

December 2005

FRAMEWORK FOR CONSOLIDATED FINANCIAL REPORTING

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I. Core Information

1. Consolidated Balance Sheet Statement

1.1 Assets	References	Breakdown in table	Carrying amount
Cash and cash balances with central banks	CP		
Financial assets held for trading	IFRS 7.8 (a)(ii); IAS 39.9	3	
Derivatives held for trading	IAS 39.9		
Equity instruments	IAS 32.11		
Debt instruments	39.9		
Loans and advances	39.9		
Financial assets designated at fair value through profit or loss	IFRS 7.8 (a) (i); IAS 39.9	4	
Equity instruments	IAS 32.11		
Debt instruments	39.9		
Loans and advances	39.9		
Available-for-sale financial assets	IFRS 7.8.(d); IAS 39.9	5	
Equity instruments	IAS 32.11		
Debt instruments	39.9		
Loans and advances	39.9		
Loans and receivables (including finance leases)	IFRS 7.8.(c); IAS 39.9	6	
Debt instruments	IAS 39 AG 26		
Loans and advances	IAS 39.9		
Held-to-maturity investments	IFRS 7.8 (b); 39.9	6	
Debt instruments	IAS 39 AG26		
Loans and advances	IAS 39 AG26		
Derivatives – Hedge accounting	IFRS 7.22 (b); IAS 39.9	8	
Fair value hedges	IFRS 7.22 (b) ;IAS 39.86 (a)		
Cash flow hedges	IFRS 7.22 (b); IAS 39.86 (b)		
Hedges of a net investment in a foreign operation	IFRS 7.22(b);IAS 39.86 (c)		
Fair value hedge of interest rate risk	IAS 39.89A; IAS 39 IE 1-31		
Cash flow hedge interest rate risk	IAS 39 IG F6 1-3		
Fair value changes of the hedged items in portfolio hedge of interest rate risk	IAS 39.89A (a)		
Tangible assets	CP	9	
Property, Plant and Equipment	IAS 1.68 (a)		
Investment property	IAS 1.68 (b)		
Intangible assets	IAS 1.68 (c)	11	
Goodwill	IFRS 3.51; IFRS 3.75 (a)		
Other intangible assets	IAS 38.8		
Investments in associates, subsidiaries and joint ventures (accounted for using the equity method – including goodwill)	IAS 1.68 (e)	12	
Tax assets	IAS 1.68 (m-n)		
Current tax assets	1.68 (m)		
Deferred tax assets	1.68 (n)		
Other assets	1.74		
Non-current assets and disposal groups classified as held for sale	IAS 1.68A (a); IFRS 5.38	13	
TOTAL ASSETS			

1.2 Liabilities	<i>References</i>	<i>Breakdown in table</i>	<i>Carrying amount</i>
Deposits from central banks	CP		
Financial liabilities held for trading	IFRS 7.8 (e) (ii); IAS 39.9 AG 14-15	14	
<i>Derivatives held for trading</i>	IAS 39 AG 15 (a)	3	
<i>Short positions</i>	IAS 39 AG 15 (b)		
<i>Deposits from credit institutions</i>	CP		
<i>Deposits (other than from credit institutions)</i>	CP		
<i>Debt certificates (including bonds intended for repurchase in short term)</i>	IAS 39 AG 15 (c)		
<i>Other financial liabilities held for trading</i>	CP		
Financial liabilities designated at fair value through profit or loss	IFRS 7.8 (e) (i); IAS 39.9	15	
<i>Deposits from credit institutions</i>	CP		
<i>Deposits (other than from credit institutions)</i>	CP		
<i>Debt certificates (including bonds)</i>	CP		
<i>Subordinated liabilities</i>	CP		
<i>Other financial liabilities designated at fair value through profit or loss</i>	CP		
Financial liabilities measured at amortised cost	IFRS 7.8 (f)	16	
<i>Deposits from credit institutions</i>	CP		
<i>Deposits (other than from credit institutions)</i>	CP		
<i>Debt certificates (including bonds)</i>	CP		
<i>Subordinated liabilities</i>	CP		
<i>Other financial liabilities measured at amortised cost</i>	CP		
Financial liabilities associated with transferred financial assets	IFRS 7.13 (c-d); IAS 39.31 IAS 39.47 (b)	17	
Derivatives – Hedge accounting	IFRS 7.22 (b); IAS 39.9	8	
<i>Fair value hedges</i>	IFRS 7.22 (b); IAS 39.86 (a)		
<i>Cash flow hedges</i>	IFRS 7.22 (b); IAS 39.86 (b)		
<i>Hedges of a net investment in a foreign operation</i>	IFRS 7.22 (b); IAS 39.86 (c)		
<i>Fair value hedge of interest rate risk</i>	IAS 39.89A; IAS 39 IE 1-31		
<i>Cash flow hedge interest rate risk</i>	IAS 39 IG F6 1-3		
Fair value changes of the hedged items in portfolio hedge of interest rate risk	IAS 39.89A (b)		
Provisions	IAS 1.68 (k)	18	
<i>Restructuring</i>	IAS 37.72		
<i>Pending legal issues and tax litigation</i>	IAS 37.84 (a)		
<i>Pensions and other post retirement benefit obligations</i>	IAS 1.75 (d); IAS 19.125		
<i>Credit commitments and guarantees</i>	IAS 37 Appendix C 9		
<i>Onerous contracts</i>	IAS 37 Appendix C 8		
<i>Other provisions</i>	CP		
Tax liabilities	IAS 1.68 (m-n)		
<i>Current tax liabilities</i>	1.68 (m)		
<i>Deferred tax liabilities</i>	1.68 (n)		
Other liabilities	1.74		
Share capital repayable on demand (e.g. cooperative shares)	IAS 32 IE 33; IFRIC 2		
Liabilities included in disposal groups classified as held for sale	IAS 1.68A (b) ; IFRS 5.38	13	
TOTAL LIABILITIES			

1.3 Equity and minority interest	<i>References</i>	<i>Breakdown in table</i>	<i>Carrying amount</i>
Issued capital <i>Paid in capital</i> <i>Unpaid capital which has been called up</i>	IAS 1.68 (p) IAS 1.75 (e) IAS 1.75 (e)		
Share premium	IAS 1.75 (e)		
Other Equity <i>Equity component of financial instruments</i> <i>Other equity instruments</i>	CP IAS 32.28; IAS 32 AG 27 (a) IFRS 2.10		
Revaluation reserves and other valuation differences on: <i>Tangible assets</i> <i>Intangible assets</i> <i>Hedge of net investments in foreign operations (effective portion)</i> <i>Foreign currency translation</i> <i>Cash flow hedges (effective portion)</i> <i>Available-for-sale financial assets</i> <i>Non-current assets or disposal groups held for sale</i> <i>Other items</i>	CP IAS 16.39-40 IAS 38.85-86 IAS 39.102 (a) IAS 21.52 (b) IFRS 7.23(c); IAS 39.95- 96 IAS 39.55 (b) IFRS 5.18-19/38		
Reserves (including retained earnings)	IAS 1.75 (e); IAS 1.68 (p)		
<Treasury shares>	IAS 32.33/34		
Income from current year	IAS 1.75 (e)		
<Interim dividends>	CP		
Minority interest <i>Revaluation reserves and other valuation differences</i> <i>Other items</i>	IAS 1.68 (o); IAS 27.4/33 CP CP	19	
TOTAL EQUITY AND MINORITY INTEREST			
TOTAL LIABILITIES, MINORITY INTEREST AND EQUITY			

