INSTRUCTION No.23/2023[1]
ON CHART OF ACCOUNTS

Banco Central de Timor-Leste (BCTL) has the responsibility of regulating and supervising financial institutions as prescribed by Art. 5 (j) of Law no. 5/2011 of 14 June, on the Organic Law of the BCTL.

Besides, Section 23(1) of the Regulation No. 2000/8 concerns on requirements for banks to conduct administration and operations in accordance with sound administrative and accounting procedures.

Section 31 of the same Regulation is concerning the obligation of banks to establish an accounting system appropriate to the nature and characteristic that reflects financial condition of banks in accordance with international accounting standards.

Considering that the Instruction BCTL nº. 11/2021 of October 27 has required that Banks and ODTIs licensed to operate in Timor-Leste shall keep correct and complete books and records of accounts and prepare annual financial statements and reports in accordance with International Financial Reporting Standards (IFRS), as published by the International Accounting Standards Board (IASB);

Considering the importance of a chart of accounts to provide a standard and clear picture of the financial health of a financial institution.

Furthermore, chart of accounts also makes it easier for banks and ODTIs to comply with the applicable financial reporting standards.

The Governing Board of Directors of Banco Central de Timor-Leste, in accordance with Section 46 of Regulation nº 2000/8 of 25 February and Article 31 paragraph 1 of Law no. 5/2011 of 15 June, hereby resolves to approve the following Instruction:

Article 1
Objective

The objective of the present Instruction is to establish a sound and consistent standard of accounting for banks and ODTIs permitting the effective surveillance of the banking system and the preparation of reliable monetary statistics for Timor-Leste.

Article 2
Definitions

1. The terms used in this Instruction shall have the same meaning with those defined in Regulation 2000/8 of 25 February on Bank Licensing and Supervision.

[1] Please refer to the Portuguese version for official use. This English version is prepared to facilitate the availability of information for the financial institutions.

2. “Bank” means entities established under Regulation 2000/8, including Other Deposit Taking Institution established pursuant to Public Instruction 06/2010 of 29 December, and their agents.

3. “Chart of Accounts” means the list of all the accounts of the banks and ODTIs, and their account numbers in the ledger, including assets, liabilities, capital, income and expenses as well as commitments and contingencies.

Article 3
Applicability

1. The annexed chart of accounts is hereby established as the standard chart of accounts to be used by all banks and ODTIs, including branches of foreign banks, licensed to operate in Timor-Leste.
2. Branches of foreign banks may keep their books according to the chart of accounts of their home countries; however, they shall report to the BPA in accordance with the standard chart of accounts established by this Instruction.
3. When branches of foreign banks keep the home country chart of accounts, they shall keep a manual setting out the translation from that chart to the standard chart of accounts established by this Instruction. Branches shall also keep subsidiary records with evidence of the origin of the reported amounts.

Article 4
Requirements

1. Banks and ODTIs shall submit all balance sheets and statements of income required by the BCTL according to the standard chart of accounts established by this Instruction.
2. Banks and ODTIs shall report in compliance with this Instruction starting with the balance sheet as of 31 December 2024.
3. The due dates for reporting are those established by Instruction No.24/2023 on Reporting and Publication.

Article 5
Repealing and Entry into Force

1. Instruction BPA/B-2002/01, on Chart of Accounts dated 25 November 2002 is hereby repealed.
2. This Instruction shall enter into force from the date of its publication; however, banks shall report in compliance with this Instruction starting with the position of December 2024.
3. Banks shall continue reporting in accordance with the repealed Instruction until December 2024.

Approved on 4 July 2023

The Governor

Abraão de Vasconselos

CHART OF ACCOUNTS

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INTRODUCTION

Under Section 31.1 of the Regulation 2000/8, Banks and Other Deposit Taking Institutions (ODTIs) licensed to operate in Timor-Leste shall maintain at all times accounts and records and prepare annual financial statements adequate to reflect their operations and financial condition in accordance with consistently maintained international accounting standards.

The Central Bank of Timor-Leste (BCTL) Instruction n. 11/2021, dated of October 27, has determined that the international accounting standards to be used by banks and ODTIs in Timor-Leste is the International Financial Reporting Standards (IFRS), as published by the International Accounting Standards Board (IASB). The IFRSs include a set of standards and interpretations, and also the International Accounting Standards (IASs) and the Standard Interpretation Committee's (SIC) Interpretations issued under previous constitutions. The full documents are available at the website www.iasb.org.

In addition to the standard requirements of IFRS, public disclosure of information is expected to ensure effective market discipline and banking supervision, in accordance with prudential regulations. The public shall have access to timely, accurate, reliable, relevant and sufficient information based on sound, acceptable and uniform standards of principles and policies. This will enable the public to reasonably assess a licensed bank's condition, performance, risk profile and business activities as well as corporate governance practices. Also, adequate disclosure enhances the credibility of the information, reduces market uncertainty, and reinforces corporate governance as the process becomes more transparent.

The present Chart of Accounts is published by BCTL as a guideline to be followed by licensed banks and ODTIs defining the obligations of banks under the statutory requirements to keep correct and complete books and records of accounts in accordance with IFRS; and to disclose comprehensive, relevant, reliable and timely information to the public. The document also defines the standard format for reporting the financial statements and relevant information to the BCTL and to the public.

Banks and ODTIs are recommended to disclose additional information if these are necessary to present a true and fair view of their state of affairs and promote more transparent reporting of their condition, performance, and risk exposures.

The present Chart of Account shall not be seen as a substitute to the IFRS. Banks and ODTIs shall have full compliance with the IFRS. Any conflict with the prudential regulation shall be disclosed to the BCTL and to the public on the complementary information.

Under Section 35.1 of Regulation 2000/8 licensed banks and ODTIs shall prepare and submit to the Central Bank of Timor-Leste reports concerning its administration and operations, liquidity, solvency, and profitability, and those of its subsidiaries, that accurately reflect the financial condition of the bank and each of its subsidiaries on an individual and a consolidated basis. The reports shall be prepared in such form and detail and shall be submitted at such intervals as shall be prescribed by instruction of the BCTL. The standard reports hereby prescribed were prepared aiming at the simultaneously satisfaction of the IFRS and the requirements of prudential regulation.

CHAPTER I - GENERAL PRINCIPLES AND DEFINITIONS

1. Objectives

1.1 The objectives of this Chart of Accounts are:

a). To enhance uniform practice and administrative procedures amongst banks with respect to recording and accounting for transactions;

b). To rationalize the use of the accounts;

c). To establish rules, criteria and necessary procedures for obtaining and publishing data;

d). To promote better performance evaluation and the control by ensuring that the prepared financial statements express, with accuracy and clarity, the real economic and financial position of banks.

1.2 The Chart of Accounts, its guidelines as well as the existence of account titles do not presuppose the permission for the practice of operations or services prohibited by law, regulation or administrative instruments, or dependent of previous authorization from the Central Bank of Timor-Leste.

1.3 Banks are obliged by the BCTL Instruction n. 11/2021, dated of October 27, to adhere to the International Financial Reporting Standards (IFRSs), which are Standards and Interpretations issued by the International Accounting Standards Board (IASB). They comprise:

a). International Financial Reporting Standards;

b). International Accounting Standards;

c). IFRIC Interpretations; and

d). SIC Interpretations.

2. Bookkeeping

2.1 Banks and ODTIs are required to use the United States Dollar (USD), the official currency of Timor-Leste, for their accounting and financial reporting. Accordingly, all financial statements shall be reported in USD.

2.2 Accounting policies encompass the principles, bases, conventions, rules and procedures adopted by management in preparing and presenting financial statements. The accounting policies to be adopted shall be in accordance with the International Financial Report Standards, and the Conceptual Framework for Financial Reporting approved by IASB and revised in 2018.

a). The bookkeeping shall be complete, keeping permanent registries of all transactions; operations, acts and administrative facts that modify or can modify, immediately or not, the net worth composition.

b). The simple registry of a transaction on the books doesn't constitute sufficiently supporting element, owing the bookkeeping to be based on legitimate and legal documents.

c). Banks shall in respect to the bookkeeping:

i. Maintain at all times accounts and records in accordance with the international accounting standards established by IASB;

ii. Observe the accrual basis and the going concern assumptions as well as the qualitative characteristics of financial statements as established by the International Accounting Standard Board on the ‘Conceptual Framework for Financial Reporting’;

iii. Adopt uniform methods and criteria in the time, and important modifications should be presented in explanatory notes, quantifying the effects on the financial statements, when applicable;

iv. Register the incomes and expenses in the period that they arise and not in the date of the effective cash-in or payment, according to the competence regime;

v. Carry out, as a minimum, monthly appropriation of incomes and expenses;

vi. Determine the result by the end of the financial year;

vii. Reconcile the accounts with the respective analytic controls and update them, keeping the documentation filed and available to the BCTL.

d). The financial year shall be one calendar year, ending on December 31. Branches of foreign banks may keep the financial year of headquarters.

e). Any amounts set aside for general banking risks, including future losses and other unforeseeable risks or contingencies shall be separately disclosed as appropriations of retained earnings. Any credits resulting from the reduction of such amounts result in an increase in retained earnings and shall not be included in the determination of profit or loss for the period.

f). Banks shall not present any items of income and expense as extraordinary items, either on the face of the income statement or in the notes.

g). Errors can arise in respect of the recognition, measurement, presentation or disclosure of elements of financial statements and if material shall be correct in accordance with the IASB 8.

h). Provisions defined as a liability of uncertain timing or amount can be recognized only if i) is a present obligation in consequence of past events; ii) an outflow of resources is expected in the future to settle the obligation; and iii) a reliable estimate can be made of the amount of obligation.

i). Provisions for financial assets and liabilities shall follow the specific dispositions contained in the IFRS, BCTL Instructions and this Chart of Accounts.

3. Definitions

3.1 Residents. - Residents are defined as:

a) Any individual person living in the country for more than one year;

b) Any company or entity incorporated or publicly registered in Timor-Leste, including state-owned entities endowed with administrative and financial autonomy;

c) The branches and agencies, in national territory, of non-resident companies and entities, as well as any other form of representation in the Timor-Leste territory;

d) The private companies or entities incorporated or registered in Timor-Leste, even if their main activities are exercised abroad, concerning to the activities conducted in Timor-Leste.

3.2 Counterparty Breakdown. Where a breakdown by counterparty is required, the following counterparty sectors shall be used:

a) central banks;

b) general governments: central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under 'banks', 'other financial corporations' or 'non-financial corporations' depending on their activity); social security funds; and international organisations, such as institutions of the European Union, the International Monetary Fund and the Bank for International Settlements;

c) banks and other deposit-taking institutions, as defined below;

d) other deposit-taking financial institution, as defined below;

e) other financial corporations: all financial corporations and quasi-corporations other than banks and other deposit-taking institutions;

f) non-financial corporations: corporations not engaged in financial intermediation but principally in the production of market goods and non-financial services;

g) households: individuals or groups of individuals as consumers and producers of goods and non-financial services exclusively for their own final consumption, and as producers of market goods and non-financial and financial services provided that their activities are not those of corporations.

h) non-profit organizations: institutions which serve households, and which are principally engaged in the production of non-market goods and services intended for particular groups of households shall be included

3.3 Financial institutions. Financial institutions are classified in banks, other depository institutions and other non-bank financial institutions.

a) Bank, as defined by Regulation 2000/8, means a person engaged in the business of accepting deposits from the public in Timor-Leste and using such funds, either in whole or in part, to make extensions of credit or investments for the account of and at the risk of the person carrying on the business.

b) Other Depository Institution means a juridical person engaged in the activity of accepting deposits, as credit unions and microfinance institutions, licensed under Instruction no. 6/2010 of December 17.

c) Other Financial Institution means a juridical person that is not a bank nor other depository institution and is engaged in one or more of the following activities: insurance, extending credit, underwriting, dealing in, booking, or distributing securities, acting as investment company, manager or investment advisor.

d) Banks and other depository institutions will be in this chart of accounts classified under the same sector.

3.4 Public Nonfinancial Sector

a) This sector includes all the institutional units whose main economic function consists of the production of non-marketable services destined to the satisfaction of citizens' needs and/or operations of income redistribution.

b) Their resources come mainly from imposed and obligatory tax and social contributions on other resident institutional sectors. They embrace the central administration (State, autonomous services and autonomous funds) and local administration. Social security shall be classified with the responsible administration.

3.5 Enterprise Sector (non-financial corporations)

a) This group represents the business sector, composed by non-financial corporations. It has two sub-sectors: the public and the private enterprise sectors.

b) The public enterprise sector is constituted by nonfinancial economic units controlled or owned by the government and conducting business activities, which means that they usually produce or sell to the public goods and services at market prices, on a wide scale.

c) The private enterprise sector is also constituted by nonfinancial corporations controlled or owned by individuals or other private corporations and conducting business activities, as above defined.

3.6 Immediate Counterparties. The immediate counterparties in the following transactions shall be:

a) for loans and advances, the immediate borrower. For trade receivables, the immediate borrower shall be the counterparty obliged to pay the receivables, except in transactions with recourse, where the immediate borrower shall be the transferor of receivables where the reporting institution does not acquire substantially all the risks and rewards of ownership of the transferred receivables;

b) for debt securities and equity instruments, the issuer of the securities;

c) for deposits, the depositor;

d) for short positions, the counterparty of the securities borrowing transaction or reverse repurchase agreement;

e) for derivatives, the direct counterparty of the derivative contract. For centrally cleared Over-the-counter (OTC) derivatives the direct counterparty shall be the clearing house acting as a central counterparty. Counterparty breakdown for credit risk derivatives refers to the sector where the counterparty of the contract (buyer or seller of protection) belongs;

f) for financial guarantees given, the counterparty shall be the direct counterparty of the guaranteed debt instrument;

g) for loan commitments and other commitments given, the counterparty whose credit risk is assumed by the reporting institution;

h) for loan commitments, financial guarantees and other commitments received, the guarantor or the counterparty that has provided the commitment to the reporting institution.

3.7 Other terms and expressions

Other terms and expressions are defined in the context or have the same meaning established by the IFRSs and/or the BCTL Instructions.

CHAPTER II - FINANCIAL ASSETS

1. Financial assets are the core of banking business and are defined by IAS 32. They encompass cash, contractual rights to receive cash or other financial asset from another entity, and equity instruments of other entity.
2. Financial assets shall be distributed among the following classes of instruments: ‘Cash on hand’, ‘Derivatives’, ‘Equity instruments’, ‘Debt securities’ and ‘Loans and advances’.
3. ‘Cash on hand’ consists of currency notes and coins with legal course in Timor-Leste or abroad. The account shall include holdings of national and foreign banknotes and coins in circulation that are commonly used to make payments.
4. ‘Debt securities’ are debt instruments held by the institution issued by a third entity and are defined in accordance with the Regulation 2000/8 as any negotiable instrument of indebtedness and any other instrument equivalent to such instrument of indebtedness, and any negotiable instrument giving the right to acquire another negotiable debt security by subscription or exchange; negotiable debt securities may be in certificated or in book-entry form.

5. An ‘equity instrument’ according to IAS 32 is any contract that evidences a residual interest in the assets of an entity after deducting all its liabilities. In consequence, the instrument shall include no contractual obligation to: i) deliver cash or another financial asset to another entity; ii) exchange financial assets or financial liabilities with another entity under conditions potentially unfavourable to the issuer.
6. Thus, the substance of a financial instrument, rather than its legal form, shall govern its classification as a financial liability or an equity instrument.
7. When banks are holders of equity instruments, they shall apply the above definition to assess if each contract shall be classified as equity or security, unless the contract represents interest in subsidiary, associate or joint ventures, when IAS 28 shall be applied.
8. ‘Loans and advances’ are debt instruments that cannot be classified as ‘debt securities’. They represent the disbursement of a sum of money in exchange for a right to repayment of the amount disbursed and outstanding and to payment of interest or other charges on such amount.
9. A ‘derivative’ is a financial instrument or contract that is settled in a future date, requires no or a small initial net investment and its value changes in response to the change in a specified underlying variable (as interest rate, financial instrument price, commodity price, foreign exchange rate, index of prices or rates). forward contracts, future contracts, swaps of interest rate and options are example of derivatives.
10. The following accounting portfolios, based on IFRS 9, shall be used for the classification of financial assets:
    a) ‘Financial assets held for trading’;
    b) ‘Non-trading financial assets mandatorily at fair value through profit or loss’
    c) ‘Financial assets designated at fair value through profit or loss’;
    d) ‘Financial assets at fair value through other comprehensive income’;
    e) ‘Financial assets at amortised cost’.
11. Each portfolio is a set of financial instruments aggregated by valuation rules, in accordance with the IFRS, and has a specific rule of valuation.
12. When a bank first recognises a financial asset, it shall classify the financial asset and subsequently measure it at either amortised cost or fair value, on the basis of both:
    a) The bank’s business model for managing the financial assets; and
    b) The contractual cash flow characteristics of the financial asset.
13. A financial asset shall be measured at amortised cost if both of the following conditions are met:
    a) The asset is held within a business model whose objective is to hold assets in order to collect contractual cash flows; and
    b) The contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.
14. Loans and advances and long-term investment securities are usually examples of financial assets that should be measured at amortised cost. However, they can receive other classification depending on the business model.
15. To measure the amortised cost of a financial asset the bank shall estimate cash flows considering all contractual terms of the instrument, and use the effective interest rate, i.e., the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument.
16. A financial asset shall be measured at fair value unless it is measured at amortised cost in accordance with previous paragraphs.

17. Fair value is the price that would be received when an asset is sold (or the price that would be paid to transfer a liability) in an orderly transaction between market participants at the measurement date. The fair value shall be determined in accordance with IFRS 13, Fair Value Measurement.

18. Securities acquired for trading are examples of financial asset that shall be measured at the fair value. Although they give rise do cash flows on specified dates, with payments of principal and interest, the business model (trade) doesn't permit the classification 'at amortised cost' and shall be measured 'at fair value'.

19. Financial assets not measured at amortised cost shall be measured at the fair value and classified as held for trading or non-trading mandatorily measured at fair value through profit or loss. It is mandatory. However, some financial assets measured at amortised cost can also be measured at the fair value through profit or loss by a management decision. They represent the 'Financial Assets Designated at Fair Value through Profit or Loss'.

20. A financial asset can also be measured at fair value through other comprehensive income if both of the following conditions are met:

    a) the financial asset is held within a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets and

    b) the contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

21. Other comprehensive income (OCI) includes revenues, expenses, gains, and losses that have yet to be realized and are excluded from net income on an income statement because authorized by one accounting standard.

22. Equities that are not classified as subsidiaries, joint ventures and associates nor held for trading shall be classified and measured at fair value through profit or loss. However, at initial recognition, a bank may make an irrevocable election to present in other comprehensive income subsequent changes in the fair value of an investment in an equity instrument that is neither held for trading nor contingent consideration recognised by an acquirer in a business combination to which IFRS 3 applies.

23. Assets that are not financial assets and that due to their nature could not be classified in specific balance sheet items shall be reported in 'Other assets'. Other assets shall include, among others, gold, silver and other commodities, even where they are held with trading intent.

CHAPTER III – LOANS AND ADVANCES

1. The lending activities of a bank can be classified in different ways. Generally, it can be classified according to the following modalities:

   a) Time and demand loans – made to a variety of borrowers, including individuals, industries, commerce, farmers, containing a provision for maturity, may be secured by a collateral and guaranteed or endorsed by third parties;

   b) Real estate mortgage loans – loans to commercial or residential proprietors, or to finance construction, usually secured by the first mortgage on the property;

   c) Discounted notes and other commercial effects - operations of discount of notes or other commercial effects with a discount corresponding to the prepayment of interests;

   d) Retail credit and other consumer loans – operations specifically destined to finance personal purchases of specified goods and services or credit card expenses;

   e) Lease financing – operations where the bank becomes the owner and lessor of personal property at customers' specific request and for the use of those customers, normally paid by instalments and containing an option for purchasing by the lessee at the expiration of the contract.

2. The bank shall use sub-accounts of internal use to segregate the lending operations according to the modalities of loans.
3. Discounted checks and other credit documents on foreign banks in favour of customers shall be classified under the account 'Loans and Advances' until the collection through correspondent banks.
4. Overdraft in any deposit account provided by the bank without a loan contract shall also be classified as loans and recorded on the date of the trial balance or balance sheet for the global value, in accounts of resident or non-resident, as appropriate. Subsidiary records shall daily demonstrate the overdraft on deposit accounts.
5. Banks usually grant credits through lending in order to collect interest, a business model that recommend the classification of loans and advances as financial assets at amortised cost. However, modern banking can have portfolio of loans and advances for trading, where the portfolio should be classified as financial assets held for trading at fair value. Depending on conditions established by IFRS, banks can also designate a portfolio of loans and advances at fair value through profit or loss or to fair value through other comprehensive income.
6. The following accounting policies shall apply to the portfolio of loans and advances measured at amortised cost.
7. The bank shall record on the appropriate sub-account of 'Loans and Advances' the lending transactions by the fair value of the granted credit, considering the principal, prepayments, fees, transaction costs, and all other premiums or discounts that can affect the fair value.
8. Loans to banks and other depository institutions, as short-term repurchase agreements, shall be classified as Financial Assets Held for Trading.
9. Interest income on loans shall be accrued daily or monthly into the outstanding amount of the loans, using the effective interest rate method, and credited to respective operating income.
10. The effective interest rate is the rate that exactly discounts the estimated future cash payments or receipts through the expected life of the loan, considering all contractual terms of the loan, including prepayments, fees and other amounts paid or received that are an integral part of the effective interest rate.
11. Upon liquidation of the credit or accrued interest, the bank shall credit the respective sub-accounts of 'Loans and Advances'.

12. In the case of impairment or adverse classification, in accordance with Instruction BCTL 17/2021, of November 25, the bank shall transfer the outstanding amount of the principal, which means not only the impaired or past due amount, from the "Unimpaired Loans" to the account 'Adversely Classified Loans', including the accrued interest.

13. The interest of discounted loans, which is included in the face amount of the loans, shall be recognized as income over the life of the loans, also using the effective interest rate method. The loan is registered for the full amount in the account 'Loans and Advances' deducted of the unearned interest. The bank can use internal sub-accounts to record the full amount of the loan and the deductible unearned interest. The bank shall at least on a monthly basis accrue the interest in the income account 'Interest Income'.

14. Any non-refundable fee charged by banks in relation to a loan or commitment to provide a loan shall be considered adjustment of the loan interest yield and recognized as income over the expected life of the loan according to the outstanding balance.

15. Banks have to assess at least every quarter if any loan or group of loans is impaired or has significantly increased the credit risk and, if any, determine the expected credit loss in accordance with the IFRS 9 and the Instruction BCTL 17/2021, of November 25, on Credit Classification and Provisions.

16. Expected Credit Loss is the weighted average of credit losses with the respective risks of a default occurring as the weights.

17. Expected credit losses are expected to be recognised before a financial instrument becomes past due. Usually, the credit risk increases significantly before a financial instrument becomes past due or other problems are observed. Consequently, when reasonable and supportable information that is more forward-looking than past due information is available without undue cost or effort, it must be used to assess changes in credit risk.

18. The expected credit losses shall be recognised based on significant increases in the likelihood or risk of a default occurring since initial recognition instead of on evidence of a financial asset being credit-impaired at the reporting date or an actual default occurring.

19. A presumption that the credit risk on a financial asset has increased significantly since initial recognition occurs when contractual payments are more than 30 days past due.

20. However, impairment is important. An asset is impaired if there is objective evidence of impairment as a result of one or more events that occurred after initial recognition of the asset (a loss event or events) that has an impact on the estimated future cash flows of the loan that can be reliably estimated.

21. Examples of that objective evidence are:

    a) significant financial difficulty of the obligor;

    b) a breach of contract, such as a default or delinquency in interest or principal payments;

    c) the bank, for economic or legal reasons relating to the borrower's financial difficulty, grants to the borrower a concession that the bank would not otherwise consider;

    d) it becomes probable that the borrower will enter bankruptcy or other financial reorganization;

    e) observable data indicating that there is a measurable decrease in the estimated future cash flows from a group of loans because:

        i. adverse changes in the payment status of borrowers in the group (e.g. an increased number of delayed payments); or

        ii. national economic conditions that correlate with defaults on the assets in the group.

22. Banks must recognize the amount of expected credit loss in profit or loss using a specific allowance account and not as a reduction on the value of the asset.

23. The account ‘Adversely Classified Loans’ shall register all credits impaired or classified as substandard, doubtful or loss, according to the criteria specified by Instruction BCTL 17/2021, of November 25, on Credit Classification and Provisions, by the carrying amount (representing the principal amount and the accrued interest).
24. The outstanding amount of a non-performing loan, past due for at least 90 days, shall be transferred to the account ‘Adversely Classified Loans’ irrespective of its classification.
25. Equal treatment shall be given to the parts of principal contractually established for payment in future periods but that can be considered impaired or past due, for reasons of the non-performance of one of the instalments, either of the principal or interest, or when the possibility of collection of those instalments is doubtful.
26. The bank shall keep subsidiary report on the impaired credits or credits listed as substandard, doubtful, loss, and due over 90 days.
27. Banks shall review all credits and all relevant information available for purpose of risk classification on at least a quarterly basis.
28. An impaired and/or adversely classified loan or contract shall only be restored to unimpaired or standard status when the contractual amount of principal and interest is deemed to be fully collectible in accordance with the terms of the contract and in accordance with Instruction BCTL 17/2021, of November 25, on Credit Classification and Provisions.
29. Contracts which are impaired and/or adversely classified or contracts with payments which are contractually 90 days or more in arrears shall be placed on non-accrual basis.
30. For contracts on a non-accrual basis, the bank shall cease to recognize its interest income, except when it is realized in cash or cash equivalent.
31. When a contract is placed on non-accrual status, uncollected interest that had been accrued shall be reversed and information must be reported as memoranda item.
32. The reversal of accrued interest shall be recorded as a debt in the account ‘Interest Income’, if the interest refers to the financial year; otherwise, the regularization is done as an adjustment to the account ‘Retained Earnings’.
33. A bank shall directly reduce the gross carrying amount of a financial asset when the entity has no reasonable expectations of recovering a financial asset in its entirety or a portion thereof. A write-off constitutes a derecognition event.
34. Banks shall provide for expected loans loss by debiting the expense account ‘Impairment’ and by crediting the appropriate allowance accounts, according to their nature as ‘Loans and Advances - Allowances for Loan Losses’.
35. When the allowance is not sufficient to absorb a loan being written off, banks shall charge the difference to the account ‘Impairment’.
36. To revert or annul constituted allowances, the bank shall reverse the accounting record if it was done in the same financial year. If it refers to prior financial year, the adjustment shall be done to the equity account.
37. The provisions for impaired loans cannot be less than the amount determined according to the credit classification and by applying the percentages established by the Instruction BCTL 17/2021, of November 25, on Credit Classification and Provisions.
38. If the standard percentages of classification exceed the provision for impaired loans, the bank shall allocate from profits a ‘Reserve for Banking Risks’, in a specific sub-account of reserve for credit risk and disclose additional information to the financial statements.
39. Loans shall be written off when they are deemed uncollectible.

