Appendix 1 - Standardised Approach

Name of institution:

Quarter ending:

Exposure Class € 000	Admin. Bodies and Non-Commercial Undertakings	Central Government and Central Banks	Collective Investment Undertaking (CIU)	Corporates	Covered Bonds	Institutions	International Organisations	Items belonging to Regulatory High Risk Categories	Multilateral Development Banks	Regional Governments or Local Authorities	Retail	Secured on Real Estate Property	Short-Term claims on Institutions and Corporates	Other Items	Securitisations	Total
Positive or Negative Field	1	2	3	4	5	6	7	8	9 (Integer)	10	11	12	13	14	15	16

Row 1 — Positive — Exposures Gross of Impairment Provisions

Column 1: Row 1, Column 1 should be equal to Row Total Exposures, Column Original Exposure Pre Conversion Factors of Template CR_SA, Dimension Admin. Bodies and Non-Commercial Undertakings in the COREP return. If there is a figure in here, there must be a figure in both Rows 3 and 4, Column 1. If there is a figure in here, there must be a figure in Row 1, Column 16.

Column 2: Row 1, Column 2 should be equal to Row Total Exposures, Column Original Exposure Pre Conversion Factors of Template CR_SA, Dimension Central Government and Central Banks in the COREP return. If there is a figure in here, there must be a figure in both Rows 3 and 4, Column 2. If there is a figure in here, there must be a figure in Row 1, Column 16.

Column 3: Row 1, Column 3 should be equal to Row Total Exposures, Column Original Exposure Pre Conversion Factors of Template CR_SA, Dimension Collective Investment Undertaking (CIU) in the COREP return. If there is a figure in here, there must be a figure in both Rows 3 and 4, Column 3. If there is a figure in here, there must be a figure in Row 1, Column 16.

Column 4: Row 1, Column 4 should be equal to Row Total Exposures, Column Original Exposure Pre Conversion Factors of Template CR_SA, Dimension Corporates in the COREP return. If there is a figure in here, there must be a figure in both Rows 3 and 4, Column 4. If there is a figure in here, there must be a figure in Row 1, Column 16.

Column 5: Row 1, Column 5 should be equal to Row Total Exposures, Column Original Exposure Pre Conversion Factors of Template CR_SA, Dimension Covered Bonds in the COREP return. If there is a figure in here, there must be a figure in both Rows 3 and 4, Column 5. If there is a figure in here, there must be a figure in Row 1, Column 16.

Column 6: Row 1, Column 6 should be equal to Row Total Exposures, Column Original Exposure Pre Conversion Factors of Template CR_SA, Dimension Institutions in the COREP return. If there is a figure in here, there must be a figure in both Rows 3 and 4, Column 6. If there is a figure in here, there must be a figure in Row 1, Column 16.

Column 7: Row 1, Column 7 should be equal to Row Total Exposures, Column Original Exposure Pre Conversion Factors of Template CR_SA, Dimension International Organisations in the COREP return. If there is a figure in here, there must be a figure in both Rows 3 and 4, Column 7. If there is a figure in here, there must be a figure in Row 1, Column 16.

Column 8: Row 1, Column 8 should be equal to Row Total Exposures, Column Original Exposure Pre Conversion Factors of Template CR_SA, Dimension Items belonging to Regulatory High Risk Categories in the COREP return. If there is a figure in here, there must be a figure in both Rows 3 and 4, Column 8. If there is a figure in here, there must be a figure in Row 1, Column 16.

Column 9: Row 1, Column 9 should be equal to Row Total Exposures, Column Original Exposure Pre Conversion Factors of Template CR_SA, Dimension Multilateral Development Banks in the COREP return. If there is a figure in here, there must be a figure in both Rows 3 and 4, Column 9. If there is a figure in here, there must be a figure in Row 1, Column 16.

Column 10: Row 1, Column 10 should be equal to Row Total Exposures, Column Original Exposure Pre Conversion Factors of Template CR_SA, Dimension Regional Governments of Local Authorities in the COREP return. If there is a figure in here, there must be a figure in both Rows 3 and 4, Column 10. If there is a figure in here, there must be a figure in Row 1, Column 16.

Column 11: Row 1, Column 11 should be equal to Row Total Exposures, Column Original Exposure Pre Conversion Factors of Template CR_SA, Dimension Retail in the COREP return. If there is a figure in here, there must be a figure in both Rows 3 and 4, Column 11. If there is a figure in here, there must be a figure in Row 1, Column 16.

Column 12: Row 1, Column 12 should be equal to Row Total Exposures, Column Original Exposure Pre Conversion Factors of Template CR_SA, Dimension Secured on Real Estate Property in the COREP return. If there is a figure in here, there must be a figure in both Rows 3 and 4, Column 12. If there is a figure in here, there must be a figure in Row 1, Column 16.

Column 13: Row 1, Column 13 should be equal to Row Total Exposures, Column Original Exposure Pre Conversion Factors of Template CR_SA, Dimension Short-Term claims on Institutions and Corporates in the COREP return. If there is a figure in here, there must be a figure in both Rows 3 and 4, Column 13. If there is a figure in here, there must be a figure in Row 1, Column 16.

Column 14: Row 1, Column 14 should be equal to Row Total Exposures, Column Original Exposure Pre Conversion Factors of Template CR_SA, Dimension Other Items in the COREP return. If there is a figure in here, there must be a figure in both Rows 3 and 4, Column 14. If there is a figure in here, there must be a figure in Row 1, Column 16.

Column 15: If there is a figure in here, there must be a figure in both Rows 3 and 4, Column 15. If there is a figure in here, there must be a figure in Row 1, Column 16.

Column 16: Row 1, Column 16 is the sum of Row 1, Columns 1-15. If there is a figure in here, there must be a figure in one or more of Row 1, Columns 1-15. If there is a figure in here, there must be a figure in both Rows 3 and 4, Column 16.

Row 2 — Positive — Assigned to Past due Items

Column 1: If there is a figure in here, there must be a figure in Row 2, Column 16. If there is a figure in here, there must be a figure in each of Rows 1, 3 and 5, Column 1.

Column 2: If there is a figure in here, there must be a figure in Row 2, Column 16. If there is a figure in here, there must be a figure in each of Rows 1, 3 and 5, Column 2.

Column 3: If there is a figure in here, there must be a figure in Row 2, Column 16. If there is a figure in here, there must be a figure in each of Rows 1, 3 and 5, Column 3.

Column 4: If there is a figure in here, there must be a figure in Row 2, Column 16. If there is a figure in here, there must be a figure in each of Rows 1, 3 and 5, Column 4.

Column 5: If there is a figure in here, there must be a figure in Row 2, Column 16. If there is a figure in here, there must be a figure in each of Rows 1, 3 and 5, Column 5.

Column 6: If there is a figure in here, there must be a figure in Row 2, Column 16. If there is a figure in here, there must be a figure in each of Rows 1, 3 and 5, Column 6.

Column 7: If there is a figure in here, there must be a figure in Row 2, Column 16. If there is a figure in here, there must be a figure in each of Rows 1, 3 and 5, Column 7.

Column 8: If there is a figure in here, there must be a figure in Row 2, Column 16. If there is a figure in here, there must be a figure in each of Rows 1, 3 and 5, Column 8.

Column 9: If there is a figure in here, there must be a figure in Row 2, Column 16. If there is a figure in here, there must be a figure in each of Rows 1, 3 and 5, Column 9.

Column 10: If there is a figure in here, there must be a figure in Row 2, Column 16. If there is a figure in here, there must be a figure in each of Rows 1, 3 and 5, Column 10.

Column 11: If there is a figure in here, there must be a figure in Row 2, Column 16. If there is a figure in here, there must be a figure in each of Rows 1, 3 and 5, Column 11.

Column 12: If there is a figure in here, there must be a figure in Row 2, Column 16. If there is a figure in here, there must be a figure in each of Rows 1, 3 and 5, Column 12.

Column 13: If there is a figure in here, there must be a figure in Row 2, Column 16. If there is a figure in here, there must be a figure in each of Rows 1, 3 and 5, Column 13.

Column 14: If there is a figure in here, there must be a figure in Row 2, Column 16. If there is a figure in here, there must be a figure in each of Rows 1, 3 and 5, Column 14.

Column 15: If there is a figure in here, there must be a figure in Row 2, Column 16. If there is a figure in here, there must be a figure in each of Rows 1, 3 and 5, Column 15.

Column 16: Row 2, Column 16 is equal to the sum of Row 2, Columns 1-15. Row 2, Column 16 should be equal to Row Total Exposures, Column Original Exposure Pre Conversion Factors of Template CR_SA, Dimension Past Due Items in the COREP return. If there is a figure in here, there must be a figure in one or more of Row 2, Columns 1-15. If there is a figure in here, there must be a figure in each of Rows 1, 3 and 5, Column 16.

Row 3 — Positive — Total Exposures Gross of Impairment Provisions

Column 1: Row 3, Column 1 is the sum of Rows 1-2, Column 1. If there is a figure in here, there must be a figure in both Rows 1 and 4, Column 1. If there is a figure in here, there must be a figure in Row 3, Column 16.

Column 2: Row 3, Column 2 is the sum of Rows 1-2, Column 2. If there is a figure in here, there must be a figure in both Rows 1 and 4, Column 2. If there is a figure in here, there must be a figure in Row 3, Column 16.

Column 3: Row 3, Column 3 is the sum of Rows 1-2, Column 3. If there is a figure in here, there must be a figure in both Rows 1 and 4, Column 3. If there is a figure in here, there must be a figure in Row 3, Column 16.

Column 4: Row 3, Column 4 is the sum of Rows 1-2, Column 4. If there is a figure in here, there must be a figure in both Rows 1 and 4, Column 4. If there is a figure in here, there must be a figure in Row 3, Column 16.

Column 5: Row 3, Column 5 is the sum of Rows 1-2, Column 5. If there is a figure in here, there must be a figure in both Rows 1 and 4, Column 5. If there is a figure in here, there must be a figure in Row 3, Column 16.

Column 6: Row 3, Column 6 is the sum of Rows 1-2, Column 6. If there is a figure in here, there must be a figure in both Rows 1 and 4, Column 6. If there is a figure in here, there must be a figure in Row 3, Column 16.

Column 7: Row 3, Column 7 is the sum of Rows 1-2, Column 7. If there is a figure in here, there must be a figure in both Rows 1 and 4, Column 7. If there is a figure in here, there must be a figure in Row 3, Column 16.