2. Consolidated Income Statement

	References	Breakdown in table	Total amount
CONTINUING OPERATIONS			
Financial & operating income and expenses	IAS 1.81 (a)		
Interest income	IAS 18.35 (b) (iii); IFRS 7.1G13		
Cash & cash balances with central banks	IFRS 7.20 (b)		
Financial assets held for trading (if accounted for separately)	IFRS 7.20 (a) (i); IAS 1.86; IAS 39.9		
Financial assets designated at fair value through profit or loss (if accounted for separately)	IFRS 7.20 (a)(i); IAS 1.86; IAS 39.9		
Available-for-sale financial assets	IFRS 7.20(b); IAS 39.55(b); IAS 39.9		
Loans and receivables (including finance leases)	IFRS 7.20 (b); IAS 39.9		
Held-to-maturity investments	IFRS 7.20 (b); IAS 39.9		
Derivatives - Hedge accounting, interest rate risk	IFRS 7.20 (b) IAS 39.9		
Other assets	IAS 1.86		
(Interest expenses)	IFRS 7 IG 13		
Deposits from central banks	IFRS 7.20 (b); IAS 1.86		
Financial liabilities held for trading (if accounted for separately)	IFRS 7.20 (a) (i); IAS 1.86; IAS 39.9		
Financial liabilities designated at fair value through profit or loss (if accounted for separately)	IFRS 7.20 (a) (i); IAS 1.86; IAS 39.9		
Financial liabilities measured at amortised cost	IFRS 7.20 (b); IAS 39.9		
Derivatives - Hedge accounting, interest rate risk	IFRS 7.20 (b); IAS 39.9		
Other liabilities	IFRS 7.20 (b); IAS 1.86		
Expenses on share capital repayable on demand	IFRIC 2.11; IAS 1.86; IAS 32 IE 33		
Dividend income	IAS 18.35 (b) (v)		
Financial assets held for trading (if accounted for separately)	IFRS 7 B5 (e); IAS 39.9		
Financial assets designated at fair value through profit or loss (if accounted for separately)	IFRS 7 B5 (e); IAS 39.9		
Available-for-sale financial assets	IAS 1.86; IAS 39.55 (b); IAS 39.9		
Fee and commission income	IFRS 7.20 (c)	20	
(Fee and commission expenses)	IFRS 7.20 (c)	20	
Realised gains (losses) on financial assets & liabilities not measured at fair value through profit or loss, net	IFRS 7.20 (a) (ii-v)	21	
Available-for-sale financial assets	IFRS 7.20 (a) (ii); IAS 39.55 (b)		
Loans and receivables (including finance leases)	IFRS 7.20(a)(iv) ; IAS 39.9		
Held-to-maturity investments	IFRS 7.20(a)(iii); IAS 39.9		
Financial liabilities measured at amortised cost	IFRS 7.20(a)(v) ; IAS 39.9		
Other	IAS 1.86		
Gains (losses) on financial assets and liabilities held for trading, net	IFRS 7.20(a)(i) ; IAS 39.55(a)		
Equity instruments and related derivatives	CP		
Interest rate instruments and related derivatives	CP		
Foreign exchange trading	CP		
Credit risk instruments and related derivatives	CP		
Commodities and related derivatives	CP		
Other (including hybrid derivatives)	CP		
Gains (losses) on financial assets and liabilities designated at fair value through profit or loss, net	IFRS 7.20(a)(i) ; IAS 39.55(a)	22	
Gains (losses) from hedge accounting, net	IFRS 7.24	23	
Exchange differences, net	IAS 21.28 / 52a		
Gains (losses) on derecognition of assets other than held for sale, net	IAS 1.34	24	
Other operating income	IAS 1.86	25	
Other operating expenses	IAS 1.86	25	
Administration costs	IAS 1.88-89/92		
Staff expenses	IAS 1.91	26	
General and administrative expenses	CP	27	

Depreciation	<i>IAS 1.93</i>		
<i>Property, Plant and Equipment</i>	<i>IAS 1.88-91</i>	9	
<i>Investment Properties</i>	<i>IAS 1.88-91</i>	10	
<i>Intangible assets (other than goodwill)</i>	<i>IAS 1.88-91; IAS 38.118 (e) (vii)</i>	11	
Provisions	<i>IAS 37.84</i>	18	
Impairment		30	
Impairment on financial assets not measured at fair value through profit or loss	<i>IFRS 7.20 (e); IAS 39.63</i>		
<i>Financial assets measured at cost (unquoted equity)</i>	<i>IFRS 7.20 (e); IAS 39.66</i>		
<i>Available- for- sale financial assets</i>	<i>IFRS 7.20 (e); IAS 39.67</i>		
<i>Loans and receivables (including finance leases)</i>	<i>IFRS 7.20 (e); IAS 39.63</i>		
<i>Held to maturity investments</i>	<i>IFRS 7.20 (e); IAS 39.63</i>		
Impairment on non-financial assets	<i>IAS 36.126 (a)</i>		
<i>Property, plant and equipment</i>	<i>IAS 16.73 (e) (v-vi)</i>	9	
<i>Investment properties</i>	<i>IAS 40.79 (d) (v)</i>	10	
<i>Goodwill</i>	<i>IFRS 3.75 (e)</i>	11	
<i>Intangible assets (other than goodwill)</i>		11	
<i>Investments in associates and joint ventures accounted for using the equity method</i>	<i>IAS 28.31</i>		
<i>Other</i>			
Negative goodwill immediately recognised in profit or loss	<i>IFRS 3.67 (g)</i>		
Share of the profit or loss of associates and joint ventures accounted for using the equity method	<i>IAS 1.81 (c); IAS 28.38; IAS 31.56</i>		
Profit or loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	<i>IFRS 5.37</i>		
TOTAL PROFIT OR LOSS BEFORE TAX FROM CONTINUING OPERATIONS			
Tax expense (income) related to profit or loss from continuing operations	<i>IAS 1.81 (d); IAS 12.77</i>	28	
TOTAL PROFIT OR LOSS AFTER TAX FROM CONTINUING OPERATIONS			
Profit or loss after tax from discontinued operations	<i>IAS 1.81 (e)</i>	29	
TOTAL PROFIT OR LOSS AFTER TAX AND DISCONTINUED OPERATIONS	<i>IAS 1.81 (f)</i>		
Profit or loss attributable to minority interest	<i>IAS 27.33; IAS 1.82 (a)</i>		
PROFIT OR LOSS ATTRIBUTABLE TO EQUITY HOLDERS OF THE PARENT	<i>IAS 1.82 (b)</i>		

II. Non-core Information

Information that can be required throughout the tables

National supervisory authorities may require additional disaggregations throughout the framework as an extension of the categories of financial instruments in the core and non-core tables as deemed necessary for the understanding of credit institutions' financial position their performance or their risks incurred.

a) Counterparty breakdowns:

Credit institutions can be required to provide a breakdown for 'debt instruments', 'loans and advances' and 'loan commitments, financial guarantees and other commitments' into the following economic sector allocation classes:

- *Central governments*
- *Credit institutions*
- *Non credit institutions*
- *Corporates*
- *Retail*

This allocation is based on the exposure classes as defined in the Capital Requirements Directive (CRD). The CRD uses different exposure class breakdowns for the Standardised Approach and the Internal Ratings Based Approach. The Common Framework for Reporting on the Solvency Ratio (COREP) is based on these CRD-breakdowns for the different approaches. The choice made for the FINREP economic sector allocation classes is a compromise intended to allow credit institutions to organise their systems in a way that enables them to use both COREP approaches within the context of the financial reporting framework.

The classes "credit institutions" and "non credit institutions" correspond in principle to the exposure class "institutions" as used in the CRD. The separation is introduced to disclose separately the balances with credit institutions.

