

ANNEX I

INDIVIDUAL PUBLIC FINANCIAL
STATEMENTS OF CREDIT INSTITUTIONS

PUBLIC BALANCE SHEET

ASSETS

- 1. Cash and balances with central banks**
- 2. Financial assets held for trading**
 - 2.1. Loans and advances to credit institutions
 - 2.2. Money market operations through counterparties
 - 2.3. Loans and advances to other debtors
 - 2.4. Debt securities
 - 2.5. Other equity instruments
 - 2.6. Trading derivatives

Memorandum item: Loaned or advanced as collateral
- 3. Other financial assets at fair value through profit or loss**
 - 3.1. Loans and advances to credit institutions
 - 3.2. Money market operations through counterparties
 - 3.3. Loans and advances to other debtors
 - 3.4. Debt securities
 - 3.5. Other equity instruments

Memorandum item: Loaned or advanced as collateral
- 4. Available-for-sale financial assets**
 - 4.1. Debt securities
 - 4.2. Other equity instruments

Memorandum item: Loaned or advanced as collateral
- 5. Loans and receivables**
 - 5.1. Loans and advances to credit institutions
 - 5.2. Money market operations through counterparties
 - 5.3. Loans and advances to other debtors
 - 5.4. Debt securities
 - 5.5. Other financial assets

Memorandum item: Loaned or advanced as collateral
- 6. Held-to-maturity investments**

Memorandum item: Loaned or advanced as collateral
- 7.
- 8.
- 9. Changes in the fair value of the hedged items in portfolio hedges of interest rate risk**
- 10. Hedging derivatives**
- 11. Non-current assets held for sale**
 - 11.1. Loans and advances to credit institutions
 - 11.2. Loans and advances to other debtors
 - 11.3. Debt securities
 - 11.4. Equity instruments
 - 11.5. Tangible assets
 - 11.6. Other assets
- 12. Investments**
 - 12.1. Associates
 - 12.2. Jointly controlled entities
 - 12.3. Group entities
- 13. Insurance contracts linked to pensions**
- 14.
- 15. Tangible assets**

- 15.1. For own use
- 15.2. Investment properties
- 15.3. Other assets leased out under an operating lease
- 15.4. Assigned to welfare projects

Memorandum item: Acquired under a finance lease

16. Intangible assets

- 16.1. Goodwill
- 16.2. Other intangible assets

17. Tax assets

- 17.1. Current
- 17.2. Deferred

18. Prepayments and accrued income

19. Other assets

TOTAL ASSETS

LIABILITIES AND EQUITY

LIABILITIES

- 1. Financial liabilities held for trading**
 - 1.1. Deposits from credit institutions
 - 1.2. Money market operations through counterparties
 - 1.3. Deposits from other creditors
 - 1.4. Debt certificates including bonds
 - 1.5. Trading derivatives
 - 1.6. Short positions
- 2. Other financial liabilities at fair value through profit or loss**
 - 2.1. Deposits from credit institutions
 - 2.2. Deposits from other creditors
 - 2.3. Debt certificates including bonds
- 3. Financial liabilities at fair value through equity**
 - 3.1. Deposits from credit institutions
 - 3.2. Deposits from other creditors
 - 3.3. Debt certificates including bonds
- 4. Financial liabilities at amortised cost**
 - 4.1. Deposits from central banks
 - 4.2. Deposits from credit institutions
 - 4.3. Money market operations through counterparties
 - 4.4. Deposits from other creditors
 - 4.5. Debt certificates including bonds
 - 4.6. Subordinated liabilities
 - 4.7. Other financial liabilities
- 5.
- 6.
- 7.
- 8.
- 9.
- 10. Changes in the fair value of the hedged items in portfolio hedges of interest rate risk**
- 11. Hedging derivatives**
- 12. Liabilities associated with non-current assets held for sale**
 - 12.1. Deposits from other creditors
 - 12.2. Other liabilities
- 13.
- 14. Provisions**
 - 14.1. Provisions for pensions and similar obligations
 - 14.2. Provisions for taxes
 - 14.3. Provisions for contingent exposures and commitments
 - 14.4. Other provisions
- 15. Tax liabilities**
 - 15.1 Current
 - 15.2 Deferred
- 16. Accrued expenses and deferred income**
- 17. Other liabilities**
 - 17.1 Welfare funds
 - 17.2 Other
- 18. Capital having the nature of a financial liability**