Column 8: Row 3, Column 8 is the sum of Rows 1-2, Column 8. If there is a figure in here, there must be a figure in both Rows 1 and 4, Column 8. If there is a figure in here, there must be a figure in Row 3, Column 16.

Column 9: Row 3, Column 9 is the sum of Rows 1-2, Column 9. If there is a figure in here, there must be a figure in both Rows 1 and 4, Column 9. If there is a figure in here, there must be a figure in Row 3, Column 16.

Column 10: Row 3, Column 10 is the sum of Rows 1-2, Column 10. If there is a figure in here, there must be a figure in both Rows 1 and 4, Column 10. If there is a figure in here, there must be a figure in Row 3, Column 16.

Column 11: Row 3, Column 11 is the sum of Rows 1-2, Column 11. If there is a figure in here, there must be a figure in both Rows 1 and 4, Column 11. If there is a figure in here, there must be a figure in Row 3, Column 16.

Column 12: Row 3, Column 12 is the sum of Rows 1-2, Column 12. If there is a figure in here, there must be a figure in both Rows 1 and 4, Column 12. If there is a figure in here, there must be a figure in Row 3, Column 16.

Column 13: Row 3, Column 13 is the sum of Rows 1-2, Column 13. If there is a figure in here, there must be a figure in both Rows 1 and 4, Column 13. If there is a figure in here, there must be a figure in Row 3, Column 16.

Column 14: Row 3, Column 14 is the sum of Rows 1-2, Column 14. If there is a figure in here, there must be a figure in both Rows 1 and 4, Column 14. If there is a figure in here, there must be a figure in Row 3, Column 16.

Column 15: Row 3, Column 15 is the sum of Rows 1-2, Column 15. If there is a figure in here, there must be a figure in both Rows 1 and 4, Column 15. If there is a figure in here, there must be a figure in Row 3, Column 16.

Column 16: Row 3, Column 16 is the sum of Row 3, Columns 1-15. Row 3, Column 16 is the sum of Rows 1-2, Column 16. If there is a figure in here, there must be a figure in Row 3, Columns 1-15. If there is a figure in here, there must be a figure in both Rows 1 and 4, Column 16.

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Validation rules table — Columns 1 through 16.

Row	Item	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	Column 9	Column 10	Column 11	Column 12	Column 13	Column 14	Column 15	Column 16
4 Positive	**Total Exposure Net of Impairment Provisions**	Row 4, Column 1 is equal to Row 3, Column 1 minus the sum of rows 11 and 16, Column 1. If there is a figure in here, there must be a figure in both Rows 1 and 3, Column 1. If there is a figure in here, there must be a figure in Row 1, Column 16. If there is a figure in here, there must be a figure in one or more of Rows 6-16, Column 1.	Row 4, Column 2 is equal to Row 3, Column 2 minus the sum of rows 11 and 16, Column 2. If there is a figure in here, there must be a figure in both Rows 1 and 3, Column 2. If there is a figure in here, there must be a figure in Row 1, Column 16. If there is a figure in here, there must be a figure in one or more of Rows 6-16, Column 2.	Row 4, Column 3 is equal to Row 3, Column 3 minus the sum of rows 11 and 16, Column 3. If there is a figure in here, there must be a figure in both Rows 1 and 3, Column 3. If there is a figure in here, there must be a figure in Row 1, Column 16. If there is a figure in here, there must be a figure in one or more of Rows 6-16, Column 3.	Row 4, Column 4 is equal to Row 3, Column 4 minus the sum of rows 11 and 16, Column 4. If there is a figure in here, there must be a figure in both Rows 1 and 3, Column 4. If there is a figure in here, there must be a figure in Row 1, Column 16. If there is a figure in here, there must be a figure in one or more of Rows 6-16, Column 4.	Row 4, Column 5 is equal to Row 3, Column 5 minus the sum of rows 11 and 16, Column 5. If there is a figure in here, there must be a figure in both Rows 1 and 3, Column 5. If there is a figure in here, there must be a figure in Row 1, Column 16. If there is a figure in here, there must be a figure in one or more of Rows 6-16, Column 5.	Row 4, Column 6 is equal to Row 3, Column 6 minus the sum of rows 11 and 16, Column 6. If there is a figure in here, there must be a figure in both Rows 1 and 3, Column 6. If there is a figure in here, there must be a figure in Row 1, Column 16. If there is a figure in here, there must be a figure in one or more of Rows 6-16, Column 6.	Row 4, Column 7 is equal to Row 3, Column 7 minus the sum of rows 11 and 16, Column 7. If there is a figure in here, there must be a figure in both Rows 1 and 3, Column 7. If there is a figure in here, there must be a figure in Row 1, Column 16. If there is a figure in here, there must be a figure in one or more of Rows 6-16, Column 7.	Row 4, Column 8 is equal to Row 3, Column 8 minus the sum of rows 11 and 16, Column 8. If there is a figure in here, there must be a figure in both Rows 1 and 3, Column 8. If there is a figure in here, there must be a figure in Row 1, Column 16. If there is a figure in here, there must be a figure in one or more of Rows 6-16, Column 8.	Row 4, Column 9 is equal to Row 3, Column 9 minus the sum of rows 11 and 16, Column 9. If there is a figure in here, there must be a figure in both Rows 1 and 3, Column 9. If there is a figure in here, there must be a figure in Row 1, Column 16. If there is a figure in here, there must be a figure in one or more of Rows 6-16, Column 9.	Row 4, Column 10 is equal to Row 3, Column 10 minus the sum of rows 11 and 16, Column 10. If there is a figure in here, there must be a figure in both Rows 1 and 3, Column 10. If there is a figure in here, there must be a figure in Row 1, Column 16. If there is a figure in here, there must be a figure in one or more of Rows 6-16, Column 10.	Row 4, Column 11 is equal to Row 3, Column 11 minus the sum of rows 11 and 16, Column 11. If there is a figure in here, there must be a figure in both Rows 1 and 3, Column 11. If there is a figure in here, there must be a figure in Row 1, Column 16. If there is a figure in here, there must be a figure in one or more of Rows 6-16, Column 11.	Row 4, Column 12 is equal to Row 3, Column 12 minus the sum of rows 11 and 16, Column 12. If there is a figure in here, there must be a figure in both Rows 1 and 3, Column 12. If there is a figure in here, there must be a figure in Row 1, Column 16. If there is a figure in here, there must be a figure in one or more of Rows 6-16, Column 12.	Row 4, Column 13 is equal to Row 3, Column 13 minus the sum of rows 11 and 16, Column 13. If there is a figure in here, there must be a figure in both Rows 1 and 3, Column 13. If there is a figure in here, there must be a figure in Row 1, Column 16. If there is a figure in here, there must be a figure in one or more of Rows 6-16, Column 13.	Row 4, Column 14 is equal to Row 3, Column 14 minus the sum of rows 11 and 16, Column 14. If there is a figure in here, there must be a figure in both Rows 1 and 3, Column 14. If there is a figure in here, there must be a figure in Row 1, Column 16. If there is a figure in here, there must be a figure in one or more of Rows 6-16, Column 14.	Row 4, Column 15 is equal to Row 3, Column 15 minus the sum of rows 11 and 16, Column 15. If there is a figure in here, there must be a figure in both Rows 1 and 3, Column 15. If there is a figure in here, there must be a figure in Row 1, Column 16. If there is a figure in here, there must be a figure in one or more of Rows 6-16, Column 15.	Row 4, Column 16 is equal to the sum of Rows 1-15, Column 16. Row 4, Column 16 is equal to Row 3, Column 16 minus the sum of rows 11 and 16, Column 16. If there is a figure in here, there must be a figure in both Rows 1 and 3, Column 16. If there is a figure in here, there must be a figure in one or more of Rows 6-16, Column 16. If there is a figure in here, there must be a figure in one or more of Row 1-15, Column 16.
5 Positive	**Impaired Exposures**	If there is a figure in here, there must be a figure in Rows 1, 3-4, Column 1. If there is a figure in here, there must be a figure in Row 5, Column 16.	If there is a figure in here, there must be a figure in Rows 1, 3-4, Column 2. If there is a figure in here, there must be a figure in Row 5, Column 16.	If there is a figure in here, there must be a figure in Rows 1, 3-4, Column 3. If there is a figure in here, there must be a figure in Row 5, Column 16.	If there is a figure in here, there must be a figure in Rows 1, 3-4, Column 4. If there is a figure in here, there must be a figure in Row 5, Column 16.	If there is a figure in here, there must be a figure in Rows 1, 3-4, Column 5. If there is a figure in here, there must be a figure in Row 5, Column 16.	If there is a figure in here, there must be a figure in Rows 1, 3-4, Column 6. If there is a figure in here, there must be a figure in Row 5, Column 16.	If there is a figure in here, there must be a figure in Rows 1, 3-4, Column 7. If there is a figure in here, there must be a figure in Row 5, Column 16.	If there is a figure in here, there must be a figure in Rows 1, 3-4, Column 8. If there is a figure in here, there must be a figure in Row 5, Column 16.	If there is a figure in here, there must be a figure in Rows 1, 3-4, Column 9. If there is a figure in here, there must be a figure in Row 5, Column 16.	If there is a figure in here, there must be a figure in Rows 1, 3-4, Column 10. If there is a figure in here, there must be a figure in Row 5, Column 16.	If there is a figure in here, there must be a figure in Rows 1, 3-4, Column 11. If there is a figure in here, there must be a figure in Row 5, Column 16.	If there is a figure in here, there must be a figure in Rows 1, 3-4, Column 12. If there is a figure in here, there must be a figure in Row 5, Column 16.	If there is a figure in here, there must be a figure in Rows 1, 3-4, Column 13. If there is a figure in here, there must be a figure in Row 5, Column 16.	If there is a figure in here, there must be a figure in Rows 1, 3-4, Column 14. If there is a figure in here, there must be a figure in Row 5, Column 16.	If there is a figure in here, there must be a figure in Rows 1, 3-4, Column 15. If there is a figure in here, there must be a figure in Row 5, Column 16.	If there is a figure in here, there must be a figure in Rows 1, 3-4, Column 16. Row 5, Column 16 is the sum of Row 5, Column 1-15. If there is a figure in here, there must be a figure in one or more of Row 5, Columns 1-15.