Annex 1 of the guidelines for the implementation of FINREP includes two tables to clarify how the exposure classes of the CRD could relate to the FINREP economic sector classes.

b) Detail on equity instruments:

Credit institutions can be requested by national supervisory authorities to provide additional details on investments in equity either in the context of core or of non-core financial information. For that purpose equity positions may be broken down into the following sub-items:

- *Quoted (IAS 39 AG 71)*
- *Unquoted but Fair Value determinable (IAS 39 AG 80-81)*
- *Equity instruments at cost (IAS 39.46 (c))*

Accrued interest income and expense on financial instruments

FINREP allows the measurement and reporting of financial instruments using the clean price or the dirty price convention. In the balance sheet, unpaid accrued interest should under both conventions be included in the (category of) financial instruments to which it relates. In consideration of these possibilities, the calculation of the interest rate margin may vary from one credit institution to another. Supervisory authorities may want to standardise the calculation of the interest rate margin at national level. To the extent that a supervisory authority requires or permits credit institutions to account for the effects of accrued interest income and expenses on financial instruments separately the following standardised reporting template should be used:

Accrued interest income on financial assets	Carrying amount
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 - Hedge accounting	
Other (including IFRS 5)	
Total	
Accrued interest expense 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 - Hedge accounting	
Other (including IAS 17 and IFRS 5)	
Total	

Detailed information on items of the balance sheet

3. Derivatives held for trading

By type of risk	By instrument	Carrying amount		Notional amount
		Assets	Liabilities	
Interest rate	Option/Cap/Floor/Collar/Swap			
	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 balance sheet	See balance sheet	

4. Financial Assets designated at fair value through profit or loss: credit risk information on loans and advances

	Maximum exposure to credit risk IFRS 7.9	Amount by which any related credit derivatives mitigate the maximum exposure to credit risk IFRS 7.9 (b)	Amount of cumulative change in the fair values attributable to changes in the credit risk IFRS 7.9 (c)	Amount of the change in the fair value of any related credit derivatives or similar instrument ² IFRS 7.9 (d)	Amount of the change in the period in the fair value of a loan or receivable attributable to changes in the credit risk of the financial asset IFRS 7.9 (c)	Amount of cumulative change in the fair value of any related credit derivatives since designated IFRS 7.9 (d)
Loans and advances						

5. Available-for-sale financial assets

		Fair value of unimpaired assets	Fair value of impaired assets	Total net carrying amount	(Impairment)
	References	CP	IAS 39.58-70		IAS 39.67-70
Equity instruments	IAS 32.11				
Debt instruments	IAS 39.9				
Loans and advances	IAS 39.9				
Total					

6. Loans and receivables (including finance leases) and held-to-maturity investments

		Unimpaired assets	Impaired assets (total gross carrying amount)	(Allowances for individually assessed financial assets)	(Allowances for collectively assessed financial assets) (*)	Total net carrying amount
	References	CP	IFRS 7.37; IFRS 7 IG 29 (a)	IAS 39 AG 84-86; IFRS 7.37 (b)	IAS 39 AG 84-90	
Loans and receivables						
Debt instruments	IAS 39AG26					
Loans and advances	IAS 39.9					
Total						
Held-to-maturity investments						
Debt instruments	IAS 39AG26					
Loans and advances	IAS 39.AG26					
Total						

(*) includes allowances for incurred but not reported losses

7. Information on Impairment and Past due assets

		Past due IFRS 7.37 (a) IFRS 7 IG 28				Net carrying amount of the impaired assets IAS 39.58 - 70	Specific allowances for individually assessed financial assets IAS 39 AG 84-92; IFRS 7.37 (b)	Specific allowances for collectively assessed financial assets IAS 39 AG 84-92	Collateral and other credit enhancements received as security for the related impaired and past due assets IFRS 7.37 (c)
		≤ 90 days	> 90 days ≤ 180days	> 180 days ≤ 1year	> 1year				
	References	IFRS 7.37							
Equity instruments	IFRS 7.37								
Debt instruments	IFRS 7.37								
Loans & advances	IFRS 7.37								
Other financial assets	IFRS 7.37								
Total									
Allowances for incurred but not reported losses on financial assets	IAS 39 AG 84-92								
Non specifically attributable collaterals	CP								

8. Derivatives - Hedge accounting

Table A

By type of risk	By instrument	Carrying amount		Notional amount
		Assets	Liabilities	
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				

Table B

Reference	Carrying amount		Notional amount
	Assets	Liabilities	
Fair value hedges of interest rate risk (IAS 39.89A)			
Cash flow hedges of interest rate risk (IAS 39 IG F.6 1-3)			

9. **Property, Plant and Equipment**

Table A: Property, Plant and Equipment measured after recognition using the revaluation model
(IAS 16.31)

		Owner-occupied land and building	IT equipment	Office equipment	Other equipment (including cars)	Total carrying amount
	References	IAS 16.37 (a-b)	CP	IAS 16.37 (h)	IAS 16.37 (c-g)	
Opening balance	IAS 16.73 (d)					
Additions	IAS 16.73 (e) (i)					
Acquisition through business combinations	IAS 16.73 (e) (iii)					
Disposals	IAS 16.73 (e) (ii)					
Disposals through business combinations	IAS 16.73 (e) (ii)					
Increases and decreases from revaluations under 16.31/39/40.	IAS 16.73 (e) (iv)					
Impairment losses recognised or reversed directly in equity in accordance with IAS 36	IAS 16.73 (e) (iv)					
Depreciation	IAS 16.73 (e) (vii)					
Impairment losses recognised in profit or loss	IAS 16.73 (e) (v)					
Impairment losses reversed in profit or loss	IAS 16.73 (e) (vi)					
Foreign currency translation effects	IAS 16.73 (e) (viii)					
Transfers						
To and from non-current assets held for Sale	IFRS 5.6/26; IAS 16.73 (e) (ii)					
To and from investment property	IAS 40.57 (a-c)					
Other changes	IAS 16.73 (e) (ix)					
Closing balance	16.73 (d)					
Accumulated depreciation	16.75 (b)					
Assets held under a finance lease	IAS 17.31 (a)					
Assets subject to operating lease	IAS 17.49					

Table B: Property, Plant and Equipment measured after recognition using the cost model (IAS 16.30)

		Owner-occupied land and building	IT equipment	Office equipment	Other equipment (incl. cars)	Total carrying amount
	References	IAS 16.37 (a-b)	CP	IAS 16.37 (h)	IAS 16.37 (c-g)	
Opening balance	IAS 16.73 (d)					
Additions	IAS 16.73 (e) (i)					
Acquisition through business combinations	IAS 16.73 (e) (iii)					
Disposals	IAS 16.73 (e) (ii)					
Disposals through business combinations	IAS 16.73 (e) (ii)					
Depreciation	IAS 16.73 (e) (vii)					
Impairment losses recognised in profit or loss	IAS 16.73 (e) (v)					
Impairment losses reversed in profit or loss	IAS 16.73 (e) (vi)					
Foreign currency translation effects	IAS 16.73 (e) (viii)					
Transfers						
To and from non-current assets held for sale	IFRS 5.6/26; IAS 16.73 (e) (ii)					
To and from investment property	IAS 40.57 (a-c)					
Other changes	IAS 16.73 (e) ix					
Closing balance	IAS 16.73 (d)					
Accumulated depreciation	IAS 16.75 (b)					
Assets held under a finance lease	IAS 17.31 (a)					
Assets subject to operating lease	IAS 17.49					
Total Closing balance (total tables A+B)						