CHAPTER IV – FINANCIAL DERIVATIVES

1. Derivative is a financial instrument or contract that is settled in a future date, requires no or a small initial net investment and its value changes in response to the change in a specified underlying variable (as interest rate, financial instrument price, commodity price, foreign exchange rate, index of prices or rates). Options, forward contracts, future contracts, and swaps of interest rate are example of derivatives.
2. Contracts of futures and options shall be classified in one of the following categories: trade or hedging. The positions are supposed to be for trade, unless recorded and clearly documented by the bank as a hedging transaction.
3. Transactions for hedging of trade positions or of assets classified at fair value through other comprehensive income are also classified as positions for trade.
4. Positions for trade in futures and options quoted in organized exchanges shall be recognized at the fair value. Gain or loss, realized or unrealized, shall be recorded as income or expenses.
5. Premium received for written options shall be recorded as liabilities and kept at the fair value until the expiration date, the exercise of the option or the reversal of the position (asymmetrical position). Gain or loss, realized or unrealized, shall be recorded as income or expenses.
6. If the written option is not exercised until the expiration date, the premium value of the option at the date shall be registered as a gain.
7. When an written option is exercised, the asset is written-off and the premium value is added to the price of exercise to determine the gain or loss on the transaction.
8. Premium of purchased options shall be maintained as assets at the fair value until the expiration date, the exercise or the reversal of the position. Gain or loss, realized or unrealized, shall be recorded as income or expenses.
9. When the purchased option is exercised, the asset is recorded and the premium at the date is added to the purchasing cost.
10. If the purchased option is not exercised until the expiration date, the premium value of the option shall be registered as a loss.
11. Contracts of futures and options shall be classified for hedging if satisfying the conditions established by IFRS 9 and summarized on Chapter VI.
12. If a contract of future or option doesn't fu1fill the conditions or change to the conditions to be classified as a contract of hedge, the contract shall be reclassified as a contract for trade.
13. The results obtained with contract for hedge shall be post following the same principle followed for the hedged position.
14. Over-the-counter options written (sold) shall be recognized according to a prudent system of revaluation at the fair value and recorded as gain or loss.
15. Banks shall record in off-balance sheet accounts the notional amount of derivative contracts purchased or sold and the classification as for trade or for hedge, and recognise the effects on income, expense, assets or liabilities.
16. An interest-rate swap, which is a contract to exchange interest payments of two different kinds, in the same currency, over a number of successive interest-contract periods, shall be classified for hedge or for trade.
17. The positions are supposed to be for trade, unless recorded and clearly documented by the bank as a hedging transaction.
18. If the revaluation result that the bank is in the money'(an income), the bank shall consider the counterparty credit risk exposure and constitute, if necessary, the required allowance or provision.

19. The contracts of swaps shall be classified for hedging if they satisfy the conditions established by IFRS 9 and summarized on Chapter VI.
20. If a contract of swap doesn't fulfil the conditions or changes the conditions to be classified as a contract of hedge, the contract shall be reclassified as a contract for trade.
21. The results obtained with contracts for hedge shall be posted following the same principle followed for the hedged position and shall be deferred up to the date the results of the hedged position are recorded.
22. The revaluation of futures, options and swaps at fair value shall be done at least monthly, recommended the daily revaluation.

CHAPTER V – FINANCIAL LIABILITIES

1. A financial liability is any liability that is a bank contractual obligation to deliver cash or another financial asset to another entity; or to exchange financial assets or financial liabilities with another entity under conditions potentially unfavourable to the bank.
2. Financial liabilities shall be distributed among the following classes of instruments: 'Derivatives', 'Deposits', 'Debt securities issued' and 'Other financial liabilities'
3. 'Deposit', as defined by Regulation 2000/8, means a sum of money paid on terms:
   a) that it is to be repaid in full, with or without interest or premium of any kind, and either on demand or at a time agreed by or on behalf of the person making the payment and the person receiving it; and
   b) that are not referable to the provision of property or services or the giving of security; whether or not evidenced by any entry in a record of the person receiving the sum, or by any receipt, certificate, note or other document.
4. 'Debt securities issued' shall be debt instruments issued as securities by the institution that are not deposits in accordance with the above definition.
5. Derivatives were defined in Financial Assets and Chapter IV. When a derivative has a negative balance for the reporting institution, it must be classified as liability.
6. 'Other financial liabilities shall include all financial liabilities other than derivatives, short positions, deposits and debt securities issued, as borrowings, for example.
7. The following accounting portfolios based on IFRS shall be used for classifying financial liabilities:
   a) 'Financial liabilities held for trading';
   b) 'Financial liabilities designated at fair value through profit or loss';
   c) 'Financial liabilities measured at amortised cost'.
8. The definition of each portfolio is similar to those presented for financial assets.
9. The portfolio of financial liabilities measured at amortised cost shall include deposits, debt securities issued and other financial liabilities that are held within a business model whose objective is to pay contractual cash flows and the contractual terms of the liability give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.
10. Financial liabilities held for trading include all derivatives not classified as hedging instrument, debt securities, repurchase agreements, and other financial liabilities.
11. All derivatives with a negative balance for the reporting institution that are not classified as hedge accounting in accordance with IFRS 9 shall be reported as trading financial liabilities. They shall be measured subsequently at fair value through profit or loss.
12. Securities sold under repurchase agreements include responsibilities to central bank and other counterparties for funds obtained through the selling of securities under repurchase agreements, where the securities remain under the control of the bank. Considering that such transfer of a financial asset (security) does not qualify for derecognition, the financial liability shall be classified for trade and measured at fair value through profit or loss.
13. When permitted by IFRS 9, financial liabilities at initial recognition can irrevocably be designated by a management decision a financial liability measured at the fair value through profit or loss. They represent the portfolio 'Financial Assets Designated at Fair Value through Profit or Loss'.

14. ‘Other financial liabilities’ include financial guarantee contracts, which require the issuer to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment when due in accordance with the original or modified terms of a debt instrument.
15. The bank as an issuer of such a contract shall, if not classified at fair value through profit or loss, subsequently measure it at the higher of: (i) the amount of the loss allowance determined in accordance IFRS 9 Section 5.5 and (ii) the amount initially recognised less, when appropriate, the cumulative amount of income recognised in accordance with the principles of IFRS 15.
16. Commitments to provide a loan at a below-market interest rate are also classified as ‘Other financial liability’ and shall be subsequently measure as a financial guarantee contract.
17. Contingent consideration recognised by an acquirer in a business combination to which IFRS 3 applies is also classified as ‘other financial liabilities’. Such contingent consideration shall subsequently be measured at fair value with changes recognised in profit or loss.
18. ‘Other financial liabilities’ shall also include dividends to be paid, amounts payable in respect of suspense and transit items, and amounts payable in respect of future settlements of transactions in securities or foreign exchange transactions where payables for transactions are recognised before the payment date.

CHAPTER VI – DERIVATIVES AND HEDGE ACCOUNTING

1. A bank can use financial instruments, as derivatives, to manage exposures arising from particular risks that could affect profit or loss (or other comprehensive income, in the case of equity instruments classified in fair value through other comprehensive income).
2. The qualifying instruments for hedging are derivatives at fair value through profit or loss. Financial assets and financial liabilities at fair value through profit or loss also can be designated as hedging instruments if conditions set by IFRS 9 are satisfied.
3. To be eligible for designation as a hedged item, a risk component must be a separately identifiable component of the financial or the non-financial item, and the changes in the cash flows or the fair value of the item attributable to changes in that risk component must be reliably measurable.
4. The risk components shall be considered within the context of the particular market structure to which the risk or risks relate and in which the hedging activity takes place.
5. With some exceptions, qualifying instruments must be designated in its entirety as a hedging instrument.
6. A hedged item can be a reliably measurable recognised asset or liability, an unrecognised firm commitment, a highly probable forecast transaction or a net investment in a foreign operation. The hedged item can be a single item or a group of items.
7. An aggregated exposure that is a combination of an exposure qualifying as a hedged item and a derivative may be designated as a hedged item.
8. For hedge accounting purposes, only assets, liabilities, firm commitments, or highly probable forecast transactions with a party external to the bank can be designated as hedged items.
9. For hedge accounting purposes, a hedging relationship shall meet all the following criteria:
   a) be composed only by eligible hedging instruments and eligible hedged items.
   b) be formal designated and documented, including the risk management objective and strategy for undertaking the hedge.
   c) satisfy the following hedge effectiveness requirements: (i) an economic relationship between the hedged item and the hedging instrument;(ii) credit risk does not dominate the value changes that result from that economic relationship; and(iii) the hedge ratio of the hedging relationship is the same as that resulting from the quantity of the hedged items and the quantity of the hedging instruments.
10. To be considered a hedge, an economic relationship shall exist between the hedging instrument and the hedged item, where their values generally move in the opposite direction because of the same risk, which is the hedged risk.
11. Hedge effectiveness is the extent to which changes in the fair value or the cash flows of the hedging instrument offset changes in the fair value or the cash flows of the hedged item. Hedge ineffectiveness is the extent to which the changes in the fair value or the cash flows of the hedging instrument are greater or less than those on the hedged item.
12. There are three types of hedging relationships:
    a) fair value hedge: a hedge of the exposure to changes in fair value that is attributable to a particular risk and could affect profit or loss.
    b) cash flow hedge: a hedge of the exposure to variability in cash flows that is attributable to a particular risk associated with the hedged and could affect profit or loss.
    c) hedge of a net investment in a foreign operation as defined in IAS 21.

13. If the hedged item is an equity instrument for which an entity has elected to present changes in fair value in other comprehensive income in accordance with IFRS 9, paragraph 5.7.5, the hedged exposure referred to in paragraph 6.5.2(a) of the same IFRS9 must be one that could affect other comprehensive income. In that case, and only in that case, the recognised hedge ineffectiveness is presented in other comprehensive income.

14. A hedge of the foreign currency risk of a firm commitment may be accounted for as a fair value hedge or a cash flow hedge.

15. An entity shall discontinue hedge accounting prospectively only when the hedging relationship ceases to meet the qualifying criteria.

16. The hedging relationship of a fair value hedge shall be accounted for as follows:

    a) the gain or loss on the hedging instrument shall be recognised in profit or loss, or other comprehensive income, if so qualified.

    b) the hedging gain or loss on the hedged item shall adjust the carrying amount of the hedged item and be recognised in profit or loss. If the hedged item is a financial measured at fair value through other comprehensive income, the hedging gain or loss on the hedged item shall be recognised in profit or loss. If the hedged item is an equity instrument elected to present changes in fair value in other comprehensive income, those amounts shall remain in other comprehensive income.

17. The hedging relationship of a cash flow hedge shall be accounted for as prescribed by IFRS 9, paragraph 6.5.11.

18. Interest income (as well as interest expense) from hedging derivatives classified in the category ‘hedge accounting’, shall be reported separately from other gains and losses under item ‘interest income’ (and ‘interest expense’). The difference from the fair value will be recorded as gains or losses from these categories of instruments.

19. Hedges of a net investment in a foreign operation shall be accounted for similarly to cash flow hedges:

    (a) gains or losses on the hedging instrument that is determined to be an effective hedge shall be recognised in other comprehensive income; and

    (b) the ineffective portion shall be recognised in profit or loss.

20. The bank’s own equity instruments are not financial assets or financial liabilities of the bank and therefore cannot be designated as hedging instruments.

21. For hedges of foreign currency risk, the foreign currency risk component of a non-derivative financial instrument is determined in accordance with IAS 21.

22. Written options do not qualify as a hedging instrument unless designated as an offset to a purchased option.

CHAPTER VII – ACCOUNTING FOR FOREIGN EXCHANGE TRANSACTIONS

1. Foreign exchange transaction is a transaction which is denominated or requires settlement in a foreign currency, not in the domestic currency. Foreign exchange transactions include:
   a) Borrowing or lending when the amounts payable or receivable are denominated in any foreign currency;
   b) Acquiring or disposing assets, or incurring or settling liabilities denominated in a foreign currency; and
   c) Dealing in foreign exchange spot or forward contracts.
2. Foreign exchange transactions are recorded at the rate at which they are transacted and posted on the dealing date. On the value date, entries must be posted.
3. Banks shall use the multi-currency system of accounting for the record of foreign exchange operations. Assets and liabilities denominated in different foreign currency are recorded in separate ledgers. Ledgers are maintained for each foreign currency. Individual foreign currency balances shall be obtained, translated and consolidated to prepare financial statements in the domestic currency. For transactions denominated in one foreign currency, double entries shall be made within that currency ledger. For transactions involving two foreign currencies, a 'position account' is used as a balancing account within each currency ledger to permit the double entry.
4. The position account shall serve as a control for the posting of entries and shall provide the net position in each foreign currency. A credit balance in a 'position account' indicates net assets in the currency involved, whereas a debit balance indicates net liabilities. Foreign currency ledgers and the domestic currency general ledger shall be fully integrated, and all entries shall be handled simultaneously.
5. Banks shall revalue the positions in foreign currency daily, weekly or monthly at the purchase spot exchange rate at the closing of the business day on the revaluation date.
6. Assets and liabilities which do not affect the foreign currency positions shall be translated to the domestic currency using the same closing rate for revaluation.
7. Foreign exchange gains or losses arising on revaluation of foreign currency positions or on the settlement of foreign exchange contracts shall be recognized as income or expense in the period in which they arise.
8. The cost of positions in foreign currency shall be determined using the weighted average method of inventory valuation.
9. The revaluation of foreign exchange positions requires the revaluation of:
   a) Spot position;
   b) Amortization of premium/discounts related to currency 'swap' transactions;
   c) Revaluation of 'forward' contracts.
10. The spot position in a currency is the net balance of:
    a) Assets and liabilities on that currency;
    b) Spot transactions to be settled;
    c) 'Forward' transactions to be settled in the two subsequent business days.
11. Forward position is the balance of all forward contracts to be settled, except those to be settled on the two subsequent days.

12. Foreign currency swap position is composed of transactions done intended to fix an exchange rate. The spot and forward transactions that compose the transaction are not considered in the spot position or in the forward position.
13. Forward contracts shall be recorded at the market exchange rate for the remaining period or, if the market rate does not exist, based on the rate applicable to each contract. Differences shall be registered as gain or loss.
14. Banks with level A or B license must report every month the positions of foreign currencies as required by BCTL.

CHAPTER VIII – STRUCTURE OF THE CHART OF ACCOUNTS

1. The structure of the Chart of Accounts is built of six classes of accounts. The classification structure is hierarchical and uses a digit numerical code to identify individual accounts. The first digit of the code represents a class of accounting: asset, liability, equity, income or expenditure. The following digit indicates a group of accounts or portfolio within each class and the third digit represents the resident status of the account. Other digits of the code represent the individual account and respective sub-accounts within each group. Finally, the last digit represents the economic sectors.

2. The grouping of the accounts is reflected in the following classes:

   1 - ASSETS

   2 - LIABILITIES

   3 - EQUITY ACCOUNTS

   4 - INCOME ACCOUNTS

   5 - EXPENSES ACCOUNTS

   6 – OFF-BALANCE SHEET ACCOUNTS

3. Banks are not allowed to offset assets and/or liabilities' balances, unless specifically required or admitted by the IFRSs, relative to the following accounts:
   a) Accounts of third persons;
   b) Accounts of income or gains and of costs or losses of the classes 4 and 5;
   c) Any internal accounts, except for the interdepartmental accounts.

4. For effective accounting classification in accordance with the maturity of the operation, the following standards should be used:
   a) Very short term: operations of up to two days.
   b) Short term: operations with more than two days and up to one year.
   c) Medium and long term: operations with more than one year.

5. By the end of the financial year banks shall disclose assets and liabilities classified according to the maturity, segregating the items in the short term, medium and long term.

6. The creation of new accounts or the alteration of the structure presented in the Chart of Accounts is exclusively reserved for the Central Bank of Timor-Leste. However, at internal level, banks shall be free to develop sub-accounts to satisfy the needs of management, statistical information and bank supervision.

7. Banks are permitted to have their own chart of accounts if they keep a table for converting and translating the accounts to the present Chart of Accounts when reporting to the Central Bank of Timor-Leste.

8. The existence of an account title, as well as the guidelines presented on this Chart of Account, do not presuppose the permission for the practice of operations or services prohibited by law, regulation or administrative instruments, or dependent of previous authorization from the Central Bank of Timor-Leste.

9. This Chapter will present the structure of assets, liabilities, equity and off-balance sheet items. The next chapter will present the structure and accounting policies for classes of income and expenses.

1. ASSETS

The banks' assets are essentially represented by financial assets, investments in subsidiaries and joint adventures, tangible and intangible assets and other residual assets.

Considering most of banks' financial assets in Timor-Leste have the nature of 'financial assets at amortised cost', the Chart of Accounts has privileged the presentation of that portfolio in the list of assets.

The structure of assets shall be presented first in accordance with the accounting portfolio and then distributed among the classes of instruments.

1.1 Cash, deposits with the Central Bank and deposits with Other Banks or Depositary Institutions

1.1.1 These items represent the first group of assets. They are the most liquid assets.

1.1.2 Cash shall be represented by holdings of national and foreign banknotes and coins. Checks and other paper items registered as cash cannot compose the balance of the account by the end of the day. The account shall express the existent cash exclusively. The cash items not represented by domestic and foreign currencies shall be liquidated, daily, for reclassification to the account of ultimate disposition.

1.1.3 Any cash item or unposted debit representing a transaction done during the normal business hours or after business hours cannot be post-dated and shall form an integral part of the movement of the day, for accounting effects.

1.1.4 Cash differences shall be posted as receivable assets or payable liabilities until a management decision regarding the difference.

1.1.5 The institution shall carry out a cash count to verify cash balances, at least for the monthly trial balance sheet and yearly financial statements.

1.1.6 Domestic currency shall be recognized at nominal value. Convertible foreign currency shall be recognized at the purchasing closing rate. Non-convertible foreign currency shall be recognized at historical rate or closing rate, whichever is lower.

1.1.7 Cash balances at central banks shall include balances receivable on demand at central banks. Because of their high liquidity they are grouped with cash.

1.1.8 Other demand deposits shall include balances receivable on demand with banks and other depositary financial institutions.

1.1.9 The Cash Reserve Account shall represent the compulsory reserve requirement that the institution keeps with the BCTL pursuant to specific rules issued by the authority.

1.1.10 Any funds representing free reserves and placed with the BCTL shall be registered as Current Account. Other deposits or reverse repurchase agreements (securities under resale agreement) specific transactions shall be recorded as other and, if necessary, disclosed in explanatory notes in the corresponding account.

1.1.11 The accounts including holdings with banks and other depository institutions can be established with institutions in Timor-Leste or abroad.

1.1.12 Transactions recorded in those accounts can only be completed if in accordance with Regulation 2000/8 of 20 February 2000 and instructions issued by the BCTL.

1.1.13 Checks and other documents delivered to the clearing house or remitted for direct collection and settlement shall be recorded in the pertinent sub-account of 'other sundry assets'.

1.1.14 The maintenance of checks drawn against the own bank is not admitted in this account.

1.1.15 Although gold can be considered a liquid asset as cash, it is classified as 'other assets'.

1.2 Financial Assets Measured at Amortised Cost

1.2.1 The 'financial assets measured at amortised cost' represent the second portfolio of assets and include 'Debt Securities' and 'Loans and Advances'. They are classified and measured in accordance with the policies at Chapter II. Chapter III explains the accounting policies for 'Loans and Advances'.

1.2.2 Securities held at amortised cost are non-derivative financial assets with fixed or determined payment and fixed maturity that an institution has the positive intention and ability to hold to maturity and are not classified as loans, or initially recognized for trading.

1.2.3 Securities held for investment is an example of asset that shall be classified as 'financial assets at amortised cost'.

1.2.4 The purchase of securities shall be recorded on the trade date according to the classification. The transaction costs directly attributable to the acquisition shall be added to the cost of the asset.

1.2.5 As a result of sale or disposal of securities held in this portfolio, banks shall recognize the gain or loss at the transaction date.

1.2.6 The gross carrying amount for debt instruments at amortised cost shall be the carrying amount before adjusting for any loss allowance.

1.2.7 At least monthly, when preparing the interim financial statements, banks must accrue the interest on securities in this portfolio at the closing date using the effective interest rate method and record the interest as income and receivable asset.

1.2.8 The effective interest rate is a method of calculating the amortized cost of a financial asset (or liability) and of allocating the interest income (or expense) over the relevant period. The effective interest rate is the rate that exactly discounts the estimated future cash payments or receipts through the expected life of the asset or liability. When calculating the effective interest rate, the institution shall estimate cash flows considering all contractual terms of the instrument. Any discount or premium paid on securities for example shall be reflected in the effective interest rate.

1.2.9 Banks shall assess monthly whether there is any objective evidence that a security held at amortised cost is impaired, determine the amount of the impairment loss and recognize the loss in the income statement (profit and loss).

1.3 Financial Assets at Fair Value through Profit or Loss

1.3.1 The financial assets at fair value through profit or loss include three portfolios: financial assets held for trading, financial assets that are mandatorily measured at fair value through profit or loss and financial assets designated at fair value through profit or loss. The classification in one of those portfolios are explained at Chapter II.

1.3.2 Each portfolio can include some categories of financial assets. Financial Assets Held for Trading, for instance, can include derivatives, debt securities, loans and advances and equities.

1.3.3 Securities shall be recorded at fair value through profit and loss if they are classified for trading (purpose of selling in the near term, for short-term profit-taking or derivatives), when they are not classified at amortised cost or when the institution designated the security upon initial recognition as at fair value through profit and loss.

1.3.4 Fair value is the amount for which the security can be exchanged between knowledgeable, willing parties in an arm's length transaction.

1.3.5 Interest income (as well as interest expense) from financial instruments measured at fair value through profit or loss shall be reported separately from other gains and losses under item 'interest income' (and 'interest expense'). The difference from the fair value will be recorded as gains or losses from these categories of instruments. The approach shall be applied consistently for all financial instruments measured at fair value through profit or loss.

1.3.6 Under IFRS for debt instruments measured at fair value through profit or loss without being included in the trading portfolio, the gross carrying amount shall depend on whether they are classified as performing or non-performing. For performing debt instruments, the gross carrying amount shall be the fair value. For non-performing debt instruments, the gross carrying amount shall be the fair value after adding back any accumulated negative fair value adjustment due to credit risk. For the measurement of the gross carrying amount, the valuation of the debt instruments shall be performed on the level of single financial instruments.

1.3.7 Securities purchased under agreement to resell (reverse repurchase agreements), where the bank does not acquire the risks and rewards of ownership, shall be recorded as loans and advances for trading. The security is not included in the statement of financial position, but on the off-balance sheet items. Interest income is accrued on the underlying loan amount.

1.4 Financial Assets at Fair Value through Other Comprehensive Income

1.4.1 The assets under that portfolio are also defined in Chapter II. Debt securities, loans and advances and equity can be classified in this portfolio if conditions established by IFRS 7.8(h); IFRS 9.4.1.2A and IAS 32.11 are attended.

1.4.2 The assets classified under this portfolio generate revenues, expenses, gains, and losses that have yet to be realized and are excluded from net income on an income statement, being recognised as other comprehensive income (OCI) in the Equity. An example could be corporation debit securities underwritten by a bank to resell on the market.

1.4.3 The gross carrying amount for debt instruments at fair value through other comprehensive income shall be the carrying amount before adjusting for any loss allowance.

1.4.4 Securities composing this portfolio shall be initially recorded at the fair value. The transaction costs directly attributable to the acquisition shall be added to the cost of the asset.

1.4.5 Banks are not permitted to reclassify the securities into or out of the fair value through profit and loss category, unless admitted by the IFRS.

1.5 Derivatives – Hedging Accounting

1.5.1 'Derivatives - Hedge accounting' shall include derivatives with a positive balance for the reporting institution held for hedge accounting under IFRS 9.

1.5.2 The accounting of hedge is summarized on Chapter VI.

1.5.3 Interest income (as well as interest expense) from hedging derivatives classified in the category 'hedge accounting', shall be reported separately from other gains and losses under item 'interest income' (and 'interest expense'). The difference from the fair value will be recorded as gains or losses from these categories of instruments.

1.6 Investments in subsidiaries and associates

1.6.1 Investments in subsidiaries and joint venture companies represent participation of the bank in other companies or financial institutions authorized by the Central Bank and are accounted by equity according to IAS 28.

1.6.2 The equity method is a method of accounting whereby the investment is initially recognised at cost and adjusted thereafter for the post-acquisition change in the investor's share of net assets of the investee. The profit or loss of the investor includes its share of the profit or loss of the investee and the other comprehensive income of the investor includes its share of other comprehensive income of the investee.

1.6.3 Subsidiaries and joint venture companies shall be consolidated.

1.6.4 Investments in unconsolidated companies, with significant influence over the investee or with at least 20% of the voting rights, shall also be stated under the equity method of accounting.

1.6.5 Other equity investments shall be stated at fair value in the adequate asset portfolio. Other equity investments are shares or other interests in corporations or other bodies which have been acquired to further a trading relationship and as such are relatively long term investments, but where the corporation is not an associated corporation i.e. investments in corporations which are less than 20% owned and corporations over which the investor corporation is not able to exercise significant influence.

1.6.6 The carrying amount of investments accounted for using the equity method shall include related goodwill.

1.7 Tangible and Intangible Assets

1.7.1 Tangible Assets.

1.7.1.1 The first account is ‘Premises, Plant and Equipment’, which shall be accounted in accordance with the IAS 16.

1.7.1.2 The title includes all tangible assets (such as buildings, equipment, machinery, etc.) to be or being used during more than one financial year in the supply of services or for administrative purposes.

1.7.1.3 Assets that qualify for recognition as premises, plant and equipment shall be measured using the cost model, which is the cash price equivalent at the recognition date.

1.7.1.4 The cost of such asset item comprises the purchase price, including import duties and non-refundable purchase taxes, and the directly attributable costs of bringing the asset to working condition for its intended use; any trade discounts or rebates receivable should be deducted in arriving at the purchase price. Examples of directly attributable costs are:

a) site preparation cost;

b) initial delivery and handling cost;

c) installation cost, such as special foundations for plant; and

d) professional fees (architects, engineers, etc).

1.7.1.5 Examples of costs that are not costs of an item of property, plant and equipment are:

a) costs of opening a new facility;

b) costs of introducing a new product or service (including costs of advertising and promotional activities);

c) costs of conducting business in a new location or with a new class of customer (including costs of staff training); and

d) administration and other general overhead costs.

1.7.1.6 Frequently, it is difficult to determine whether subsequent expenditure related to a fixed asset represent improvements that ought to be added to the cost of the asset concerned or repairs that should be charged to profit and loss account. Any expenditure that increases the future benefits from the existing asset beyond its previously assessed standard of performance should be capitalized. Examples of these future benefits include:

a) an extension in the asset's estimated useful life,

b) an increase in capacity, and

c) a substantial improvement in the quantity of output or a reduction in previously assessed costs.

1.7.1.7 The carrying amount of an item of premises, plant and equipment shall be derecognised on disposal or when no future economic benefits are expected from its use or disposal. The cost of an item of premises and equipment held by the bank as a lessee under a finance lease is determined in accordance with IAS 17.

1.7.1.8 **Depreciation**. Each part of an item of property, plant and equipment with a cost that is significant in relation to the total cost of the item shall be depreciated separately. Depreciation is the allocation of the depreciable amount of an asset over it estimated useful life. The depreciation charge for a period is usually recognised in profit or loss.

1.7.1.9 Depreciable assets are assets which:

a) are expected to be used during more than one accounting period; and

b) have a limited useful life.

1.7.1.10 Useful life is the period over which a depreciable asset is expected to be used by the enterprise and may be pre-determined (such as a lease) or dependent on usage or age. The depreciable amount of an asset is its cost less the estimated residual value.

1.7.1.11 Where there is a revision of the estimated useful life of an asset, the unamortized cost should be charged over the remaining useful life.

1.7.1.12 **Revaluations at fair value.** The only class of asset which are permitted to be re-evaluated at its fair value is bank-owned property (land and buildings). When property is revalued, the amount charged for depreciation should be based on the re-evaluated amount.