	Individual Impairment Provision:																
6 Positive	**Opening Balance**	The figure in here must be equal to the figure in Row 11, Column 1 of the Previous Reporting Date. If there is a figure in here, there must be a figure in Row 1, 3-4, Column 1. If there is a figure in here, there must be a figure in one or more of Rows 7-11, Column 1. If there is a figure in here, there must be a figure in Row 6, Column 16.	The figure in here must be equal to the figure in Row 11, Column 2 of the Previous Reporting Date. If there is a figure in here, there must be a figure in Row 1, 3-4, Column 2. If there is a figure in here, there must be a figure in one or more of Rows 7-11, Column 2. If there is a figure in here, there must be a figure in Row 6, Column 16.	The figure in here must be equal to the figure in Row 11, Column 3 of the Previous Reporting Date. If there is a figure in here, there must be a figure in Row 1, 3-4, Column 3. If there is a figure in here, there must be a figure in one or more of Rows 7-11, Column 3. If there is a figure in here, there must be a figure in Row 6, Column 16.	The figure in here must be equal to the figure in Row 11, Column 4 of the Previous Reporting Date. If there is a figure in here, there must be a figure in Row 1, 3-4, Column 4. If there is a figure in here, there must be a figure in one or more of Rows 7-11, Column 4. If there is a figure in here, there must be a figure in Row 6, Column 16.	The figure in here must be equal to the figure in Row 11, Column 5 of the Previous Reporting Date. If there is a figure in here, there must be a figure in Row 1, 3-4, Column 5. If there is a figure in here, there must be a figure in one or more of Rows 7-11, Column 5. If there is a figure in here, there must be a figure in Row 6, Column 16.	The figure in here must be equal to the figure in Row 11, Column 6 of the Previous Reporting Date. If there is a figure in here, there must be a figure in Row 1, 3-4, Column 6. If there is a figure in here, there must be a figure in one or more of Rows 7-11, Column 6. If there is a figure in here, there must be a figure in Row 6, Column 16.	The figure in here must be equal to the figure in Row 11, Column 7 of the Previous Reporting Date. If there is a figure in here, there must be a figure in Row 1, 3-4, Column 7. If there is a figure in here, there must be a figure in one or more of Rows 7-11, Column 7. If there is a figure in here, there must be a figure in Row 6, Column 16.	The figure in here must be equal to the figure in Row 11, Column 8 of the Previous Reporting Date. If there is a figure in here, there must be a figure in Row 1, 3-4, Column 8. If there is a figure in here, there must be a figure in one or more of Rows 7-11, Column 8. If there is a figure in here, there must be a figure in Row 6, Column 16.	The figure in here must be equal to the figure in Row 11, Column 9 of the Previous Reporting Date. If there is a figure in here, there must be a figure in Row 1, 3-4, Column 9. If there is a figure in here, there must be a figure in one or more of Rows 7-11, Column 9. If there is a figure in here, there must be a figure in Row 6, Column 16.	The figure in here must be equal to the figure in Row 11, Column 10 of the Previous Reporting Date. If there is a figure in here, there must be a figure in Row 1, 3-4, Column 10. If there is a figure in here, there must be a figure in one or more of Rows 7-11, Column 10. If there is a figure in here, there must be a figure in Row 6, Column 16.	The figure in here must be equal to the figure in Row 11, Column 11 of the Previous Reporting Date. If there is a figure in here, there must be a figure in Row 1, 3-4, Column 11. If there is a figure in here, there must be a figure in one or more of Rows 7-11, Column 11. If there is a figure in here, there must be a figure in Row 6, Column 16.	The figure in here must be equal to the figure in Row 11, Column 12 of the Previous Reporting Date. If there is a figure in here, there must be a figure in Row 1, 3-4, Column 12. If there is a figure in here, there must be a figure in one or more of Rows 7-11, Column 12. If there is a figure in here, there must be a figure in Row 6, Column 16.	The figure in here must be equal to the figure in Row 11, Column 13 of the Previous Reporting Date. If there is a figure in here, there must be a figure in Row 1, 3-4, Column 13. If there is a figure in here, there must be a figure in one or more of Rows 7-11, Column 13. If there is a figure in here, there must be a figure in Row 6, Column 16.	The figure in here must be equal to the figure in Row 11, Column 14 of the Previous Reporting Date. If there is a figure in here, there must be a figure in Row 1, 3-4, Column 14. If there is a figure in here, there must be a figure in one or more of Rows 7-11, Column 14. If there is a figure in here, there must be a figure in Row 6, Column 16.	The figure in here must be equal to the figure in Row 11, Column 15 of the Previous Reporting Date. If there is a figure in here, there must be a figure in Row 1, 3-4, Column 15. If there is a figure in here, there must be a figure in one or more of Rows 7-11, Column 15. If there is a figure in here, there must be a figure in Row 6, Column 16.	Row 6, Column 16 is the sum of Row 6, Columns 1-15. If there is a figure in here, there must be equal to the figure in Row 11, Column 16 of the Previous Reporting Date. If there is a figure in here, there must be a figure in Row 1, 3-4, Column 16. If there is a figure in here, there must be a figure in one or more of Row 6, Columns 1-15.
7 Positive	**Charge for the period**	If there is a figure in here there must be a figure in Row 1, 3-4, Column 1. If there is a figure in here, there must be a figure in one or more of Rows 6 and 8-11, Column 1. If there is a figure in here, there must be a figure in Row 7, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 2. If there is a figure in here, there must be a figure in one or more of Rows 6 and 8-11, Column 2. If there is a figure in here, there must be a figure in Row 7, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 3. If there is a figure in here, there must be a figure in one or more of Rows 6 and 8-11, Column 3. If there is a figure in here, there must be a figure in Row 7, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 4. If there is a figure in here, there must be a figure in one or more of Rows 6 and 8-11, Column 4. If there is a figure in here, there must be a figure in Row 7, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 5. If there is a figure in here, there must be a figure in one or more of Rows 6 and 8-11, Column 5. If there is a figure in here, there must be a figure in Row 7, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 6. If there is a figure in here, there must be a figure in one or more of Rows 6 and 8-11, Column 6. If there is a figure in here, there must be a figure in Row 7, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 7. If there is a figure in here, there must be a figure in one or more of Rows 6 and 8-11, Column 7. If there is a figure in here, there must be a figure in Row 7, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 8. If there is a figure in here, there must be a figure in one or more of Rows 6 and 8-11, Column 8. If there is a figure in here, there must be a figure in Row 7, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 9. If there is a figure in here, there must be a figure in one or more of Rows 6 and 8-11, Column 9. If there is a figure in here, there must be a figure in Row 7, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 10. If there is a figure in here, there must be a figure in one or more of Rows 6 and 8-11, Column 10. If there is a figure in here, there must be a figure in Row 7, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 11. If there is a figure in here, there must be a figure in one or more of Rows 6 and 8-11, Column 11. If there is a figure in here, there must be a figure in Row 7, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 12. If there is a figure in here, there must be a figure in one or more of Rows 6 and 8-11, Column 12. If there is a figure in here, there must be a figure in Row 7, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 13. If there is a figure in here, there must be a figure in one or more of Rows 6 and 8-11, Column 13. If there is a figure in here, there must be a figure in Row 7, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 14. If there is a figure in here, there must be a figure in one or more of Rows 6 and 8-11, Column 14. If there is a figure in here, there must be a figure in Row 7, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 15. If there is a figure in here, there must be a figure in one or more of Rows 6 and 8-11, Column 15. If there is a figure in here, there must be a figure in Row 7, Column 16.	Row 7, Column 16 is the sum of Row 7, Columns 1-15. If there is a figure in here, there must be a figure in Row 1, 3-4, Column 16. If there is a figure in here, there must be a figure in one or more of Row 7, Columns 1-15.