10. Investment property (IP)

	References	Carrying amounts	Fair value if electing for cost model IAS 40.79 (e)	Exceptional cases of use of cost model if electing for fair value model IAS 40.78
Opening balance	IAS 40.76; IAS 40.79 (d)			
Acquisitions	IAS 40.76 (a); IAS 40.79 (d) (i)			
Subsequent expenditures	IAS 40.76 (a); IAS 40.79 (d) (i)			
Acquisition through business combinations	IAS 40.76 (b); IAS 40.79 (d) (ii)			
Disposals	IAS 40.76 (c); IAS 40.79 (d) (iii)			
Disposals through business combinations	IAS 40.76 (c); IAS 40.79 (d) (iii)			
Depreciation	IAS 40.79 (d) (iv)			
Impairment losses recognised	IAS 40.79 (d) (v)			
Impairment losses reversed	IAS 40.79 (d) (v)			
Net gains or losses from FV adjustments	IAS 40.76 (d)			
Foreign currency translation effects	IAS 40.76 (e); IAS 40.79 (d) (vi)			
Transfers to and from inventories & owner-occupied properties	IAS 40.76 (f); IAS 40.79 (d) (vii)			
Transfers to and from non-current assets Held for Sale	IAS 40.76 (c); IAS 40.79 (d) (iii)			
Other changes	IAS 40.76 (g); IAS 40.79 (d) (viii)			
Closing balance	IAS 40.76; IAS 40.79 (d)			

Assets held under a finance lease	IAS 17.31 (a)	
Assets subject to operating lease	IAS 17.49	

	References	Opening balance	Closing balance
Gross carrying amount	IAS 40.79 (c)		
Accumulated depreciation	IAS 40.79 (c)		

11. Goodwill and other intangible assets

Table A: Intangible assets accounted using the revaluation model (IAS 38.75)

		Internally developed software	Acquired software	Other internally developed intangible assets	Other intangible assets	Total carrying amount
	References	IAS 38.57 / 119 (c)	IAS 38.119 (c)	IAS 38.57	CP	
Opening balance	IAS 38.118 (e)					
Additions from internal development	IAS 38.118 (e) (i)					
Additions from separate acquisition	IAS 38.118 (e) (i)					
Adjustments from business combinations	IAS 38.118 (e) (i)					
Retirement & disposals	IAS 38.118 (e) (ii)					
Transfers to and from non-current assets Held for Sale	IAS 38.118 (e) (ii)					
Amortization recognised	IAS 38.118 (e) (vi)					
Increases or decreases resulting from revaluations and impairment losses recognised or reversed directly in equity	IAS 38.118 (e) (iii)					
Revaluation increase (decrease) recognised in income statement	38.118 (e) (iii)					
Impairment recognised in profit or loss	IAS 38.118 (e) (iv)					
Impairment reversed in profit or loss	IAS 38.118 (e) (v)					
Foreign currency translation effects	IAS 38.118 (e) (vii)					
Other movements	IAS 38.118 (e) (viii)					
Closing balance	IAS 38.118 (e)					
Assets held under a finance lease	IAS 17.31 (a)					
Assets subject to an operating lease	IAS.17.49					

Table B: Goodwill and intangible assets accounted using the cost model (IAS 38.74)

		Goodwill	Internally developed software	Acquired software	Other internally developed intangible assets	Other intangible assets	Total carrying amount
	References	IFRS 3.75	IAS 38.57 / 119 (c)	IAS 38.119 (c)	IAS 38.57	CP	
Opening balance	IAS 38.118 (e); IFRS 3.75 (a)						
Additions from internal development	IAS 38.118 (e) (i)						
Additions from separate acquisition	IAS 38.118 (e) (i); IFRS 3.75 (b)						
Adjustments from business combinations	IAS 38.118 (e) (i)						
Retirement & disposals	IAS 38.118 (e)(ii); IFRS 3.75 (d)						
Transfers to and from non-current assets Held for Sale	IAS 38.118 (e)(ii); IFRS 3.75(d)						
Adjustments resulting from subsequent recognition of deferred tax assets	IFRS 3.75(c)						
Amortization recognised	IAS 38.118 (e) (vi)						
Increases or decreases resulting from revaluations and impairment losses recognised or reversed directly in equity	IAS 38.118 (e) (iii)						
Impairment recognised in profit or loss	IAS 38.118 (e)(iv); IFRS 3.75 (e)						
Impairment reversed in profit or loss	IAS 38.118 (e) (v)						
Foreign currency translation effects	IAS 38.118 (e) (vii); IFRS 3.75 (f)						
Other movements	IAS 38.118 (e)(viii); IFRS 3.75 (g)						
Closing balance	IAS 38.118 (e); IFRS 3.75 (a)						
Recoverable amount	IFRS 3.76						
Gross amount of goodwill	IFRS 3.75 (h)						
Accumulated impairment of goodwill	IFRS 3.75 (h)						
Assets held under a finance lease	IAS 17.31 (a)						
Assets subject to an operating lease	IAS 17.49						
Total Closing balance (total tables A+B)							

12. Investments in associates, subsidiaries and joint ventures

Table A : Summarised financial information of associates

Entity	Accumulated equity interest (%)	Assets IAS 28.37(b)	Liabilities IAS 28.37(b)	Profit or loss IAS 28.37 (b)	Fair value of investments in associates for which there are published price quotations IAS 28.37 (a)	Reporting date IAS 28.37 (e)
Accounted for by using equity method : 28.37 (b)						
Not accounted for by using equity method : 28.37 (h-i)						

Table B: Summarised financial information of subsidiaries and joint ventures

Entity	Accumulated equity interest (%)	Assets IAS 28.37(b)	Liabilities IAS 28.37 (b)	Profit or loss IAS 28.37 (b)	Reporting date IAS 27.40 (e)
Accounted for by using equity method: IAS 28.37 (b)					
Not accounted for by using equity method : IAS 28.37 (h-i)					

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

	Carrying amount	
Non current assets held for sale (IFRS 5.6)		
Intangible assets		
Property, Plant and Equipment		
Investment Property		
Joint ventures		
Investments in associates		
Total		
		Discontinued operations
Disposal group of assets (IFRS 5.6)		IFRS 5.32
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		
Liabilities associated to disposal group of assets (IFRS 5.38)		
Financial liabilities		
Provisions		
Tax liabilities		
Other liabilities		
Share capital repayable on demand		
Total liabilities		

14. Financial liabilities held for trading

	References	Carrying amount IFRS 7.8 (e) (ii)
Deposits from credit institutions	CP	
<i>Current accounts / overnight deposits</i>	ECB/2001/13	
<i>Deposits with agreed maturity</i>	ECB/2001/13	
<i>Deposits redeemable at notice</i>	ECB/2001/13	
<i>Other deposits</i>	ECB/2001/13	
Derivatives held for trading	IAS 39 AG 15 (a)	
Short positions	IAS 39 AG 15 (b)	
<i>In equity instruments</i>	IAS 32.11	
<i>In fixed income instruments</i>	CP	
Deposits (other than from credit institutions)	CP	
<i>Current accounts / overnight deposits</i>	ECB/2001/13	
<i>Deposits with agreed maturity</i>	ECB/2001/13	
<i>Deposits redeemable at notice</i>	ECB/2001/13	
<i>Other deposits</i>	ECB/2001/13	
Debt certificates (including bonds)	IAS 39 AG 15 (c)	
<i>Certificates of deposits</i>	CP	
<i>Customer saving certificates (also when dematerialised)</i>	CP	
<i>Bonds</i>	CP	
Convertible	CP	
Non-convertible	CP	
<i>Other</i>	CP	
Other financial liabilities	CP	
Total		