1.7.1.13 If an asset's carrying amount is increased as a result of a revaluation, the increase shall be recognised in other comprehensive income and accumulated in equity under the heading of revaluation surplus.

1.7.1.14 If an asset's carrying amount is decreased as a result of a revaluation, the decrease shall be recognised in profit or loss. However, the decrease shall be recognised in other comprehensive income to the extent of any credit balance existing in the revaluation surplus in respect of that asset. The decrease recognised in other comprehensive income reduces the amount accumulated in equity under the heading of revaluation surplus.

1.7.1.15 All revaluations must be carried out by suitably professionally qualified persons and done in accordance with IFRS 13.

1.7.1.16 When revaluation model is adopted, revaluations shall be made with sufficient regularity to ensure that the carrying amount does not differ materially from that which would be determined using fair value at the end of the reporting period.

1.7.1.17 If there is a permanent diminution in the value of an asset because of an impairment in the value of the asset (for example, as a result of obsolescence), the loss must be recognised as impairment. To determine whether an item of property, plant and equipment is impaired, the bank shall apply IAS 36, Impairment of Assets. That Standard explains how a bank reviews the carrying amount of its assets, how it determines the recoverable amount of an asset, and when it recognises, or reverses the recognition of, an impairment loss.

1.7.1.18 The accounting of finance lease shall be done in accordance with IFRS 16.

1.7.2 Intangible Assets

2.7.2.1 An intangible asset is an identifiable non-monetary asset without physical substance that the bank has control over the resource and can obtain future economic benefits, as defined by IAS 38. Examples: goodwill on acquisitions, acquisitions of banking services rights, computer software, patents, copyrights, customer lists and franchises.

2.7.2.2 An intangible asset shall be measured at cost.

2.7.2.3 The depreciable amount of an intangible asset with a finite useful life shall be allocated on a systematic basis over its useful life. An intangible asset with an indefinite useful life shall not be amortised.

2.7.2.4 Internally generated goodwill shall not be recognised.

2. LIABILITIES

The class Liabilities includes the financial liabilities, derivative hedge instruments, provisions as defined by IAS, tax liabilities, liabilities held in available for disposal items and other liabilities.

2.1 Financial Liabilities at Amortised Cost

2.1.1 The first group of liabilities is financial liabilities measured at amortised cost. It shall include deposits, debt securities issued by the bank and other liabilities which fulfil the conditions to be classified under that category.

2.1.2 Where a breakdown by counterparty is required the counterparty sectors established in Section 3 of Chapter Ishall be used.

2.1.3 **Due to depositors**. These balances should include all demand (checking) accounts, savings accounts and term deposits. They should be stated at the principal amount deposited plus interest credited to the account. Interests' accruals shall be determined at least monthly.

2.1.4 Borrowings represents long-term loans from other international institutions, corporations and shareholders. They are classified as 'Other Financial Liabilities'.

2.1.5 Other items that shall be classified as 'Other Financial Liabilities' are described at Chapter V.

2.2 Financial Liabilities at Fair Value through Profit or Loss

2.2.1 That portfolio of liabilities includes financial liabilities held for trading and financial liabilities that are designated at fair value through profit or loss. They include securities issued by the bank and other financial liabilities.

2.2.2 Securities sold under repurchase agreements shall be retained in the financial statements where substantially all the risks and rewards of ownership remain with the bank, and the liability shall be disclosed under the classification 'Financial Liabilities Held for Trading'.

2.2.3 Under IFRS 'Other financial liabilities' shall include financial guarantees given where they are measured either at fair value through profit or loss [IFRS 9.4.2.1(a)] or at the amount initially recognised less cumulative amortization [IFRS 9.4.2.1(c)(ii)]. Loan commitments given shall be reported as 'Other financial liabilities' where they are designated as financial liabilities at fair value through profit or loss [IFRS 9.4.2.1(a)] or they are commitments to provide a loan at a below-market interest rate [IFRS 9.2.3(c), IFRS 9.4.2.1(d)].

2.2.4 Where loan commitments, financial guarantees and other commitments given are measured at fair value through profit or loss, any change in the fair value, including changes due to credit risk, shall be reported as 'other financial liabilities' and not as provisions for 'Commitments and guarantees given'.

2.3 Derivatives - Hedge accounting

2.3.1 'Derivatives - Hedge accounting' shall include derivatives with a negative balance for the reporting institution held for hedge accounting under IFRS.

2.3.2 The accounting for hedging is summarized on Chapter VI.

2.3.3 Interest expense from hedging derivatives classified in the category 'hedge accounting', shall be reported separately from other gains and losses under item 'interest expense'. The difference from the fair value will be recorded as gains or losses from these categories of instruments.

2.4 Provisions

2.5.1 A provision shall be recognized when:

a) an entity has a present obligation (legal or constructive) as a result of a past event;

b) it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation; and

c) a reliable estimate can be made of the amount of the obligation.

2.5.2 The bank cannot recognise provision for contingent liabilities, which are possible obligations that still must be confirmed or present obligations that do not satisfy the criteria for provisioning, as determined by IAS 37.

2.5.3 Provisions for 'Pensions and other post-employment defined benefit obligations' shall include the amount of net defined benefit liabilities.

2.5.4 Under IFRS provisions for 'Other long-term employee benefits' shall include the amount of the deficits in the long-term employment benefit plans listed in IAS 19.153. The accrued expense from short term employee benefits [IAS 19.11(a)], defined contribution plans [IAS 19.51(a)] and termination benefits [IAS 19.169(a)] shall be included in 'Other liabilities'.

2.5.5 **Financial guarantee contracts and commitments.** They shall be recognised in other liabilities at fair value on the date that the guarantee or commitment has been given / issued; usually the premium received.

2.5.6 After initial recognition, an issuer of a financial guarantee contract as defined in IFRS 9 shall subsequently measure it at the higher of:

a) the amount determined in accordance with IAS 37 Provisions, Contingent Liabilities and Contingent Asset, and

b) The amount initially recognised less, when appropriate, cumulative amortisation recognised in accordance with IAS 18, Revenue.

2.5.7 After initial recognition, an issuer of a commitment to provide a loan at a below-market interest rate shall subsequently measure it at the higher of:

a) the amount determined in accordance with IAS 37; and

b) The amount initially recognised less, when appropriate, cumulative amortisation recognised in accordance with IAS 18.

2.5 Other Liabilities

2.5.1 Liabilities that are not financial liabilities and that due to their nature could not be classified in specific balance sheet items shall be reported in 'Other liabilities'.

2.5.2 This category may include items in the course of collection, remittances awaiting disposal, tax liabilities and other sundry liabilities.

2.5.3 'Liabilities included in disposal groups classified as held for sale' shall have the same meaning as under IFRS 5.

3. EQUITY ACCOUNTS

3.1 EQUITY

3.1.1 The equity represents the part of the entity that belongs to owners and minority shareholders. It is normally residual and equals the recognised total assets less the recognised total liabilities.

3.1.2 The equity balances include reserves constituted from the profits, revaluation reserves and capital reserves. It also includes other comprehensive income recorded in equity.

3.2 Capital

3.2.1 The item capital is representative of the capital of the institution. The value of the capital is defined in the charter of the bank. The capital is recorded according to the type of shares in which it is represented. The capital subscribed shall be recorded in paid-up capital.

3.3 Share premium

3.4.1 Share premium represents other capital items as the premium paid to the company by shareholders when subscribing new shares of the bank, or gains on the re-selling of its own shares kept in treasury, grants and subsidies.

3.4 Other equity instruments

3.7.1 'Other equity instruments' shall include equity instruments that are financial instruments other than 'Capital', including those contracts under the scope of IAS 32.

3.5 Accumulated other comprehensive income (OCI)

3.5.1 Some assets generate revenues, expenses, gains, and losses that have yet to be realized and are excluded from net income on an income statement, being recognised as Other comprehensive income (OCI) in the Equity. There are two groups of other comprehensive income: one group that will not be reclassified to profit or loss and another one that may be reclassified to profit or loss.

3.5.2 If a property is object of revaluation and the asset's carrying amount is increased because of the revaluation, the increase is recognised in other comprehensive income and accumulated in equity under the heading 'Tangible Assets'. The revaluation surplus included in equity in respect of such property may be transferred directly to retained earnings when the asset is derecognised, satisfied the tax effects. Only if the property is sold, the gain will be realized.

3.5.3 The financial assets under that portfolio 'Financial Assets measured through other comprehensive income' are normally debt securities, loans and advances and equity available for sale and the interest or gains are accounted in equity on the second group. Only when the income (or loss) is realized, it is reclassified to profit or loss.

3.5.4 'Fair value changes of equity instruments measured at fair value through other comprehensive income' shall include accumulated gains and losses due to changes in fair value on investments in equity instruments for which the reporting entity has made the irrevocable election to present changes in fair value in other comprehensive income.

3.5.5 'Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income' shall comprise the accumulated hedge ineffectiveness arising in fair value hedges in which the hedged item is an equity instrument measured at fair value through other comprehensive income. Hedge ineffectiveness reported in this row shall be the difference between the accumulated variation of the fair value of the equity instrument reported in 'Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]' and the accumulated variations of the fair value of the hedging derivative reported in 'Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]' [IFRS 9.6.5.3 and IFRS 9.6.5.8].

3.5.6 'Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in the credit risk' shall include accumulated gains and losses recognised in other comprehensive income and related to own credit risk for liabilities designated at fair value through profit or loss, regardless of whether the designation takes place at initial recognition or subsequently.

3.5.7 'Hedge of net investments in foreign operations [effective portion]' shall include the foreign currency translation reserve for the effective portion of both on-going hedges of net investments in foreign operations and hedges of net investments in foreign operations that no longer apply while the foreign operations remain recognised in the balance sheet.

3.5.8 'Hedging derivatives. Cash flow hedges reserve [effective portion]' shall include the cash flow hedge reserve for the effective portion of the variation in fair value of hedging derivatives in a cash flow hedge, both for on-going cash flow hedges and cash flow hedges that no longer apply.

3.5.9 'Fair value changes of debt instruments measured at fair value through other comprehensive income' shall include accumulated gains or losses on debt instruments measured at fair value through other comprehensive income, net of the loss allowance that is measured at the reporting date in accordance with IFRS 9.5.5.

3.5.10 'Hedging instruments [not designated elements]' shall include the accumulated changes in fair value of all of the following:

a) the time value of an option where the changes in the time value and the intrinsic value of that option are separated and only the change in the intrinsic value is designated as a hedging instrument [IFRS 9.6.5.15];

b) the forward element of a forward contract where the forward element and the spot element of that forward contract are separated and only the change in the spot element of the forward contract is designated as hedging instrument;

c) the foreign currency basis spread from a financial instrument where this spread is excluded from the designation of that financial instrument as the hedging instrument [IFRS 9.6.5.15, IFRS 9.6.5.16].

3.6 Retained earnings

3.6.1 The account holds the portion of earnings referring to previous financial years kept with the bank without a specific allocation according to the decision of the shareholders.

3.7 Revaluation reserves

3.7.1 Under IFRS 'Revaluation reserves' are the amount of reserves resulting from first-time adoption to IAS that have not been released to other type of reserves.

3.7.2 The revaluation of tangible and intangible assets after adoption of IFRSs, when possible and permitted by the BCTL, shall be recognised in 'Other comprehensive income'.

3.8 Other reserves

3.8.1 Other reserves are reserves created for compliance with the Law, the statutes of the company or instructions of BCTL, and by decision of the shareholders. They include statutory reserves, reserve for banking risks, reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method, and others.

3.8.2 **Statutory reserves** are those reserves constituted in accordance with the Law (legal reserves, for instance) and the statutes of the bank (reserve for restructuring).

3.8.3 **Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates** accounted for using the equity method shall include the accumulated amount of income and expenses generated by the aforementioned investments through profit or loss in past years where they are accounted for using the equity method. 'Other' shall include reserves different from those separately disclosed in other items and may include legal reserve and statutory reserve. Statutory reserves are normally constituted from the profits generated by the bank, according to the law or the statute, as the legal reserve and reserves for specific reasons, as expansion or contingencies.

3.8.4 **Reserves for Banking Risks** includes the reserves from profits constituted by the bank for banking risks, including credit risk, by management decision, complementing the provisions for impairment on the assets, or by instruction or recommendation of the supervisory authority, when necessary, and cannot affect the expense accounts.

3.9 Treasury shares

3.9.1 Treasury shares shall cover all financial instruments that have the characteristics of own equity instruments which have been reacquired by the institution while they are not sold or amortised.

3.10 Profit or Loss

3.10.1 The item 'Profits or Losses' registers the profits or losses of the previous financial year until the shareholders have decided the destination of the earnings. It also registers the results of the current financial year when the bank prepares an interim balance sheet.

3.10.2 The bank must determine the amount of the equity attributable to owners and the amount of non-controlling interests presented within equity.

6. OFF-BALANCE SHEET ACCOUNTS

6.1 Accounts of these class record the contingent liabilities or commitments assumed by the institution or third parties and that are not recorded as liabilities, namely: the responsibilities for guarantees and letter of credit financial, commitments related to granting of loans irrevocable granted and undisbursed; current commitments related to forward, future and option contracts of exchange rate and interest rate or quotations; the purchase or sale of assets with option agreement to revert the position; collateral received or assets assigned as collateral; obligations related with the bank services, as administration of funds or trusts, custodian of values, collection of values, etc.

6.2 Sub accounts of internal use can be created to supply complementary information required for publication or considered relevant for the administration of the institution.

6.3 The account '6.1 Acceptances, guarantees and letters of credit' records the contingent liabilities assumed by the institutions with acceptances, guarantees and issued letters of credit. The subaccounts represent different level of credit risk under each category.

6.4 The account '6.2 Undrawn credit facilities' represents the values of granted lines of credit that are not being used on the date. Commitments to grant loans, buy or sell securities, and lease that can or will require the disbursement of funds in the future shall be registered on the account '6.3 Commitments' for the amount to be disbursed.

6.5 Debt securities sold under repurchase agreements contracts shall be recorded by the carrying amount in account '6.4.4. Asset sale with repurchase agreement'. Under such contracts, the bank would keep the security in the trading portfolio since they represent only a collateral to the contract, which is a bank's liability. Debt securities bought with reverse repurchase agreements shall be registered in '6.4.5 Asset bought with reverse repurchase agreement' while the transaction is recorded as a trading asset.

6.6 The account '6.4.3. Pending litigation' holds the amounts that the bank is being demanded by employees, government, customers, suppliers or any other third party while the account '6.4.2. Assets sold with recourse' registers the value of assets sold by the bank with the option of recourse conceded to the purchaser.

6.7 Derivatives contracts shall be recorded according to the type of derivative by the notional amount in the account '6.5. Derivatives'.

6.8 The account '6.6. Securitization' shall record all transactions or schemes that the bank is involved and which the exposure position is not represented as asset or liability.

Chapter IX – The Statement of Comprehensive Income and Accounting Policies

1. The Statement of Comprehensive Income is composed by the statement of profit or loss and the statements of other comprehensive income .
2. The statement of profit or loss are composed by accounts from classes 4 and 5, where will be recorded, respectively, the bank's incomes and expenses. The class 4 records the interest income and non-interest income. The class 5 records all the expenses and costs incurred by the institution. The balances of income and expenses are presented on the Statement of Profit or Loss and Other Comprehensive Income.
3. Other comprehensive income comprises items of income and expense (including reclassification adjustments) that are not recognized in profit or loss as required or permitted by other IFRSs. The records are done in a specific equity account. The income when realized can be recognized in profit or loss, or to specific account of equity.
4. The accounts shall be closed by the end of the financial year and the net results shall be balanced to the adequate equity accounts.
5. During the financial year the balances represent the accumulated and interim incomes and expenses.

6. Interest Income and Expenses

6.1 The item Interest Income includes income earned on financial assets measured at amortised cost as securities and loans and advances and financial assets measured at fair value through profit and loss. The item Interest Expense shall include interest payable on liabilities at amortised cost and at fair value through profit and loss.

6.2 Interest should be credited to income or to expense on at least a monthly basis and amortization should be calculated up to the date of sale or maturity.

6.3 Interest income and interest expense from financial instruments measured at fair value through profit or loss and from hedging derivatives classified in the category 'hedge accounting', shall be reported separately from other gains and losses under items 'interest income' and 'interest expense' ('clean price' approach). The clean price approach shall be applied consistently for all financial instruments measured at fair value through profit or loss and for hedging derivatives classified in the category 'hedge accounting'.

6.4 'Interest income. Financial assets held for trading' and 'Interest expenses. Financial liabilities held for trading' shall include, the amounts related to those derivatives classified in the category 'held for trading' which are hedging instruments from an economic but not accounting point of view to present correct interest income and expenses from the financial instruments that are hedged.

6.5 'Interest income. Financial assets held for trading' and 'Interest expenses. Financial liabilities held for trading' shall also include time-apportioned fees and balancing payments in relation to credit derivatives measured at fair value and used to manage the credit risk of part or all of a financial instrument that is designated at fair value at that occasion [IFRS 9.6.7].

6.6 'Interest income. Derivatives – Hedge accounting, interest rate risk' and 'Interest expenses. Derivatives – Hedge accounting, interest rate risk' shall include the amounts related to those derivatives classified in the category 'hedge accounting' which cover interest rate risk, including hedges of a group of items with offsetting risk positions (hedges of a net position) whose hedged risk affect different line items in the statement of profit or loss. Because the clean price approach has been adopted by this Chart of Accounts, these amounts shall be reported as interest income and expenses on a gross basis to present correct interest income and expenses from the hedged items to which they are linked. With clean price, where the hedged item generates interest income (expense), these amounts shall be reported as an interest income (expense) even where it is a negative (positive) amount.

6.7 ‘Interest income - other assets’ shall include amounts of interest income not included in the other items, like interest income related to cash, cash balances at central banks and other demand deposits and to non-current assets and disposal groups classified as held for sale as well as net interest income from net defined benefit asset.

6.8 Under IFRS, interest in relation to financial liabilities with a negative effective interest rate shall be reported in ‘Interest income on liabilities’. These liabilities and their interests give rise to a positive yield for an institution.

6.9 ‘Interest expenses - other liabilities’ shall include amounts of interest expenses not included in the other items, like interest expenses related to liabilities included in disposal groups classified as held for sale, expenses derived from increases in the carrying amount of a provision reflecting the passage of time or net interest expenses from net defined benefit liabilities.

6.10 Under IFRS, interest in relation to financial assets with a negative effective interest rate shall be reported in ‘Interest expense on assets’. These assets and their interests give rise to a negative yield for the institution.

7. Dividend Income

7.1 Dividends are recognised in profit or loss only when:

a) the entity’s right to receive payment of the dividend is established;

b) it is probable that the economic benefits associated with the dividend will flow to the entity; and

c) the amount of the dividend can be measured reliably.

7.2 Dividend income on equity instruments measured at fair value through profit or loss shall be reported as ‘dividend income’ separately from other gains and losses from these classes of instruments (clean price approach).

7.3 Dividend income on equity instruments designated at fair value through other comprehensive income shall encompass dividends related to instruments derecognised during the period and dividends related to instruments held at the end of the reporting period.

7.4 Dividends arising from investments in subsidiaries, joint ventures and associates are accounted for using the equity method prescribed by IAS 28.

8. Fees and Commission Income and Expenses

8.1 Commissions and fees, that do not compose the price of a financial asset or a financial liability, should be credited to income when services are rendered (or to expenses, when the service is rendered to the bank).

8.2 These include charges on services rendered on transfers, guarantees and indemnities, travellers’ checks, etc. Fees earned over a period of time or in stages (and which are not contingent upon the occurrence of a future event) should be recognized when the related service is performed or on completion of the contracted stages.

8.3 If commitment fees are immaterial, they may be credited to income at the time of receipt.

9. Gains/Losses on Financial Assets and Liabilities at Fair Value

9.1 When measuring financial assets and liabilities at the fair value, the bank can account for gains or losses. They shall be reported on the adequate account of income (gain) or expense (loss). The net balance of gains and losses in each portfolio will compose the statement of profit or loss.

9.2 Gains (net of interest) on financial instruments at fair value: Net gains on financial instruments at fair value assets arise when the market value of the instrument changes in benefit of the bank and the benefit shall be recognized in profit or loss. Financial assets at fair value are those not measured at amortised costs as, for example, dealing securities purchased with the original intention of reselling them at a profit in the short term. Similarly, if the market value changes against the bank, the loss shall be recognized.

9.3 'Gains or (-) losses on financial assets and liabilities held for trading, net' shall include gains and losses in the remeasurement and derecognition of financial instruments classified as held for trading. This item shall include also gains and losses on credit derivatives measured at fair value through profit or loss used to manage the credit risk of all, or part of, a financial instrument that is designated as measured at fair value through profit or loss, as well as dividend and interest income and expense on financial assets and liabilities held for trading where the dirty price is used.

10. Gains (Or Losses) On Derecognition Of Financial Assets and Liabilities Not Measured At Fair Value Through Profit Or Loss

10.1 When a financial asset or liability measured at amortised cost is derecognized, the bank shall determine if it has generated a gain or a loss and account for as income or expense.

10.2 'Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss' shall not include gains on equity instruments that the bank chose to measure at fair value through other comprehensive income [IFRS 9.5.7.1(b)].

10.3 Where a change in business model leads to the reclassification of a financial asset into a different accounting portfolio, the gains or losses from the reclassification shall be reported in the relevant rows of the accounting portfolio in which the financial asset is reclassified, in accordance with the following:

a) where a financial asset is reclassified out of the amortised cost measurement category and into the fair value through profit or loss accounting portfolio [IFRS 9.5.6.2], gains or losses due to the reclassification shall be reported in 'Gains or (-) losses on financial assets and liabilities held for trading, net' or 'Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net', as applicable;

b) where a financial asset is reclassified out of the fair value through other comprehensive income measurement category and into the fair value through profit or loss measurement category [IFRS 9.5.6.7], the cumulative gains or losses previously recognised in other comprehensive income reclassified to profit or loss shall be reported in 'Gains or (-) losses on financial assets and liabilities held for trading, net' or 'Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net', as applicable.

10.4 'Gains or (-) losses from hedge accounting, net' shall include gains and losses on hedging instruments and on hedged items, including those on hedged items measured at fair value through other comprehensive income other than equity instruments, in a fair value hedge in accordance with IFRS 9.6.5.8. It shall also include the ineffective part of the variation of the fair value of the hedging instruments in a cash flow hedge. The reclassifications of the cash-flow hedges reserve or of the reserve for hedges of net investment in a foreign operation shall be recognised in the same rows of the 'Statement of profit or loss' as those impacted by the cash flows from the hedged items. 'Gains or (-) losses from hedge accounting, net' shall include also the gains and losses from hedges of net investment in foreign operations. This item shall also include gains on hedges of net positions.

10.5 'Gains or losses on derecognition of non-financial assets shall include the gains and losses on derecognition of non-financial assets, except where classified as held for sale or as investments in subsidiaries, joint ventures and associates.

11. Gains/Losses on Foreign Exchange Transactions

11.1 Exchange profits represent the profits arising from the purchase or sale of foreign currency and should be credited to income at the time the transaction takes place.

11.2 The exchange gains arising from the translations of the bank's foreign currency balances at period end rates should also be included in this category.

11.3 The translation must be at the purchase spot exchange rate at the closing of the business day.

11.4 Note that the translation of the statement of financial position (balance sheet) of a foreign operation, as a subsidiary, to United States dollar can generate a gain or loss that shall be reported in other comprehensive income - as a component of equity (IAS 21). It should not be included in the determination of net income unless and until there is a sale or liquidation of the investment or the translation rate is determined to be a permanent nature.

12. Other Operating Income

12.1 Other operating income should include income which arises in the normal course of business and consequently can be expected to re-occur from one accounting period to the next. Income, which is unlikely to re-occur, is outside the normal course of business or is exceptional in nature should be included in other income.

12.2 Other operating income will include profits from sale of investments and fixed assets, and other income.

12.3 The profit (loss) on disposal of properties shall be calculated by taking the net book value of the property from the sale proceeds. The profit/loss should be credited /charged at the date the contract is signed.

12.4 On disposal of a revalued asset the related revaluation reserve shall be transferred net of tax effects to retained earnings.

12.5 Net losses on financial instruments at fair value assets arise when the market value of the instruments change against the bank and the losses shall be recognized in the statement of profit and loss.

13. Losses (net) on Foreign Exchange Transactions

13.1. Exchange losses (net) represent the losses less gains arising from the purchase or sale of foreign currency and from translation of the value of assets in foreign currencies to United States dollars. It should be debited to expenses at the time the transaction takes place or the date of the translation.

14. Impairment Loss & Provision Expenses

14.1 The bank shall record as impairment loss, losses on financial assets, and as provision expenses the provisions for guarantees and commitments and for present obligations as a result of past events.

14.2 Impairment Loss on Financial Assets. - The profit and loss statement should be charged with impairment loss on all financial assets measured at amortized costs incurred during each accounting period. The impairment and the amount of loss must be determined as described in Chapter III.

14.3 The value of the assets shall be reduced by the amount of the loss through the use of an allowance account.

14.4 Banks are expected to review their level of impairment at least quarterly; notwithstanding this, impairment loss shall be made against any debt as soon as the impairment and respective loss are determined.

14.5 Provision for guarantees and commitments. - Banks shall record a provision for contingent risks in financial guarantees contract and commitments to provide a loan, in accordance with IFRS 9. Such expense will be recorded in liabilities as a provision for guarantees and commitments

14.6 No other provision for credit risk shall be recorded as expenses or liabilities.

14.7 Provisions for present obligations. - Provisions for present obligations as result of past events shall be accounted in the pertinent account of expenses or, when no account is identified, other provisions in accordance with IAS 37.

14.8 Contingent liabilities and contingent assets as defined in IAS 37 shall not be recognised in the statement of financial position and no provision is admitted.

14.9 'Provisions or (-) reversal of provisions. Commitments and guarantees given' shall include the net charges in the 'Statement of profit or loss' for provisions on all commitments and guarantees in the scope of IFRS 9, IAS 37 or IFRS 4. Under IFRS, any change in the fair value of commitments and financial guarantees measured at fair value shall be reported in 'Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net'. Provisions therefore include the impairment amount for commitments and guarantees for which impairment is determined in accordance with IFRS 9 or their provisioning follows IAS 37 or they are treated as insurance contracts under IFRS 4.

14.10 Under IFRS, 'Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss' shall include all impairment gains or losses for debt instruments arising from the application of the impairment rules in IFRS 9.5.5, and including the impairment gains or losses for trade receivables, contract assets and lease receivables [IFRS 9.5.5.15].

14.11 'Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss' shall also include the amounts written off that exceed the amount of the loss allowance at the date of write-off and are therefore recognised as a loss directly in profit or loss, as well as recoveries of previously written-off amounts recorded directly to the statement of profit or loss.

14.12 The share of profit or loss from subsidiaries, associates and joint ventures which are accounted for under the equity method in the regulatory scope of consolidation shall be reported within 'Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method'. According to IAS 28.10, the carrying amount of the investment shall be reduced by the amount of dividends paid by those entities. The impairment on those investments shall be reported in '(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)'.

14.13 'Profit or loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations' shall include profit or loss generated by non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations.

14.14 Under IFRS, the gains or losses on de-recognition of investments in subsidiaries, joint ventures and associates shall be reported within 'Profit or (-) loss before tax from discontinued operations' where they are considered discontinued operations under IFRS 5.

14.15 Other Operating Expenses. - Other operating expenses include expenses related to the core business of banking industry, the general costs of running the business as personnel, rents, legal and other professional fees and other expenses, which cannot be attributed to the industry products.

14.16 Operating expenses should include expenses which arise in the normal course of business and consequently can be expected to re-occur from one accounting period to the next. Expenses which are unlikely to reoccur are outside the normal course of business or are exceptional in nature should be included in the item as other expenses.