#	Sign	Item	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	Column 9	Column 10	Column 11	Column 12	Column 13	Column 14	Column 15	Column 16
8	Negative	Recoveries during the period	If there is a figure in here there must be a figure in Row 1, 3-4, Column 1. If there is a figure in here, there must be a figure in one or more of Rows 6-7 and 9-11, Column 1. If there is a figure in here, there must be a figure in Row 8, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 2. If there is a figure in here, there must be a figure in one or more of Rows 6-7 and 9-11, Column 2. If there is a figure in here, there must be a figure in Row 8, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 3. If there is a figure in here, there must be a figure in one or more of Rows 6-7 and 9-11, Column 3. If there is a figure in here, there must be a figure in Row 8, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 4. If there is a figure in here, there must be a figure in one or more of Rows 6-7 and 9-11, Column 4. If there is a figure in here, there must be a figure in Row 8, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 5. If there is a figure in here, there must be a figure in one or more of Rows 6-7 and 9-11, Column 5. If there is a figure in here, there must be a figure in Row 8, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 6. If there is a figure in here, there must be a figure in one or more of Rows 6-7 and 9-11, Column 6. If there is a figure in here, there must be a figure in Row 8, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 7. If there is a figure in here, there must be a figure in one or more of Rows 6-7 and 9-11, Column 7. If there is a figure in here, there must be a figure in Row 8, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 8. If there is a figure in here, there must be a figure in one or more of Rows 6-7 and 9-11, Column 8. If there is a figure in here, there must be a figure in Row 8, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 9. If there is a figure in here, there must be a figure in one or more of Rows 6-7 and 9-11, Column 9. If there is a figure in here, there must be a figure in Row 8, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 10. If there is a figure in here, there must be a figure in one or more of Rows 6-7 and 9-11, Column 10. If there is a figure in here, there must be a figure in Row 8, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 11. If there is a figure in here, there must be a figure in one or more of Rows 6-7 and 9-11, Column 11. If there is a figure in here, there must be a figure in Row 8, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 12. If there is a figure in here, there must be a figure in one or more of Rows 6-7 and 9-11, Column 12. If there is a figure in here, there must be a figure in Row 8, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 13. If there is a figure in here, there must be a figure in one or more of Rows 6-7 and 9-11, Column 13. If there is a figure in here, there must be a figure in Row 8, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 14. If there is a figure in here, there must be a figure in one or more of Rows 6-7 and 9-11, Column 14. If there is a figure in here, there must be a figure in Row 8, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 15. If there is a figure in here, there must be a figure in one or more of Rows 6-7 and 9-11, Column 15. If there is a figure in here, there must be a figure in Row 8, Column 16.	Row 6, Column 16 is the sum of Row 6, Columns 1-15. If there is a figure in here, there must be a figure in Row 1, 3-4, Column 16. If there is a figure in here, there must be a figure in one or more of Rows 6-7 and 9-11, Column 16. If there is a figure in here, there must be a figure in one or more of Row 8, Columns 1-15.
9	Negative	Transfer to write-offs	The figure in here must be equal to the figure in Row 18, Column 2. If there is a figure in here there must be a figure in Row 1, 3-4, Column 1. If there is a figure in here, there must be a figure in Row 18, Column 1. If there is a figure in here, there must be a figure in one or more of Rows 6-8 and 10-11, Column 1. If there is a figure in here, there must be a figure in Row 9, Column 16.	The figure in here must be equal to the figure in Row 18, Column 3. If there is a figure in here there must be a figure in Row 1, 3-4, Column 2. If there is a figure in here, there must be a figure in Row 18, Column 2. If there is a figure in here, there must be a figure in one or more of Rows 6-8 and 10-11, Column 2. If there is a figure in here, there must be a figure in Row 9, Column 16.	The figure in here must be equal to the figure in Row 18, Column 3. If there is a figure in here there must be a figure in Row 1, 3-4, Column 3. If there is a figure in here, there must be a figure in Row 18, Column 3. If there is a figure in here, there must be a figure in one or more of Rows 6-8 and 10-11, Column 3. If there is a figure in here, there must be a figure in Row 9, Column 16.	The figure in here must be equal to the figure in Row 18, Column 4. If there is a figure in Row 1, 3-4, Column 4. If there is a figure in here, there must be a figure in Row 18, Column 4. If there is a figure in here, there must be a figure in one or more of Rows 6-8 and 10-11, Column 4. If there is a figure in here, there must be a figure in Row 9, Column 16.	The figure in here must be equal to the figure in Row 18, Column 5. If there is a figure in here there must be a figure in Row 1, 3-4, Column 5. If there is a figure in here, there must be a figure in Row 18, Column 5. If there is a figure in here, there must be a figure in one or more of Rows 6-8 and 10-11, Column 5. If there is a figure in here, there must be a figure in Row 9, Column 16.	The figure in here must be equal to the figure in Row 18, Column 6. If there is a figure in here there must be a figure in Row 1, 3-4, Column 6. If there is a figure in here, there must be a figure in Row 18, Column 6. If there is a figure in here, there must be a figure in one or more of Rows 6-8 and 10-11, Column 6. If there is a figure in here, there must be a figure in Row 9, Column 16.	The figure in here must be equal to the figure in Row 18, Column 7. If there is a figure in here there must be a figure in Row 1, 3-4, Column 7. If there is a figure in here, there must be a figure in Row 18, Column 7. If there is a figure in here, there must be a figure in one or more of Rows 6-8 and 10-11, Column 7. If there is a figure in here, there must be a figure in Row 9, Column 16.	The figure in here must be equal to the figure in Row 18, Column 8. If there is a figure in here there must be a figure in Row 1, 3-4, Column 8. If there is a figure in here, there must be a figure in Row 18, Column 8. If there is a figure in here, there must be a figure in one or more of Rows 6-8 and 10-11, Column 8. If there is a figure in here, there must be a figure in Row 9, Column 16.	The figure in here must be equal to the figure in Row 18, Column 9. If there is a figure in here there must be a figure in Row 1, 3-4, Column 9. If there is a figure in here, there must be a figure in Row 18, Column 9. If there is a figure in here, there must be a figure in one or more of Rows 6-8 and 10-11, Column 9. If there is a figure in here, there must be a figure in Row 9, Column 16.	The figure in here must be equal to the figure in Row 18, Column 10. If there is a figure in here there must be a figure in Row 1, 3-4, Column 10. If there is a figure in here, there must be a figure in Row 18, Column 10. If there is a figure in here, there must be a figure in one or more of Rows 6-8 and 10-11, Column 10. If there is a figure in here, there must be a figure in Row 9, Column 16.	The figure in here must be equal to the figure in Row 18, Column 11. If there is a figure in here there must be a figure in Row 1, 3-4, Column 11. If there is a figure in here, there must be a figure in Row 18, Column 11. If there is a figure in here, there must be a figure in one or more of Rows 6-8 and 10-11, Column 11. If there is a figure in here, there must be a figure in Row 9, Column 16.	The figure in here must be equal to the figure in Row 18, Column 12. If there is a figure in here there must be a figure in Row 1, 3-4, Column 12. If there is a figure in here, there must be a figure in Row 18, Column 12. If there is a figure in here, there must be a figure in one or more of Rows 6-8 and 10-11, Column 12. If there is a figure in here, there must be a figure in Row 9, Column 16.	The figure in here must be equal to the figure in Row 18, Column 13. If there is a figure in here there must be a figure in Row 1, 3-4, Column 13. If there is a figure in here, there must be a figure in Row 18, Column 13. If there is a figure in here, there must be a figure in one or more of Rows 6-8 and 10-11, Column 13. If there is a figure in here, there must be a figure in Row 9, Column 16.	The figure in here must be equal to the figure in Row 18, Column 14. If there is a figure in here there must be a figure in Row 1, 3-4, Column 14. If there is a figure in here, there must be a figure in Row 18, Column 14. If there is a figure in here, there must be a figure in one or more of Rows 6-8 and 10-11, Column 14. If there is a figure in here, there must be a figure in Row 9, Column 16.	The figure in here must be equal to the figure in Row 18, Column 15. If there is a figure in here there must be a figure in Row 1, 3-4, Column 15. If there is a figure in here, there must be a figure in Row 18, Column 15. If there is a figure in here, there must be a figure in one or more of Rows 6-8 and 10-11, Column 15. If there is a figure in here, there must be a figure in Row 9, Column 16.	Row 6, Column 16 is the sum of Row 6, Columns 1-15. If there is a figure in Row 1, 3-4, Column 16. The figure in here must be equal to the figure in Row 18, Column 16. If there is a figure in here, there must be a figure in Row 18, Column 16. If there is a figure in here, there must be a figure in one or more of Rows 6-8 and 10-11, Column 16. If there is a figure in here, there must be a figure in one or more of Row 9, Columns 1-15.