TOTAL LIABILITIES

EQUITY

- 1.
2. **Valuation adjustments**
 - 2.1 Available-for-sale financial assets
 - 2.2 Financial liabilities at fair value through equity
 - 2.3 Cash flow hedges
 - 2.4 Hedges of net investments in foreign operations
 - 2.5 Exchange differences
 - 2.6 Non-current assets held for sale
3. **Own funds**
 - 3.1. Capital or endowment fund
 - 3.1.1. Issued
 - 3.1.2. Unpaid and uncalled(-)
 - 3.2. Share premium
 - 3.3. Reserves
 - 3.3.1. Accumulated reserves (losses)
 - 3.3.2. Retained earnings
 - 3.4. Other equity instruments
 - 3.4.1. Equity component of compound financial instruments
 - 3.4.2. Other
 - 3.5. *Less: Treasury shares*
 - 3.6. Non-voting equity units and associated funds (savings banks)
 - 3.6.1. Non-voting equity units
 - 3.6.2. Reserves of holders of non-voting equity units
 - 3.6.3. Stabilisation fund
 - 3.7. Profit or loss for the period
 - 3.8. *Less: Dividends and remuneration*

TOTAL LIABILITIES AND EQUITY

MEMORANDUM ITEM

4. **Contingent exposures**
 - 4.1. Financial guarantees
 - 4.2. Assets earmarked for third-party obligations
 - 4.3. Other contingent **exposures**
5. **Contingent commitments**
 - 5.1. Drawable by third parties
 - 5.2. Other commitments

PUBLIC INCOME STATEMENT

1. Interest and similar income
2. Interest expense and similar charges
 - 2.1. Remuneration of capital having the nature of a financial liability
 - 2.2. Other
3. Return on equity instruments
 - 3.1. Investments in associates
 - 3.2. Investments in jointly controlled entities
 - 3.3. Investments in group entities
 - 3.4. Other equity instruments
- A) NET INTEREST INCOME
- 4.
5. Fee and commission income
6. Fee and commission expense
- 7.
8. Gains or losses on financial assets and liabilities (net)
 - 8.1. Held for trading
 - 8.2. Other financial instruments at fair value through profit or loss
 - 8.3. Available-for-sale financial assets
 - 8.4. Loans and receivables
 - 8.5. Other
9. Exchange differences (net)
- B) GROSS INCOME
12. Other operating income
13. Personnel expenses
14. Other administrative expenses
15. Depreciation and amortisation
 - 15.1. Tangible assets
 - 15.2. Intangible assets
16. Other operating expenses
- C) NET OPERATING INCOME
17. Impairment losses (net)
 - 17.1. Available-for-sale financial assets
 - 17.2. Loans and receivables
 - 17.3. Held-to-maturity investments
 - 17.4. Non-current assets held for sale
 - 17.5. Investments
 - 17.6. Tangible assets
 - 17.7. Goodwill
 - 17.8. Other intangible assets
 - 17.9. Other assets
18. Provisioning expense (net)
- 19.
- 20.
21. Other gains
 - 21.1. Gains on disposal of tangible assets
 - 21.2. Gains on disposal of investments
 - 21.3. Other
22. Other losses

- 22.1. Losses on disposal of tangible assets
- 22.2. Losses on disposal of investments
- 22.3. Other
- D) PROFIT OR LOSS BEFORE TAX
- 23. Income tax
- 24. Mandatory transfer to welfare funds
- E) PROFIT OR LOSS FROM ORDINARY ACTIVITIES
- 25. Profit or loss from discontinued operations (net)
- F) PROFIT OR LOSS FOR THE PERIOD