15. Taxation (income tax)

15.1 The taxation charge should be disclosed in the following categories:

a) Income tax on the results for the year;

b) Adjustments to tax charged in prior years,

c) Deferred taxation, and

d) Share of associated corporations' taxation.

15.2 The accounting of income tax must be done in compliance with IAS 12.

15.3 The notes to the financial statements shall disclose:

a) the major components of the tax expense (income) and all other components as prescribed on the IAS 12;

b) the average tax rate for the year upon which the income tax charge is based;

c) details of any special circumstances that affect any liability to taxation, whether for the current financial year or for future years.

15.4 The deferred tax balance in the statement of financial position should be analysed into its major components.

15.5 Banks shall also present a single amount for the total of discontinued operations (see IFRS 5).

15.6 A bank shall not present any items of income or expense as extraordinary items, in the statement presenting profit or loss and other comprehensive income or in the notes.

16. Other Comprehensive Income

16.1 The statement of Other comprehensive income (OCI) includes revenues, expenses, gains, and losses that have yet to be realized and are excluded from net income on an income statement because authorized by one accounting standard. They are recognised to the bank’s equity.

16.2 The other comprehensive income section shall present line items for amounts of other comprehensive income in the period, classified by nature and grouped into those that, in accordance with other IFRSs:

a) will not be reclassified subsequently to profit or loss; and

b) will be reclassified subsequently to profit or loss when specific conditions are met.

16.3 The components of other comprehensive income include:

a) changes in revaluation surplus (see IAS 16 Property, Plant and Equipment and IAS 38 Intangible Assets);

b) re-measurements of defined benefit plans (see IAS 19 Employee Benefits);

c) gains and losses arising from translating the financial statements of a foreign operation (see IAS 21 The Effects of Changes in Foreign Exchange Rates);

d) gains and losses from investments in equity instruments measured at fair value through other comprehensive income in accordance with paragraph 5.7.5 of IFRS 9 Financial Instruments;

e) the effective portion of gains and losses on hedging instruments in a cash flow hedge (see IAS 39 Financial Instruments: Recognition and Measurement); and

f) for particular liabilities designated as at fair value through profit or loss, the amount of the change in fair value that is attributable to changes in the liability's credit risk (see paragraph 5.7.7 of IFRS 9).

16.4 A bank shall present the following items, in addition to the profit or loss and other comprehensive income sections, as allocation of profit or loss and other comprehensive income for the period:

a) profit or loss for the period attributable to:

i. non-controlling interests, and

ii. owners of the parent.

b) comprehensive income for the period attributable to:

i. non-controlling interests, and

ii. owners of the parent

16.5 Non-controlling interest is equity in a subsidiary not attributable directly or indirectly to a parent entity.

CHAPTER X – FINANCIAL STATEMENTS

1. Financial statements shall present fairly the financial position, financial performance and cash flows of an entity (IAS 1).
2. Banks are obliged to prepare the following financial statements to satisfy the IAS 1:
   a) Statement of Financial Position
   b) Statement of Profit or Loss
   c) Statement of Other Comprehensive Income
   d) Changes in Equity
   e) Statement of Cash Flows
3. Banks are also obliged to prepare and disclose detailed information and complementary reports related to the Financial Statements.
4. The Annex I provide an analytical catalogue of accounts with all accounts that compose the structure of the chart of accounts.
5. The Annex II provides specimen of the necessary disclosure and presentation of the financial statements of banks. The format may be varied with the prior consent of the Central Bank of Timor-Leste to better suit individual situations provided the minimum IFRS disclosure requirements are satisfied.
6. Institutions shall only submit those parts of the templates related to:
   a) assets, liabilities, equity, income and expenses that are recognised by the institution;
   b) off-balance sheet exposures and activities in which the institution is involved;
   c) transactions performed by the institution;
   d) valuation rules, including methods for the estimation of allowances for credit risk, applied by the institution.
7. The use of brackets in the label of an item in a template means that this item is to be subtracted to obtain a total.
8. A grey area in a template means that the area shall not be filled.
9. Financial statements are accompanied by notes that bring detailed and complementary information to financial statements.

1. STATEMENT OF FINANCIAL POSITION

3.1 The statement of financial position is also known as the balance sheet. It is composed by three classes, the Assets, the Liabilities and the Equity. The criteria for presentation of those classes are detailed on Chapters III to VII. The statement of financial position shall be presented in accordance with the format presented in Annex II.

2. STATEMENT OF COMPREHENSIVE INCOME

2.1 The statement of comprehensive income, also called statement of profit and loss and other comprehensive income, shall be prepared in accordance with the format presented in Annex II and is composed of three sections:

   a) profit or loss;
   b) total other comprehensive income;

c) comprehensive income for the period, being the total of profit or loss and other comprehensive income.

2.2 Banks shall prepare the statement of profit or loss, of other comprehensive income and comprehensive income for the period in accordance with Chapter IX and must present the statement of changes in equity as in Annex II.

3. STATEMENT OF CHANGES IN EQUITY

3.1 The statement of changes in equity discloses the reconciliation between the carrying amount at the beginning of the period (opening balance) and the end of the period (closing balance) for each component of equity.

3.2 'Transfers among components of equity' shall include all amounts transferred within equity, including both gains and losses due to own-credit risk of liabilities designated at fair value through profit or loss and the accumulated fair value changes of equity instruments measured at fair value through other comprehensive income that are transferred to other components of equity upon de-recognition.

3.3 Banks must present the statement of changes in equity in the pro-forma in Annex II.

4. STATEMENT OF CASH FLOWS

4.1 Cash flow information provides users of financial statements with a basis to assess the ability of the bank to generate cash and cash equivalents and the needs of the bank to utilise those cash flows.

4.2 The IAS 7 sets out requirements for the presentation and disclosure of cash flow information.

4.3 Banks must present the statement of cash flows in the pro-forma in Annex II.

5. NOTES

5.1 Notes contain information in addition to that presented in the statement of financial position, statement(s) of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows. Notes provide narrative descriptions or disaggregation of items presented in those statements and information about items that do not qualify for recognition in those statements.

5.2 The notes shall:

a) present information about the basis of preparation of the financial statements and the specific accounting policies used;

b) disclose the information required by IFRSs that is not presented elsewhere in the financial statements; and

c) provide information that is not presented elsewhere in the financial statements, but is relevant to an understanding of any of them.

5.3 A bank shall, as far as practicable, present notes in a systematic manner. A bank shall cross-reference each item in the statements of financial position and in the statement(s) of profit or loss and other comprehensive income, and in the statements of changes in equity and of cash flows to any related information in the notes.

5.4 A bank normally presents notes in the following order, to assist users to understand the financial statements and to compare them with financial statements of other entities:

a) statement of compliance with IFRSs;

b) summary of significant accounting policies applied;

c) supporting information for items presented in the statements of financial position and in the statement of comprehensive income (profit or loss and other comprehensive income), and in the statements of changes in equity and of cash flows, in the order in which each statement and each line item is presented; and

d) other disclosures, including:

i. Contingent liabilities (IAS 37) and unrecognised contractual commitments, and

ii. Non-financial disclosures, e.g. the bank's financial risk management objectives and policies (see IFRS 7).

5.5 A bank shall disclose in the summary of significant accounting policies:

a) the measurement basis used in preparing the financial statements, and

b) the other accounting policies used that are relevant to an understanding of the financial statements.

5.6 A bank shall disclose, in the summary of significant accounting policies or other notes, the judgements, apart from those involving estimations, that management has made in the process of applying the bank's accounting policies and that have the most significant effect on the amounts recognised in the financial statements.

5.7 A bank shall disclose information about the assumptions it makes about the future, and other major sources of estimation uncertainty at the end of the reporting period, that have a significant risk of resulting in a material adjustment to the carrying amounts of assets and liabilities within the next financial year. In respect of those assets and liabilities, the notes shall include details of:

a) their nature, and

b) their carrying amount as at the end of the reporting period.

5.8 A bank shall disclose information that enables users of its financial statements to evaluate the bank's objectives, policies and processes for managing capital.

5.9 A bank shall disclose in the notes:

a) the amount of dividends proposed or declared before the financial statements were authorised for issue but not recognised as a distribution to owners during the period, and the related amount per share; and

b) the amount of any cumulative preference dividends not recognised.

5.10 A bank shall disclose the following, if not disclosed elsewhere in information published with the financial statements:

a) the domicile and legal form of the bank, its country of incorporation and the address of its registered office (or principal place of business, if different from the registered office);

b) a description of the nature of the bank's operations and its principal activities; and

c) the name of the parent and the ultimate parent including ultimate beneficial owner of the group.

5.11 The bank shall disclose the amount expected to be recovered or settled after more than twelve months for each asset and liability line item that combines amounts expected to be recovered or settled:

a) no more than twelve months after the reporting period, and

b) more than twelve months after the reporting period.

5.12 The disclosure of a Maturity Profile of Assets and Liabilities satisfies the above requirement.

5.13 A bank shall disclose in the notes, further sub-classifications of the line items presented in the previous paragraph, classified in a manner appropriate to the bank's operations.

5.14 A bank shall disclose the following in the notes:

a) For each class of share capital:

i. the number of shares authorised;

ii. the number of shares issued and fully paid, and issued but not fully paid;

iii. par value per share, or that the shares have no par value;

iv. a reconciliation of the number of shares outstanding at the beginning and at the end of the period;

v. the rights, preferences and restrictions attaching to that class including restrictions on the distribution of dividends and the repayment of capital;

vi. shares in the bank held by the bank or by its subsidiaries or associates; and

vii. shares reserved for issue under options and contracts for the sale of shares, including terms and amounts; and

b) A description of the nature and purpose of each reserve within equity.

ANNEX I – DETAILED CATALOGUE OF ACCOUNTS

LEVEL CODE	DESCRIPTION [ITEMS]	Balances in USD	Balances in Other Currencies	TOTAL AMOUNT
1	**ASSETS**			
1.1	**CASH, CASH BALANCES AT CENTRAL BANK AND OTHER DEPOSITS**			
1.1.1	**Residents**			
1.1.1.1	**Notes and Coins**			
1.1.1.2	**Due from Central Bank**			
1.1.1.2.1	Current Account			
1.1.1.2.2	Other Demand Deposits			
1.1.1.2.3	Securities under Resale Agreement			
1.1.1.3	**Deposits with Banks and Other Depository Institutions**			
1.1.1.3.1	Call Deposits			
1.1.1.3.2	Interest Bearing Deposits			
1.1.1.3.3	Other Deposits			
1.1.2	**Non-Residents**			
1.1.2.1	**Notes and Coins**			
1.1.2.2	**Deposits with Banks and Other Depository Institutions**			
1.1.2.2.1	Parent Bank			
1.1.2.2.1.1	Transferable Deposits			
1.1.2.2.1.2	Other Deposits			
1.1.2.2.2	Other Banks			
1.1.2.2.2.1	Transferable Deposits			
1.1.2.2.2.2	Other Deposits			
1.2	**FINANCIAL ASSETS AT AMORTISED COST**			
1.2.1	**Issued by Residents**			
1.2.1.1	**Debt Securities**			
1.2.1.1.1	Central Government			
1.2.1.1.2	Local Government			
1.2.1.1.3	Central Bank			
1.2.1.1.4	Banks & Other Depository Institutions			
1.2.1.1.5	Other Financial Institutions			
1.2.1.1.6	Public Business Enterprises			
1.2.1.1.7	Private Business Enterprises			
1.2.1.2	**Loans and Advances**			
1.2.1.2.1	**Unimpaired Loans**			
1.2.1.2.1.1	Central Government			
1.2.1.2.1.2	Local Government			
1.2.1.2.1.3	Banks and Other Depository Institutions			
1.2.1.2.1.4	Other Financial Institutions			
1.2.1.2.1.5	Public Business Enterprises			
1.2.1.2.1.6	Private Business Enterprises			

1.2.1.2.1.7					Households			
1.2.1.2.1.8					Non-Profit Organizations			
1.2.1.2.2					**Adversely Classified Loans**			
1.2.1.2.2.1					Central Government			
1.2.1.2.2.2					Local Government			
1.2.1.2.2.3					Banks and Other Depository Institutions			
1.2.1.2.2.4					Other Financial Institutions			
1.2.1.2.2.5					Public Business Enterprises			
1.2.1.2.2.6					Private Business Enterprises			
1.2.1.2.1.7					Households			
1.2.1.2.2.8					Non-Profit Organizations			
1.2.1.2.9					**Allowances for Loan Losses**			
1.2.1.2.9.1					Central Government			
1.2.1.2.9.2					Local Government			
1.2.1.2.9.3					Banks and Other Depository Institutions			
1.2.1.2.9.4					Other Financial Institutions			
1.2.1.2.9.5					Public Business Enterprises			
1.2.1.2.9.6					Private Business Enterprises			
1.2.1.2.9.7					Households			
1.2.1.2.9.8					Non-Profit Organizations			
1.2.2			**Issued by Non-Residents**					
1.2.2.1					**Debt Securities**			
1.2.2.1.1					Central Governments			
1.2.2.1.2					Central Banks			
1.2.2.1.3					Parent Bank			
1.2.2.1.4					Overseas Banks & Other Depository Institutions			
1.2.2.1.5					Other Overseas Entities			
1.2.2.2					**Loans and Advances**			
1.2.2.2.1					**Unimpaired Loans**			
1.2.2.2.1.1					Parent Bank			
1.2.2.2.1.2					Non-Bank Financial Institutions			
1.2.2.2.1.3					Business Enterprises			
1.2.2.2.1.4					Other Entities			
1.2.2.2.2					**Adversely Classified Loans**			
1.2.2.2.2.1					Parent Bank			
1.2.2.2.2.2					Non-Bank Financial Institutions			
1.2.2.2.2.3					Business Enterprises			
1.2.2.2.2.4					Other Entities			
1.2.2.2.3					**Allowances for Loan Losses**			
1.2.2.2.3.1					Parent Bank			
1.2.2.2.3.2					Non-Bank Financial Institutions			
1.2.2.2.3.3					Business Enterprises			
1.2.2.2.3.4					Other Entities			
1.3		**FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS**						
1.3.1			**ISSUED BY RESIDENTS**					

1.3.1.1				**FINANCIAL ASSETS HELD FOR TRADING**				
1.3.1.1.1					**Debt Securities**			
1.3.1.1.1.1					Central Government			
1.3.1.1.1.2					Local Government			
1.3.1.1.1.3					Central Bank			
1.3.1.1.1.4					Banks & Other Depository Institutions			
1.3.1.1.1.5					Other Financial Institutions			
1.3.1.1.1.6					Public Business Enterprises			
1.3.1.1.1.7					Private Business Enterprises			
1.3.1.1.2					**Loans and Advances**			
1.3.1.1.2.1					Central Government			
1.3.1.1.2.2					Local Government			
1.3.1.1.2.3					Banks & Other Depository Institutions			
1.3.1.1.2.4					Other Financial Institutions			
1.3.1.1.2.5					Public Business Enterprises			
1.3.1.1.2.6					Private Business Enterprises			
1.3.1.1.2.7					Households			
1.3.1.1.2.8					Non-Profit Organizations			
1.3.1.1.3					**Equity Instruments**			
1.3.1.1.3.1					Banks & Other Depository Institutions			
1.3.1.1.3.2					Other Financial Institutions			
1.3.1.1.3.3					Public Business Enterprises			
1.3.1.1.3.4					Private Business Enterprises			
1.3.1.1.4					**Derivatives**			
1.3.1.1.4.1					Central Government			
1.3.1.1.4.2					Local Government			
1.3.1.1.4.3					Central Bank			
1.3.1.1.4.4					Banks & Other Depository Institutions			
1.3.1.1.4.5					Other Financial Institutions			
1.3.1.1.4.6					Public Business Enterprises			
1.3.1.1.4.7					Private Business Enterprises			
1.3.1.1.4.8					Households			
1.3.1.1.4.9					Non-Profit Organizations			
1.3.1.2				**MANDATORILY NON TRADING FINANCIAL ASSETS**				
1.3.1.2.1					**Debt Securities**			
1.3.1.2.1.1					Central Government			
1.3.1.2.1.2					Local Government			
1.3.1.2.1.3					Central Bank			
1.3.1.2.1.4					Banks & Other Depository Institutions			
1.3.1.2.1.5					Other Financial Institutions			
1.3.1.2.1.6					Public Business Enterprises			
1.3.1.2.1.7					Private Business Enterprises			
1.3.1.2.2					**Loans and Advances**			
1.3.1.2.2.1					Central Government			
1.3.1.2.2.2					Local Government			
1.3.1.2.2.3					Banks & Other Depository Institutions			

1.3.1.2.2.4					Other Financial Institutions			
1.3.1.2.2.5					Public Business Enterprises			
1.3.1.2.2.6					Private Business Enterprises			
1.3.1.2.2.7					Households			
1.3.1.2.2.8					Non-Profit Organizations			
1.3.1.2.3					**Equity Instruments**			
1.3.1.2.3.1					Banks & Other Depository Institutions			
1.3.1.2.3.2					Other Financial Institutions			
1.3.1.2.3.3					Public Business Enterprises			
1.3.1.2.3.4					Private Business Enterprises			
1.3.1.3				**DESIGNATED FINANCIAL ASSETS AT FAIR VALUE**				
1.3.1.3.1					**Debt Securities**			
1.3.1.3.1.1					Central Government			
1.3.1.3.1.2					Local Government			
1.3.1.3.1.3					Central Bank			
1.3.1.3.1.4					Banks & Other Depository Institutions			
1.3.1.3.1.5					Other Financial Institutions			
1.3.1.3.1.6					Public Business Enterprises			
1.3.1.3.1.7					Private Business Enterprises			
1.3.1.3.2					**Loans and Advances**			
1.3.1.3.2.1					Central Government			
1.3.1.3.2.2					Local Government			
1.3.1.3.2.3					Banks & Other Depository Institutions			
1.3.1.3.2.4					Other Financial Institutions			
1.3.1.3.2.5					Public Business Enterprises			
1.3.1.3.2.6					Private Business Enterprises			
1.3.1.3.2.7					Households			
1.3.1.3.2.8					Non-Profit Organizations			
1.3.2			**ISSUED BY NON-RESIDENTS**					
1.3.2.1				**FINANCIAL ASSETS HELD FOR TRADING**				
1.3.2.1.1					**Debt Securities**			
1.3.2.1.1.1					Central Governments			
1.3.2.1.1.2					Central Banks			
1.3.2.1.1.3					Parent Bank			
1.3.2.1.1.4					Overseas Banks & Other Depository Institutions			
1.3.2.1.1.5					Other Overseas Entities			
1.3.2.1.2					**Loans and Advances**			
1.3.2.1.2.1					Parent Bank			
1.3.2.1.2.2					Non-Bank Financial Institutions			
1.3.2.1.2.3					Business Enterprises			
1.3.2.1.2.4					Other Entities			
1.3.2.1.3					**Equity Instruments**			
1.3.2.1.3.1					Banks & Other Depository Institutions			
1.3.2.1.3.2					Other Financial Institutions			
1.3.2.1.3.3					Public Business Enterprises			
1.3.2.1.3.4					Private Business Enterprises			

1.3.2.1.4					**Derivatives**			
1.3.2.1.4.1					Central Government			
1.3.2.1.4.2					Central Banks			
1.3.2.1.4.3					Parent Bank			
1.3.2.1.4.4					Banks and Other Depository Institutions			
1.3.2.1.4.5					Business Enterprises			
1.3.2.1.4.6					Other entities			
1.3.2.2				**MANDATORILY NON TRADING FINANCIAL ASSETS**				
1.3.2.2.1					**Debt Securities**			
1.3.2.2.1.1					Central Governments			
1.3.2.2.1.2					Central Banks			
1.3.2.2.1.3					Parent Bank			
1.3.2.2.1.4					Overseas Banks & Other Depository Institutions			
1.3.2.2.1.5					Other Overseas Entities			
1.3.2.2.2					**Loans and Advances**			
1.3.2.2.2.1					Parent Bank			
1.3.2.2.2.2					Non-Bank Financial Institutions			
1.3.2.2.2.3					Business Enterprises			
1.3.2.2.2.4					Other Entities			
1.3.2.2.3					**Equity Instruments**			
1.3.2.2.3.1					Banks & Other Depository Institutions			
1.3.2.2.3.2					Other Financial Institutions			
1.3.2.2.3.3					Public Business Enterprises			
1.3.2.2.3.4					Private Business Enterprises			
1.3.2.3				**DESIGNATED FINANCIAL ASSETS AT FAIR VALUE**				
1.3.2.3.1					**Debt Securities**			
1.3.2.3.1.1					Central Governments			
1.3.2.3.1.2					Central Banks			
1.3.2.3.1.3					Parent Bank			
1.3.2.3.1.4					Overseas Banks & Other Depository Institutions			
1.3.2.3.1.5					Other Overseas Entities			
1.3.2.3.2					**Loans and Advances**			
1.3.2.3.2.1					Parent Bank			
1.3.2.3.2.2					Non-Bank Financial Institutions			
1.3.2.3.2.3					Business Enterprises			
1.3.2.2.2.4					Other Entities			
1.4		**FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME**						
1.4.1				**Issued by Residents**				
1.4.1.1					**Debt Securities**			
1.4.1.1.1					Central Government			
1.4.1.1.2					Local Government			
1.4.1.1.3					Central Bank			
1.4.1.1.4					Banks & Other Depository Institutions			
1.4.1.1.5					Other Financial Institutions			
1.4.1.1.6					Public Business Enterprises			

1.4.1.1.7					Private Business Enterprises			
1.4.1.2					**Loans and Advances**			
1.4.1.2.1					Central Government			
1.4.1.2.2					Local Government			
1.4.1.2.3					Banks & Other Depository Institutions			
1.4.1.2.4					Other Financial Institutions			
1.4.1.2.5					Public Business Enterprises			
1.4.1.2.6					Private Business Enterprises			
1.4.1.2.7					Households			
1.4.1.2.8					Non-Profit Organizations			
1.4.1.3					**Equity Instruments**			
1.4.1.3.1					Banks & Other Depository Institutions			
1.4.1.3.2					Other Financial Institutions			
1.4.1.3.3					Public Business Enterprises			
1.4.1.3.4					Private Business Enterprises			
1.4.2				**Issued by Non-Residents**				
1.4.2.1					**Debt Securities**			
1.4.2.1.1					Central Governments			
1.4.2.1.2					Central Banks			
1.4.2.1.3					Parent Bank			
1.4.2.1.4					Overseas Banks & Other Depository Institutions			
1.4.2.1.5					Other Overseas Entities			
1.4.2.2					**Loans and Advances**			
1.4.2.2.1					Parent Bank			
1.4.2.2.2					Non-Bank Financial Institutions			
1.4.2.2.3					Business Enterprises			
1.4.2.2.4					Other Entities			
1.4.2.3					**Equity Instruments**			
1.4.2.3.1					Banks & Other Depository Institutions			
1.4.2.3.2					Other Financial Institutions			
1.4.2.3.3					Public Business Enterprises			
1.4.2.3.4					Private Business Enterprises			
1.5		**DERIVATIVES - HEDGING ACCOUNT**						
1.5.1				**Residents Counterparties**				
1.5.1.1					Central Government			
1.5.1.2					Local Government			
1.5.1.3					Central Bank			
1.5.1.4					Banks & Other Depository Institutions			
1.5.1.5					Other Financial Institutions			
1.5.1.6					Public Business Enterprises			
1.5.1.7					Private Business Enterprises			
1.5.1.8					Households			
1.5.1.9					Non-Profit Organizations			
1.5.2				**Non-Residents Counterparties**				
1.5.2.1					Central Government			

1.5.2.2					Central Banks			
1.5.2.3					Parent Bank			
1.5.2.4					Banks and Other Depository Institutions			
1.5.2.5					Business Enterprises			
1.5.2.6					Other entities			
1.6		**INVESTMENTS IN SUBSIDIARIES, JOINT ADVENTURES AND ASSOCIATES**						
1.6.1					Banks & Other Depository Institutions			
1.6.2					Other Financial Institutions			
1.6.3					Public Business Enterprises			
1.6.4					Private Business Enterprises			
1.6.5					Non-Profit Organizations			
1.7		**TANGIBLE AND INTANGIBLE ASSETS**						
1.7.1			**TANGIBLE ASSETS**					
1.7.1.1			**PROPERTY, PLANT AND EQUIPMENTS**					
1.7.1.1.1				**Premisses**				
1.7.1.1.1.1					Offices			
1.7.1.1.1.2					Land			
1.7.1.1.1.3					Buildings			
1.7.1.1.1.4					Offices under Construction			
1.7.1.1.2				**Furniture and Fixture**				
1.7.1.1.3				**Machinery and Equipment**				
1.7.1.1.4				**Vehicles**				
1.7.1.1.5				**Right of Use Lease Assets**				
1.7.1.1.6				**Leased Assets**				
1.7.1.1.9				**(-) Depreciation**				
1.7.2			**INTANGIBLE ASSETS**					
1.7.2.1				**Goodwill**				
1.7.2.2				**Other intangible assets**				
1.7.2.9				**(-) Depreciation**				
1.9		**OTHER ASSETS**						
1.9.1			**Inter Branch Transactions (NET) – Resident Only**					
1.9.2			**Gold**					
1.9.3			**Non-Current Assets and Disposal Groups Held for Sale**					
1.9.4			**Tax Assets**					
1.9.4.1				Current tax assets				
1.9.4.2				Deferred tax assets				
1.9.9			**Other Sundry Assets**					
1.9.691				**Residents**				
1.9.9.1.1					Central Government			
1.9.9.1.2					Local Government			
1.9.9.1.3					Banks & Other Depository Institutions			
1.9.9.1.4					Other Financial Institutions			

1.9.9.1.5					Public Business Enterprises			
1.9.9.1.6					Private Business Enterprises			
1.9.9.1.7					Households			
1.9.9.1.8					Non-Profit Organizations			
1.9.9.2				**Non-Residents**				
1.9.9.2.1					Central Governments			
1.9.9.2.2					Central Banks			
1.9.9.2.3					Parent Bank			
1.9.9.2.4					Overseas Banks & Other Depository Institutions			
1.9.9.1.5					Other Overseas Entities			
2		**LIABILITIES**						
2.1		**FINANCIAL LIABILITIES AT AMORTISED COST**						
2.1.1				**Owned by Residents**				
2.1.1.1				**Deposits**				
2.1.1.1.1					**Current accounts / overnight deposits**			
2.1.1.1.1.1					Central Government			
2.1.1.1.1.2					Local Government			
2.1.1.1.1.3					Banks & Other Depository Institutions			
2.1.1.1.1.4					Other Financial Institutions			
2.1.1.1.1.5					Public Business Enterprises			
2.1.1.1.1.6					Private Business Enterprises			
2.1.1.1.1.7					Households			
2.1.1.1.1.8					Non-Profit Organizations			
2.1.1.1.2					**Deposits with agreed maturity**			
2.1.1.1.2.1					Central Government			
2.1.1.1.2.2					Local Government			
2.1.1.1.2.3					Banks & Other Depository Institutions			
2.1.1.1.2.4					Other Financial Institutions			
2.1.1.1.2.5					Public Business Enterprises			
2.1.1.1.2.6					Private Business Enterprises			
2.1.1.1.2.7					Households			
2.1.1.1.2.8					Non-Profit Organizations			
2.1.1.1.3					**Other Deposits**			
2.1.1.1.3.1					Central Government			
2.1.1.1.3.2					Local Government			
2.1.1.1.3.3					Banks & Other Depository Institutions			
2.1.1.1.3.4					Other Financial Institutions			
2.1.1.1.3.5					Public Business Enterprises			
2.1.1.1.3.6					Private Business Enterprises			
2.1.1.1.3.7					Households			
2.1.1.1.3.8					Non-Profit Organizations			
2.1.1.2				**Debt Securities Issued Held By**				
2.1.1.2.1					Central Government			
2.1.1.2.2					Local Government			
2.1.1.2.3					Banks & Other Depository Institutions			