15. Financial liabilities designated at fair value through profit or loss

		Carrying amount	Amount of cumulative change in fair values attributable to changes in credit risk	Difference between the carrying amount and the amount contractually required to pay at maturity
	References	IFRS 7.8 (e) (i)	IFRS 7.10 (a)	IFRS 7.10 (b)
Deposits from credit institutions				
<i>Current accounts / overnight deposits</i>	ECB/2001/13			
<i>Deposits with agreed maturity</i>	ECB/2001/13			
<i>Deposits redeemable at notice</i>	ECB/2001/13			
<i>Other deposits</i>	ECB/2001/13			
Deposits (other than from credit institutions)				
<i>Current accounts / overnight deposits</i>	ECB/2001/13			
<i>Deposits with agreed maturity</i>	ECB/2001/13			
<i>Deposits redeemable at notice</i>	ECB/2001/13			
<i>Other deposits</i>	ECB/2001/13			
Debt certificates (including bonds)	CP			
<i>Certificates of deposits</i>	IAS 32.28			
<i>Customer saving certificates (also when dematerialised)</i>	CP			
<i>Bonds</i>	CP			
Convertible	CP			
Non-convertible				
<i>Other</i>				
Subordinated liabilities	CP			
Other financial liabilities				
Total				

16. Financial liabilities measured at amortised cost

	References	Carrying amount
Deposits from credit institutions	CP	
<i>Current accounts / overnight deposits</i>	ECB/2001/13	
<i>Deposits with agreed maturity</i>	ECB/2001/13	
<i>Deposits redeemable at notice</i>	ECB/2001/13	
<i>Other deposits</i>	ECB/2001/13	
Deposits (other than from credit institutions)	CP	
<i>Current accounts / overnight deposits</i>	ECB/2001/13	
<i>Deposits with agreed maturity</i>	ECB/2001/13	
<i>Deposits redeemable at notice</i>	ECB/2001/13	
<i>Other deposits</i>	ECB/2001/13	
Debt certificates (including bonds)	CP	
<i>Certificates of deposits</i>	CP	
<i>Customer saving certificates (also when dematerialised)</i>	CP	
<i>Bonds</i>	CP	
<i>Convertible</i>	CP	
<i>Non-convertible</i>	CP	
<i>Other</i>	CP	
Subordinated liabilities		
Other financial liabilities		
Total		

17. Derecognition and financial liabilities associated with transferred financial assets

Nature of the assets ¹	Nature of risks and rewards of ownership to which the credit institution remains exposed	Carrying amounts ²			Amounts derecognised for capital purposes
		Assets		Associated liability	
		Total amount of the original assets	Part of asset still recognised (continuing involvement)		
IFRS 7.13 (a)	IFRS 7.13 (b)	IFRS 7.13 (c-d)	IAS 39.30; IFRS 7.13 (d)	IFRS 7.13 (c-d)	CRD Art.94
Held for trading					
Designated at fair value through P /L					
Available- for- sale					
Loans and receivables					
Held-to- maturity					
Total				(Balance sheet)	

¹ Report financial assets that have been transferred: equity instruments, debt instruments or loans and advances

² These columns may be duplicated to make the distinction between the transfers in which the transferor retains substantially the risk and rewards of the ownership and those in which the transferor continues recognising the asset to the extent of its continuing involvement.

18. Provisions

		Restructuring	Pending legal issues and tax litigation	Pensions and other post retirement benefit obligations	Loan commitments and guarantees	Onerous contracts	Other provisions	Total carrying amount
	References	IAS 37.72	IAS 37 App C6/10	IAS 1.75(d)	IAS 37 App C9	IAS 37 App C8	CP	
Opening balance	IAS 37.84 (a)							
Additions	IAS 37.84 (b)							
Amounts used	IAS 37.84 (c)							
Unused amounts reversed during the period	IAS 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	IAS 37.84 (e)							
Exchange differences	CP							
Other movements	CP							
Closing balance	IAS 37.84 (a)							

19. Minority interests: Revaluation reserves and other valuation differences

	Reference	Carrying amount
Tangible assets	IAS 16.39-40	
Intangible assets	IAS 38.85/86	
Hedge of net investments in foreign operations (effective portion)	IAS 39.102a	
Foreign currency translation	IAS 21.52b	
Cash flow hedges (effective portion)	IFRS 7.23.(c); IAS 39.95-96	
Available for sale financial assets	IAS 39.55(b)	
Non-current assets or disposal groups held for sale	IFRS 5.18-19/38	
Other items		
Total		

Detailed information on items of the income statement

20. Fee and commission income and expenses

	References	Current year
Fee and commission income	IFRS 7.20 (c)	
Securities	IFRS 7.20 (c)	
Issued	IFRS 7.20 (c)	
Transfer orders	IFRS 7.20 (c)	
Other	IFRS 7.20 (c)	
Clearing and settlement	IFRS 7.20 (c)	
Trust and fiduciary activities	IFRS 7.20 (c)	
Asset management	IFRS 7.20 (c)	
Custody	IFRS 7.20 (c)	
Other fiduciary transactions	IFRS 7.20 (c)	
Loan commitments	IFRS 7.20 (c)	
Payment services	IFRS 7.20 (c)	
Structured Finance	IFRS 7.20 (c)	
Servicing fees from securitization activities	IFRS 7.20 (c)	
Other	IFRS 7.20 (c)	
Total	IFRS 7.20 (c)	
Fee and commission expenses	IFRS 7.20 (c)	
Commissions to agents (acquisition costs)	IFRS 7.20 (c)	
Custody	IFRS 7.20 (c)	
Clearing and settlement	IFRS 7.20 (c)	
Servicing fees for securitization activities	IFRS 7.20 (c)	
Other	IFRS 7.20 (c)	
Total	IFRS 7.20 (c)	

21. Realised gains (losses) on financial assets and liabilities not measured at fair value through profit or loss, net

	References	Realised gains	Realised losses	Net
Available-for-sale financial assets	IFRS 7.20 (a) (ii); IAS 39.55 (b)			
Loans and receivables (including finance leases)	IFRS 7.20 (a) (iv) ; IAS 39.9			
Held-to-maturity investments	IFRS 7.20(a)(iii) ; IAS 39.9			
Financial liabilities measured at amortised cost	IFRS 7.20(a)(v) ; IAS 39.9			
Other	IAS 1.86			
Total				

22. Gains (losses) on financial assets and liabilities designated at fair value through profit or loss

	References	Gains	Losses	Net	Amount of change in FV due to changes in the credit risk
Financial assets designated at fair value through profit or loss	IFRS 7.20 (a) (i); IAS 39.55 (a)				
Financial liabilities designated at fair value through profit or loss	IFRS 7.20 (a) (i); IAS 39.55 (a)				
Gains (losses), net					

23. Gains (losses) from hedge accounting, net

	References	Gains	Losses	Net
Fair value hedges	IAS 39.86 (a)			
Fair value changes of the hedged item attributable to the hedged risk	IFRS 7.24 (a) (ii)			
Fair value changes of the hedging derivatives (Including discontinuation)	IFRS 7.24 (a) (i)			
Cash flow hedges	IAS 39.86 (b)			
Fair value changes of the hedging derivatives – ineffective portion	IFRS 7.24 (b)			
Hedges of net investments in a foreign operation	IAS 39.86 (c)			
Fair value changes of the hedging derivatives – ineffective portion	IFRS 7.24 (c)			
Fair value hedge of interest rate risk	IAS 39.89A			
Fair value changes of the hedged item	IFRS 7.24 (a) (ii)			
Fair value changes of the hedging derivatives	IFRS 7.24 (a) (i)			
Cash flow hedge of interest rate risk	IAS 39 IG F.6 1-3			
Fair value changes of the hedging instrument – ineffective portion	IFRS 7.24 (b)			
Discontinuation of hedge accounting in the case of a cash flow hedge	IFRS 7.23 (d); IAS 39.101			
Total				