STATEMENT OF CHANGES IN EQUITY

1. NET INCOME RECOGNISED DIRECTLY IN EQUITY

- 1.1. Available-for-sale financial assets
 - 1.1.1. Revaluation gains/losses
 - 1.1.2. Amounts transferred to income statement
 - 1.1.3. Income tax
 - 1.1.4. Reclassifications
- 1.2. Financial liabilities at fair value through equity
 - 1.2.1. Revaluation gains/losses
 - 1.2.2. Amounts transferred to income statement
 - 1.2.3. Income tax
 - 1.2.4. Reclassifications
- 1.3. Cash flow hedges
 - 1.3.1. Revaluation gains/losses
 - 1.3.2. Amounts transferred to income statement
 - 1.3.3. Amounts transferred to the initial carrying amount of hedged items
 - 1.3.4. Income tax
 - 1.3.5. Reclassifications
- 1.4. Hedge of net investments in foreign operations
 - 1.4.1. Revaluation gains/losses
 - 1.4.2. Amounts transferred to income statement
 - 1.4.3. Income tax
- 1.5. Exchange differences
 - 1.5.1. Translation gains/losses
 - 1.5.2. Amounts transferred to income statement
 - 1.5.3. Income tax
- 1.6. Non-current assets held for sale
 - 1.6.1. Revaluation gains
 - 1.6.2. Amounts transferred to income statement
 - 1.6.3. Income tax
 - 1.6.4. Reclassifications

2. PROFIT OR LOSS FOR THE PERIOD

- 2.1. Published profit or loss for the period
- 2.2. Adjustments due to changes in accounting policy *
- 2.3. Adjustments made to correct errors*

3. TOTAL INCOME AND EXPENSES FOR THE PERIOD**MEMORANDUM ITEM: EQUITY ADJUSTMENTS ALLOCABLE TO PRIOR PERIODS**

Effect of changes in accounting policies

- Own funds
- Valuation adjustments

Effects of errors

- Own funds
- Valuation adjustments

TOTAL

* These items shall be used only when adjustments to correct errors or for changes in accounting policies have been made in the comparative periods for which income statement data are published.

PUBLIC CASH FLOW STATEMENT

1. CASH FLOWS FROM OPERATING ACTIVITIES

Profit or loss for the period

Adjustment to profit or loss:

- Depreciation of tangible assets (+)
- Amortisation of intangible assets (+)
- Impairment losses (+/-)
- Provisioning expense (net) (+/-)
- Gains/Losses on disposal of tangible assets (+/-)
- Gains/Losses on disposal of investments (+/-)
- Taxes (+/-)
- Other non-monetary items (+/-)

Adjusted profit or loss

Subtotal

Net increase/decrease in operating assets

- Financial assets held for trading
 - Loans and advances to credit institutions
 - Money market operations through counterparties
 - Loans and advances to other debtors
 - Debt securities
 - Other equity instruments
 - Trading derivatives
- Other financial assets at fair value through profit or loss
 - Loans and advances to credit institutions
 - Money market operations through counterparties
 - Loans and advances to other debtors
 - Debt securities
 - Other equity instruments
- Available-for-sale financial assets
 - Debt securities
 - Other equity instruments
- Loans and receivables
 - Loans and advances to credit institutions
 - Money market operations through counterparties
 - Loans and advances to other debtors
 - Debt securities
 - Other financial assets
- Other operating assets

Subtotal

Net increase/decrease in operating liabilities

- Financial liabilities held for trading
 - Deposits from credit institutions
 - Money market operations through counterparties
 - Deposits from other creditors
 - Debt certificates including bonds
 - Trading derivatives
 - Short positions

- Other financial liabilities at fair value through profit or loss
 - Deposits from credit institutions
 - Deposits from other creditors
 - Debt certificates including bonds
- Financial liabilities at fair value through equity
 - Deposits from credit institutions
 - Deposits from other creditors
 - Debt certificates including bonds
- Financial liabilities at amortised cost
 - Deposits from central banks
 - Deposits from credit institutions
 - Money market operations through counterparties
 - Deposits from other creditors
 - Debt certificates including bonds
 - Other financial liabilities
- Other operating liabilities

Subtotal

Total net cash flows from operating activities (1)

2. CASH FLOWS FROM INVESTING ACTIVITIES

- Investments (-)
- Group entities, jointly controlled entities and associates
 - Tangible assets
 - Intangible assets
 - Held-to-maturity investments
 - Other financial assets
 - Other assets

Subtotal

- Divestments (+)
- Group entities, jointly controlled entities and associates
 - Tangible assets
 - Intangible assets
 - Held-to-maturity investments
 - Other financial assets
 - Other assets