2.1.1.2.4					Other Financial Institutions			
2.1.1.2.5					Public Business Enterprises			
2.1.1.2.6					Private Business Enterprises			
2.1.1.2.7					Households			
2.1.1.2.8					Non-Profit Organizations			
2.1.1.3				**Other Financial Liabilities Held By**				
2.1.1.3.1					Central Government			
2.1.1.3.2					Local Government			
2.1.1.3.3					Central Bank			
2.1.1.3.4					Banks & Other Depository Institutions			
2.1.1.3.5					Other Financial Institutions			
2.1.1.3.6					Public Business Enterprises			
2.1.1.3.7					Private Business Enterprises			
2.1.1.3.8					Households			
2.1.1.3.9					Non-Profit Organizations			
2.1.2				**Owned by Non-Residents**				
2.1.2.1				**Deposits**				
2.1.2.1.1					**Current accounts / overnight deposits**			
2.1.2.1.1.1					Central Government			
2.1.2.1.1.2					Central Banks			
2.1.2.1.1.3					Parent Bank			
2.1.2.1.1.4					Banks and Other Depository Institutions			
2.1.2.1.1.5					Business Enterprises			
2.1.2.1.1.6					Other entities			
2.1.2.1.2					**Deposits with agreed maturity**			
2.1.2.1.2.1					Central Government			
2.1.2.1.2.2					Central Banks			
2.1.2.1.2.3					Parent Bank			
2.1.2.1.2.4					Banks and Other Depository Institutions			
2.1.2.1.2.5					Business Enterprises			
2.1.2.1.2.6					Other entities			
2.1.2.1.3					**Other Deposits**			
2.1.2.1.3.1					Central Government			
2.1.2.1.3.2					Central Banks			
2.1.2.1.3.3					Parent Bank			
2.1.2.1.3.4					Banks and Other Depository Institutions			
2.1.2.1.3.5					Business Enterprises			
2.1.2.1.3.6					Other entities			
2.1.2.2				**Debt Securities Issued Held By**				
2.1.2.2.1					Central Government			
2.1.2.2.2					Central Banks			
2.1.2.2.3					Parent Bank			
2.1.2.2.4					Banks and Other Depository Institutions			
2.1.2.2.5					Business Enterprises			
2.1.2.2.6					Other entities			
2.1.2.3				**Other Financial Liabilities Held By**				

2.1.2.3.1					Central Government			
2.1.2.3.2					Central Banks			
2.1.2.3.3					Parent Bank			
2.1.2.3.4					Banks and Other Depository Institutions			
2.1.2.3.5					Business Enterprises			
2.1.2.3.6					Other entities			
2.2		**FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS**						
2.2.1			**Hold or Owned by Residents**					
2.2.1.1			**FINANCIAL LIABILITIES HELD FOR TRADING**					
2.2.1.1.1.				**Deposits**				
2.2.1.1.1.1					**Current accounts / overnight deposits**			
2.2.1.1.1.1.1					Central Government			
2.2.1.1.1.1.2					Local Government			
2.2.1.1.1.1.3					Banks & Other Depository Institutions			
2.2.1.1.1.1.4					Other Financial Institutions			
2.2.1.1.1.1.5					Public Business Enterprises			
2.2.1.1.1.1.6					Private Business Enterprises			
2.2.1.1.1.1.7					Households			
2.2.1.1.1.1.8					Non-Profit Organizations			
2.2.1.1.1.2					**Deposits with agreed maturity**			
2.2.1.1.1.2.1					Central Government			
2.2.1.1.1.2.2					Local Government			
2.2.1.1.1.2.3					Banks & Other Depository Institutions			
2.2.1.1.1.2.4					Other Financial Institutions			
2.2.1.1.1.2.5					Public Business Enterprises			
2.2.1.1.1.2.6					Private Business Enterprises			
2.2.1.1.1.2.7					Households			
2.2.1.1.1.2.8					Non-Profit Organizations			
2.2.1.1.1.3					**Repurchase agreements**			
2.2.1.1.1.3.1					Central Government			
2.2.1.1.1.3.2					Local Government			
2.2.1.1.1.3.3					Central Bank			
2.2.1.1.1.3.4					Banks & Other Depository Institutions			
2.2.1.1.1.3.5					Other Financial Institutions			
2.2.1.1.1.3.6					Public Business Enterprises			
2.2.1.1.1.3.7					Private Business Enterprises			
2.2.1.1.1.3.8					Households			
2.2.1.1.1.3.9					Non-Profit Organizations			
2.2.1.1.2				**Debt Securities Issued Held By**				
2.2.1.1.2.1					Central Government			
2.2.1.1.2.2					Local Government			
2.2.1.1.2.3					Banks & Other Depository Institutions			
2.2.1.1.2.4					Other Financial Institutions			
2.2.1.1.2.5					Public Business Enterprises			

2.2.1.1.2.6					Private Business Enterprises			
2.2.1.1.2.7					Households			
2.2.1.1.2.8					Non-Profit Organizations			
2.2.1.1.3				**Derivatives Held By**				
2.2.1.1.3.1					Central Government			
2.2.1.1.3.2					Local Government			
2.2.1.1.3.3					Central Bank			
2.2.1.1.3.4					Banks & Other Depository Institutions			
2.2.1.1.3.5					Other Financial Institutions			
2.2.1.1.3.6					Public Business Enterprises			
2.2.1.1.3.7					Private Business Enterprises			
2.2.1.1.3.8					Households			
2.2.1.1.3.9					Non-Profit Organizations			
2.2.1.1.4				**Other Financial Liabilities Held By**				
2.2.1.1.4.1					Central Government			
2.2.1.1.4.2					Local Government			
2.2.1.1.4.3					Central Bank			
2.2.1.1.4.4					Banks & Other Depository Institutions			
2.2.1.1.4.5					Other Financial Institutions			
2.2.1.1.4.6					Public Business Enterprises			
2.2.1.1.4.7					Private Business Enterprises			
2.2.1.1.4.8					Households			
2.2.1.1.4.9					Non-Profit Organizations			
2.2.1.2			**DESIGNATED FINANCIAL LIABILITIES AT FAIR VALUE**					
2.2.1.2.1				**Deposits**				
2.2.1.2.1.1					**Current accounts / overnight deposits**			
2.2.1.2.1.1.1					Central Government			
2.2.1.2.1.1.2					Local Government			
2.2.1.2.1.1.3					Banks and Other Depository Institutions			
2.2.1.2.1.1.4					Other Financial Institutions			
2.2.1.2.1.1.5					Public Business Enterprises			
2.2.1.2.1.1.6					Private Business Enterprises			
2.2.1.2.1.1.7					Households			
2.2.1.2.1.1.8					Non-Profit Organizations			
2.2.1.2.1.2					**Deposits with agreed maturity**			
2.2.1.2.1.2.1					Central Government			
2.2.1.2.1.2.2					Local Government			
2.2.1.2.1.2.3					Banks and Other Depository Institutions			
2.2.1.2.1.2.4					Other Financial Institutions			
2.2.1.2.1.2.5					Public Business Enterprises			
2.2.1.2.1.2.6					Private Business Enterprises			
2.2.1.2.1.2.7					Households			
2.2.1.2.1.2.8					Non-Profit Organizations			
2.2.1.2.1.3				**Debt Securities Issued Held By**				
2.2.1.2.1.3.1					Central Government			
2.2.1.2.1.3.2					Local Government			

2.2.1.2.1.3.3					Banks & Other Depository Institutions			
2.2.1.2.1.3.4					Other Financial Institutions			
2.2.1.2.1.3.5					Public Business Enterprises			
2.2.1.2.1.3.6					Private Business Enterprises			
2.2.1.2.1.3.7					Households			
2.2.1.2.1.3.8					Non-Profit Organizations			
2.2.1.2.1.4				**Other Financial Liabilities Held By**				
2.2.1.2.1.4.1					Central Government			
2.2.1.2.1.4.2					Local Government			
2.2.1.2.1.4.3					Central Bank			
2.2.1.2.1.4.4					Banks & Other Depository Institutions			
2.2.1.2.1.4.5					Other Financial Institutions			
2.2.1.2.1.4.6					Public Business Enterprises			
2.2.1.2.1.4.7					Private Business Enterprises			
2.2.1.2.1.4.8					Households			
2.2.1.2.1.4.9					Non-Profit Organizations			
2.2.2			**Owned/held by Non-Residents**					
2.2.2.1			**FINANCIAL LIABILITIES HELD FOR TRADING**					
2.2.2.1.1.				**Deposits**				
2.2.2.1.1.1					**Current accounts / overnight deposits**			
2.2.2.1.1.1.1					Central Government			
2.2.2.1.1.1.2					Central Banks			
2.2.2.1.1.1.3					Parent Bank			
2.2.2.1.1.1.4					Banks and Other Depository Institutions			
2.2.2.1.1.1.5					Business Enterprises			
2.2.2.1.1.1.6					Other entities			
2.2.2.1.1.2					**Deposits with agreed maturity**			
2.2.2.1.1.2.1					Central Government			
2.2.2.1.1.2.2					Central Banks			
2.2.2.1.1.2.3					Parent Bank			
2.2.2.1.1.2.4					Banks and Other Depository Institutions			
2.2.2.1.1.2.5					Business Enterprises			
2.2.2.1.1.2.6					Other entities			
2.2.2.1.1.3					**Repurchase agreements**			
2.2.2.1.1.3.1					Central Government			
2.2.2.1.1.3.2					Central Banks			
2.2.2.1.1.3.3					Parent Bank			
2.2.2.1.1.3.4					Banks and Other Depository Institutions			
2.2.2.1.1.3.5					Business Enterprises			
2.2.2.1.1.3.6					Other entities			
2.2.2.1.2				**Debt Securities Issued Held By**				
2.2.2.1.2.1					Central Government			
2.2.2.1.2.2					Central Banks			
2.2.2.1.2.3					Parent Bank			
2.2.2.1.2.4					Banks and Other Depository Institutions			

2.2.2.1.2.5					Business Enterprises			
2.2.2.1.2.6					Other entities			
2.2.2.1.3				**Derivatives Held By**				
2.2.2.1.3.1					Central Government			
2.2.2.1.3.2					Central Banks			
2.2.2.1.3.3					Parent Bank			
2.2.2.1.3.4					Banks and Other Depository Institutions			
2.2.2.1.3.5					Business Enterprises			
2.2.2.1.3.6					Other entities			
2.2.2.1.4				**Other Financial Liabilities Held By**				
2.2.2.1.4.1					Central Government			
2.2.2.1.4.2					Central Banks			
2.2.2.1.4.3					Parent Bank			
2.2.2.1.4.4					Banks and Other Depository Institutions			
2.2.2.1.4.5					Business Enterprises			
2.2.2.1.4.6					Other entities			
2.2.2.2			**DESIGNATED FINANCIAL LIABILITIES AT FAIR VALUE**					
2.2.2.2.1				**Deposits**				
2.2.2.2.1.1					**Current accounts / overnight deposits**			
2.2.2.2.1.1.1					Central Government			
2.2.2.2.1.1.2					Central Banks			
2.2.2.2.1.1.3					Parent Bank			
2.2.2.2.1.1.4					Banks and Other Depository Institutions			
2.2.2.2.1.1.5					Business Enterprises			
2.2.2.2.1.1.6					Other entities			
2.2.2.2.1.2					**Deposits with agreed maturity**			
2.2.2.2.1.2.1					Central Government			
2.2.2.2.1.2.2					Central Banks			
2.2.2.2.1.2.3					Parent Bank			
2.2.2.2.1.2.4					Banks and Other Depository Institutions			
2.2.2.2.1.2.5					Business Enterprises			
2.2.2.2.1.2.6					Other entities			
2.2.2.2.2				**Debt Securities Issued Held By**				
2.2.2.2.2.1					Central Government			
2.2.2.2.2.2					Central Banks			
2.2.2.2.2.3					Parent Bank			
2.2.2.2.2.4					Banks and Other Depository Institutions			
2.2.2.2.2.5					Business Enterprises			
2.2.2.2.2.6					Other entities			
2.2.2.2.3				**Other Financial Liabilities Held By**				
2.2.2.2.3.1					Central Government			
2.2.2.2.3.2					Central Banks			
2.2.2.2.3.3					Parent Bank			
2.2.2.2.3.4					Banks and Other Depository Institutions			
2.2.2.2.3.5					Business Enterprises			
2.2.2.2.3.6					Other entities			

2.4		**DERIVATIVES - HEDGING ACCOUNTING**						
2.4.1				**Residents Counterparties**				
2.4.1.1					Central Government			
2.4.1.2					Local Government			
2.4.1.3					Central Bank			
2.4.1.4					Banks & Other Depository Institutions			
2.4.1.5					Other Financial Institutions			
2.4.1.6					Public Business Enterprises			
2.4.1.7					Private Business Enterprises			
2.4.1.8					Households			
2.4.1.9					Non-Profit Organizations			
2.4.2				**Non-Residents Counterparties**				
2.4.2.1					Central Government			
2.4.2.2					Central Banks			
2.4.2.3					Parent Bank			
2.4.2.4					Banks and Other Depository Institutions			
2.4.2.5					Business Enterprises			
2.4.2.6					Other entities			
2.5		**PROVISIONS**						
2.5.1			Pensions and other post employment defined benefit obligations					
2.5.2			Other long term employee benefits					
2.5.3			Restructuring					
2.5.4			Pending legal issues and tax litigation					
2.5.5			Commitments and guarantees given					
2.5.6			Other Provisions					
2.9		**OTHER LIABILITIES**						
2.9.1			**Inter Branch Transactions (NET) – Resident Only**					
2.9.2			**Liabilities Included in Disposal Groups Held for Sale**					
2.9.3			**Tax Liabilities**					
2.9.3.1				Current tax Liabilities				
2.9.3.2				Deferred tax Liabilities				
2.9.9			**Other Sundry Liabilities**					
2.9.9.1				**Residents**				
2.9.9.1.1					Central Government			
2.9.9.1.2					Local Government			
2.9.9.1.3					Banks and Other Depository Institutions			
2.9.9.1.4					Other Financial Institutions			
2.9.9.1.5					Public Business Enterprises			
2.9.9.1.6					Private Business Enterprises			
2.9.9.1.7					Households			
2.9.9.1.8					Non-Profit Organizations			
2.9.9.2				**Non-Residents**				
2.9.9.2.1					Central Governments			

2.9.9.2.2					Central Banks			
2.9.9.2.3					Parent Bank			
2.9.9.2.4					Overseas Banks & Other Depository Institutions			
2.9.9.2.5					Other Overseas Entities			
3		**EQUITY**						
3.1			**Capital**					
3.1.1					Paid up capital			
3.1.2					(-)Unpaid capital which has been called up			
3.2			**Share premium**					
3.3			**Other equity instruments**					
3.4			**Accumulated other comprehensive income**					
3.4.1			Items that will not be reclassified to profit or loss					
3.4.1.1				*Tangible assets*				
3.4.1.2				*Intangible assets*				
3.4.1.3				*Actuarial gains or (-) losses on defined benefit pension plans*				
3.4.1.4				*Non-current assets and disposal groups classified as held for sale*				
3.4.1.5				*Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates*				
3.4.1.6				*Fair value changes of equity instruments measured at fair value through other comprehensive income*				
3.4.1.7				*Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income*				
3.4.1.7.1				*Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]*				
3.4.1.7.2				*Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]*				
3.4.1.8				*Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk*				
3.4.2			Items that may be reclassified to profit or loss					
3.4.2.1				*Hedge of net investments in foreign operations [effective portion]*				
3.4.2.2				*Foreign currency translation*				
3.4.2.3				*Hedging derivatives. Cash flow hedges [effective portion]*				
3.4.2.4				*Fair value change of debt instruments measured at fair value through other comprehensive income*				
3.4.2.5				*Hedging instruments [not designated elements]*				
3.4.2.6				*Non-current assets and disposal groups classified as held for sale*				
3.4.2.7				*Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates*				
3.5			**Retained earnings**					
3.6			**Revaluation reserves**					
3.7			**Other reserves**					
3.7.1				Statutory reserves				
3.7.2				Reserve for Banking Risks				
3.7.3				Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates				

3.7.4				Other reserves			
3.8			**(-) Treasury shares**				
3.9			**Profit or loss**				
3.9.1				**Profit or loss attributable to owners**			
3.9.2				**(-) Interim dividends**			
3.9.3			**Minority interests [Non-controlling interests]**				
3.9..3.1				Accumulated Other Comprehensive Income			
3.9.3.2				Other items			

4		**INCOME ACCOUNTS**						
4.1		**INTEREST INCOME**						
4.1.1			**FROM RESIDENTS**					
4.1.1.1			**DUE FROM BALANCES AT CENTRAL BANK AND OTHER DEPOSITS**					
4.1.1.1.1				**Due from Central Bank**				
4.1.1.1.1.1					Current Account			
4.1.1.1.1.2					Other Demand Deposits			
4.1.1.1.2				**Deposits with Banks and Other Depository Institutions**				
4.1.1.1.2.1					Interest Bearing Deposits			
4.1.1.1.2.2					Other Deposits			
4.1.1.2			**FINANCIAL ASSETS AT AMORTISED COST**					
4.1.1.2.1					**Debt Securities**			
4.1.1.2.1.1					Central Government			
4.1.1.2.1.2					Local Government			
4.1.1.2.1.3					Central Bank			
4.1.1.2.1.4					Banks & Other Depository Institutions			
4.1.1.2.1.5					Other Financial Institutions			
4.1.1.2.1.6					Public Business Enterprises			
4.1.1.2.1.7					Private Business Enterprises			
4.1.1.2.2					**Loans and Advances**			
4.1.1.2.2.1					Central Government			
4.1.1.2.2.2					Local Government			
4.1.1.2.2.3					Banks & Other Depository Institutions			
4.1.1.2.2.4					Other Financial Institutions			
4.1.1.2.2.5					Public Business Enterprises			
4.1.1.2.2.6					Private Business Enterprises			
4.1.1.2.2.7					Households			
4.1.2.1.2.8					Non-Profit Organizations			
4.1.1.3			**FINANCIAL ASSETS HELD FOR TRADING**					
4.1.1.3.1					**Debt Securities**			
4.1.1.3.1.1					Central Government			
4.1.1.3.1.2					Local Government			
4.1.1.3.1.3					Central Bank			
4.1.1.3.1.4					Banks & Other Depository Institutions			
4.1.1.3.1.5					Other Financial Institutions			
4.1.1.3.1.6					Public Business Enterprises			
4.1.1.3.1.7					Private Business Enterprises			
4.1.1.3.2					**Loans and Advances**			
4.1.1.3.2.1					Central Government			
4.1.1.3.2.2					Local Government			
4.1.1.3.2.3					Banks & Other Depository Institutions			
4.1.1.3.2.4					Other Financial Institutions			
4.1.1.3.2.5					Public Business Enterprises			
4.1.1.3.2.6					Private Business Enterprises			
4.1.1.3.2.7					Households			

4.1.1.3.2.8					Non-Profit Organizations			
4.1.1.3.3					**Equity Instruments**			
4.1.1.3.3.1					Banks & Other Depository Institutions			
4.1.1.3.3.2					Other Financial Institutions			
4.1.1.3.3.3					Public Business Enterprises			
4.1.1.3.3.4					Private Business Enterprises			
4.1.1.3.4					**Derivatives**			
4.1.1.3.4.1					Central Government			
4.1.1.3.4.2					Local Government			
4.1.1.3.4.3					Central Bank			
4.1.1.3.4.4					Banks & Other Depository Institutions			
4.1.1.3.4.5					Other Financial Institutions			
4.1.1.3.4.6					Public Business Enterprises			
4.1.1.3.4.7					Private Business Enterprises			
4.1.1.4			**MANDATORILY NON TRADING FINANCIAL ASSETS**					
4.1.1.4.1					**Debt Securities**			
4.1.1.4.1.1					Central Government			
4.1.1.4.1.2					Local Government			
4.1.1.4.1.3					Central Bank			
4.1.1.4.1.4					Banks & Other Depository Institutions			
4.1.1.4.1.5					Other Financial Institutions			
4.1.1.4.1.6					Public Business Enterprises			
4.1.1.4.1.7					Private Business Enterprises			
4.1.1.4.2					**Loans and Advances**			
4.1.1.4.2.1					Central Government			
4.1.1.4.2.2					Local Government			
4.1.1.4.2.3					Banks & Other Depository Institutions			
4.1.1.4.2.4					Other Financial Institutions			
4.1.1.4.2.5					Public Business Enterprises			
4.1.1.4.2.6					Private Business Enterprises			
4.1.1.4.2.7					Households			
4.1.1.4.2.8					Non-Profit Organizations			
4.1.1.4.3					**Equity Instruments**			
4.1.1.4.3.1					Banks & Other Depository Institutions			
4.1.1.4.3.2					Other Financial Institutions			
4.1.1.4.3.3					Public Business Enterprises			
4.1.1.4.3.4					Private Business Enterprises			
4.1.1.5			**DESIGNATED FINANCIAL ASSETS AT FAIR VALUE**					
4.1.1.5.1					**Debt Securities**			
4.1.1.5.1.1					Central Government			
4.1.1.5.1.2					Local Government			
4.1.1.5.1.3					Central Bank			
4.1.1.5.1.4					Banks & Other Depository Institutions			
4.1.1.5.1.5					Other Financial Institutions			
4.1.1.5.1.6					Public Business Enterprises			
4.1.1.5.1.7					Private Business Enterprises			

4.1.1.5.2					**Loans and Advances**			
4.1.1.5.2.1					Central Government			
4.1.1.5.2.2					Local Government			
4.1.1.5.2.3					Banks & Other Depository Institutions			
4.1.1.5.2.4					Other Financial Institutions			
4.1.1.5.2.5					Public Business Enterprises			
4.1.1.5.2.6					Private Business Enterprises			
4.1.1.5.2.7					Households			
4.1.1.5.2.8					Non-Profit Organizations			
4.1.1.6			**DERIVATIVES HEDGING ACCOUNT INTEREST RATE RISK**					
4.1.1.6.1					Central Government			
4.1.1.6.2					Local Government			
4.1.1.6.3					Central Bank			
4.1.1.6.4					Banks & Other Depository Institutions			
4.1.1.6.5					Other Financial Institutions			
4.1.1.6.6					Public Business Enterprises			
4.1.1.6.7					Private Business Enterprises			
4.1.1.6.8					Households			
4.1.1.6.9					Non-Profit Organizations			
4.1.1.7			**OTHER ASSETS**					
4.1.1.7.1					Central Government			
4.1.1.7.2					Local Government			
4.1.1.7.3					Central Bank			
4.1.1.7.4					Banks & Other Depository Institutions			
4.1.1.7.5					Other Financial Institutions			
4.1.1.7.6					Public Business Enterprises			
4.1.1.7.7					Private Business Enterprises			
4.1.1.7.8					Households			
4.1.1.7.9					Non-Profit Organizations			
4.1.1.8			**ON FINANCIAL LIABILITIES**					
4.1.1.8.1					Central Government			
4.1.1.8.2					Local Government			
4.1.1.8.3					Central Bank			
4.1.1.8.4					Banks and Other Depository Institutions			
4.1.1.8.5					Other Financial Institutions			
4.1.1.8.6					Public Business Enterprises			
4.1.1.8.7					Private Business Enterprises			
4.1.1.8.8					Households			
4.1.1.8.9					Non-Profit Organizations			
4.1.2			**FROM NON-RESIDENTS**					
4.1.2.1			**DUE FROM BALANCES AT CENTRAL BANK AND OTHER DEPOSITS**					
4.1.2.1.1				**Deposits with Banks and Other Depository Institutions**				
4.1.2.1.1.1					Parent Bank			
4.1.2.1.1.2					Other Banks			
4.1.2.2			**FINANCIAL ASSETS AT AMORTISED COST**					
4.1.2.2.1					**Debt Securities**			

4.1.2.2.1.1					Central Governments			
4.1.2.2.1.2					Central Banks			
4.1.2.2.1.3					Parent Bank			
4.1.2.2.1.4					Overseas Banks & Other Depository Institutions			
4.1.2.2.1.5					Other Overseas Entities			
4.1.2.2.2					**Loans and Advances**			
4.1.2.2.2.1					Parent Bank			
4.1.2.2.2.2					Non-Bank Financial Institutions			
4.1.2.2.2.3					Business Enterprises			
4.1.2.2.2.4					Other Entities			
4.1.2.3			**FINANCIAL ASSETS HELD FOR TRADING**					
4.1.2.3.1					**Debt Securities**			
4.1.2.3.1.1					Central Governments			
4.1.2.3.1.2					Central Banks			
4.1.2.3.1.3					Parent Bank			
4.1.2.3.1.4					Overseas Banks & Other Depository Institutions			
4.1.2.3.1.5					Other Overseas Entities			
4.1.2.3.2					**Loans and Advances**			
4.1.2.3.2.1					Parent Bank			
4.1.2.3.2.2					Non-Bank Financial Institutions			
4.1.2.3.2.3					Business Enterprises			
4.1.2.3.2.4					Other Entities			
4.1.2.3.3					**Equity Instruments**			
4.1.2.3.3.1					Banks & Other Depository Institutions			
4.1.2.3.3.2					Other Financial Institutions			
4.1.2.3.3.3					Public Business Enterprises			
4.1.2.3.3.4					Private Business Enterprises			
4.1.2.3.4					**Derivatives**			
4.1.2.3.4.1					Central Governments			
4.1.2.3.4.2					Central Banks			
4.1.2.3.4.3					Parent Bank			
4.1.2.3.4.4					Overseas Banks & Other Depository Institutions			
4.1.2.3.4.5					Other Overseas Entities			
4.1.2.4			**MANDATORILY NON TRADING FINANCIAL ASSETS**					
4.1.2.4.1					**Debt Securities**			
4.1.2.4.1.1					Central Governments			
4.1.2.4.1.2					Central Banks			
4.1.2.4.1.3					Parent Bank			
4.1.2.4.1.4					Overseas Banks & Other Depository Institutions			
4.1.2.4.1.5					Other Overseas Entities			
4.1.2.4.2					**Loans and Advances**			
4.1.2.4.2.1					Parent Bank			
4.1.2.4.2.2					Non-Bank Financial Institutions			
4.1.2.4.2.3					Business Enterprises			
4.1.2.4.2.4					Other Entities			