24. Gains (losses) on derecognition of assets other than held for sale, net

	References	Gains	Losses	Net
Property, plant and equipment	IAS 16.68/71 IAS 1.87 (c)			
Investment property	IAS 40.69			
Intangible assets	IAS 38.113/118 (e) (ii)			
Investment in associates, subsidiaries and joint ventures	CP			
Total				

25. Other operating income and other operating expenses

	References	Current year
Other operating income	CP	
Tangible assets measured using the revaluation and fair value model	IAS 16.39; IAS 40.76 (d)	
Investment property		
Rental income from investment property	IAS 40.75 (f) (i)	
Other income related to investment property	IAS 40.75 (f)	
Cumulative change in fair value recognised 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)	IAS 40.75 (f) (iv)	
Operating leases	IAS 17.33/50	
Other	CP	
Total	CP	
Other operating expenses	CP	
Tangible assets measured using the revaluation and fair value model	IAS 16.40; IAS 40.76 (d)	
Investment property		
Direct operating expenses (including repair and maintenance) arising from investment property that generated rental income during the period	IAS 40.75(f) (ii)	
Direct operating expenses (including repair and maintenance) arising from investment property that did not generated rental income during the period	IAS 40.75 (f) (iii)	
Cumulative change in fair value recognised 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)	IAS 40.75(f) (iv)	
Operating leases	IAS 17.33/50	
Other	CP	
Total	CP	

26. Staff expenses

	References	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		

27. General and administrative expenses

	References	Current year
Marketing expenses	CP	
Professional fees	CP	
IT expenses	CP	
Rents	CP	
Other	CP	
Total		

28. Reconciliation of statutory tax to effective tax

	References	Net amount IAS 12.81 (c) (i)	% IAS 12.81 (c) (ii)
1. Tax expense using statutory rate	IAS 12.81 (c) (i)		
1.1. Net profit before taxes			
1.2. Statutory tax rate	IAS 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	IAS 12.81 (c) (i)		
11.1. Net profit before taxes			
11.2. Effective tax rate	IAS 12.81 (c) (i)		

29. Profit or loss after tax from discontinued operations

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

Other disclosure

30. Information on Credit Risk and Impairment

Table A: Overview of impairment (IFRS 7.20 (e))

	Additions	Reversals	Total current year
Impairment on financial assets not measured at fair value through profit or loss <i>Financial assets measured at cost (unquoted equity and related derivatives)</i> <i>Available- for- sale financial assets</i> <i>Loans and receivables measured at amortised cost (including finance leases)</i> <i>Held- to- maturity investments measured at amortised cost</i>			
Impairment on <i>Property, plant and equipment</i> <i>Investment properties</i> <i>Intangible assets</i> <i>Goodwill</i> <i>Other</i> <i>Investments in associates, subsidiaries and joint ventures accounted for using the equity method</i> <i>Other</i>			
Total			
Interest income on impaired financial assets accrued in accordance with IAS 39 AG 93 (IFRS 7.20(d))			

Table B: Allowances movements for credit losses

	Opening balance	Amounts taken against allowances	Amounts set aside for estimated probable loan losses on exposures during the period	Amounts reversed for estimated probable loan losses on exposures during the period	Other adjustments ¹	Transfers between allowances	Closing balance	Recoveries recorded directly to the income statement	Value adjustments recorded directly to the income statement
IFRS 7.16; CRD Annex XII Part 2, §5 (i) (i-v)									
Specific allowances for individually assessed financial assets and Specific allowances for collectively assessed financial assets									
Equity instruments									
Debt instruments									
Loans & advances									
Other financial assets									
Allowances for incurred but not reported losses on financial assets									
Debt instruments									
Loans & advances									
Other financial assets									
Total									

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

Table C: Credit exposure and collateral

	References	Maximum credit exposure IFRS 7.36(a)
Equity instruments	IAS 32.11	
Debt instruments		
Loans & advances		
Other financial assets	CP	
Unconditional credit commitments	CP	
Other	CP	
Total		

Carrying amount of financial assets pledged as collateral for : (IFRS 7.14. (a))

Liabilities	
Contingent liabilities	

Table D: Collateral held

1	Fair values of collateral held IFRS 7.15 (a)	Fair values of collateral sold/repledged IFRS 7.15 (b)
Financial assets		
<i>Equity instruments</i>		
<i>Debt instruments</i>		
<i>Loans & advances</i>		
Non-financial assets		
<i>Property, plant & equipment</i>		
<i>Investment property</i>		
<i>Other</i>		

¹ When permitted to sell or repledge the collateral in the absence of default by the owner of collateral

Table E: Collateral obtained by taking possession during the period

	IAS/IFRS ref.	Amount
Non-current assets held-for-sale	IFRS 7.38 (a)	
Property, plant and equipment	IFRS 7.38 (a)	
Investment property	IFRS 7.38 (a)	
Equity and debt instruments	IFRS 7.38 (a)	
Cash	IFRS 7.38 (a)	
Other	IFRS 7.38 (a)	
Total		

31. Information on fair value of financial instruments

Assets/Liabilities	Carrying amount (if different from fair value) IFRS 7.25-26	Recognised or disclosed fair values IFRS 7.25-26	Of which determined using valuation technique not based on market data IFRS 7.27 (c)	Of which: amount recognised in P&L using a valuation technique during the period ¹ IFRS 7.27(d)
Financial assets held for trading				
Financial assets designated at fair value through profit or loss				
Available-for-sale financial assets				
Loans and receivables				
Held-to-maturity investments				
Other financial assets				
Financial liabilities held for trading				
Financial liabilities designated at fair value through profit or loss				
Financial liabilities at amortised cost				
Other financial liabilities				

¹ Only applied if such valuation technique is based on assumptions that are not supported by prices from observable current market transactions in the same instrument (i.e. without modification or repackaging) and not based on available observable market data.

32. 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-cancellable subleases	Contingent rents recognised in income
Residual Maturity	IAS 17.31 (a)	IAS 17.31 (b)	IAS 17.31 (b)	IAS 17.31 (d)	IAS 17.31 (c)
≤ 1 year					
> 1 year ≤ 5 years					
> 5 years					
Total					

Table B: Assets held under an operating lease as a lessee

	For the lessee				
	Total of future minimum lease payments under non-cancellable operating lease	Total of future minimum sublease payments expected to be received under non-cancellable subleases	Minimum lease payments recognised as an expense	Contingent rents payments recognised as an expense	Sublease payments recognised as an expense
Residual Maturity	IAS 17.35 (a)	IAS 17.35 (b)	IAS 17.35 (c)	IAS 17.35 (c)	IAS 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-cancellable operating leases	Contingent rents recognised in income
Residual Maturity	IAS 17.56 (a)	IAS 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 recognised in the income	Unguaranteed residual values accruing to the benefit of the lessor	Accumulated allowance for uncollectible minimum lease payments
Residual maturity	IAS 17.47 (a)	IAS 17.47.(a)	IAS 17.47.(b)	IAS 17.47.(e)	IAS 17.47.(c)	IAS 17.47.(d)
≤ 1 year						
> 1 year ≤ 5 years						
> 5 years						
Total						

33. Repurchase agreements, reverse repurchase agreements and related agreements

Table A (transferor)

Repos and related agreements No derecognition of transfers of financial assets out of : (IAS 39.37 (a), IAS 39 AG 51; IFRS 7.14)	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)	Total
References (IAS 39.37 (b); IAS 39 AG 51)	
Credit institutions :	
Repo	
Other agreements recognised as a liability	
Other than credit institutions	
Repo	
Other agreements recognised as a liability	
TOTAL	