Subtotal

Total net cash flows from investing activities (2)

3. CASH FLOWS FROM FINANCING ACTIVITIES

- Issuance/Redemption of capital or endowment fund (+/-)
- Acquisition of own equity instruments (-)
- Disposal of own equity instruments (+)
- Issuance/Redemption of non-voting equity units (+/-)
- Issuance/Redemption of other equity instruments (+/-)
- Issuance/Redemption of capital having the nature of a financial liability (+/-)
- Issuance/Redemption of subordinated liabilities (+/-)
- Issuance/Redemption of other long-term liabilities (+/-)
- Dividends/Interest paid (-)
- Other items relating to financing activities (+/-)

Total net cash flows from financing activities (3)

4. Effect of exchange rate changes on cash or cash equivalents (4)

5. NET INCREASE/DECREASE IN CASH OR CASH EQUIVALENTS (1+2+3+4)

Cash or cash equivalents at beginning of period

Cash or cash equivalents at end of period

ANNEX II

PUBLIC FINANCIAL STATEMENTS OF THE BRANCHES OF
FOREIGN CREDIT INSTITUTIONS WHOSE HEADQUARTERS
ARE LOCATED IN A MEMBER COUNTRY OF THE EUROPEAN
ECONOMIC AREA

I) BALANCE SHEET INFORMATION

Total assets – Total liabilities

- Assets

- Loans and advances to credit institutions
- Money market operations through counterparties
- Loans and advances to other debtors
- Debt securities
- Equity instruments

- Liabilities

- Deposits from credit institutions
- Money market operations through counterparties
- Deposits from other creditors
- Debt certificates including bonds

- Off-balance-sheet items

- Contingent liabilities
- Commitments

II) INCOME STATEMENT INFORMATION

- Administrative expenses
- Interest and similar income
- Return on equity instruments
- Fee and commission income
- Net gains or losses on financial assets and liabilities
- Other operating income
- Income tax

III) OTHER DISCLOSURES

- Serving staff (annual average)

PUBLIC CONSOLIDATED BALANCE SHEET

ASSETS**1. Cash and balances with central banks****2. Financial assets held for trading**

- 2.1 Loans and advances to credit institutions
- 2.2 Money market operations through counterparties
- 2.3 Loans and advances to other debtors
- 2.4 Debt securities
- 2.5 Other equity instruments
- 2.6 Trading derivatives

Memorandum item: Loaned or advanced as collateral

3 Other financial assets at fair value through profit or loss

- 3.1 Loans and advances to credit institutions
- 3.2 Money market operations through counterparties
- 3.3 Loans and advances to other debtors
- 3.4 Debt securities
- 3.5 Other equity instruments

Memorandum item: Loaned or advanced as collateral

4 Available-for-sale financial assets

- 4.1 Debt securities
- 4.2 Other equity instruments

Memorandum item: Loaned or advanced as collateral

5 Loans and receivables

- 5.1 Loans and advances to credit institutions
- 5.2 Money market operations through counterparties
- 5.3 Loans and advances to other debtors
- 5.4 Debt securities
- 5.5 Other financial assets

Memorandum item: Loaned or advanced as collateral

6 Held-to-maturity investments

Memorandum item: Loaned or advanced as collateral

7

8.

9. Changes in the fair value of the hedged items in portfolio hedges of interest rate risk**10. Hedging derivatives****11. Non-current assets held for sale**

- 11.1. Loans and advances to credit institutions
- 11.2. Loans and advances to other debtors
- 11.3. Debt securities
- 11.4. Equity instruments
- 11.5. Tangible assets
- 11.6. Other assets

12. Investments

- 12.1. Associates
- 12.2. Jointly controlled entities

13. Insurance contracts linked to pensions

14. Reinsurance assets

15. Tangible assets

- 15.1. For own use
- 15.2. Investment properties
- 15.3. Other assets leased out an operating lease??
- 15.4. Assigned to welfare projects

