; 1.97 (b)
Profit (Loss) Attributable to Equity Holders of Parent	1.97 ; 32.33
Purchase (Sale) of Treasury Shares	1.97
Purchase of Treasury Shares	32.33 ; 1.97
Sale of Treasury Shares	1.97
Transfers of Treasury Shares	1.97
Cancellation of Treasury Shares	1.97
Disposal of Assets	1.97
Conversion of Debt to Equity	1.97
Share Buybacks	1.97
Cash Dividends Declared	1.97
Interim Dividends	1.97
Issuance of Share Dividends	1.97
Issuance of Non-Cash Dividends	1.97
Issuance of Bonus Shares	1.97 (b)
Cash Dividends Subsequently Paid	1.97
Capital Reduction	1.97
Reclassification of Assets	1.97
Reclassification of Financial Instruments from Equity to Liability	1.97
Reclassification of Financial Instruments from Liability to Equity	1.97
Net Gains (Losses) Not Recognised in Income Statement	12.63 ; 12.62 (b) ; 12.64
Deferred Tax Adjustment	1.97
Realisation of Cash Flow Hedges Removed from Equity	1.97
Available-for-Sale Reserve Transferred to Income	1.97
Surplus (Deficit) on Revaluation of Assets	1.97
Sale of Subscribed Capital	1.97
Cancellation of Subscribed Capital	1.97 ; 21.30 ; 21.32
Foreign Currency Exchange Increase (Decrease)	1.97
Transfers from Share Premium	12.64
Released to Retained Earnings	32.59
Cash Flow Hedge Gains (Losses)	32.59 (b)
Cash Flow Hedge Gains (Losses) Transferred to Income	32.59 (c)
Cash Flow Hedge Gains (Losses) Transferred to Inventory	32.59 (c)
Cash Flow Hedge Gains (Losses) Transferred to Property, Plant and Equipment	32.59 (c)
Cash Flow Hedge Gains (Losses) Transferred to Non-Financial Assets	32.59 (c)
Cash Flow Hedge Gains (Losses) Transferred to Non-Financial Liabilities	IFRS-CP
Transfers (to) from Retained Earnings	IFRS 5.38
Income Recognised	IFRS 5.38
Expense Recognised	IFRS-CP
Subscription of Capital	IFRS-CP
Refund of Subscriptions	1.97
Other Increase (Decrease) in Equity	IFRS-CP
Closing balance (current year)	