10	Either	Foreign Exchange Movement	If there is a figure in here there must be a figure in Row 1, 3-4, Column 1. If there is a figure in here, there must be a figure in one or more of Rows 6-9 and 11, Column 1. If there is a figure in here, there must be a figure in Row 10, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 2. If there is a figure in here, there must be a figure in one or more of Rows 6-9 and 11, Column 2. If there is a figure in here, there must be a figure in Row 10, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 3. If there is a figure in here, there must be a figure in one or more of Rows 6-9 and 11, Column 3. If there is a figure in here, there must be a figure in Row 10, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 4. If there is a figure in here, there must be a figure in one or more of Rows 6-9 and 11, Column 4. If there is a figure in here, there must be a figure in Row 10, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 5. If there is a figure in here, there must be a figure in one or more of Rows 6-9 and 11, Column 5. If there is a figure in here, there must be a figure in Row 10, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 6. If there is a figure in here, there must be a figure in one or more of Rows 6-9 and 11, Column 6. If there is a figure in here, there must be a figure in Row 10, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 7. If there is a figure in here, there must be a figure in one or more of Rows 6-9 and 11, Column 7. If there is a figure in here, there must be a figure in Row 10, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 8. If there is a figure in here, there must be a figure in one or more of Rows 6-9 and 11, Column 8. If there is a figure in here, there must be a figure in Row 10, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 9. If there is a figure in here, there must be a figure in one or more of Rows 6-9 and 11, Column 9. If there is a figure in here, there must be a figure in Row 10, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 10. If there is a figure in here, there must be a figure in one or more of Rows 6-9 and 11, Column 10. If there is a figure in here, there must be a figure in Row 10, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 11. If there is a figure in here, there must be a figure in one or more of Rows 6-9 and 11, Column 11. If there is a figure in here, there must be a figure in Row 10, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 12. If there is a figure in here, there must be a figure in one or more of Rows 6-9 and 11, Column 12. If there is a figure in here, there must be a figure in Row 10, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 13. If there is a figure in here, there must be a figure in one or more of Rows 6-9 and 11, Column 13. If there is a figure in here, there must be a figure in Row 10, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 14. If there is a figure in here, there must be a figure in one or more of Rows 6-9 and 11, Column 14. If there is a figure in here, there must be a figure in Row 10, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4, Column 15. If there is a figure in here, there must be a figure in one or more of Rows 6-9 and 11, Column 15. If there is a figure in here, there must be a figure in Row 10, Column 16.	Row 6, Column 16 is the sum of Row 6, Columns 1-15. If there is a figure in here there must be a figure in Row 1, 3-4, Column 16. If there is a figure in here, there must be a figure in one or more of Rows 6-9 and 11, Column 16. If there is a figure in here, there must be a figure in one or more of Row 10, Columns 1-15.
11	Positive	Closing balance	Row 11, Column 1 is the sum of Rows 6-10, Column 1. If there is a figure in here there must be a figure in Row 1, 3-4, Column 1. If there is a figure in here, there must be a figure in one or more of Rows 6-10, Column 1. If there is a figure in here, there must be a figure in Row 11, Column 16.	Row 11, Column 2 is the sum of Rows 6-10, Column 2. If there is a figure in here there must be a figure in Row 1, 3-4, Column 2. If there is a figure in here, there must be a figure in one or more of Rows 6-10, Column 2. If there is a figure in here, there must be a figure in Row 11, Column 16.	Row 11, Column 3 is the sum of Rows 6-10, Column 3. If there is a figure in here there must be a figure in Row 1, 3-4, Column 3. If there is a figure in here, there must be a figure in one or more of Rows 6-10, Column 3. If there is a figure in here, there must be a figure in Row 11, Column 16.	Row 11, Column 4 is the sum of Rows 6-10, Column 4. If there is a figure in here there must be a figure in Row 1, 3-4, Column 4. If there is a figure in here, there must be a figure in one or more of Rows 6-10, Column 4. If there is a figure in here, there must be a figure in Row 11, Column 16.	Row 11, Column 5 is the sum of Rows 6-10, Column 5. If there is a figure in here there must be a figure in Row 1, 3-4, Column 5. If there is a figure in here, there must be a figure in one or more of Rows 6-10, Column 5. If there is a figure in here, there must be a figure in Row 11, Column 16.	Row 11, Column 6 is the sum of Rows 6-10, Column 6. If there is a figure in here there must be a figure in Row 1, 3-4, Column 6. If there is a figure in here, there must be a figure in one or more of Rows 6-10, Column 6. If there is a figure in here, there must be a figure in Row 11, Column 16.	Column 7 is the sum of Rows 6-10, Column 7. If there is a figure in here there must be a figure in Row 1, 3-4, Column 7. If there is a figure in here, there must be a figure in one or more of Rows 6-10, Column 7. If there is a figure in here, there must be a figure in Row 11, Column 16.	Column 8 is the sum of Rows 6-10, Column 8. If there is a figure in here there must be a figure in Row 1, 3-4, Column 8. If there is a figure in here, there must be a figure in one or more of Rows 6-10, Column 8. If there is a figure in here, there must be a figure in Row 11, Column 16.	Column 9 is the sum of Rows 6-10, Column 9. If there is a figure in here there must be a figure in Row 1, 3-4, Column 9. If there is a figure in here, there must be a figure in one or more of Rows 6-10, Column 9. If there is a figure in here, there must be a figure in Row 11, Column 16.	Row 11, Column 10 is the sum of Rows 6-10, Column 10. If there is a figure in here there must be a figure in Row 1, 3-4, Column 10. If there is a figure in here, there must be a figure in one or more of Rows 6-10, Column 10. If there is a figure in here, there must be a figure in Row 11, Column 16.	Column 11 is the sum of Rows 6-10, Column 11. If there is a figure in here there must be a figure in Row 1, 3-4, Column 11. If there is a figure in here, there must be a figure in one or more of Rows 6-10, Column 11. If there is a figure in here, there must be a figure in Row 11, Column 16.	Column 1 is the sum of Rows 6-10, Column 12. If there is a figure in here there must be a figure in Row 1, 3-4, Column 12. If there is a figure in here, there must be a figure in one or more of Rows 6-10, Column 12. If there is a figure in here, there must be a figure in Row 11, Column 16.	Row 11, Column 13 is the sum of Rows 6-10, Column 13. If there is a figure in here there must be a figure in Row 1, 3-4, Column 13. If there is a figure in here, there must be a figure in one or more of Rows 6-10, Column 13. If there is a figure in here, there must be a figure in Row 11, Column 16.	Row 11, Column 1 is the sum of Rows 6-10, Column 14. If there is a figure in here there must be a figure in Row 1, 3-4, Column 14. If there is a figure in here, there must be a figure in one or more of Rows 6-10, Column 14. If there is a figure in here, there must be a figure in Row 11, Column 16.	Row 11, Column 15 is the sum of Rows 6-10, Column 15. If there is a figure in here there must be a figure in Row 1, 3-4, Column 15. If there is a figure in here, there must be a figure in one or more of Rows 6-10, Column 15. If there is a figure in here, there must be a figure in Row 11, Column 16.	Row 11, Column 16, is the sum of Row 11, Columns 1-15. Row 11, Column 16 is the sum of Rows 6-10, Column 16. If there is a figure in here, there must be a figure in Row 1, 3-4, Column 16. If there is a figure in here, there must be a figure in one or more of Rows 6-10, Column 16. If there is a figure in here, there must be a figure in one or more of Row 11, Columns 1-15.
		Portfolio Impairment Provision:																