Memorandum item: Acquired under a finance lease

16. Intangible assets

- 16.1. Goodwill
- 16.2. Other intangible assets

17. Tax assets

- 17.1. Current
- 17.2. Deferred

18. Prepayments and accrued income

19. Other assets

- 19.1. Inventories
- 19.2. Other

TOTAL ASSETS

LIABILITIES AND EQUITY

LIABILITIES

- 1. Financial liabilities held for trading**
 - 1.1. Deposits from credit institutions
 - 1.2. Money market operations through counterparties
 - 1.3. Deposits from other creditors
 - 1.4. Debt certificates including bonds
 - 1.5. Trading derivatives
 - 1.6. Short positions
- 2. Other financial liabilities at fair value through profit or loss**
 - 2.1. Deposits from credit institutions
 - 2.2. Deposits from other creditors
 - 2.3. Debt certificates including bonds
- 3. Financial liabilities at fair value through equity**
 - 3.1. Deposits from credit institutions
 - 3.2. Deposits from other creditors
 - 3.3. Debt certificates including bonds
- 4. Financial liabilities at amortised cost**
 - 4.1. Deposits from central banks
 - 4.2. Deposits from credit institutions
 - 4.3. Money market operations through counterparties
 - 4.4. Deposits from other creditors
 - 4.5. Debt certificates including bonds
 - 4.6. Subordinated liabilities
 - 4.7. Other financial liabilities
- 10. Changes in the fair value of the hedged items in portfolio hedges of interest rate risk**
- 11. Hedging derivatives**
- 12. Liabilities associated with non-current assets held for sale**
 - 12.1. Deposits from central banks
 - 12.2. Deposits from credit institutions
 - 12.3. Deposits from other creditors
 - 12.4. Debt certificates including bonds
 - 12.5. Other liabilities
- 13. Liabilities under insurance contracts**
- 14. Provisions**
 - 14.1 Provisions for pensions and similar obligations
 - 14.2 Provisions for taxes
 - 14.3 Provisions for contingent exposures and commitments
 - 14.4. Other provisions
- 15. Tax liabilities**
 - 15.1 Current
 - 15.2 Deferred
- 16. Accrued expenses and deferred income**
- 17. Other liabilities**
 - 17.1 Welfare fund
 - 17.2 Other
- 18. Capital having the nature of a financial liability**

TOTAL LIABILITIES

EQUITY

- 1. Minority interests**

2. Valuation adjustments

- 2.1. Available-for-sale financial assets
- 2.2. Financial liabilities at fair value through equity
- 2.3. Cash flow hedges
- 2.4. Hedge of net investments in foreign operations
- 2.5. Exchange differences
- 2.6. Non-current assets held for sale

3. Own funds

- 3.1. Capital or endowment fund
 - 3.1.1. Issued
 - 3.1.2. Unpaid and uncalled(-)
- 3.2. Share premium
- 3.3. Reserves
 - 3.3.1. Accumulated reserves (losses)
 - 3.3.2. Retained earnings
 - 3.3.3. Reserves (losses) of entities accounted for using the equity method
 - 3.3.3.1. Associates
 - 3.3.3.2. Jointly controlled entities
- 3.4. Other equity instruments
 - 3.4.1. Equity component of compound financial instruments
 - 3.4.2. Other
- 3.5. *Less: Treasury shares*
- 3.6. Non-voting equity units and associated funds (savings banks)
 - 3.6.1. Non-voting equity units
 - 3.6.2. Reserves of holders of non-voting equity units
 - 3.6.3. Stabilisation fund
- 3.7. Profit or loss attributed to the group
- 3.8. *Less: Dividends and remuneration*

TOTAL LIABILITIES AND EQUITY

MEMORANDUM ITEM

1. Contingent exposures

- 1.1. Financial guarantees
- 1.2. Assets earmarked for third-party obligations
- 1.3. Other contingent exposures