4.1.2.4.3					**Equity Instruments**			
4.1.2.4.3.1					Banks & Other Depository Institutions			
4.1.2.4.3.2					Other Financial Institutions			
4.1.2.4.3.3					Public Business Enterprises			
4.1.2.4.3.4					Private Business Enterprises			
4.1.2.5			**DESIGNATED FINANCIAL ASSETS AT FAIR VALUE**					
4.1.2.5.1					**Debt Securities**			
4.1.2.5.1.1					Central Governments			
4.1.2.5.1.2					Central Banks			
4.1.2.5.1.3					Parent Bank			
4.1.2.5.1.4					Overseas Banks & Other Depository Institutions			
4.1.2.5.1.5					Other Overseas Entities			
4.1.2.5.2					**Loans and Advances**			
4.1.2.5.2.1					Parent Bank			
4.1.2.5.2.2					Non-Bank Financial Institutions			
4.1.2.5.2.3					Business Enterprises			
4.1.2.5.2.4					Other Entities			
4.1.2.6			**DERIVATIVES HEDGING ACCOUNT INTEREST RATE RISK**					
4.1.2.6.1					Central Government			
4.1.2.6.2					Central Banks			
4.1.2.6.3					Parent Bank			
4.1.2.6.4					Banks and Other Depository Institutions			
4.1.2.6.5					Business Enterprises			
4.1.2.6.6					Other entities			
4.1.2.7			**OTHER ASSETS**					
4.1.2.7.1					Central Government			
4.1.2.7.2					Central Banks			
4.1.2.7.3					Parent Bank			
4.1.2.7.4					Banks and Other Depository Institutions			
4.1.2.7.5					Business Enterprises			
4.1.2.7.6					Other entities			
4.1.2.8			**ON FINANCIAL LIABILITIES**					
4.1.2.8.1					Central Governments			
4.1.2.8.2					Central Banks			
4.1.2.8.3					Parent Bank			
4.1.2.8.4					Overseas Banks & Other Depository Institutions			
4.1.2.8.5					Other Overseas Entities			
4.2		**DIVIDEND INCOME**						
4.2.1				**From Residents**				
4.2.1.1					Banks & Other Depository Institutions			
4.2.1.2					Other Financial Institutions			
4.2.1.3					Public Business Enterprises			
4.2.1.4					Private Business Enterprises			
4.2.2				**From Non-Residents**				

4.2.2.1					Banks & Other Depository Institutions			
4.2.2.2					Other Financial Institutions			
4.2.2.3					Public Business Enterprises			
4.2.2.4					Private Business Enterprises			
4.3		**FEE AND COMMISSION INCOME**						
4.3.1				**From Residents**				
4.3.1.1					Central Government			
4.3.1.2					Local Government			
4.3.1.3					Central Bank			
4.3.1.4					Banks & Other Depository Institutions			
4.3.1.5					Other Financial Institutions			
4.3.1.6					Public Business Enterprises			
4.3.1.7					Private Business Enterprises			
4.3.1.8					Households			
4.3.1.9					Non-Profit Organizations			
4.3.2				**From Non-Residents**				
4.3.2.1					Central Government			
4.3.2.2					Central Banks			
4.3.2.3					Parent Bank			
4.3.2.4					Banks and Other Depository Institutions			
4.3.2.5					Business Enterprises			
4.3.2.6					Other entities			
4.4		**GAINS ON DERECOGNITION OF FINANCIAL ASSETS AND LIABILITIES NOT MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS**						
4.4.1			**FROM RESIDENTS**					
4.4.1.1			**ON FINANCIAL ASSETS AT AMORTISED COST**					
4.4.1.1.1					**Debt Securities**			
4.4.1.1.1.1					Central Government			
4.4.1.1.1.2					Local Government			
4.4.1.1.1.3					Central Bank			
4.4.1.1.1.4					Banks & Other Depository Institutions			
4.4.1.1.1.5					Other Financial Institutions			
4.4.1.1.1.6					Public Business Enterprises			
4.4.1.1.1.7					Private Business Enterprises			
4.4.1.1.2					**Loans and Advances**			
4.4.1.1.2.1					Central Government			
4.4.1.1.2.2					Local Government			
4.4.1.1.2.3					Banks & Other Depository Institutions			
4.4.1.1.2.4					Other Financial Institutions			
4.4.1.1.2.5					Public Business Enterprises			
4.4.1.1.2.6					Private Business Enterprises			
4.4.1.1.2.7					Households			
4.4.1.1.2.8					Non-Profit Organizations			

4.4.1.2			**ON FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME**					
4.4.1.2.1					**Debt Securities**			
4.4.1.2.1.1					Central Government			
4.4.1.2.1.2					Local Government			
4.4.1.2.1.3					Central Bank			
4.4.1.2.1.4					Banks & Other Depository Institutions			
4.4.1.2.1.5					Other Financial Institutions			
4.4.1.2.1.6					Public Business Enterprises			
4.4.1.2.1.7					Private Business Enterprises			
4.4.1.2.2					**Loans and Advances**			
4.4.1.2.2.1					Central Government			
4.4.1.2.2.2					Local Government			
4.4.1.2.2.3					Banks & Other Depository Institutions			
4.4.1.1.2.4					Other Financial Institutions			
4.4.1.1.2.5					Public Business Enterprises			
4.4.1.1.2.6					Private Business Enterprises			
4.4.1.1.2.7					Households			
4.4.1.1.2.8					Non-Profit Organizations			
4.4.1.2.3					**Equity Instruments**			
4.4.1.2.3.1					Banks & Other Depository Institutions			
4.4.1.2.3.2					Other Financial Institutions			
4.4.1.2.3.3					Public Business Enterprises			
4.4.1.1.3.4					Private Business Enterprises			
4.4.1.3			**ON FINANCIAL LIABILITIES AT AMORTISED COST**					
4.4.1.3.1					**Debt Securities Issued Held By**			
4.4.1.3.1.1					Central Government			
4.4.1.3.1.2					Local Government			
4.4.1.3.1.3					Banks & Other Depository Institutions			
4.4.1.3.1.4					Other Financial Institutions			
4.4.1.3.1.5					Public Business Enterprises			
4.4.1.3.1.6					Private Business Enterprises			
4.4.1.3.1.7					Households			
4.4.1.3.1.8					Non-Profit Organizations			
4.4.1.3.2					**Other Financial Liabilities Held By**			
4.4.1.3.2.1					Central Government			
4.4.1.3.2.2					Local Government			
4.4.1.3.2.3					Central Bank			
4.4.1.3.2.4					Banks & Other Depository Institutions			
4.4.1.3.2.5					Other Financial Institutions			
4.4.1.3.2.6					Public Business Enterprises			
4.4.1.3.2.7					Private Business Enterprises			
4.4.1.3.2.8					Households			
4.4.1.3.2.9					Non-Profit Organizations			
4.4.2			**FROM NON-RESIDENTS**					
4.4.2.1			**ON FINANCIAL ASSETS AT AMORTISED COST**					

4.4.2.1.1					**Debt Securities**			
4.4.2.1.1.1					Central Governments			
4.4.2.1.1.2					Central Banks			
4.4.2.1.1.3					Parent Bank			
4.4.2.1.1.4					Overseas Banks & Other Depository Institutions			
4.4.2.1.1.5					Other Overseas Entities			
4.4.2.1.2					**Loans and Advances**			
4.4.2.1.2.1					Parent Bank			
4.4.2.1.2.2					Non-Bank Financial Institutions			
4.4.2.1.2.3					Business Enterprises			
4.4.2.1.2.4					Other Entities			
4.4.2.2			**ON FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME**					
4.4.2.2.1					**Debt Securities**			
4.4.2.2.1.1					Central Governments			
4.4.2.2.1.2					Central Banks			
4.4.2.2.1.3					Parent Bank			
4.4.2.2.1.4					Overseas Banks & Other Depository Institutions			
4.4.2.2.1.5					Other Overseas Entities			
4.4.2.2.2					**Loans and Advances**			
4.4.2.2.2.1					Parent Bank			
4.4.2.2.2.2					Non-Bank Financial Institutions			
4.4.2.2.2.3					Business Enterprises			
4.4.2.2.2.4					Other Entities			
4.4.3.1.2.4					**Equity Instruments**			
4.4.3.1.2.5					Banks & Other Depository Institutions			
4.4.3.1.2.6					Other Financial Institutions			
4.4.3.1.2.7					Public Business Enterprises			
4.4.3.1.2.8					Private Business Enterprises			
4.4.2.3			**ON FINANCIAL LIABILITIES AT AMORTISED COST**					
4.4.2.3.1					**Debt Securities Issued Held By**			
4.4.2.3.1.1					Central Government			
4.4.2.3.1.2					Central Banks			
4.4.2.3.1.3					Parent Bank			
4.4.2.3.1.4					Banks and Other Depository Institutions			
4.4.2.3.1.5					Business Enterprises			
4.4.2.3.1.6					Other entities			
4.4.2.3.2					**Other Financial Liabilities Held By**			
4.4.2.3.2.1					Central Government			
4.4.2.3.2.2					Central Banks			
4.4.2.3.2.3					Parent Bank			
4.4.2.3.2.4					Banks and Other Depository Institutions			
4.4.2.3.2.5					Business Enterprises			
4.4.2.3.2.6					Other entities			
4.5		**GAINS ON FINANCIAL ASSETS AND LIABILITIES MEASURED AT FAIR VALUE THROUGH PROFIT AND LOSS**						

4.5.1			**FROM RESIDENTS**					
4.5.1.1			**ON FINANCIAL ASSETS HELD FOR TRADING**					
4.5.1.1.1					**Debt Securities**			
4.5.1.1.1.1					Central Government			
4.5.1.1.1.2					Local Government			
4.5.1.1.1.3					Central Bank			
4.5.1.1.1.4					Banks & Other Depository Institutions			
4.5.1.1.1.5					Other Financial Institutions			
4.5.1.1.1.6					Public Business Enterprises			
4.5.1.1.1.7					Private Business Enterprises			
4.5.1.1.2					**Loans and Advances**			
4.5.1.1.2.1					Central Government			
4.5.1.1.2.2					Local Government			
4.5.1.1.2.3					Banks & Other Depository Institutions			
4.5.1.1.2.4					Other Financial Institutions			
4.5.1.1.2.5					Public Business Enterprises			
4.5.1.1.2.6					Private Business Enterprises			
4.5.1.1.2.7					Households			
4.5.1.1.2.8					Non-Profit Organizations			
4.5.1.1.3					**Equity Instruments**			
4.5.1.1.3.1					Banks & Other Depository Institutions			
4.5.1.1.3.2					Other Financial Institutions			
4.5.1.1.3.3					Public Business Enterprises			
4.5.1.1.3.4					Private Business Enterprises			
4.5.1.1.4					**Derivatives**			
4.5.1.1.4.1					Central Government			
4.5.1.1.4.2					Local Government			
4.5.1.1.4.3					Central Bank			
4.5.1.1.4.4					Banks & Other Depository Institutions			
4.5.1.1.4.5					Other Financial Institutions			
4.5.1.1.4.6					Public Business Enterprises			
4.5.1.1.4.7					Private Business Enterprises			
4.5.1.2			**ON MANDATORILY NON TRADING FINANCIAL ASSETS**					
4.5.1.2.1					**Debt Securities**			
4.5.1.2.1.1					Central Government			
4.5.1.2.1.2					Local Government			
4.5.1.2.1.3					Central Bank			
4.5.1.2.1.4					Banks & Other Depository Institutions			
4.5.1.2.1.5					Other Financial Institutions			
4.5.1.2.1.6					Public Business Enterprises			
4.5.1.2.1.7					Private Business Enterprises			
4.5.1.2.2					**Loans and Advances**			
4.5.1.2.2.1					Central Government			
4.5.1.2.2.2					Local Government			

4.5.1.2.2.3					Banks & Other Depository Institutions			
4.5.1.2.2.4					Other Financial Institutions			
4.5.1.2.2.5					Public Business Enterprises			
4.5.1.2.2.6					Private Business Enterprises			
4.5.1.2.2.7					Households			
4.5.1.2.2.8					Non-Profit Organizations			
4.5.1.2.3					**Equity Instruments**			
4.5.1.2.3.1					Banks & Other Depository Institutions			
4.5.1.2.3.2					Other Financial Institutions			
4.5.1.2.3.3					Public Business Enterprises			
4.5.1.2.3.4					Private Business Enterprises			
4.5.1.3			**ON DESIGNATED FINANCIAL ASSETS AT FAIR VALUE**					
4.5.1.3.1					**Debt Securities**			
4.5.1.3.1.1					Central Government			
4.5.1.3.1.2					Local Government			
4.5.1.3.1.3					Central Bank			
4.5.1.3.1.4					Banks & Other Depository Institutions			
4.5.1.3.1.5					Other Financial Institutions			
4.5.1.3.1.6					Public Business Enterprises			
4.5.1.3.1.7					Private Business Enterprises			
4.5.1.3.2					**Loans and Advances**			
4.5.1.3.2.1					Central Government			
4.5.1.3.2.2					Local Government			
4.5.1.3.2.3					Banks & Other Depository Institutions			
4.5.1.3.2.4					Other Financial Institutions			
4.5.1.3.2.5					Public Business Enterprises			
4.5.1.3.2.6					Private Business Enterprises			
4.5.1.3.2.7					Households			
4.5.1.3.2.8					Non-Profit Organizations			
4.5.1.4			**ON FINANCIAL LIABILITIES HELD FOR TRADING**					
4.5.1.4.1					**Deposits**			
4.5.1.4.1.1					Central Government			
4.5.1.4.1.2					Local Government			
4.5.1.4.1.3					Banks & Other Depository Institutions			
4.5.1.4.1.4					Other Financial Institutions			
4.5.1.4.1.5					Public Business Enterprises			
4.5.1.4.1.6					Private Business Enterprises			
4.5.1.4.1.7					Households			
4.5.1.4.1.8					Non-Profit Organizations			
4.5.1.4.2					**Repurchase agreements**			
4.5.1.4.2.1					Central Government			
4.5.1.4.2.2					Local Government			
4.5.1.4.2.3					Central Bank			
4.5.1.4.2.4					Banks & Other Depository Institutions			

4.5.1.4.2.5					Other Financial Institutions			
4.5.1.4.2.6					Public Business Enterprises			
4.5.1.4.2.7					Private Business Enterprises			
4.5.1.4.2.8					Households			
4.5.1.4.2.9					Non-Profit Organizations			
4.5.1.4.3					**Debt Securities Issued Held By**			
4.5.1.4.3.1					Central Government			
4.5.1.4.3.2					Local Government			
4.5.1.4.3.3					Banks & Other Depository Institutions			
4.5.1.4.3.4					Other Financial Institutions			
4.5.1.4.3.5					Public Business Enterprises			
4.5.1.4.3.6					Private Business Enterprises			
4.5.1.4.3.7					Households			
4.5.1.4.3.8					Non-Profit Organizations			
4.5.1.4.4					**Derivatives Held By**			
4.5.1.4.4.1					Central Government			
4.5.1.4.4.2					Local Government			
4.5.1.4.4.3					Central Bank			
4.5.1.4.4.4					Banks & Other Depository Institutions			
4.5.1.4.4.5					Other Financial Institutions			
4.5.1.4.4.6					Public Business Enterprises			
4.5.1.4.4.7					Private Business Enterprises			
4.5.1.4.4.8					Households			
4.5.1.4.4.9					Non-Profit Organizations			
4.5.1.4.5					**Other Financial Liabilities Held By**			
4.5.1.4.5.1					Central Government			
4.5.1.4.5.2					Local Government			
4.5.1.4.5.3					Central Bank			
4.5.1.4.5.4					Banks & Other Depository Institutions			
4.5.1.4.5.5					Other Financial Institutions			
4.5.1.4.5.6					Public Business Enterprises			
4.5.1.4.5.7					Private Business Enterprises			
4.5.1.4.5.8					Households			
4.5.1.4.5.9					Non-Profit Organizations			
4.5.1.5			**ON DESIGNATED FINANCIAL LIABILITIES AT FAIR VALUE**					
4.5.1.5.1					**Deposits**			
4.5.1.5.1.1					Central Government			
4.5.1.5.1.2					Local Government			
4.5.1.5.1.3					Banks and Other Depository Institutions			
4.5.1.5.1.4					Other Financial Institutions			
4.5.1.5.1.5					Public Business Enterprises			
4.5.1.5.1.6					Private Business Enterprises			
4.5.1.5.1.7					Households			
4.5.1.5.1.8					Non-Profit Organizations			
4.5.1.5.2					**Debt Securities Issued Held By**			
4.5.1.5.2.1					Central Government			

4.5.1.5.2.2					Local Government			
4.5.1.5.2.3					Banks & Other Depository Institutions			
4.5.1.5.2.4					Other Financial Institutions			
4.5.1.5.2.5					Public Business Enterprises			
4.5.1.5.2.6					Private Business Enterprises			
4.5.1.5.2.7					Households			
4.5.1.5.2.8					Non-Profit Organizations			
4.5.1.5.3					**Other Financial Liabilities Held By**			
4.5.1.5.3.1					Central Government			
4.5.1.5.3.2					Local Government			
4.5.1.5.3.3					Central Bank			
4.5.1.5.3.4					Banks & Other Depository Institutions			
4.5.1.5.3.5					Other Financial Institutions			
4.5.1.5.3.6					Public Business Enterprises			
4.5.1.5.3.7					Private Business Enterprises			
4.5.1.5.3.8					Households			
4.5.1.5.3.9					Non-Profit Organizations			
4.5.2			**FROM NON-RESIDENTS**					
4.5.2.1			**ON FINANCIAL ASSETS HELD FOR TRADING**					
4.5.2.1.1					**Debt Securities**			
4.5.2.1.1.1					Central Governments			
4.5.2.1.1.2					Central Banks			
4.5.2.1.1.3					Parent Bank			
4.5.2.1.1.4					Overseas Banks & Other Depository Institutions			
4.5.2.1.1.5					Other Overseas Entities			
4.5.2.1.2					**Loans and Advances**			
4.5.2.1.2.1					Parent Bank			
4.5.2.1.2.2					Non-Bank Financial Institutions			
4.5.2.1.2.3					Business Enterprises			
4.5.2.1.2.4					Other Entities			
4.5.2.1.3					**Equity Instruments**			
4.5.2.1.3.1					Banks & Other Depository Institutions			
4.5.2.1.3.2					Other Financial Institutions			
4.5.2.1.3.3					Public Business Enterprises			
4.5.2.1.3.4					Private Business Enterprises			
4.5.2.1.4					**Derivatives**			
4.5.2.1.4.1					Central Governments			
4.5.2.1.4.2					Central Banks			
4.5.2.1.4.3					Parent Bank			
4.5.2.1.4.4					Overseas Banks & Other Depository Institutions			
4.5.2.1.4.5					Other Overseas Entities			
4.5.2.2			**ON MANDATORILY NON TRADING FINANCIAL ASSETS**					
4.5.2.2.1					**Debt Securities**			
4.5.2.2.1.1					Central Governments			
4.5.2.2.1.2					Central Banks			
4.5.2.2.1.3					Parent Bank			

4.5.2.2.1.4					Overseas Banks & Other Depository Institutions			
4.5.2.2.1.5					Other Overseas Entities			
4.5.2.2.2					**Loans and Advances**			
4.5.2.2.2.1					Parent Bank			
4.5.2.2.2.2					Non-Bank Financial Institutions			
4.5.2.2.2.3					Business Enterprises			
4.5.2.2.2.4					Other Entities			
4.5.2.2.3					**Equity Instruments**			
4.5.2.2.3.1					Banks & Other Depository Institutions			
4.5.2.2.3.2					Other Financial Institutions			
4.5.2.2.3.3					Public Business Enterprises			
4.5.2.2.3.4					Private Business Enterprises			
4.5.2.3			**ON DESIGNATED FINANCIAL ASSETS AT FAIR VALUE**					
4.5.2.3.1					**Debt Securities**			
4.5.2.3.1.1					Central Governments			
4.5.2.3.1.2					Central Banks			
4.5.2.3.1.3					Parent Bank			
4.5.2.3.1.4					Overseas Banks & Other Depository Institutions			
4.5.2.3.1.5					Other Overseas Entities			
4.5.2.3.2					**Loans and Advances**			
4.5.2.3.2.1					Parent Bank			
4.5.2.3.2.2					Non-Bank Financial Institutions			
4.5.2.3.2.3					Business Enterprises			
4.5.2.3.2.4					Other Entities			
4.5.2.4			**ON FINANCIAL LIABILITIES HELD FOR TRADING**					
4.5.2.4.1					**Deposits**			
4.5.2.4.1.1					Central Government			
4.5.2.4.1.2					Central Banks			
4.5.2.4.1.3					Parent Bank			
4.5.2.4.1.4					Banks and Other Depository Institutions			
4.5.2.4.1.5					Business Enterprises			
4.5.2.4.1.6					Other entities			
4.5.2.4.2					**Repurchase agreements**			
4.5.2.4.2.1					Central Government			
4.5.2.4.2.2					Central Banks			
4.5.2.4.2.3					Parent Bank			
4.5.2.4.2.4					Banks and Other Depository Institutions			
4.5.2.4.2.5					Business Enterprises			
4.5.2.4.2.6					Other entities			
4.5.2.4.3					**Debt Securities Issued Held By**			
4.5.2.4.3.1					Central Government			
4.5.2.4.3.2					Central Banks			
4.5.2.4.3.3					Parent Bank			
4.5.2.4.3.4					Banks and Other Depository Institutions			
4.5.2.4.3.5					Business Enterprises			
4.5.2.4.3.6					Other entities			

4.5.2.4.4					**Derivatives Held By**			
4.5.2.4.4.1					Central Government			
4.5.2.4.4.2					Central Banks			
4.5.2.4.4.3					Parent Bank			
4.5.2.4.4.4					Banks and Other Depository Institutions			
4.5.2.4.4.5					Business Enterprises			
4.5.2.4.4.6					Other entities			
4.5.2.4.5					**Other Financial Liabilities Held By**			
4.5.2.4.5.1					Central Government			
4.5.2.4.5.2					Central Banks			
4.5.2.4.5.3					Parent Bank			
4.5.2.4.5.4					Banks and Other Depository Institutions			
4.5.2.4.5.5					Business Enterprises			
4.5.2.4.5.6					Other entities			
4.5.2.5			**ON DESIGNATED FINANCIAL LIABILITIES AT FAIR VALUE**					
4.5.2.5.1					**Deposits**			
4.5.2.5.1.1					Central Government			
4.5.2.5.1.2					Central Banks			
4.5.2.5.1.3					Parent Bank			
4.5.2.5.1.4					Banks and Other Depository Institutions			
4.5.2.5.1.5					Business Enterprises			
4.5.2.5.1.6					Other entities			
4.5.2.5.2					**Debt Securities Issued Held By**			
4.5.2.5.2.1					Central Government			
4.5.2.5.2.2					Central Banks			
4.5.2.5.2.3					Parent Bank			
4.5.2.5.2.4					Banks and Other Depository Institutions			
4.5.2.5.2.5					Business Enterprises			
4.5.2.5.2.6					Other entities			
4.5.2.5.3					**Other Financial Liabilities Held By**			
4.5.2.5.3.1					Central Government			
4.5.2.5.3.2					Central Banks			
4.5.2.5.3.3					Parent Bank			
4.5.2.5.3.4					Banks and Other Depository Institutions			
4.5.2.5.3.5					Business Enterprises			
4.5.2.5.3.6					Other entities			
4.6		**GAINS FROM HEDGE ACCOUNTING**						
4.6.1				**Residents**				
4.6.1.1					Central Government			
4.6.1.2					Local Government			
4.6.1.3					Central Bank			
4.6.1.4					Banks & Other Depository Institutions			
4.6.1.5					Other Financial Institutions			
4.6.1.6					Public Business Enterprises			
4.6.1.7					Private Business Enterprises			

4.6.1.8					Households			
4.6.1.9					Non-Profit Organizations			
4.6.2				**Non-Residents**				
4.6.2.1					Central Governments			
4.6.2.2					Central Banks			
4.6.2.3					Parent Bank			
4.6.2.4					Overseas Banks & Other Depository Institutions			
4.6.2.5					Other Overseas Entities			
4.7.		**EXCHANGE DIFFERENCES (GAINS)**						
4.7.1				**Residents**				
4.7.1.1					Central Government			
4.7.1.2					Local Government			
4.7.1.3					Central Bank			
4.7.1.4					Banks & Other Depository Institutions			
4.7.1.5					Other Financial Institutions			
4.7.1.6					Public Business Enterprises			
4.7.1.7					Private Business Enterprises			
4.7.1.8					Households			
4.7.1.1					Non-Profit Organizations			
4.7.2				**Non-Residents**				
4.7.2.1					Central Governments			
4.7.2.2					Central Banks			
4.7.2.3					Parent Bank			
4.7.2.4					Overseas Banks & Other Depository Institutions			
4.7.2.5					Other Overseas Entities			
4.8		**OTHER OPERATING INCOME**						
4.8.1				**Changes in fair value in tangible assets measured using the fair value model**				
4.8.2				**Investment property**				
4.8.3				**Operating leases other than investment property**				
4.8.4				**Other**				
4.9		**REVERSAL OF PROVISIONS, IMPAIRMENT AND OTHER GAINS**						
4.9.1			**Reversal of Provisions**					
4.9.1.1				Commitments and guarantees given				
4.9.1.2				Other provisions				
4.9.1			**Reversal of Impairment**					
4.9.1.1				**On financial assets not measured at fair value through profit and loss**				
4.9.1.1.1				Financial assets measured at cost				
4.9.1.1.2				Available for sale financial assets				
4.9.1.1.3				Loans and advances				
4.9.1.1.4				Held to maturity investments				

4.9.1.2				**On investments in subsidiaries, joint ventures and associates**				
4.9.1.3				**On non-financial assets**				
4.9.1.3.1				Property, plant and equipment				
4.9.1.3.2				Goodwill				
4.9.1.3.3				Intangible Assets				
4.9.1.3.4				Other				
4.9.2			**Gains on derecognition of nonfinancial assets**					
4.9.2.1					Investment property			
4.9.2.2					Intangible assets			
4.9.2.3					Other assets			

5		**EXPENSES ACCOUNTS**							
5.1		**INTEREST EXPENSES**							
5.1.1			**FROM RESIDENTS**						
5.1.1.1			**ON FINANCIAL LIABILITIES AT AMORTISED COST**						
5.1.1.1.1					**Deposits**				
5.1.1.1.1.1					Central Government				
5.1.1.1.1.2					Local Government				
5.1.1.1.1.3					Banks & Other Depository Institutions				
5.1.1.1.1.4					Other Financial Institutions				
5.1.1.1.1.5					Public Business Enterprises				
5.1.1.1.1.6					Private Business Enterprises				
5.1.1.1.1.7					Households				
5.1.1.1.1.8					Non-Profit Organizations				
5.1.1.1.2					**Debt Securities Issued Held By**				
5.1.1.1.2.1					Central Government				
5.1.1.1.2.2					Local Government				
5.1.1.1.2.3					Banks & Other Depository Institutions				
5.1.1.1.2.4					Other Financial Institutions				
5.1.1.1.2.5					Public Business Enterprises				
5.1.1.1.2.6					Private Business Enterprises				
5.1.1.1.2.7					Households				
5.1.1.1.2.8					Non-Profit Organizations				
5.1.1.1.3					**Other Financial Liabilities Held By**				
5.1.1.1.3.1					Central Government				
5.1.1.1.3.2					Local Government				
5.1.1.1.3.3					Central Bank				
5.1.1.1.3.4					Banks & Other Depository Institutions				
5.1.1.1.3.5					Other Financial Institutions				
5.1.1.1.3.6					Public Business Enterprises				
5.1.1.1.3.7					Private Business Enterprises				
5.1.1.1.3.8					Households				
5.1.1.1.3.9					Non-Profit Organizations				
5.1.1.2			**ON FINANCIAL LIABILITIES HELD FOR TRADING**						
5.1.1.2.1					**Deposits**				
5.1.1.2.1.1					Central Government				
5.1.1.2.1.2					Local Government				
5.1.1.2.1.3					Banks & Other Depository Institutions				
5.1.1.2.1.4					Other Financial Institutions				
5.1.1.2.1.5					Public Business Enterprises				
5.1.1.2.1.6					Private Business Enterprises				
5.1.1.2.1.7					Households				
5.1.1.2.1.8					Non-Profit Organizations				
5.1.1.2.2					**Repurchase agreements**				
5.1.1.2.2.1					Central Government				
5.1.1.2.2.2					Local Government				