	Type	Description	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	Column 9	Column 10	Column 11	Column 12	Column 13	Column 14	Column 15	Column 16
12	Positive	Opening balance	The figure in here must be equal to Row 16, Column 1 of the Previous Reporting Date. If there is a figure in here, there must be a figure in Rows 1,3-4, Column 1. If there is a figure in here, there must be a figure in one or more of Rows 13-16, Column 1. If there is a figure in here, there must be a figure in Row 12, Column 16.	The figure in here must be equal to Row 16, Column 2 of the Previous Reporting Date. If there is a figure in here, there must be a figure in Rows 1,3-4, Column 2. If there is a figure in here, there must be a figure in one or more of Rows 13-16, Column 2. If there is a figure in here, there must be a figure in Row 12, Column 16.	The figure in here must be equal to Row 16, Column 3 of the Previous Reporting Date. If there is a figure in here, there must be a figure in Rows 1,3-4, Column 3. If there is a figure in here, there must be a figure in one or more of Rows 13-16, Column 3. If there is a figure in here, there must be a figure in Row 12, Column 16.	The figure in here must be equal to Row 16, Column 4 of the Previous Reporting Date. If there is a figure in here, there must be a figure in Rows 1,3-4, Column 4. If there is a figure in here, there must be a figure in one or more of Rows 13-16, Column 4. If there is a figure in here, there must be a figure in Row 12, Column 16.	The figure in here must be equal to Row 16, Column 5 of the Previous Reporting Date. If there is a figure in here, there must be a figure in Rows 1,3-4, Column 5. If there is a figure in here, there must be a figure in one or more of Rows 13-16, Column 5. If there is a figure in here, there must be a figure in Row 12, Column 16.	The figure in here must be equal to Row 16, Column 6 of the Previous Reporting Date. If there is a figure in here, there must be a figure in Rows 1,3-4, Column 6. If there is a figure in here, there must be a figure in one or more of Rows 13-16, Column 6. If there is a figure in here, there must be a figure in Row 12, Column 16.	The figure in here must be equal to Row 16, Column 7 of the Previous Reporting Date. If there is a figure in here, there must be a figure in Rows 1,3-4, Column 7. If there is a figure in here, there must be a figure in one or more of Rows 13-16, Column 7. If there is a figure in here, there must be a figure in Row 12, Column 16.	The figure in here must be equal to Row 16, Column 8 of the Previous Reporting Date. If there is a figure in here, there must be a figure in Rows 1,3-4, Column 8. If there is a figure in here, there must be a figure in one or more of Rows 13-16, Column 8. If there is a figure in here, there must be a figure in Row 12, Column 16.	The figure in here must be equal to Row 16, Column 9 of the Previous Reporting Date. If there is a figure in here, there must be a figure in Rows 1,3-4, Column 9. If there is a figure in here, there must be a figure in one or more of Rows 13-16, Column 9. If there is a figure in here, there must be a figure in Row 12, Column 16.	The figure in here must be equal to Row 16, Column 10 of the Previous Reporting Date. If there is a figure in here, there must be a figure in Rows 1,3-4, Column 10. If there is a figure in here, there must be a figure in one or more of Rows 13-16, Column 10. If there is a figure in here, there must be a figure in Row 12, Column 16.	The figure in here must be equal to Row 16, Column 11 of the Previous Reporting Date. If there is a figure in here, there must be a figure in Rows 1,3-4, Column 11. If there is a figure in here, there must be a figure in one or more of Rows 13-16, Column 11. If there is a figure in here, there must be a figure in Row 12, Column 16.	The figure in here must be equal to Row 16, Column 12 of the Previous Reporting Date. If there is a figure in here, there must be a figure in Rows 1,3-4, Column 12. If there is a figure in here, there must be a figure in one or more of Rows 13-16, Column 12. If there is a figure in here, there must be a figure in Row 12, Column 16.	The figure in here must be equal to Row 16, Column 13 of the Previous Reporting Date. If there is a figure in here, there must be a figure in Rows 1,3-4, Column 13. If there is a figure in here, there must be a figure in one or more of Rows 13-16, Column 13. If there is a figure in here, there must be a figure in Row 12, Column 16.	The figure in here must be equal to Row 16, Column 14 of the Previous Reporting Date. If there is a figure in here, there must be a figure in Rows 1,3-4, Column 14. If there is a figure in here, there must be a figure in one or more of Rows 13-16, Column 14. If there is a figure in here, there must be a figure in Row 12, Column 16.	The figure in here must be equal to Row 16, Column 15 of the Previous Reporting Date. If there is a figure in here, there must be a figure in Rows 1,3-4, Column 15. If there is a figure in here, there must be a figure in one or more of Rows 13-16, Column 15. If there is a figure in here, there must be a figure in Row 12, Column 16.	Row 12, Column 16, is the sum of Row 12, Columns 1-15. The figure in Column 16 of the Previous Reporting Date. If there is a figure in here, there must be a figure in Rows 1,3-4, Column 16. If there is a figure in here, there must be a figure in one or more of Rows 13-16, Column 16. If there is a figure in here, there must be a figure in one or more of Row 12, Columns 1-15.
13	Either	Charge/release for the period	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 1. If there is a figure in here, there must be a figure in one or more of Rows 12 and 14-16, Column 1. If there is a figure in here, there must be a figure in Row 13, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 2. If there is a figure in here, there must be a figure in one or more of Rows 12 and 14-16, Column 2. If there is a figure in here, there must be a figure in Row 13, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 3. If there is a figure in here, there must be a figure in one or more of Rows 12 and 14-16, Column 3. If there is a figure in here, there must be a figure in Row 13, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 4. If there is a figure in here, there must be a figure in one or more of Rows 12 and 14-16, Column 4. If there is a figure in here, there must be a figure in Row 13, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 5. If there is a figure in here, there must be a figure in one or more of Rows 12 and 14-16, Column 5. If there is a figure in here, there must be a figure in Row 13, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 6. If there is a figure in here, there must be a figure in one or more of Rows 12 and 14-16, Column 6. If there is a figure in here, there must be a figure in Row 13, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 7. If there is a figure in here, there must be a figure in one or more of Rows 12 and 14-16, Column 7. If there is a figure in here, there must be a figure in Row 13, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 8. If there is a figure in here, there must be a figure in one or more of Rows 12 and 14-16, Column 8. If there is a figure in here, there must be a figure in Row 13, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 9. If there is a figure in here, there must be a figure in one or more of Rows 12 and 14-16, Column 9. If there is a figure in here, there must be a figure in Row 13, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 10. If there is a figure in here, there must be a figure in one or more of Rows 12 and 14-16, Column 10. If there is a figure in here, there must be a figure in Row 13, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 11. If there is a figure in here, there must be a figure in one or more of Rows 12 and 14-16, Column 11. If there is a figure in here, there must be a figure in Row 13, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 12. If there is a figure in here, there must be a figure in one or more of Rows 12 and 14-16, Column 12. If there is a figure in here, there must be a figure in Row 13, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 13. If there is a figure in here, there must be a figure in one or more of Rows 12 and 14-16, Column 13. If there is a figure in here, there must be a figure in Row 13, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 14. If there is a figure in here, there must be a figure in one or more of Rows 12 and 14-16, Column 14. If there is a figure in here, there must be a figure in Row 13, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 15. If there is a figure in here, there must be a figure in one or more of Rows 12 and 14-16, Column 15. If there is a figure in here, there must be a figure in Row 13, Column 16.	Row 13, Column 16, is the sum of Row 13, Columns 1-15. If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 16. If there is a figure in here, there must be a figure in one or more of Rows 12 and 14-16, Column 16. If there is a figure in here, there must be a figure in one or more of Row 13, Columns 1-15.
14	Negative	Transfer to Individual Provision	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 1. If there is a figure in here, there must be a figure in one or more of Rows 12-13 and 15-16, Column 1. If there is a figure in here, there must be a figure in Row 14, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 2. If there is a figure in here, there must be a figure in one or more of Rows 12-13 and 15-16, Column 2. If there is a figure in here, there must be a figure in Row 14, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 3. If there is a figure in here, there must be a figure in one or more of Rows 12-13 and 15-16, Column 3. If there is a figure in here, there must be a figure in Row 14, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 4. If there is a figure in here, there must be a figure in one or more of Rows 12-13 and 15-16, Column 4. If there is a figure in here, there must be a figure in Row 14, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 5. If there is a figure in here, there must be a figure in one or more of Rows 12-13 and 15-16, Column 5. If there is a figure in here, there must be a figure in Row 14, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 6. If there is a figure in here, there must be a figure in one or more of Rows 12-13 and 15-16, Column 6. If there is a figure in here, there must be a figure in Row 14, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 7. If there is a figure in here, there must be a figure in one or more of Rows 12-13 and 15-16, Column 7. If there is a figure in here, there must be a figure in Row 14, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 8. If there is a figure in here, there must be a figure in one or more of Rows 12-13 and 15-16, Column 8. If there is a figure in here, there must be a figure in Row 14, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 9. If there is a figure in here, there must be a figure in one or more of Rows 12-13 and 15-16, Column 9. If there is a figure in here, there must be a figure in Row 14, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 10. If there is a figure in here, there must be a figure in one or more of Rows 12-13 and 15-16, Column 10. If there is a figure in here, there must be a figure in Row 14, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 11. If there is a figure in here, there must be a figure in one or more of Rows 12-13 and 15-16, Column 11. If there is a figure in here, there must be a figure in Row 14, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 12. If there is a figure in here, there must be a figure in one or more of Rows 12-13 and 15-16, Column 12. If there is a figure in here, there must be a figure in Row 14, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 13. If there is a figure in here, there must be a figure in one or more of Rows 12-13 and 15-16, Column 13. If there is a figure in here, there must be a figure in Row 14, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 14. If there is a figure in here, there must be a figure in one or more of Rows 12-13 and 15-16, Column 14. If there is a figure in here, there must be a figure in Row 14, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 15. If there is a figure in here, there must be a figure in one or more of Rows 12-13 and 15-16, Column 15. If there is a figure in here, there must be a figure in Row 14, Column 16.	Row 14, Column 16, is the sum of Row 14, Columns 1-15. If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 16. If there is a figure in here, there must be a figure in one or more of Rows 12-13 and 15-16, Column 16. If there is a figure in here, there must be a figure in one or more of Row 14, Columns 1-15.
15	Either	Foreign Exchange Movement	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 1. If there is a figure in here, there must be a figure in one or more of Rows 12-14 and 16, Column 1. If there is a figure in here, there must be a figure in Row 15, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 2. If there is a figure in here, there must be a figure in one or more of Rows 12-14 and 16, Column 2. If there is a figure in here, there must be a figure in Row 15, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 3. If there is a figure in here, there must be a figure in one or more of Rows 12-14 and 16, Column 3. If there is a figure in here, there must be a figure in Row 15, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 4. If there is a figure in here, there must be a figure in one or more of Rows 12-14 and 16, Column 4. If there is a figure in here, there must be a figure in Row 15, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 5. If there is a figure in here, there must be a figure in one or more of Rows 12-14 and 16, Column 5. If there is a figure in here, there must be a figure in Row 15, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 6. If there is a figure in here, there must be a figure in one or more of Rows 12-14 and 16, Column 6. If there is a figure in here, there must be a figure in Row 15, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 7. If there is a figure in here, there must be a figure in one or more of Rows 12-14 and 16, Column 7. If there is a figure in here, there must be a figure in Row 15, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 8. If there is a figure in here, there must be a figure in one or more of Rows 12-14 and 16, Column 8. If there is a figure in here, there must be a figure in Row 15, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 9. If there is a figure in here, there must be a figure in one or more of Rows 12-14 and 16, Column 9. If there is a figure in here, there must be a figure in Row 15, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 10. If there is a figure in here, there must be a figure in one or more of Rows 12-14 and 16, Column 10. If there is a figure in here, there must be a figure in Row 15, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 11. If there is a figure in here, there must be a figure in one or more of Rows 12-14 and 16, Column 11. If there is a figure in here, there must be a figure in Row 15, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 12. If there is a figure in here, there must be a figure in one or more of Rows 12-14 and 16, Column 12. If there is a figure in here, there must be a figure in Row 15, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 13. If there is a figure in here, there must be a figure in one or more of Rows 12-14 and 16, Column 13. If there is a figure in here, there must be a figure in Row 15, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 14. If there is a figure in here, there must be a figure in one or more of Rows 12-14 and 16, Column 14. If there is a figure in here, there must be a figure in Row 15, Column 16.	If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 15. If there is a figure in here, there must be a figure in one or more of Rows 12-14 and 16, Column 15. If there is a figure in here, there must be a figure in Row 15, Column 16.	Row 15, Column 15, is the sum of Row 11, Columns 1-15. If there is a figure in here, there must be a figure in Rows 1 and 3-4, Column 16. If there is a figure in here, there must be a figure in one or more of Rows 12-14 and 16, Column 16. If there is a figure in here, there must be a figure in one or more of Row 15, Columns 1-15.