2. Contingent commitments

- 2.1. Drawable by third parties
- 2.2. Other commitments

PUBLIC CONSOLIDATED INCOME STATEMENT

1. **Interest and similar income**
 2. **Interest expense and similar charges**
 - 2.1. Remuneration of capital having the nature of a financial liability
 - 2.2. Other
 3. **Return on equity instruments**
- A) NET INTEREST INCOME**
4. **Share of profit or loss of entities accounted for using the equity method**
 - 4.1. Associates
 - 4.2. Jointly controlled entities
 5. **Fee and commission income**
 6. **Fee and commission expenses**
 7. **Insurance activity**
 - 7.1. Insurance and reinsurance premium income
 - 7.2. Reinsurance premiums paid
 - 7.3. Benefits paid and other insurance-related expenses
 - 7.4. Reinsurance income
 - 7.5. Net provisions for insurance contracts liabilities
 - 7.6. Finance income
 - 7.7. Finance expense
 8. **Gains or losses on financial assets and liabilities (net)**
 - 8.1. Held for trading
 - 8.2. Other financial instruments at fair value through profit or loss
 - 8.3. Available-for-sale financial assets
 - 8.4. Loans and receivables
 - 8.5. Other
 9. **Exchange differences (net)**
- B) GROSS INCOME**
10. **Sales and income from the provision of non-financial services**
 11. **Cost of sales**
 12. **Other operating income**
 13. **Personnel expenses**
 14. **Other administrative expenses**
 15. **Depreciation and amortisation**
 - 15.1. Tangible assets
 - 15.2. Intangible assets
 16. **Other operating expenses**
- C) NET OPERATING INCOME**
17. **Impairment losses (net)**
 - 17.1. Available-for-sale financial assets
 - 17.2. Loans and receivables
 - 17.3. Held-to-maturity investments
 - 17.4. Non-current assets held for sale
 - 17.5. Investments
 - 17.6. Tangible assets
 - 17.7. Goodwill
 - 17.8. Other intangible assets
 - 17.9. Other assets
 18. **Provisioning expense (net)**
 19. **Finance income from non-financial activities**
 20. **Finance expenses of non-financial activities**
 21. **Other gains**
 - 21.1. Gains on disposal of tangible assets
 - 21.2. Gains on disposal of investments
 - 21.3. Other
 22. **Other losses**
 - 22.1. Losses on disposal of tangible assets
 - 22.2. Losses on disposal of investments
 - 22.3. Other
- D) PROFIT OR LOSS BEFORE TAX**
23. **Income tax**

24. Mandatory transfer to welfare funds

E) PROFIT OR LOSS FROM ORDINARY ACTIVITIES???

25. Profit or loss from discontinued operations (net)

F) CONSOLIDATED PROFIT OR LOSS FOR THE PERIOD

26. Profit or loss attributed to minority interests

G) PROFIT OR LOSS ATTRIBUTED TO THE GROUP

CONSOLIDATED STATEMENT OF CHANGES IN EQUITY

- 1. NET INCOME RECOGNISED DIRECTLY IN EQUITY**
 - 1.1. Available-for-sale financial assets
 - 1.1.1. Revaluation gains/losses
 - 1.1.2. Amounts transferred to income statement
 - 1.1.3. Income tax
 - 1.1.4. Reclassifications
 - 1.2. Other financial liabilities at fair value
 - 1.2.1. Revaluation gains/losses
 - 1.2.2. Amounts transferred to income statement
 - 1.2.3. Income tax
 - 1.3. Cash flow hedges
 - 1.3.1. Revaluation gains/losses
 - 1.3.2. Amounts transferred to income statement
 - 1.3.3. Amounts transferred to the initial carrying amount of hedged items
 - 1.3.4. Income tax
 - 1.4. Hedge of net investments in foreign operations
 - 1.4.1. Revaluation gains/losses
 - 1.4.2. Amounts transferred to income statement
 - 1.4.3. Income tax
 - 1.5. Exchange differences
 - 1.5.1. Translation gains/losses
 - 1.5.2. Amounts transferred to income statement
 - 1.5.3. Income tax
 - 1.6. Non-current assets held for sale
 - 1.6.1. Revaluation gains
 - 1.6.2. Amounts transferred to income statement
 - 1.6.3. Income tax
 - 1.6.4. Reclassifications
 - 2. CONSOLIDATED PROFIT OR LOSS FOR THE PERIOD**
 - 2.1. Published consolidated profit or loss for the period
 - 2.2. Adjustments due to changes in accounting policy*
 - 2.3. Adjustments made to correct errors**
 - 3. TOTAL INCOME AND EXPENSES FOR THE PERIOD**
 - 3.1 Parent
 - 3.2 Minority interests
- MEMORANDUM ITEM: EQUITY ADJUSTMENTS ALLOCABLE TO PRIOR PERIODS**
- Effect of changes in accounting policies
- Own funds
 - Valuation adjustments
 - Minority interests
- Effects of errors
- Own funds
 - Valuation adjustments
 - Minority interests

TOTAL

* These items shall be used only when adjustments to correct errors or for changes in accounting policies have been made in the comparative periods for which income statement data are published.