Table C (transferee)

Reverse repos and related agreements As a transferee when the collateral is sold (IAS 39.37 (b), IAS 39 AG 51 ; IFRS 7.15 (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)	Total
References (IAS 39.37 (a); IAS 39 AG 51)	
Credit institutions	
Reverse repo	
Other agreements recognised as an asset	
Other than credit institutions	
Reverse repo	
Other agreements recognised as an asset	
TOTAL	

34. Related party disclosures

Table A: Amounts payable to, and amounts receivable from, related parties

Outstanding balances	References	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	Total
	IAS 24.17(b)	IAS 24.18(a)	IAS 24.18(b)	IAS 24.18(c)	IAS 24.18(d)	IAS 24.18(e)	IAS 24.18(f)	IAS 24.18(g)	
Assets: loans and advances	IAS 24.17 (b)								
Current accounts	IAS 24.17 (b)								
Term loans	IAS 24.17 (b)								
Finance leases	IAS 24.17 (b)								
Consumer Credit	IAS 24.17 (b)								
Mortgage loans	IAS 24.17 (b)								
Other	IAS 24.17 (b)								
Equity instruments	IAS 24.17 (b)								
Trading securities	IAS 24.17 (b)								
Investment securities	IAS 24.17 (b)								
Other receivables	IAS 24.17 (b)								
Total assets	IAS 24.17 (b)								
Liabilities: deposits	IAS 24.17 (b)								
Deposits	IAS 24.17 (b)								
Other borrowings	IAS 24.17 (b)								
Other financial liabilities	IAS 24.17 (b)								
Debt certificates	IAS 24.17 (b)								
Subordinated liabilities	IAS 24.17 (b)								
Share based payments	IAS 24.17 (b)								
Granted	IAS 24.17 (b)								
Exercised	IAS 24.17 (b)								
Other liabilities	IAS 24.17 (b)								
Total liabilities	IAS 24.17 (b)								
Guarantees issued by the group	IAS 24.17 (b) (ii)								
Guarantees received by the group	IAS 24.17(b) (ii)								
Provisions for doubtful debts	IAS 24.17 (c)								

Table B: Expenses and income generated by transactions with related parties

Amount of transaction	References	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	Total
IAS/IFRS ref.	IAS 24.17 (a)	IAS 24.18(a)	IAS 24.18(b)	IAS 24.18(c)	IAS 24.18(d)	IAS 24.18(e)	IAS 24.18(f)	IAS 24.18(g)	
Expenses	IAS 24.17 (a)								
Interest expenses	IAS 24.17 (a)								
Foreign exchange	IAS 24.17 (a)								
Fees and commissions	IAS 24.17 (a)								
Insurance premiums	IAS 24.17 (a)								
Rendering of services	IAS 24.17 (a) IAS 24.20 (c)								
Purchase of goods, property and other assets	IAS 24.17 (a) IAS 24.20 (a)								
Transfers	IAS 24.17 (a) IAS 24.20 (e-f)								
Other	IAS 24.17(a)								
Total expenses	IAS 24.17 (a)								
Income	IAS 24.17 (a)								
Interest Income	IAS 24.17 (a)								
Foreign exchange	IAS 24.17 (a)								
Fees and commissions	IAS 24.17 (a)								
Dividend income	IAS 24.17 (a)								
Insurance premiums	IAS 24.17 (a)								
Receiving of services	IAS 24.17 (a) IAS 24.20 (c)								
Sales of goods, property and other assets	IAS 24.17 (a) IAS 24.20 (a)								
Transfers	IAS 24.17 (a) IAS 24.20 (e-f)								
Other	IAS 24.17 (a)								
Total income	IAS 24.17 (a)								
Other	CP								
Expenses from current year in respect of bad or doubtful debts	IAS 24.17 (d)								

Table C: Key management personnel compensation

	References	Current year
Short-term employee benefits	IAS 24.16 (a)	
Post-employment benefits	IAS 24.16 (b)	
Other long-term benefits	IAS 24.16 (c)	
Termination benefits	IAS 24.16 (d)	
Share based payments	IAS 24.16 (e)	
Total		

35. Defined benefit plans

Defined benefit plans ¹	References	Total current year
1. Components of defined benefit plan assets and liabilities	IAS 19.120A (c)	
1.1. Net funded, defined benefit plan obligation (asset)	IAS 19.120A (c)	
1.1.1. Present value of wholly or partially funded	IAS 19.120A (c) (ii)	
1.1.2. (-) Fair value, defined benefit plan assets	IAS 19.120A (c) (iii)	
1.2. Present value of wholly unfunded defined benefit obligations	IAS 19.120A (c) (i)	
1.3. Unrecognised actuarial gains (losses)	IAS 19.120A (c) (iv)	
1.4. Unrecognised past service cost	IAS 19.96; IAS 120A (c) (v)	
1.5. Fair value of any right to reimbursement recognised as an asset	IAS 19.104A; IAS 120A (c) (vii)	
1.6. Other amounts recognised in the balance sheet	IAS 19.120A (c) (viii)	
Defined benefit plan obligation (asset), total	IAS 19.120A (c) (vii)	
Liabilities	CP	
Assets	CP	
Amounts not recognised because of asset ceiling, defined benefit plan obligation (asset)	IAS 19.58 (b)	
2. Expense recognised in profit or loss, total²	IAS 19.120A (g)	
2.1. Current service cost	IAS 19.120A (g) (i)	
2.2. Interest cost	IAS 19.120A(g)ii	
2.3. (-) Expected return on plan assets	IAS 19.120A(g)iii	
2.4. (-) Expected return on reimbursement rights recognised as asset	IAS 19.104A; IAS 120A (g)(iv)	
2.5. Net actuarial loss (gain) recognised	IAS 19.120A (g) (v)	
2.6. Past service cost	IAS 19.120A (g) (vi)	
2.7. Loss (gain) of any curtailments or settlements	IAS 19.120A (g) (vii)	
Actual return on plan assets	IAS 19.120A (h)	
Actual return on reimbursement rights recognised as assets	IAS 19.120A (h)	
3. Movements in defined benefit plan obligation for defined benefit plan	IAS 19.120A (c)	
3.1. Defined benefit plan obligation, beginning balance	IAS 19.120A (c) (vii)	
3.2. (-) Contributions paid	IAS 19.120A (f)	
3.3. Expense recognised (<i>see above</i>)	IAS 19.120A (f)	
3.4. Charge recognised directly through equity	CP	
3.5. Increases through business combinations	IAS 19.120A (f)	
3.6. (-) Decreases through business divestiture	CP	
3.7. Foreign currency exchange increase (decrease)	IAS 19.120A (f)	
3.8. Other increase (decrease)	IAS 19.120A (f)	
3.9. Defined benefit plan obligations, Closing balance	IAS 19.120A (c)	
4. Principal actuarial assumptions used in defined benefit plans	IAS 19.120A (n)	
4.1. Discount rates	IAS 19.120A (n) (i)	
4.2. Expected return on plan assets	IAS 19.120A (n) (ii)	
4.3. Expected rate of salary increases	IAS 19.120A (n) (iv)	
4.4. Future defined benefit increases	CP	
4.5. Expected rate of return on reimbursement rights recognised as assets	IAS 19.120A (n) (iii)	
4.6. Medical cost trend rate	IAS 19.120A (n) (v)	
4.7. Other material actuarial assumptions (<i>please specify below</i>)	IAS 19.120A (n)(vi)	

¹: This table must be disclosed for each plan (see also XBRL taxonomy)