5.1.1.2.2.3					Central Bank				
5.1.1.2.2.4					Banks & Other Depository Institutions				
5.1.1.2.2.5					Other Financial Institutions				
5.1.1.2.2.6					Public Business Enterprises				
5.1.1.2.2.7					Private Business Enterprises				
5.1.1.2.2.8					Households				
5.1.1.2.2.9					Non-Profit Organizations				
5.1.1.2.3					**Debt Securities Issued Held By**				
5.1.1.2.3.1					Central Government				
5.1.1.2.3.2					Local Government				
5.1.1.2.3.3					Banks & Other Depository Institutions				
5.1.1.2.3.4					Other Financial Institutions				
5.1.1.2.3.5					Public Business Enterprises				
5.1.1.2.3.6					Private Business Enterprises				
5.1.1.2.3.7					Households				
5.1.1.2.3.8					Non-Profit Organizations				
5.1.1.2.4					**Derivatives Held By**				
5.1.1.2.4.1					Central Government				
5.1.1.2.4.2					Local Government				
5.1.1.2.4.3					Central Bank				
5.1.1.2.4.4					Banks & Other Depository Institutions				
5.1.1.2.4.5					Other Financial Institutions				
5.1.1.2.4.6					Public Business Enterprises				
5.1.1.2.4.7					Private Business Enterprises				
5.1.1.2.4.8					Households				
5.1.1.2.4.9					Non-Profit Organizations				
5.1.1.2.5					**Other Financial Liabilities Held By**				
5.1.1.2.5.1					Central Government				
5.1.1.2.5.2					Local Government				
5.1.1.2.5.3					Central Bank				
5.1.1.2.5.4					Banks & Other Depository Institutions				
5.1.1.2.5.5					Other Financial Institutions				
5.1.1.2.5.6					Public Business Enterprises				
5.1.1.2.5.7					Private Business Enterprises				
5.1.1.2.5.8					Households				
5.1.1.2.5.9					Non-Profit Organizations				
5.1.1.3			**ON DESIGNATED FINANCIAL LIABILITIES AT FAIR VALUE**						
5.1.1.3.1					**Deposits**				
5.1.1.3.1.1					Central Government				
5.1.1.3.1.2					Local Government				
5.1.1.3.1.3					Banks and Other Depository Institutions				
5.1.1.3.1.4					Other Financial Institutions				
5.1.1.3.1.5					Public Business Enterprises				
5.1.1.3.1.6					Private Business Enterprises				
5.1.1.3.1.7					Households				

5.1.1.3.1.8					Non-Profit Organizations				
5.1.1.3.2					**Debt Securities Issued Held By**				
5.1.1.3.2.1					Central Government				
5.1.1.3.2.2					Local Government				
5.1.1.3.2.3					Banks & Other Depository Institutions				
5.1.1.3.2.4					Other Financial Institutions				
5.1.1.3.2.5					Public Business Enterprises				
5.1.1.3.2.6					Private Business Enterprises				
5.1.1.3.2.7					Households				
5.1.1.3.2.8					Non-Profit Organizations				
5.1.1.3.3					**Other Financial Liabilities Held By**				
5.1.1.3.3.1					Central Government				
5.1.1.3.3.2					Local Government				
5.1.1.3.3.3					Central Bank				
5.1.1.3.3.4					Banks & Other Depository Institutions				
5.1.1.3.3.5					Other Financial Institutions				
5.1.1.3.3.6					Public Business Enterprises				
5.1.1.3.3.7					Private Business Enterprises				
5.1.1.3.3.8					Households				
5.1.1.3.3.9					Non-Profit Organizations				
5.1.1.4			**ON DERIVATIVES HEDGING ACCOUNT INTEREST RATE RISK**						
5.1.1.4.1					Central Government				
5.1.1.4.2					Local Government				
5.1.1.4.3					Central Bank				
5.1.1.4.4					Banks & Other Depository Institutions				
5.1.1.4.5					Other Financial Institutions				
5.1.1.4.6					Public Business Enterprises				
5.1.1.4.7					Private Business Enterprises				
5.1.1.4.8					Households				
5.1.1.4.9					Non-Profit Organizations				
5.1.1.5			**ON OTHER LIABILITIES**						
5.1.1.5.1					Central Government				
5.1.1.5.2					Local Government				
5.1.1.5.3					Central Bank				
5.1.1.5.4					Banks and Other Depository Institutions				
5.1.1.5.5					Other Financial Institutions				
5.1.1.5.6					Public Business Enterprises				
5.1.1.5.7					Private Business Enterprises				
5.1.1.5.8					Households				
5.1.1.5.9					Non-Profit Organizations				
5.1.1.6			**ON FINANCIAL ASSETS**						
5.1.1.6.1					Central Government				
5.1.1.6.2					Local Government				
5.1.1.6.3					Central Bank				
5.1.1.6.4					Banks & Other Depository Institutions				
5.1.1.6.5					Other Financial Institutions				

5.1.1.6.6					Public Business Enterprises				
5.1.1.6.7					Private Business Enterprises				
5.1.1.6.8					Households				
5.1.1.6.9					Non-Profit Organizations				
5.1.2			**FROM NON-RESIDENTS**						
5.1.2.1			**ON FINANCIAL LIABILITIES AT AMORTISED COST**						
5.1.2.1.1					**Deposits**				
5.1.2.1.1.1					Central Government				
5.1.2.1.1.2					Central Banks				
5.1.2.1.1.3					Parent Bank				
5.1.2.1.1.4					Banks and Other Depository Institutions				
5.1.2.1.1.5					Business Enterprises				
5.1.2.1.1.6					Other entities				
5.1.2.1.2					**Debt Securities Issued Held By**				
5.1.2.1.2.1					Central Government				
5.1.2.1.2.2					Central Banks				
5.1.2.1.2.3					Parent Bank				
5.1.2.1.2.4					Banks and Other Depository Institutions				
5.1.2.1.2.5					Business Enterprises				
5.1.2.1.2.6					Other entities				
5.1.2.1.3					**Other Financial Liabilities Held By**				
5.1.2.1.3.1					Central Government				
5.1.2.1.3.2					Central Banks				
5.1.2.1.3.3					Parent Bank				
5.1.2.1.3.4					Banks and Other Depository Institutions				
5.1.2.1.3.5					Business Enterprises				
5.1.2.1.3.6					Other entities				
5.1.2.2			**ON FINANCIAL LIABILITIES HELD FOR TRADING**						
5.1.2.2.1					**Deposits**				
5.1.2.2.1.1					Central Government				
5.1.2.2.1.2					Central Banks				
5.1.2.2.1.3					Parent Bank				
5.1.2.2.1.4					Banks and Other Depository Institutions				
5.1.2.2.1.5					Business Enterprises				
5.1.2.2.1.6					Other entities				
5.1.2.2.2					**Repurchase agreements**				
5.1.2.2.2.1					Central Government				
5.1.2.2.2.2					Central Banks				
5.1.2.2.2.3					Parent Bank				
5.1.2.2.2.4					Banks and Other Depository Institutions				
5.1.2.2.2.5					Business Enterprises				
5.1.2.2.2.6					Other entities				
5.1.2.2.3					**Debt Securities Issued Held By**				
5.1.2.2.3.1					Central Government				
5.1.2.2.3.2					Central Banks				
5.1.2.2.3.3					Parent Bank				

5.1.2.2.3.4					Banks and Other Depository Institutions				
5.1.2.2.3.5					Business Enterprises				
5.1.2.2.3.6					Other entities				
5.1.2.2.4					**Derivatives Held By**				
5.1.2.2.4.1					Central Government				
5.1.2.2.4.2					Central Banks				
5.1.2.2.4.3					Parent Bank				
5.1.2.2.4.4					Banks and Other Depository Institutions				
5.1.2.2.4.5					Business Enterprises				
5.1.2.2.4.6					Other entities				
5.1.2.2.5					**Other Financial Liabilities Held By**				
5.1.2.2.5.1					Central Government				
5.1.2.2.5.2					Central Banks				
5.1.2.2.5.3					Parent Bank				
5.1.2.2.5.4					Banks and Other Depository Institutions				
5.1.2.2.5.5					Business Enterprises				
5.1.2.2.5.6					Other entities				
5.1.2.3			**ON DESIGNATED FINANCIAL LIABILITIES AT FAIR VALUE**						
5.1.2.3.1					**Deposits**				
5.1.2.3.1.1					Central Government				
5.1.2.3.1.2					Central Banks				
5.1.2.3.1.3					Parent Bank				
5.1.2.3.1.4					Banks and Other Depository Institutions				
5.1.2.3.1.5					Business Enterprises				
5.1.2.3.1.6					Other entities				
5.1.2.3.2					**Debt Securities Issued Held By**				
5.1.2.3.2.1					Central Government				
5.1.2.3.2.2					Central Banks				
5.1.2.3.2.3					Parent Bank				
5.1.2.3.2.4					Banks and Other Depository Institutions				
5.1.2.3.2.5					Business Enterprises				
5.1.2.3.2.6					Other entities				
5.1.2.3.3					**Other Financial Liabilities Held By**				
5.1.2.3.3.1					Central Government				
5.1.2.3.3.2					Central Banks				
5.1.2.3.3.3					Parent Bank				
5.1.2.3.3.4					Banks and Other Depository Institutions				
5.1.2.3.3.5					Business Enterprises				
5.1.2.3.3.6					Other entities				
5.1.2.4			**ON DERIVATIVES HEDGING ACCOUNT INTEREST RATE RISK**						
5.1.2.4.1					Central Government				
5.1.2.4.2					Central Banks				
5.1.2.4.3					Parent Bank				
5.1.2.4.4					Banks and Other Depository Institutions				
5.1.2.4.5					Business Enterprises				
5.1.2.4.6					Other entities				

5.1.2.5			**ON OTHER LIABILITIES**						
5.1.2.5.1					Central Governments				
5.1.2.5.2					Central Banks				
5.1.2.5.3					Parent Bank				
5.1.2.5.4					Overseas Banks & Other Depository Institutions				
5.1.2.5.5					Other Overseas Entities				
5.1.2.5			**ON FINANCIAL ASSETS**						
5.1.2.6					Central Government				
5.1.2.6.2					Central Banks				
5.1.2.6.3					Parent Bank				
5.1.2.6.4					Banks and Other Depository Institutions				
5.1.2.6.5					Business Enterprises				
5.1.2.6.6					Other entities				
5.3		**FEES AND COMMISSION EXPENSES**							
5.3.1				**From Residents**					
5.3.1.1					Central Government				
5.3.1.2					Local Government				
5.3.1.3					Central Bank				
5.3.1.4					Banks & Other Depository Institutions				
5.3.1.5					Other Financial Institutions				
5.3.1.6					Public Business Enterprises				
5.3.1.7					Private Business Enterprises				
5.3.1.8					Households				
5.3.1.9					Non-Profit Organizations				
5.3.2				**From Non-Residents**					
5.3.2.1					Central Government				
5.3.2.2					Central Banks				
5.3.2.3					Parent Bank				
5.3.2.4					Banks and Other Depository Institutions				
5.3.2.5					Business Enterprises				
5.3.2.6					Other entities				
5.4		**LOSSES ON DERECOGNITION OF FINANCIAL ASSETS AND LIABILITIES NOT MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS**							
5.4.1			**FROM RESIDENTS**						
5.4.1.1			**ON FINANCIAL ASSETS AT AMORTISED COST**						
5.4.1.1.1					**Debt Securities**				
5.4.1.1.1.1					Central Government				
5.4.1.1.1.2					Local Government				
5.4.1.1.1.3					Central Bank				
5.4.1.1.1.4					Banks & Other Depository Institutions				
5.4.1.1.1.5					Other Financial Institutions				
5.4.1.1.1.6					Public Business Enterprises				
5.4.1.1.1.7					Private Business Enterprises				
5.4.1.1.2					**Loans and Advances**				

5.4.1.1.2.1					Central Government				
5.4.1.1.2.2					Local Government				
5.4.1.1.2.3					Banks & Other Depository Institutions				
5.4.1.1.2.4					Other Financial Institutions				
5.4.1.1.2.5					Public Business Enterprises				
5.4.1.1.2.6					Private Business Enterprises				
5.4.1.1.2.7					Households				
5.4.1.1.2.8					Non-Profit Organizations				
5.4.1.2			**ON FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME**						
5.4.1.2.1					**Debt Securities**				
5.4.1.2.1.1					Central Government				
5.4.1.2.1.2					Local Government				
5.4.1.2.1.3					Central Bank				
5.4.1.2.1.4					Banks & Other Depository Institutions				
5.4.1.2.1.5					Other Financial Institutions				
5.4.1.2.1.6					Public Business Enterprises				
5.4.1.2.1.7					Private Business Enterprises				
5.4.1.2.2					**Loans and Advances**				
5.4.1.2.2.1					Central Government				
5.4.1.2.2.2					Local Government				
5.4.1.2.2.3					Banks & Other Depository Institutions				
5.4.1.1.2.4					Other Financial Institutions				
5.4.1.1.2.5					Public Business Enterprises				
5.4.1.1.2.6					Private Business Enterprises				
5.4.1.1.2.7					Households				
5.4.1.1.2.8					Non-Profit Organizations				
5.4.1.2.3					**Equity Instruments**				
5.4.1.2.3.1					Banks & Other Depository Institutions				
5.4.1.2.3.2					Other Financial Institutions				
5.4.1.2.3.3					Public Business Enterprises				
5.4.1.1.3.4					Private Business Enterprises				
5.4.1.3			**ON FINANCIAL LIABILITIES AT AMORTISED COST**						
5.4.1.3.1					**Debt Securities Issued Held By**				
5.4.1.3.1.1					Central Government				
5.4.1.3.1.2					Local Government				
5.4.1.3.1.3					Banks & Other Depository Institutions				
5.4.1.3.1.4					Other Financial Institutions				
5.4.1.3.1.5					Public Business Enterprises				
5.4.1.3.1.6					Private Business Enterprises				
5.4.1.3.1.7					Households				
5.4.1.3.1.8					Non-Profit Organizations				
5.4.1.3.2					**Other Financial Liabilities Held By**				
5.4.1.3.2.1					Central Government				
5.4.1.3.2.2					Local Government				

5.4.1.3.2.3					Central Bank				
5.4.1.3.2.4					Banks & Other Depository Institutions				
5.4.1.3.2.5					Other Financial Institutions				
5.4.1.3.2.6					Public Business Enterprises				
5.4.1.3.2.7					Private Business Enterprises				
5.4.1.3.2.8					Households				
5.4.1.3.2.9					Non-Profit Organizations				
5.4.2			**FROM NON-RESIDENTS**						
5.4.2.1			**ON FINANCIAL ASSETS AT AMORTISED COST**						
5.4.2.1.1					**Debt Securities**				
5.4.2.1.1.1					Central Governments				
5.4.2.1.1.2					Central Banks				
5.4.2.1.1.3					Parent Bank				
5.4.2.1.1.4					Overseas Banks & Other Depository Institutions				
5.4.2.1.1.5					Other Overseas Entities				
5.4.2.1.2					**Loans and Advances**				
5.4.2.1.2.1					Parent Bank				
5.4.2.1.2.2					Non-Bank Financial Institutions				
5.4.2.1.2.3					Business Enterprises				
5.4.2.1.2.4					Other Entities				
5.4.2.2			**ON FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME**						
5.4.2.2.1					**Debt Securities**				
5.4.2.2.1.1					Central Governments				
5.4.2.2.1.2					Central Banks				
5.4.2.2.1.3					Parent Bank				
5.4.2.2.1.4					Overseas Banks & Other Depository Institutions				
5.4.2.2.1.5					Other Overseas Entities				
5.4.2.2.2					**Loans and Advances**				
5.4.2.2.2.1					Parent Bank				
5.4.2.2.2.2					Non-Bank Financial Institutions				
5.4.2.2.2.3					Business Enterprises				
5.4.2.2.2.4					Other Entities				
5.4.3.1.2.4					**Equity Instruments**				
5.4.3.1.2.5					Banks & Other Depository Institutions				
5.4.3.1.2.6					Other Financial Institutions				
5.4.3.1.2.7					Public Business Enterprises				
5.4.3.1.2.8					Private Business Enterprises				
5.4.2.3			**ON FINANCIAL LIABILITIES AT AMORTISED COST**						
5.4.2.3.1					**Debt Securities Issued Held By**				
5.4.2.3.1.1					Central Government				
5.4.2.3.1.2					Central Banks				
5.4.2.3.1.3					Parent Bank				
5.4.2.3.1.4					Banks and Other Depository Institutions				
5.4.2.3.1.5					Business Enterprises				
5.4.2.3.1.6					Other entities				

5.4.2.3.2					**Other Financial Liabilities Held By**				
5.4.2.3.2.1					Central Government				
5.4.2.3.2.2					Central Banks				
5.4.2.3.2.3					Parent Bank				
5.4.2.3.2.4					Banks and Other Depository Institutions				
5.4.2.3.2.5					Business Enterprises				
5.4.2.3.2.6					Other entities				
5.5		**LOSSES ON FINANCIAL ASSETS AND LIABILITIES MEASURED AT FAIR VALUE THROUGH PROFIT OR LOSS**							
5.5.1			**FROM RESIDENTS**						
5.5.1.1			**ON FINANCIAL ASSETS HELD FOR TRADING**						
5.5.1.1.1					**Debt Securities**				
5.5.1.1.1.1					Central Government				
5.5.1.1.1.2					Local Government				
5.5.1.1.1.3					Central Bank				
5.5.1.1.1.4					Banks & Other Depository Institutions				
5.5.1.1.1.5					Other Financial Institutions				
5.5.1.1.1.6					Public Business Enterprises				
5.5.1.1.1.7					Private Business Enterprises				
5.5.1.1.2					**Loans and Advances**				
5.5.1.1.2.1					Central Government				
5.5.1.1.2.2					Local Government				
5.5.1.1.2.3					Banks & Other Depository Institutions				
5.5.1.1.2.4					Other Financial Institutions				
5.5.1.1.2.5					Public Business Enterprises				
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5.5.1.1.3					**Equity Instruments**				
5.5.1.1.3.1					Banks & Other Depository Institutions				
5.5.1.1.3.2					Other Financial Institutions				
5.5.1.1.3.3					Public Business Enterprises				
5.5.1.1.3.4					Private Business Enterprises				
5.5.1.1.4					**Derivatives**				
5.5.1.1.4.1					Central Government				
5.5.1.1.4.2					Local Government				
5.5.1.1.4.3					Central Bank				
5.5.1.1.4.4					Banks & Other Depository Institutions				
5.5.1.1.4.5					Other Financial Institutions				
5.5.1.1.4.6					Public Business Enterprises				
5.5.1.1.4.7					Private Business Enterprises				
5.5.1.2			**ON MANDATORILY NON TRADING FINANCIAL ASSETS**						
5.5.1.2.1					**Debt Securities**				
5.5.1.2.1.1					Central Government				
5.5.1.2.1.2					Local Government				

5.5.1.2.1.3					Central Bank				
5.5.1.2.1.4					Banks & Other Depository Institutions				
5.5.1.2.1.5					Other Financial Institutions				
5.5.1.2.1.6					Public Business Enterprises				
5.5.1.2.1.7					Private Business Enterprises				
5.5.1.2.2					**Loans and Advances**				
5.5.1.2.2.1					Central Government				
5.5.1.2.2.2					Local Government				
5.5.1.2.2.3					Banks & Other Depository Institutions				
5.5.1.2.2.4					Other Financial Institutions				
5.5.1.2.2.5					Public Business Enterprises				
5.5.1.2.2.6					Private Business Enterprises				
5.5.1.2.2.7					Households				
5.5.1.2.2.8					Non-Profit Organizations				
5.5.1.2.3					**Equity Instruments**				
5.5.1.2.3.1					Banks & Other Depository Institutions				
5.5.1.2.3.2					Other Financial Institutions				
5.5.1.2.3.3					Public Business Enterprises				
5.5.1.2.3.4					Private Business Enterprises				
5.5.1.3			**ON DESIGNATED FINANCIAL ASSETS AT FAIR VALUE**						
5.5.1.3.1					**Debt Securities**				
5.5.1.3.1.1					Central Government				
5.5.1.3.1.2					Local Government				
5.5.1.3.1.3					Central Bank				
5.5.1.3.1.4					Banks & Other Depository Institutions				
5.5.1.3.1.5					Other Financial Institutions				
5.5.1.3.1.6					Public Business Enterprises				
5.5.1.3.1.7					Private Business Enterprises				
5.5.1.3.2					**Loans and Advances**				
5.5.1.3.2.1					Central Government				
5.5.1.3.2.2					Local Government				
5.5.1.3.2.3					Banks & Other Depository Institutions				
5.5.1.3.2.4					Other Financial Institutions				
5.5.1.3.2.5					Public Business Enterprises				
5.5.1.3.2.6					Private Business Enterprises				
5.5.1.3.2.7					Households				
5.5.1.3.2.8					Non-Profit Organizations				
5.5.1.4			**ON FINANCIAL LIABILITIES HELD FOR TRADING**						
5.5.1.4.1					**Deposits**				
5.5.1.4.1.1					Central Government				
5.5.1.4.1.2					Local Government				
5.5.1.4.1.3					Banks & Other Depository Institutions				
5.5.1.4.1.4					Other Financial Institutions				
5.5.1.4.1.5					Public Business Enterprises				
5.5.1.4.1.6					Private Business Enterprises				
5.5.1.4.1.7					Households				

5.5.1.4.1.8					Non-Profit Organizations				
5.5.1.4.2					**Repurchase agreements**				
5.5.1.4.2.1					Central Government				
5.5.1.4.2.2					Local Government				
5.5.1.4.2.3					Central Bank				
5.5.1.4.2.4					Banks & Other Depository Institutions				
5.5.1.4.2.5					Other Financial Institutions				
5.5.1.4.2.6					Public Business Enterprises				
5.5.1.4.2.7					Private Business Enterprises				
5.5.1.4.2.8					Households				
5.5.1.4.2.9					Non-Profit Organizations				
5.5.1.4.3					**Debt Securities Issued Held By**				
5.5.1.4.3.1					Central Government				
5.5.1.4.3.2					Local Government				
5.5.1.4.3.3					Banks & Other Depository Institutions				
5.5.1.4.3.4					Other Financial Institutions				
5.5.1.4.3.5					Public Business Enterprises				
5.5.1.4.3.6					Private Business Enterprises				
5.5.1.4.3.7					Households				
5.5.1.4.3.8					Non-Profit Organizations				
5.5.1.4.4					**Derivatives Held By**				
5.5.1.4.4.1					Central Government				
5.5.1.4.4.2					Local Government				
5.5.1.4.4.3					Central Bank				
5.5.1.4.4.4					Banks & Other Depository Institutions				
5.5.1.4.4.5					Other Financial Institutions				
5.5.1.4.4.6					Public Business Enterprises				
5.5.1.4.4.7					Private Business Enterprises				
5.5.1.4.4.8					Households				
5.5.1.4.4.9					Non-Profit Organizations				
5.5.1.4.5					**Other Financial Liabilities Held By**				
5.5.1.4.5.1					Central Government				
5.5.1.4.5.2					Local Government				
5.5.1.4.5.3					Central Bank				
5.5.1.4.5.4					Banks & Other Depository Institutions				
5.5.1.4.5.5					Other Financial Institutions				
5.5.1.4.5.6					Public Business Enterprises				
5.5.1.4.5.7					Private Business Enterprises				
5.5.1.4.5.8					Households				
5.5.1.4.5.9					Non-Profit Organizations				
5.5.1.5			**ON DESIGNATED FINANCIAL LIABILITIES AT FAIR VALUE**						
5.5.1.5.1					**Deposits**				
5.5.1.5.1.1					Central Government				
5.5.1.5.1.2					Local Government				
5.5.1.5.1.3					Banks and Other Depository Institutions				
5.5.1.5.1.4					Other Financial Institutions				

5.5.1.5.1.5					Public Business Enterprises				
5.5.1.5.1.6					Private Business Enterprises				
5.5.1.5.1.7					Households				
5.5.1.5.1.8					Non-Profit Organizations				
5.5.1.5.2					**Debt Securities Issued Held By**				
5.5.1.5.2.1					Central Government				
5.5.1.5.2.2					Local Government				
5.5.1.5.2.3					Banks & Other Depository Institutions				
5.5.1.5.2.4					Other Financial Institutions				
5.5.1.5.2.5					Public Business Enterprises				
5.5.1.5.2.6					Private Business Enterprises				
5.5.1.5.2.7					Households				
5.5.1.5.2.8					Non-Profit Organizations				
5.5.1.5.3					**Other Financial Liabilities Held By**				
5.5.1.5.3.1					Central Government				
5.5.1.5.3.2					Local Government				
5.5.1.5.3.3					Central Bank				
5.5.1.5.3.4					Banks & Other Depository Institutions				
5.5.1.5.3.5					Other Financial Institutions				
5.5.1.5.3.6					Public Business Enterprises				
5.5.1.5.3.7					Private Business Enterprises				
5.5.1.5.3.8					Households				
5.5.1.5.3.9					Non-Profit Organizations				
5.5.2			**FROM NON-RESIDENTS**						
5.5.2.1			**ON FINANCIAL ASSETS HELD FOR TRADING**						
5.5.2.1.1					**Debt Securities**				
5.5.2.1.1.1					Central Governments				
5.5.2.1.1.2					Central Banks				
5.5.2.1.1.3					Parent Bank				
5.5.2.1.1.4					Overseas Banks & Other Depository Institutions				
5.5.2.1.1.5					Other Overseas Entities				
5.5.2.1.2					**Loans and Advances**				
5.5.2.1.2.1					Parent Bank				
5.5.2.1.2.2					Non-Bank Financial Institutions				
5.5.2.1.2.3					Business Enterprises				
5.5.2.1.2.4					Other Entities				
5.5.2.1.3					**Equity Instruments**				
5.5.2.1.3.1					Banks & Other Depository Institutions				
5.5.2.1.3.2					Other Financial Institutions				
5.5.2.1.3.3					Public Business Enterprises				
5.5.2.1.3.4					Private Business Enterprises				
5.5.2.1.4					**Derivatives**				
5.5.2.1.4.1					Central Governments				
5.5.2.1.4.2					Central Banks				
5.5.2.1.4.3					Parent Bank				
5.5.2.1.4.4					Overseas Banks & Other Depository Institutions				

5.5.2.1.4.5					Other Overseas Entities				
5.5.2.2			**ON MANDATORILY NON TRADING FINANCIAL ASSETS**						
5.5.2.2.1					**Debt Securities**				
5.5.2.2.1.1					Central Governments				
5.5.2.2.1.2					Central Banks				
5.5.2.2.1.3					Parent Bank				
5.5.2.2.1.4					Overseas Banks & Other Depository Institutions				
5.5.2.2.1.5					Other Overseas Entities				
5.5.2.2.2					**Loans and Advances**				
5.5.2.2.2.1					Parent Bank				
5.5.2.2.2.2					Non-Bank Financial Institutions				
5.5.2.2.2.3					Business Enterprises				
5.5.2.2.2.4					Other Entities				
5.5.2.2.3					**Equity Instruments**				
5.5.2.2.3.1					Banks & Other Depository Institutions				
5.5.2.2.3.2					Other Financial Institutions				
5.5.2.2.3.3					Public Business Enterprises				
5.5.2.2.3.4					Private Business Enterprises				
5.5.2.3			**ON DESIGNATED FINANCIAL ASSETS AT FAIR VALUE**						
5.5.2.3.1					**Debt Securities**				
5.5.2.3.1.1					Central Governments				
5.5.2.3.1.2					Central Banks				
5.5.2.3.1.3					Parent Bank				
5.5.2.3.1.4					Overseas Banks & Other Depository Institutions				
5.5.2.3.1.5					Other Overseas Entities				
5.5.2.3.2					**Loans and Advances**				
5.5.2.3.2.1					Parent Bank				
5.5.2.3.2.2					Non-Bank Financial Institutions				
5.5.2.3.2.3					Business Enterprises				
5.5.2.3.2.4					Other Entities				
5.5.2.4			**ON FINANCIAL LIABILITIES HELD FOR TRADING**						
5.5.2.4.1					**Deposits**				
5.5.2.4.1.1					Central Government				
5.5.2.4.1.2					Central Banks				
5.5.2.4.1.3					Parent Bank				
5.5.2.4.1.4					Banks and Other Depository Institutions				
5.5.2.4.1.5					Business Enterprises				
5.5.2.4.1.6					Other entities				
5.5.2.4.2					**Repurchase agreements**				
5.5.2.4.2.1					Central Government				
5.5.2.4.2.2					Central Banks				
5.5.2.4.2.3					Parent Bank				
5.5.2.4.2.4					Banks and Other Depository Institutions				
5.5.2.4.2.5					Business Enterprises				
5.5.2.4.2.6					Other entities				
5.5.2.4.3					**Debt Securities Issued Held By**				