PUBLIC CONSOLIDATED CASH FLOW STATEMENT

1. CASH FLOWS FROM OPERATING ACTIVITIES

Consolidated profit or loss for the period

Adjustment to profit or loss:

- Depreciation of tangible assets (+)
- Amortisation of intangible assets (+)
- Impairment losses (net) (+/-)
- Net provisions for insurance contract liabilities (+/-)
- Provisioning expense (net) (+/-)
- Gains/Losses on disposal of tangible assets (+/-)
- Gains/Losses on disposal of investments (+/-)
- Share of profit or loss of entities accounted for using the equity method (net of dividends) (+/-)
- Taxes (+/-)
- Other non-monetary items (+/-)

Adjusted profit or loss

Subtotal

Net increase/decrease in operating assets

- Financial assets held for trading
 - Loans and advances to credit institutions
 - Money market operations through counterparties
 - Loans and advances to other debtors
 - Debt securities
 - Other equity instruments
 - Trading derivatives
- Other financial assets at fair value through profit or loss
 - Loans and advances to credit institutions
 - Money market operations through counterparties
 - Loans and advances to other debtors
 - Debt securities
 - Other equity instruments
- Available-for-sale financial assets
 - Debt securities
 - Other equity instruments
- Loans and receivables
 - Loans and advances to credit institutions
 - Money market operations through counterparties
 - Loans and advances to other debtors
 - Debt securities
 - Other equity instruments
- Other operating assets

Subtotal

Net increase/decrease in operating liabilities

- Financial liabilities held for trading
 - Deposits from credit institutions
 - Money market operations through counterparties
 - Deposits from other creditors
 - Debt certificates including bonds
 - Trading derivatives
 - Short positions

- Other financial liabilities at fair value through profit or loss
 - Deposits from credit institutions
 - Deposits from other creditors
 - Debt certificates including bonds
- Financial liabilities at fair value through equity
 - Deposits from credit institutions
 - Deposits from other creditors
 - Debt certificates including bonds
- Financial liabilities measured at amortised cost
 - Deposits from central banks
 - Deposits from credit institutions
 - Money market operations through counterparties
 - Deposits from other creditors
 - Debt certificates including bonds
 - Other financial liabilities
 - Other operating liabilities

Subtotal

Total net cash flows from operating activities (1)

2. CASH FLOWS FROM INVESTING ACTIVITIES

Investments (-)

- Group entities, jointly controlled entities and associates
- Tangible assets
- Intangible assets
- Held-to-maturity investments
- Other financial assets
- Other assets

Subtotal

Divestments (+)

- Group entities, jointly controlled entities and associates
- Tangible assets
- Intangible assets
- Held-to-maturity investments
- Other financial assets
- Other assets

Subtotal

Total net cash flows from investing activities (2)

3. CASH FLOWS FROM FINANCING ACTIVITIES

- Issuance/Redemption of capital or endowment fund (+/-)
- Acquisition of own equity instruments (-)
- Disposal of own equity instruments (+)
- Issuance/Redemption of non-voting equity units (+/-)
- Issuance/Redemption of other equity instruments (+/-)
- Issuance/Redemption of capital having the nature of a financial liability (+/-)
- Issuance/Redemption of subordinated liabilities (+/-)
- Issuance/Redemption of other long-term liabilities (+/-)
- Increase/Decrease in minority interests (+/-)
- Dividends/Interest paid (-)
- Other items relating to financing activities (+/-)

Total net cash flows from financing activities (3)

4. Effect of exchange rate changes on cash or cash equivalents (4)

5. NET INCREASE/DECREASE IN CASH OR CASH EQUIVALENTS (1+2+3+4)

Cash or cash equivalents at beginning of period

Cash or cash equivalents at end of period