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	Item	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	Column 9	Column 10	Column 11	Column 12	Column 13	Column 14	Column 15	Column 16
16 Positive	**Closing balance**	Row 16, Column 1 is the sum of Rows 12-15, Column 1. If there is a figure in here, there must be a figure in one or more Rows 12-15, Column 1. If there is a figure in here, there must be a figure in Row 16, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 1.	Row 16, Column 2 is the sum of Rows 12-15, Column 3. If there is a figure in here, there must be a figure in one or more of Rows 12-15, Column 2. If there is a figure in here, there must be a figure in Row 16, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 2.	Row 16, Column 3 is the sum of Rows 12-15, Column 3. If there is a figure in here, there must be a figure in one or more of Rows 12-15, Column 3. If there is a figure in here, there must be a figure in Row 16, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 3.	Row 16, Column 4 is the sum of Rows 12-15, Column 4. If there is a figure in here, there must be a figure in one or more of Rows 12-15, Column 4. If there is a figure in here, there must be a figure in Row 16, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 4.	Row 16, Column 5 is the sum of Rows 12-15, Column 5. If there is a figure in here, there must be a figure in one or more of Rows 12-15, Column 5. If there is a figure in here, there must be a figure in Row 16, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 5.	Row 16, Column 6 is the sum of Rows 12-15, Column 6. If there is a figure in here, there must be a figure in one or more of Rows 12-15, Column 6. If there is a figure in here, there must be a figure in Row 16, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 6.	Row 16, Column 7 is the sum of Rows 12-15, Column 7. If there is a figure in here, there must be a figure in one or more of Rows 12-15, Column 7. If there is a figure in here, there must be a figure in Row 16, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 7.	Row 16, Column 8 is the sum of Rows 12-15, Column 8. If there is a figure in here, there must be a figure in one or more of Rows 12-15, Column 8. If there is a figure in here, there must be a figure in Row 16, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 8.	Row 16, Column 9 is the sum of Rows 12-15, Column 9. If there is a figure in here, there must be a figure in one or more of Rows 12-15, Column 9. If there is a figure in here, there must be a figure in Row 16, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 9.	Row 16, Column 10 is the sum of Rows 12-15, Column 10. If there is a figure in here, there must be a figure in one or more of Rows 12-15, Column 10. If there is a figure in here, there must be a figure in Row 16, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 10.	Row 16, Column 11 is the sum of Rows 12-15, Column 11. If there is a figure in here, there must be a figure in one or more of Rows 12-15, Column 11. If there is a figure in here, there must be a figure in Row 16, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 11.	Row 16, Column 1 is the sum of Rows 12-15, Column 12. If there is a figure in here, there must be a figure in one or more of Rows 12-15, Column 12. If there is a figure in here, there must be a figure in Row 16, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 12.	Row 16, Column 13 is the sum of Rows 12-15, Column 13. If there is a figure in here, there must be a figure in one or more of Rows 12-15, Column 13. If there is a figure in here, there must be a figure in Row 16, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 13.	Row 16, Column 1 is the sum of Rows 12-15, Column 14. If there is a figure in here, there must be a figure in one or more of Rows 12-15, Column 14. If there is a figure in here, there must be a figure in Row 16, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 14.	Row 16, Column 15 is the sum of Rows 12-15, Column 15. If there is a figure in here, there must be a figure in one or more of Rows 12-15, Column 15. If there is a figure in here, there must be a figure in Row 16, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 15.	Row 16, Column 16 is the sum of Rows 12-15, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 16. If there is a figure in here, there must be a figure in Row 16, Column 16. If there is a figure in here, there must be a figure in one or more of Row 16, Columns 1-15.
	Write-offs:																
17 Positive	Charge Directly to P&L A/C (i.e. No Provisions in Place)	If there is a figure in here, there must be a figure in Row 17, Column 16. If there is a figure in here, there must be a figure in Row 19, Column 1.If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 1.	If there is a figure in here, there must be a figure in Row 17, Column 16. If there is a figure in here, there must be a figure in Row 19, Column 2. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 2.	If there is a figure in here, there must be a figure in Row 17, Column 16. If there is a figure in here, there must be a figure in Row 19, Column 3. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 3.	If there is a figure in here, there must be a figure in Row 17, Column 16. If there is a figure in here, there must be a figure in Row 19, Column 4. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 4.	If there is a figure in here, there must be a figure in Row 17, Column 16. If there is a figure in here, there must be a figure in Row 19, Column 5. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 5.	If there is a figure in here, there must be a figure in Row 17, Column 16. If there is a figure in here, there must be a figure in Row 19, Column 6. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 6.	If there is a figure in here, there must be a figure in Row 17, Column 16. If there is a figure in here, there must be a figure in Row 19, Column 7. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 7.	If there is a figure in here, there must be a figure in Row 17, Column 16. If there is a figure in here, there must be a figure in Row 19, Column 8. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 8.	If there is a figure in here, there must be a figure in Row 17, Column 16. If there is a figure in here, there must be a figure in Row 19, Column 9. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 9.	If there is a figure in here, there must be a figure in Row 17, Column 16. If there is a figure in here, there must be a figure in Row 19, Column 10. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 10.	If there is a figure in here, there must be a figure in Row 17, Column 16. If there is a figure in here, there must be a figure in Row 19, Column 11. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 11.	If there is a figure in here, there must be a figure in Row 17, Column 16. If there is a figure in here, there must be a figure in Row 19, Column 12. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 12.	If there is a figure in here, there must be a figure in Row 17, Column 16. If there is a figure in here, there must be a figure in Row 19, Column 13. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 13.	If there is a figure in here, there must be a figure in Row 17, Column 16. If there is a figure in here, there must be a figure in Row 19, Column 14. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 14.	If there is a figure in here, there must be a figure in Row 17, Column 16. If there is a figure in here, there must be a figure in Row 19, Column 15. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 15.	Row 17, Column 16 is the sum of Row 17, Columns 1-15. If there is a figure in here, there must be a figure in one or more of Row 17, columns 1-15. If there is a figure in Row 19, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 16.
18 Positive	Transfer from Individual Provision	The figure in here is equal to the figure in Row 9, Column 1. If there is a figure in here, there must be a figure in Row 9, Column 1. If there is a figure in here, there must be a figure in Row 18, Column 1. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 1.	The figure in here is equal to the figure in Row 9, Column 2. If there is a figure in here, there must be a figure in Row 9, Column 2. If there is a figure in here, there must be a figure in Row 18, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 2.	The figure in here is equal to the figure in Row 9, Column 3. If there is a figure in here, there must be a figure in Row 9, Column 3. If there is a figure in here, there must be a figure in Row 18, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 3.	The figure in here is equal to the figure in Row 9, Column 4. If there is a figure in here, there must be a figure in Row 9, Column 4. If there is a figure in here, there must be a figure in Row 18, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 4.	The figure in here is equal to the figure in Row 9, Column 5. If there is a figure in here, there must be a figure in Row 9, Column 5. If there is a figure in here, there must be a figure in Row 18, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 5.	The figure in here is equal to the figure in Row 9, Column 6. If there is a figure in here, there must be a figure in Row 9, Column 6. If there is a figure in here, there must be a figure in Row 18, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 6.	The figure in here is equal to the figure in Row 9, Column 7. If there is a figure in here, there must be a figure in Row 9, Column 7. If there is a figure in here, there must be a figure in Row 18, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 7.	The figure in here is equal to the figure in Row 9, Column 8. If there is a figure in here, there must be a figure in Row 9, Column 8. If there is a figure in here, there must be a figure in Row 18, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 8.	The figure in here is equal to the figure in Row 9, Column 9. If there is a figure in here, there must be a figure in Row 9, Column 9. If there is a figure in here, there must be a figure in Row 18, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 9.	The figure in here is equal to the figure in Row 9, Column 10. If there is a figure in here, there must be a figure in Row 9, Column 10. If there is a figure in here, there must be a figure in Row 18, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 10.	The figure in here is equal to the figure in Row 9, Column 11. If there is a figure in here, there must be a figure in Row 9, Column 11. If there is a figure in here, there must be a figure in Row 18, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 11.	The figure in here is equal to the figure in Row 9, Column 12. If there is a figure in here, there must be a figure in Row 9, Column 12. If there is a figure in here, there must be a figure in Row 18, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 12.	The figure in here is equal to the figure in Row 9, Column 13. If there is a figure in here, there must be a figure in Row 9, Column 13. If there is a figure in here, there must be a figure in Row 18, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 13.	The figure in here is equal to the figure in Row 9, Column 14. If there is a figure in here, there must be a figure in Row 9, Column 14. If there is a figure in here, there must be a figure in Row 18, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 14.	The figure in here is equal to the figure in Row 9, Column 15. If there is a figure in here, there must be a figure in Row 9, Column 15. If there is a figure in here, there must be a figure in Row 18, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 15.	Row 18, Column 16 is the sum of Row 18, Columns 1-15. The figure in here is equal to the figure in Row 9, Column 16. If there is a figure in here, there must be a figure in Row 9, Column 16. If there is a figure in one or more of Row 18, columns 1-15. If there is a figure in Row 18, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 16.
19 Positive	**Total write-offs**	Row 19, Column 1 is equal to the sum of Rows 17-18, Column 1. If there is a figure in here, there must be a figure in one or more of Rows 17-18, Column 1. If there is a figure in here, there must be a figure in Row 19, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 1.	Row 19, Column 2 is equal to the sum of Rows 17-18, Column 2. If there is a figure in here, there must be a figure in one or more of Rows 17-18, Column 2. If there is a figure in here, there must be a figure in Row 19, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 2.	Row 19, Column 3 is equal to the sum of Rows 17-18, Column 3. If there is a figure in here, there must be a figure in one or more of Rows 17-18, Column 3. If there is a figure in here, there must be a figure in Row 19, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 3.	Row 19, Column 4 is equal to the sum of Rows 17-18, Column 4. If there is a figure in here, there must be a figure in one or more of Rows 17-18, Column 4. If there is a figure in here, there must be a figure in Row 19, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 4.	Row 19, Column 5 is equal to the sum of Rows 17-18, Column 5. If there is a figure in here, there must be a figure in one or more of Rows 17-18, Column 5. If there is a figure in here, there must be a figure in Row 19, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 5.	Row 19, Column 6 is equal to the sum of Rows 17-18, Column 6. If there is a figure in here, there must be a figure in one or more of Rows 17-18, Column 6. If there is a figure in here, there must be a figure in Row 19, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 6.	Row 19, Column 7 is equal to the sum of Rows 17-18, Column 7. If there is a figure in here, there must be a figure in one or more of Rows 17-18, Column 7. If there is a figure in here, there must be a figure in Row 19, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 7.	Row 19, Column 8 is equal to the sum of Rows 17-18, Column 8. If there is a figure in here, there must be a figure in one or more of Rows 17-18, Column 8. If there is a figure in here, there must be a figure in Row 19, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 8.	Row 19, Column 9 is equal to the sum of Rows 17-18, Column 9. If there is a figure in here, there must be a figure in one or more of Rows 17-18, Column 9. If there is a figure in here, there must be a figure in Row 19, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 9.	Row 19, Column 10 is equal to the sum of Rows 17-18, Column 10. If there is a figure in here, there must be a figure in one or more of Rows 17-18, Column 10. If there is a figure in here, there must be a figure in Row 19, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 10.	Row 19, Column 11 is equal to the sum of Rows 17-18, Column 11. If there is a figure in here, there must be a figure in one or more of Rows 17-18, Column 11. If there is a figure in here, there must be a figure in Row 19, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 11.	Row 19, Column 1 is equal to the sum of Rows 17-18, Column 12. If there is a figure in here, there must be a figure in one or more of Rows 17-18, Column 12. If there is a figure in here, there must be a figure in Row 19, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 12.	Row 19, Column 13 is equal to the sum of Rows 17-18, Column 13. If there is a figure in here, there must be a figure in one or more of Rows 17-18, Column 13. If there is a figure in here, there must be a figure in Row 19, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 13.	Row 19, Column 1 is equal to the sum of Rows 17-18, Column 14. If there is a figure in here, there must be a figure in one or more of Rows 17-18, Column 14. If there is a figure in here, there must be a figure in Row 19, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 14.	Row 19, Column 15 is equal to the sum of Rows 17-18, Column 15. If there is a figure in here, there must be a figure in one or more of Rows 17-18, Column 15. If there is a figure in here, there must be a figure in Row 19, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 15.	Row 19, Column 16 is the sum of Row 19, Columns 1-15. Row 19, Column 16 is equal to the sum of Rows 17-18, Column 16. If there is a figure in here, there must be a figure in one or more of Rows 17-18, Column 16. If there is a figure in here, there must be a figure in Rows 1,3 and 4, Column 16.