5.5.2.4.3.1					Central Government				
5.5.2.4.3.2					Central Banks				
5.5.2.4.3.3					Parent Bank				
5.5.2.4.3.4					Banks and Other Depository Institutions				
5.5.2.4.3.5					Business Enterprises				
5.5.2.4.3.6					Other entities				
5.5.2.4.4					**Derivatives Held By**				
5.5.2.4.4.1					Central Government				
5.5.2.4.4.2					Central Banks				
5.5.2.4.4.3					Parent Bank				
5.5.2.4.4.4					Banks and Other Depository Institutions				
5.5.2.4.4.5					Business Enterprises				
5.5.2.4.4.6					Other entities				
5.5.2.4.5					**Other Financial Liabilities Held By**				
5.5.2.4.5.1					Central Government				
5.5.2.4.5.2					Central Banks				
5.5.2.4.5.3					Parent Bank				
5.5.2.4.5.4					Banks and Other Depository Institutions				
5.5.2.4.5.5					Business Enterprises				
5.5.2.4.5.6					Other entities				
54.5.2.5			**ON DESIGNATED FINANCIAL LIABILITIES AT FAIR VALUE**						
5.5.2.5.1					**Deposits**				
5.5.2.5.1.1					Central Government				
5.5.2.5.1.2					Central Banks				
5.5.2.5.1.3					Parent Bank				
5.5.2.5.1.4					Banks and Other Depository Institutions				
5.5.2.5.1.5					Business Enterprises				
5.5.2.5.1.6					Other entities				
5.5.2.5.2					**Debt Securities Issued Held By**				
5.5.2.5.2.1					Central Government				
5.5.2.5.2.2					Central Banks				
5.5.2.5.2.3					Parent Bank				
5.5.2.5.2.4					Banks and Other Depository Institutions				
5.5.2.5.2.5					Business Enterprises				
5.5.2.5.2.6					Other entities				
5.5.2.5.3					**Other Financial Liabilities Held By**				
5.5.2.5.3.1					Central Government				
5.5.2.5.3.2					Central Banks				
5.5.2.5.3.3					Parent Bank				
5.5.2.5.3.4					Banks and Other Depository Institutions				
5.5.2.5.3.5					Business Enterprises				
5.5.2.5.3.6					Other entities				
5.6		**LOSSES FROM HEDGE ACCOUNTING**							
5.6.1				**Residents**					
5.6.1.1					Central Government				

5.6.1.2					Local Government				
5.6.1.3					Central Bank				
5.6.1.4					Banks & Other Depository Institutions				
5.6.1.5					Other Financial Institutions				
5.6.1.6					Public Business Enterprises				
5.6.1.7					Private Business Enterprises				
5.6.1.8					Households				
5.6.1.9					Non-Profit Organizations				
5.6.2				**Non-Residents**					
5.6.2.1					Central Governments				
5.6.2.2					Central Banks				
5.6.2.3					Parent Bank				
5.6.2.4					Overseas Banks & Other Depository Institutions				
5.6.2.5					Other Overseas Entities				
5.7.		**EXCHANGE DIFFERENCES (LOSSES)**							
5.7.1				**Residents**					
5.7.1.1					Central Government				
5.7.1.2					Local Government				
5.7.1.3					Central Bank				
5.7.1.4					Banks & Other Depository Institutions				
5.7.1.5					Other Financial Institutions				
5.7.1.6					Public Business Enterprises				
5.7.1.7					Private Business Enterprises				
5.7.1.8					Households				
5.7.1.1					Non-Profit Organizations				
5.7.2				**Non-Residents**					
5.7.2.1					Central Governments				
5.7.2.2					Central Banks				
5.7.2.3					Parent Bank				
5.7.2.4					Overseas Banks & Other Depository Institutions				
5.7.2.5					Other Overseas Entities				
5.8		**OTHER OPERATING EXPENSES**							
5.8.1			**Administrative expenses**						
5.8.1.1				**Staff expenses**					
5.8.1.1.1					Salaries and bonuses				
5.8.1.1.2					Staff allowances				
5.8.1.1.3					Social Security and Pension Funds contributions,				
5.8.1.1.4					Staff benefits				
5.8.1.1.5					Recruitment and staff training				
5.8.1.1.6					Other expenses				
5.8.1.2				**Other administrative expenses**					
5.8.1.2.1					Administration and marketing costs				
5.8.1.2.2					Rents and Occupancy costs				

5.8.1.2.3					Hire of equipment				
5.8.1.2.4					Audit, Legal & Professional Fees				
5.8.1.3				**Depreciation**					
5.8.1.3.1					Property, plant and equipment				
5.8.1.3.2					Intangible Assets				
5.8.1.4			**Other items of costs**						
5.9		**PROVISIONS, IMPAIRMENT AND OTHER LOSSES**							
5.9.1			**Provisions**						
5.9.1.1				Commitments and guarantees given					
5.9.1.2				Other provisions					
5.9.2			**Impairment**						
5.9.2.1				**On financial assets not measured at fair value through profit and loss**					
5.9.2.1.1				Financial assets at amortised cost					
5.9.2.1.2				Financial assets at other comprehensive income					
5.9.2.1.3				Loans and advances					
5.9.2.1.4				Held to maturity investments					
5.9.2.2				**On investments in subsidiaries, joint ventures and associates**					
5.9.2.3				**On non-financial assets**					
5.9.2.3.1				Property, plant and equipment					
5.9.2.3.2				Goodwill					
5.9.2.3.3				Intangible Assets					
5.9.2.3.4				Other					
5.9.3			**Losses on derecognition of nonfinancial assets**						
6		**OFF-BALANCE SHEET ITEMS**							
6.1.			**Acceptances Guarantees & Letters of Credit**						
6.1.1				**Guarantees Issued**					
6.1.1.1					With the character of credit substitutes				
6.1.1.2					Commercial Paper				
6.1.1.3					Other				
6.1.2				**Letters of Credit Issued**					
6.1.2.1					With the character of credit substitutes				
6.1.2.2					Documentary credits issued or confirmed				
6.1.2.3					Shipping guarantees, customs and tax bonds				
6.1.2.4					Documentary credits with underlying shipment acts as collateral and other self-liquidating transactions				
6.1.2.5					Warranties (including tender and performance bonds) and guarantees not having the character of credit substitutes				
6.1.3				**Acceptances**					
6.2			**Undrawn Credit Facilities**						
6.2.1					With an original maturity of more than one year				
6.2.2					With an original maturity of up to one year; not cancellable unconditionally				
6.2.3					Cancellable unconditionally at any time without notice				

6.2.4					For tender and performance guarantees which may be cancelled unconditionally				
6.3			**Commitments**						
6.3.1					To Grant Loans				
6.3.2					To Buy Securities				
6.3.3					To Sell Securities				
6.3.4					To Lease				
6.4			**Other items**						
6.4.1				**Endorsements on bills not bearing the name of another institution**					
6.4.2				**Transactions with recourse**					
6.4.3				**Pending Litigation**					
6.4.4				**Asset sale and repurchase agreements**					
6.4.5				**Assets bought with reverse repurchase agreements**					
6.5			**Derivatives**						
6.5.1				**Interest rate**					
6.5.1.1					Single-currency interest rate swaps				
6.5.1.2					Basis-swaps				
6.5.1.3					Forward rate agreements				
6.5.1.4					Interest-rate futures				
6.5.1.5					Interest-rate options purchased				
6.5.1.6					Other contracts of similar nature				
6.5.2				**Equity**					
6.5.2.1					Forward agreements				
6.5.2.2					Equity futures				
6.5.2.3					Equity options purchased				
6.5.2.4					Other contracts of similar nature				
6.5.3				**Foreign exchange and gold**					
6.5.3.1					Cross-currency interest-rate swaps				
6.5.3.2					Forward foreign-exchange contracts				
6.5.3.3					Currency futures				
6.5.3.4					Currency options purchased				
6.5.3.5					Other contracts of a similar nature				
6.5.3.6					Similar contracts concerning gold				
6.5.4				**Credit**					
6.5.4.1					Credit default swap				
6.5.4.2					Credit spread option				
6.5.4.3					Total return swap				
6.5.4.4					Other				
6.5.5				**Commodity**					
6.5.6				**Other**					
6.6			**Securitizations**						

ANNEX II - FINANCIAL STATEMENTS

Statement of Financial Position (Balance Sheet)

1. Assets

Code	Account	Carrying Amount		
		USD	FX	TOTAL
1.1.	**Cash, Balances at Central Bank and Other Deposits**			
1.1.1	Cash on hand			
1.1.2	Cash Balances at Central Banks			
1.1.3	Other Demand Deposits			
1.2	**Financial Assets at Amortised Cost**			
1.2.1	Debt securities			
1.2.2	Loans and advances			
1.3	**Financial Assets at Fair Value through Profit or Loss**			
1.3.1	**Financial Assets Held for Trading**			
1.3.1.1	Derivatives			
1.3.1.2	Equity instruments			
1.3.1.3	Debt securities			
1.3.1.4	Loans and advances			
1.3.2	**Non-trading Financial Assets Mandatorily at Fair Value through Profit or Loss**			
1.3.2.1	Equity instruments			
1.3.2.2	Debt securities			
1.3.2.3	Loans and advances			
1.3.3	**Financial Assets Designated at Fair Value through Profit or Loss**			
1.3.3.1	Debt securities			
1.3.3.2	Loans and advances			
1.4	**Financial Assets at Fair Value through Other Comprehensive Income**			
1.4.1	Equity instruments			
1.4.2	Debt securities			
1.4.3	Loans and advances			
1.5	**Derivatives - Hedge Accounting**			
1.6	**Investments in Subsidiaries, Joint Ventures and Associates**			
1.7	**Tangible and Intangible Assets**			
1.7.1	**Tangible Assets**			
1.7.1.1	Property, Plant and Equipment			
1.7.1.2	Investment property			
1.7.2	**Intangible Assets**			

1.7.2.1	Goodwill			
1.7.2.2	Other intangible assets			
1.9	**Other Assets**			
1.9.1	Non-current assets and disposal groups held for sale			
1.9.2	Tax Assets			
1.9.2.1	Current tax assets			
1.9.2.2	Deferred tax assets			
1.9.3	Other Assets			
	TOTAL ASSETS			

Statement of Financial Position (Balance Sheet)

2. Liabilities

Code	Account	Carrying Amount		
		USD	FX	TOTAL
2.1	**Financial Liabilities Measured at Amortised Cost**			
2.1.1	Deposits			
2.1.2	Debt securities issued			
2.1.3	Other financial liabilities			
2.2	**Financial Liabilities Held for Trading**			
2.2.1	Deposits			
2.2.2	Derivatives			
2.2.3	Debt securities			
2.2.4	Other financial liabilities			
2.3	**Financial Liabilities Designated at Fair Value through Profit or Loss**			
2.3.1	Deposits			
2.3.1	Debt securities			
2.3.3	Other financial liabilities			
2.4	**Derivatives - Hedge Accounting**			
2.6	**Provisions**			
2.6.1	Pension and other post-employment defined benefit obligations			
2.6.2	Other long term employee benefits obligations			
2.6.3	Restructuring			
2.6.4	Pending legal issues and tax litigation			
2.6.5	Commitments and guarantees given			
2.6.6	Other provisions			
2.9	**Other Liabilities**			
2.9.1	Liabilities included in disposal groups held for sale			
2.9.2	Tax Liabilities			
2.9.2.1	Current tax liabilities			
2.9.2.2	Deferred tax liabilities			
2.9.3	Other Liabilities			
	TOTAL LIABILITIES			

Statement of Financial Position (Balance Sheet)

3. Equity

Code	Account	Carrying Amount		
		USD	**FX**	**TOTAL**
3.1	**Capital**			
3.1.1	Paid up capital			
3.1.2	Unpaid capital which has been called up			
3.2	**Share premium**			
3.3	**Other equity instruments**			
3.4	**Accumulated Other Comprehensive Income**			
3.4.1	Items that will not be reclassified to profit or loss			
3.4.1.1	Tangible assets			
3.4.1.2	Intangible assets			
3.4.1.3	Actuarial gains or (-) losses on defined benefit pension plans			
3.4.1.4	Non-current assets and disposal group classified as held for sale			
3.4.1.5	Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates			
3.4.1.6	Fair value changes of equity instruments measured at fair value through other comprehensive income			
3.4.1.7	Hedge ineffectiveness of fair value hedges for equity instruments measured at fair value through other comprehensive income			
3.4.1.7.1	Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item)			
3.4.1.7.2	Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument)			
3.4.1.8	Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk			
3.4.2	Items that may be reclassified to profit or loss			
3.4.2.1	Hedge of net investments in foreign operations [effective portion]			
3.4.2.2	Foreign currency translation			
3.4.2.3	Hedging derivatives. Cash flow hedges reserve [effective portion)			
3.4.2.4	Fair value changes of debt instruments measured at fair value through other comprehensive income			
3.4.2.5	Hedging instruments [not designated elements]			
3.4.2.6	Non-current assets and disposal groups classified as held for sale			
3.4.2.7	Share of other recognised income and expense of investments in subsidiaries, joint ventures and associates			
3.5	**Retained earnings**			
3.6	**Revaluation reserves**			
3.7	**Other reserves**			
3.7.1	Statutory reserves			
3.7.2	Reserve for Banking Risks			

3.7.3	Reserves or accumulated losses of investments in subsidiaries, joint ventures and associates accounted for using the equity method			
3.7.4	Other			
3.8	**(-) Treasury shares**			
3.9	**Profit or Loss**			
3.9.1	Profit or loss attributable to owners			
3.9.2	(-) Interim dividends			
3.9.3	Minority interests (non-controlling interests)			
3.9.3.1	Accumulated Other Comprehensive Income			
3.9.3.2	Other items			
	TOTAL EQUITY			
	TOTAL EQUITY AND TOTAL LIABILITIES			

Statement of profit or loss

Code	Account	Carrying Amount		
		USD	FX	TOTAL
4.1	**Interest Income**			
4.1.1	On balances at Central Bank and other deposits			
4.1.2	On Financial Assets at Amortised Cost			
4.1.3	On Financial Assets Held for Trading			
4.1.4	On Non-trading Financial Assets Mandatorily at Fair Value through Profit or Loss			
4.1.5	On Financial Assets Designated at Fair Value through Profit or Loss			
4.1.6	On Derivatives - Hedge Accounting			
4.1.7	On Other Assets			
4.1.8	Interest Income on Liabilities			
5.1	**(Interest Expenses)**			
5.1.1	(On Financial Liabilities Measured at Amortised Cost)			
5.1.2	(On Financial Liabilities Held for Trading)			
5.1.3	(On Financial Liabilities Designated at Fair Value through Profit or Loss)			
4.1.4	(On Derivatives - Hedge Accounting)			
5.1.5	(On Other Liabilities)			
5.1.6	(Interest Expenses on Assets)			
4.2	**Dividend Income**			
4.2.1	Financial assets held for trading			
4.2.2	Non-trading financial assets mandatorily at fair value through profit or loss			
4.2.3	Financial assets at fair value through other comprehensive income			
4.3	**Fee and commission income**			
5.3	**(Fee and commission expenses)**			
4.4*	**Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net**			
4.4.1	Financial assets at fair value through other comprehensive income			
4.4.2	Financial assets at amortised cost			
4.4.3	Financial liabilities measured at amortised cost			
4.4.4	Other			
4.5	**Gains or (-) losses on financial assets and liabilities measured at fair value through profit or loss, net**			
4.5.1	Gains or (-) losses on financial assets and liabilities held for trading, net			

4.5.2	Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net			
4.5.3	Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net			
4.5.4	Gains or (-) losses from hedge accounting, net			
4.6	**Exchange differences [gain or (-) loss], net**			
4.7	**Gains or (-) losses on derecognition of non-financial assets, net**			
4.8	**Other operating income**			
5.8	**(Other operating expenses)**			
	TOTAL OPERATING INCOME, NET			
5.9.1**	(Administrative expenses)			
5.9.1.1	(Staff expenses)			
5.9.1.2	(Other administrative expenses)			
5.9.1.3	(Depreciation)			
5.9.1.3.1	(Property, Plant and Equipment)			
5.9.1.3.2	(Investment Properties)			
5.9.1.3.3	(Other intangible assets)			
5.9.2	(Provisions or (-) reversal of provisions)			
5.9.2.1	(Commitments and guarantees given)			
5.9.2.2	(Other provisions)			
5.9.3	(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)			
5.9.3.1	(Financial assets at fair value through other comprehensive income)			
5.9.3.2	(Financial assets at amortised cost)			
5.9.4	(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)			
5.9.5	(Impairment or (-) reversal of impairment on non-financial assets)			
5.9.5.1	(Property, plant and equipment)			
5.9.5.2	(Investment properties)			
5.9.5.3	(Goodwill)			
5.9.5.4	(Other intangible assets)			
5.9.5.5	(Other)			
5.9.6	Negative goodwill recognised in profit or loss			
5.9.7	Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method			
5.9.8	Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations			
6.1.1	**PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS**			
6.1.2	(Tax expense or (-) income related to profit or loss from continuing operations)			

6.1.3	**PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS**			
6.2.1 6.2.2 6.2.3	Profit or (-) loss after tax from discontinued operations Profit or (-) loss before tax from discontinued operations (Tax expense or (-) income related to discontinued operations)			
6.3.1	**PROFIT OR (-) LOSS FOR THE YEAR**			
6.3.2 6.3.3	Attributable to minority interest [non-controlling interests] Attributable to owners of the parent			

* When there is a loss, the code shall be 5, instead of 4, to represent expense.

** When the reversal of provisions is larger than total provisions, the code shall be 4.

Statement of comprehensive income

Code	Account	Carrying Amount		
		USD	FX	TOTAL
6.1	**Profit or (-) loss for the year**			
6.2	**Other comprehensive income**			
6.2.1	**Items that will not be reclassified to profit or loss**			
6.2.1.1	Tangible assets			
6.2.1.2	Intangible assets			
6.2.1.3	Actuarial gains or (-) losses on defined benefit pension plans			
6.2.1.4	Non-current assets and disposal groups held for sale			
6.2.1.5	Share of other recognized income and expense of entities accounted for using the equity method			
6.2.1.6	Fair value changes of equity instruments measured at fair value through other comprehensive income			
6.2.1.7	Gains or (-) losses from hedge accounting of equity instruments at fair value through other comprehensive income, net			
6.2.1.7.1	*Fair value changes of equity instruments measured at fair value through other comprehensive income [hedged item]*			
6.2.1.7.2	*Fair value changes of equity instruments measured at fair value through other comprehensive income [hedging instrument]*			
6.2.1.8	Fair value changes of financial liabilities at fair value through profit or loss attributable to changes in their credit risk			
6.2.1.9	Income tax relating to items that will not be reclassified			
6.2.2	**Items that may be reclassified to profit or loss**			
6.2.2.1	Hedge of net investments in foreign operations [effective portion]			
6.2.2.1.1	*Valuation gains or (-) losses taken to equity*			
6.2.2.1.2	*Transferred to profit or loss*			
6.2.2.1.3	*Other reclassifications*			
6.2.2.2	Foreign currency translation			
6.2.2.2.1	*Translation gains or (-) losses taken to equity*			
6.2.2.2.2	*Transferred to profit or loss*			
6.2.2.2.3	*Other reclassifications*			
6.2.2.3	Cash flow hedges [effective portion]			
6.2.2.3.1	*Valuation gains or (-) losses taken to equity*			
6.2.2.3.2	*Transferred to profit or loss*			
6.2.2.3.3	*Transferred to initial carrying amount of hedged items*			
6.2.2.3.4	*Other reclassifications*			
6.2.2.4	Hedging instruments [not designated elements]			
6.2.2.4.1	*Valuation gains or (-) losses taken to equity*			
6.2.2.4.2	*Transferred to profit or loss*			
6.2.2.4.3	*Other reclassifications*			
6.2.2.5	Debt instruments at fair value through other comprehensive income			
6.2.2.5.1	*Valuation gains or (-) losses taken to equity*			
6.2.2.5.2	*Transferred to profit or loss*			

6.2.2.5.3	*Other reclassifications*			
6.2.2.6	Non-current assets and disposal groups held for sale			
6.2.2.6.1	*Valuation gains or (-) losses taken to equity*			
6.2.2.6.2	*Transferred to profit or loss*			
6.2.2.6.3	*Other reclassifications*			
6.2.2.7	Share of other recognized income and expense of Investments in subsidiaries, joint ventures and associates			
6.2.2.8	Income tax relating to items that may be reclassified to profit or (-) loss			
6.3	**Total comprehensive income for the year**			
6.3.1	Attributable to minority interest [Non-controlling interest]			
6.3.2	Attributable to owners of the parent			

Statement of Changes on Equity

Code	Sources of Changes on Equity	Capital	Share premium	Other Equity Instruments	Accumulated Other Comprehensive Income	Retained Earnings	Revaluation Reserves	Other Reserves	(-) Treasury Shares	Profit or (-) Loss attributable to owners	(-) Interim dividends	Minority Interests		Total
												Accumulated Other Comprehensive Income	Other Items	
1	**Opening balance [before restatement]**													
1.1	Effects of corrections of errors													
1.2	Effects of changes in accounting policies													
2	**Opening balance [current period]**													
2.1	Issuance of ordinary shares													
2.2	Issuance of preference shares													
2.3	Issuance of other equity instruments													
2.4	Exercise or expiration of other equity instruments issued													
2.5	Conversion of debt to equity													
2.6	Capital reduction													
2.7	Dividends													
2.8	Purchase of treasury shares													
2.9	Sale or cancellation of treasury shares													
2.10	Reclassification of financial instruments from equity to liability													
2.11	Reclassification of financial instruments from liability to equity													
2.12	Transfers among components of equity													
2.13	Equity increase or (-) decrease resulting from business combinations													
2.14	Share based payments													
2.15	Other increase or (-) decrease in equity													
2.16	Total comprehensive income for the year													
3	**Closing balance [current period]**													

The gray area shall not be filled.

Statement of Cash Flows

Code	ITEM	Amount
1.	**CASH FLOW FROM OPERATING ACTIVITIES**	
1.1	Profit/(loss) before other comprehensive income, taxation and dividends	
1.2	Adjustments to Reconcile Profit/(loss) before other comprehensive income, taxation and dividends to Net Cash (Used in)/ Provided by Operating Activities	
1.2.1	Depreciation and amortization expenses	
1.2.2	Provision for guarantees and commitments	
1.2.3	Other provisions	
1.2.4	Impairment on financial assets not measured at fair value through profit or loss	
1.2.5	Impairment of investments in subsidiaries, joint ventures and associates	
1.2.6	Impairment on non-financial assets	
1.2.7	(Gain)/Loss from non-current assets and disposal groups classified as held for sale	
1.2.8	Capital distributions (other than dividend declared)	
1.2.9	Proceed derived/(expended) as a result of other comprehensive income	
1.2.10	Income tax paid	
1.2.11	Other adjustments	
1.2	Total Adjustments	
1.	**Net Cash (Used in)/Provided by Operating Activities**	
2.	**CASH FLOWS FROM INVESTING ACTIVITIES**	
2.1	(Increase)/decrease in tangible assets	
2.2	(Increase)/decrease in intangible assets	
2.3	(Increase)/decrease in placements with central bank and banks	
2.4	(Increase)/decrease in securities at amortised cost	
2.5	(Increase)/decrease Loans and advances at amortised cost	
2.6	(Increase)/decrease in financial assets measured at fair value	
2.7	(Increase)/decrease in financial assets through other comprehensive income	
2.8	(Increase)/decrease in investments in subsidiaries, joint ventures and associates	
2.9	(Increase)/decrease in tax assets	
2.10	(Increase)/decrease in other assets	
2.	**Net cash (Used)/Provided by Investing Activities**	
3.	**CASH FLOWS FROM FINANCING ACTIVITIES**	
3.1	Increase/(decrease) in due to Central Bank	
3.2	Increase/(decrease) due to banks and ODTIs	
3.3	Increase/(decrease) due to other customers/depositors	

3.4	Issuance/(Repurchase) of own securities at amortised cost	
3.5	Increase/(decrease) in liability at fair value	
3.6	Increase/(decrease) in Tax Liabilities	
3.7	Increase/(decrease) in Other Liabilities	
3.8	Dividend paid	
3.	**Net cash (used)/provided by Financing Activities**	
4.	**CASH FLOWS FROM CASH AND EQUIVALENTS**	
4.1	Cash and cash equivalents at the beginning of the year	
4.2	Cash and cash equivalents at the end of the year	
4.	**Net Increase/decrease in cash and cash equivalents**	
5.	**Net Cash (Used)/Provided During the Year**	

ANNEX III – LIST OF IASB STANDARDS

<u>Conceptual Framework</u>

<u>IFRS</u>

IFRS 1 First-time Adoption of International Financial Reporting Standards

IFRS 2 Share-based Payment

IFRS 3 Business Combinations

IFRS 5 Non-current Assets Held for Sale and Discontinued Operations

IFRS 6 Mineral Resources

IFRS 7 Financial Instruments Disclosure

IFRS 8 Operating Segments

IFRS 9 Financial Instruments

IFRS 10 Consolidated Financial Statements

IFRS 11 Joint Arrangements

IFRS 12 Disclose of Interest in Other Entities

IFRS 13 Fair Value Measurement

IFRS 14 Regulatory Deferral Accounts

IFRS 15 Revenues from Contracts with Customers

IFRS 16 Leases

IFRS 17 Insurance Contracts

<u>IAS</u>

IAS 1 Presentation of Financial Statements

IAS 2 Inventories

IAS 7 Cash Flow Statements

IAS 8 Accounting Policies, Changes in Accounting Estimates and Errors

IAS 10 Events after the Balance Sheet Date

IAS 12 Income Taxes

IAS 16 Property, Plant and Equipment

IAS 19 Employee Benefits

IAS 20 Accounting for Government Grants and Disclosure

IAS 21 The Effects of Changes in Foreign Exchange Rates

IAS 23 Borrowing Costs

IAS 24 Related Party Disclosures

IAS 26 Accounting and Reporting by Retirement Benefit Plans

IAS 27 Separate Financial Statements

IAS 28 Investments in Associates and Joint Ventures

IAS 29 Financial Reporting in Hyperinflationary Economies

IAS 32 Financial Instruments: Disclosure and Presentation

IAS 33 Earnings per Share

IAS 34 Interim Financial Reporting

IAS 36 Impairment of Assets

IAS 37 Provisions, Contingent Liabilities and Contingent Assets

IAS 38 Intangible Assets

IAS 39 Financial Instruments (almost fully replaced by IFRS 9)

IAS 40 Property Investments

IAS 41 Agriculture