² Included in 'staff costs'

36. Loan commitments, financial guarantees and other commitments

	Notional Amounts CRD Article 78
LOAN COMMITMENTS	
- Given:	
- Received:	
FINANCIAL GUARANTEES	
- Given:	
- Guarantees received:	
- Credit derivatives received:	
OTHER COMMITMENTS (e.g. note issuance facilities, revolving underwriting facilities,...)	
- Given to another counterparty :	
- Received from another counterparty :	

37. Cash flow statement

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

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

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

Effect of exchange rate changes on cash and cash equivalents	IAS 7.28	
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NET INCREASE IN CASH AND CASH EQUIVALENTS	References	Carrying amount
CASH AND CASH EQUIVALENTS AT BEGINNING OF THE PERIOD	IAS 7 App. B	
CASH AND CASH EQUIVALENTS AT END OF THE PERIOD	IAS 7.App. B	
Components of cash and cash equivalents:	IAS 7.45	
On hand (cash)	IAS 7.6	
Cash balances with central banks	IAS 7.7	
Financial assets held for trading	IAS 7.7	
Financial assets designated at fair value through profit or loss	IAS 7.7	
Available-for-sale financial assets	IAS 7.7	
Loans and receivables (including finance leases)	IAS 7.7	
Held-to-maturity investments	IAS 7.7	
Other short term, highly liquid investments	IAS 7.7	
(Bank overdrafts which are repayable on demand, if integral part of cash management)	IAS 7.8	
Total cash and cash equivalents at end of the period	IAS 1.68 (i)	
<i>Of which:</i> amount of cash and cash equivalents held by the enterprise, but not available for use by group	IAS 7.48	
Undrawn borrowing facilities (with breakdown if material)	IAS 7.50 (a)	
Supplemental disclosures of operating cash flow information:		
Interest income received	IAS 7.31	
Dividend income received	IAS 7.31	
Interest expense paid	IAS 7.31	
Supplemental disclosures of acquisitions/disposals of subsidiaries		
Total purchase or disposal consideration	IAS 7.40 (a)	
Portion of purchase or disposal consideration discharged by means of cash or cash equivalents	IAS 7.40 (b)	
Amount of cash and cash equivalents in the subsidiaries acquired or disposed	IAS 7.40 (c)	
Amount of assets and liabilities other than cash or cash equivalents in the subsidiaries acquired or disposed of	IAS 7.40 (d)	
Non-cash financing and investing activities	IAS 7.44	
Acquisition of assets by assuming directly related liabilities or by means of a finance lease	IAS 7.44 (a)	
Acquisition of an enterprise by means of an equity issue	IAS 7.44 (b)	
Conversion of debt to equity	IAS 7.44 (c)	

38. Analysis of equity

		Issued share capital IAS 1.68 (p)			Other Equity		Revaluation reserves and other valuation differences on										Minority interests IAS 1.68 (o)		TOTAL	
		Paid in capital IAS 1.75 (e)	Unpaid capital which has been called up IAS 1.75 (e)		Share premium IAS 1.75.6	Equity component of financial instruments IAS 32.28; IAS 32 AG 27 (e)	Other equity instruments IAS 32.29	Tangible assets IAS 1.6.39-40	Intangible assets IAS 38.85 and 86	Hedge of net investments in foreign operations (eff. port.) IAS 39.102 (e)	Foreign currency translation IAS 21.52 (b)	Cash flow hedges (eff. port.) IFRS 7.23 (c); IAS 39.95-96	Available for sale financial assets IFRS 7.20 (d)(i); IAS 39.55 (b)	Non-current assets or disposal groups held for sale IFRS 5.18-19 and 28			Other items CP	Reserves (including retained earnings) IAS 1.75 (e)		(Treasury shares) IAS 32.33-34
Sources of equity changes																				
Effects of corrections of errors recognised in accordance with IAS 8	IAS 1.96 (d); IAS 8.42																			
Effects of changes in accounting policies recognised in accordance with IAS 8	IAS 1.100; IAS 8.22																			
Closing balance (last year)																				
Equity Increase (Decrease) Resulting from Business Combination	IAS 1.97 (a)																			
Issuance of Ordinary Shares	IAS 1.97 (a)																			
Issuance of Preference Shares	IAS 1.97 (a)																			
Issuance of Warrants for Consideration	IAS 1.97 (a)																			
Issuance of Options for Consideration	IAS 1.97 (a)																			
Exercise of Options, Rights or Warrants	IAS 1.97 (a)																			
Expiration of Options or Warrants	IAS 1.81 (f) ; IAS 1.96 (a); IAS 1.97 (b)																			
Profit (Loss) Attributable to Equity Holders of Parent	IAS 1.97 ; IAS 32.33																			
Purchase of Treasury Shares	IAS 32.33 ; IAS 1.97																			
Sale of Treasury Shares	IAS 1.97																			
Transfers of Treasury Shares	IAS 1.97																			
Cancellation of Treasury Shares	IAS 1.97																			
Disposal of Assets	IAS 1.97																			
Conversion of Debt to Equity	IAS 1.97																			
Share Buybacks	IAS 1.97																			
Cash Dividends Declared	IAS 1.97																			
Interim Dividends	IAS 1.97																			
Issuance of Share Dividends	IAS 1.97																			
Issuance of Non-Cash Dividends	IAS 1.97																			
Issuance of Bonus Shares	IAS 1.97 (b)																			
Capital Reduction	IAS 1.97																			
Reclassification of Assets	IAS 1.97																			
Reclassification of Financial Instruments from Equity to Liability	IAS 1.97																			
Reclassification of Financial Instruments from Liability to Equity	IAS 1.97																			
Net Gains (Losses) Not Recognised in Income Statement	IAS 12.63 ; IAS 12.62 (b) ; IAS 12.64																			
Deferred Tax Adjustment	IAS 1.97																			
Realisation of Cash Flow Hedges Removed from Equity	IAS 1.97																			
Available-for-Sale Reserve Transferred to Income	IAS 1.97																			
Surplus (Deficit) on Revaluation of Assets	IAS 1.97																			
Foreign Currency Exchange Increase (Decrease)	IAS 1.97																			
Transfers from Share Premium	IAS 12.64																			
Released to Retained Earnings	IAS 32.59																			
Cash Flow Hedge Gains (Losses)	IAS 32.59 (b)																			
Cash Flow Hedge Gains (Losses) Transferred to Income	IAS 32.59 (c)																			
Cash Flow Hedge Gains (Losses) Transferred to Inventory	IAS 32.59 (c)																			
Cash Flow Hedge Gains (Losses) Transferred to Property, Plant and Equipment	IAS 32.59 (c)																			
Cash Flow Hedge Gains (Losses) Transferred to Non-Financial Assets	IAS 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																			
Other Increase (Decrease) in Equity	IFRS CP																			
Closing balance (current year)																				

39. Scope of consolidation

FINREP is designed for application by credit institutions when preparing their consolidated supervisory financial returns under IAS/IFRS as and when required by the national supervisory authority¹.

The scope of consolidation applicable to FINREP may be defined with reference to the relevant IAS/IFRS or to the prudential scope of consolidation (based on the CRD), as deemed appropriate by the national supervisory authority.

The purpose of the tables below is to provide information on companies included at the reporting date and on changes (additions, removals) in the consolidation scope that occurred during the period ending at the reporting date. To this end the following tables can be used:

Table A: Companies consolidated at the end of the reporting period

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

Table B: Consolidated companies added during the period

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

Table C: Companies removed during the period

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

¹ National supervisory authorities may decide to apply FINREP for subconsolidated or solo reporting purposes, taking into account local specificities.