Appendix 2 - Internal Ratings Based Approach

Name of institution:	0
Quarter ending:	0-Jan-00

Positive or Negative Field	Exposure Class		Corporate			Institutions - Total	Institutions: Of Which Credit Institutions and Investment Firms	Central Govt. and Central Banks	Retail					Securitisations	Total
	€ 000		Corporates - Total	Of Which: Specialised Lending	Of Which: SME	Institutions - Total	Institutions: Of Which Credit Institutions and Investment Firms	Central Govt. and Central Banks	Retail - Total	Secured by Real Estate	Qualifying Revolving	SME	Other	Securitisations	Total
			1	2	3	4	5	6	7	8	9	10	11	12	13
1 Positive	Total Exposure Gross of Impairment Provisions		Row 1, Column 1 should be equal to Row Total Exposures, Column Original Exposure Pre Conversion Factors of Template CR_IRB, Dimension Corporates in the COREP return. If there is a figure in here, there must be a figure in Row 2, Column 1. If there is a figure in here, there must be a figure in Row 1, Column 13.	Row 1, Column 2 should be equal to Row Total Exposures, Column Original Exposure Pre Conversion Factors of Template CR_IRB, Dimension Of Which: Specialised Lending in the COREP return. If there is a figure in here, there must be a figure in Row 2, Column 2. If there is a figure in here, there must be a figure in Row 1, Column 13.	Row 1, Column 3 should be equal to Row Total Exposures, Column Original Exposure Pre Conversion Factors of Template CR_IRB, Dimension Of Which: SME in the COREP return. If there is a figure in here, there must be a figure in Row 2, Column 3. If there is a figure in here, there must be a figure in Row 1, Column 13.	Row 1, Column 4 should be equal to Row Total Exposures, Column Original Exposure Pre Conversion Factors of Template CR_IRB, Dimension Institutions in the COREP return. If there is a figure in here, there must be a figure in Row 2, Column 4. If there is a figure in here, there must be a figure in Row 1, Column 13.	Row 1, Column 5 should be equal to Row Total Exposures, Column Original Exposure Pre Conversion Factors of Template CR_IRB, Dimension Institutions: Of Which Credit Institutions and Investment Firms in the COREP return. If there is a figure in here, there must be a figure in Row 2, Column 5. If there is a figure in here, there must be a figure in Row 1, Column 13.	Row 1, Column 6 should be equal to Row Total Exposures, Column Original Exposure Pre Conversion Factors of Template CR_IRB, Dimension Central Govt. and Central Banks in the COREP return. If there is a figure in here, there must be a figure in Row 2, Column 6. If there is a figure in here, there must be a figure in Row 1, Column 13.	Row 1, Column 7 should be equal to Row Total Exposures, Column Original Exposure Pre Conversion Factors of Template CR_IRB, Dimension Retail in the COREP return. If there is a figure in here, there must be a figure in Row 2, Column 7. If there is a figure in here, there must be a figure in Row 1, Column 13.	Row 1, Column 8 should be equal to Row Total Exposures, Column Original Exposure Pre Conversion Factors of Template CR_IRB, Dimension Secured by Real Estate in the COREP return. If there is a figure in here, there must be a figure in Row 2, Column 8. If there is a figure in here, there must be a figure in Row 1, Column 13.	Row 1, Column 9 should be equal to Row Total Exposures, Column Original Exposure Pre Conversion Factors of Template CR_IRB, Dimension Qualifying Revolving in the COREP return. If there is a figure in here, there must be a figure in Row 2, Column 9. If there is a figure in here, there must be a figure in Row 1, Column 13.	Row 1, Column 10 should be equal to Row Total Exposures, Column Original Exposure Pre Conversion Factors of Template CR_IRB, Dimension SME in the COREP return. If there is a figure in here, there must be a figure in Row 2, Column 10. If there is a figure in here, there must be a figure in Row 1, Column 13.	Row 1, Column 11 should be equal to Row Total Exposures, Column Original Exposure Pre Conversion Factors of Template CR_IRB, Dimension Other in the COREP return. If there is a figure in here, there must be a figure in Row 2, Column 11. If there is a figure in here, there must be a figure in Row 1, Column 13.	If there is a figure in here, there must be a figure in Row 2, Column 13.	Row 1, Column 13 is the sum of Row 1, Columns 1, 4, 6, 7 and 12. If there is a figure in here, there must be a figure in one or more of Row 1, Columns 1, 4, 6, 7 and 12. If there is a figure in here, there must be a figure in Row 2, Column 13.
2 Positive	Total Exposure Net of Impairment Provisions		Row 2, Column 1 is equal to Row 1, Column 1 minus the sum of Rows 9 and 14, Column 1. If there is a figure in here, there must be a figure in Row 1, Column 1. If there is a figure in here, there must be a figure in Row 2, Column 13.	Row 2, Column 2 is equal to Row 1, Column 2 minus the sum of Rows 9 and 14, Column 2. If there is a figure in here, there must be a figure in Row 1, Column 2. If there is a figure in here, there must be a figure in Row 2, Column 13.	Row 2, Column 3 is equal to Row 1, Column 3 minus the sum of Rows 9 and 14, Column 3. If there is a figure in here, there must be a figure in Row 1, Column 3. If there is a figure in here, there must be a figure in Row 2, Column 13.	Row 2, Column 4 is equal to Row 1, Column 4 minus the sum of Rows 9 and 14, Column 4. If there is a figure in here, there must be a figure in Row 1, Column 4. If there is a figure in here, there must be a figure in Row 2, Column 13.	Row 2, Column 5 is equal to Row 1, Column 5 minus the sum of Rows 9 and 14, Column 5. If there is a figure in here, there must be a figure in Row 1, Column 5. If there is a figure in here, there must be a figure in Row 2, Column 13.	Row 2, Column 6 is equal to Row 1, Column 6 minus the sum of Rows 9 and 14, Column 6. If there is a figure in here, there must be a figure in Row 1, Column 6. If there is a figure in here, there must be a figure in Row 2, Column 13.	Row 2, Column 7 is equal to Row 1, Column 7 minus the sum of Rows 9 and 14, Column 7. If there is a figure in here, there must be a figure in Row 1, Column 7. If there is a figure in here, there must be a figure in Row 2, Column 13.	Row 2, Column 8 is equal to Row 1, Column 8 minus the sum of Rows 9 and 14, Column 8. If there is a figure in here, there must be a figure in Row 1, Column 8. If there is a figure in here, there must be a figure in Row 2, Column 13.	Row 2, Column 9 is equal to Row 1, Column 9 minus the sum of Rows 9 and 14, Column 9. If there is a figure in here, there must be a figure in Row 1, Column 9. If there is a figure in here, there must be a figure in Row 2, Column 13.	Row 2, Column 10 is equal to Row 1, Column 10 minus the sum of Rows 9 and 14, Column 10. If there is a figure in here, there must be a figure in Row 1, Column 10. If there is a figure in here, there must be a figure in Row 2, Column 13.	Row 2, Column 11 is equal to Row 1, Column 11 minus the sum of Rows 9 and 14, Column 11. If there is a figure in here, there must be a figure in Row 1, Column 11. If there is a figure in here, there must be a figure in Row 2, Column 13.	Row 2, Column 12 is equal to Row 1, Column 12 minus the sum of Rows 9 and 14, Column 12. If there is a figure in here, there must be a figure in Row 1, Column 12. If there is a figure in here, there must be a figure in Row 2, Column 13.	Row 2, Column 13 is the sum of Row 2, Columns 1, 4, 6, 7 and 12. If there is a figure in here, there must be a figure in one or more of Row 2, Columns 1, 4, 6, 7 and 12. Row 2, Column 13 is equal to Row 1, Column 13 minus the sum of Rows 9 and 14, Column 13. If there is a figure in here, there must be a figure in Row 1, Column 13.

#			Col 1	Col 2	Col 3	Col 4	Col 5	Col 6	Col 7	Col 8	Col 9	Col 10	Col 11	Col 12	Col 13
3	*Positive*	Impaired Exposures	If there is a figure in here, there must be a figure in Rows 1, Column 1. If there is a figure in here, there must be a figure in Row 3, Column 13.	If there is a figure in here, there must be a figure in Rows 1, Column 2. If there is a figure in here, there must be a figure in Row 3, Column 13.	If there is a figure in here, there must be a figure in Rows 1, Column 3. If there is a figure in here, there must be a figure in Row 3, Column 13.	If there is a figure in here, there must be a figure in Rows 1, Column 4. If there is a figure in here, there must be a figure in Row 3, Column 13.	If there is a figure in here, there must be a figure in Rows 1, Column 5. If there is a figure in here, there must be a figure in Row 3, Column 13.	If there is a figure in here, there must be a figure in Rows 1, Column 6. If there is a figure in here, there must be a figure in Row 3, Column 13.	If there is a figure in here, there must be a figure in Rows 1, Column 7. If there is a figure in here, there must be a figure in Row 3, Column 13.	If there is a figure in here, there must be a figure in Rows 1, Column 8. If there is a figure in here, there must be a figure in Row 3, Column 13.	If there is a figure in here, there must be a figure in Rows 1, Column 9. If there is a figure in here, there must be a figure in Row 3, Column 13.	If there is a figure in here, there must be a figure in Rows 1, Column 10. If there is a figure in here, there must be a figure in Row 3, Column 13.	If there is a figure in here, there must be a figure in Rows 1, Column 11. If there is a figure in here, there must be a figure in Row 3, Column 13.	If there is a figure in here, there must be a figure in Rows 1, Column 12. If there is a figure in here, there must be a figure in Row 3, Column 13.	Row 3, Column 13 is the sum of Row 3, Column 1, 4, 6, 7 and 12. If there is a figure in here, there must be a figure in one or more of Row 3, Columns 1, 4, 6, 7 and 12. If there is a figure in here, there must be a figure in Rows 1, Column 13.
		Individual Impairment Provision:													
4	*Positive*	Opening Balance	Row 4, Column 1 is equal to Row 9, Column 1 of the last reporting date. If there is a figure in here, there must be a figure in Rows 1-2, Column 1. If there is a figure in here, there must be a figure in one or more of Rows 5-9, Column 1. If there is a figure in here, there must be a figure in Row 4, Column 13.	Row 4, Column 2 is equal to Row 9, Column 2 of the last reporting date. If there is a figure in here, there must be a figure in Rows 1-2, Column 2. If there is a figure in here, there must be a figure in one or more of Rows 5-9, Column 2. If there is a figure in here, there must be a figure in Row 4, Column 13.	Row 4, Column 3 is equal to Row 9, Column 3 of the last reporting date. If there is a figure in here, there must be a figure in Rows 1-2, Column 3. If there is a figure in here, there must be a figure in one or more of Rows 5-9, Column 3. If there is a figure in here, there must be a figure in Row 4, Column 13.	Row 4, Column 4 is equal to Row 9, Column 4 of the last reporting date. If there is a figure in here, there must be a figure in Rows 1-2, Column 4. If there is a figure in here, there must be a figure in one or more of Rows 5-9, Column 4. If there is a figure in here, there must be a figure in Row 4, Column 13.	Row 4, Column 5 is equal to Row 9, Column 5 of the last reporting date. If there is a figure in here, there must be a figure in Rows 1-2, Column 5. If there is a figure in here, there must be a figure in one or more of Rows 5-9, Column 5. If there is a figure in here, there must be a figure in Row 4, Column 13.	Row 4, Column 6 is equal to Row 9, Column 6 of the last reporting date. If there is a figure in here, there must be a figure in Rows 1-2, Column 6. If there is a figure in here, there must be a figure in one or more of Rows 5-9, Column 6. If there is a figure in here, there must be a figure in Row 4, Column 13.	Row 4, Column 7 is equal to Row 9, Column 7 of the last reporting date. If there is a figure in here, there must be a figure in Rows 1-2, Column 7. If there is a figure in here, there must be a figure in one or more of Rows 5-9, Column 7. If there is a figure in here, there must be a figure in Row 4, Column 13.	Row 4, Column 8 is equal to Row 9, Column 8 of the last reporting date. If there is a figure in here, there must be a figure in Rows 1-2, Column 8. If there is a figure in here, there must be a figure in one or more of Rows 5-9, Column 8. If there is a figure in here, there must be a figure in Row 4, Column 13.	Row 4, Column 9 is equal to Row 9, Column 9 of the last reporting date. If there is a figure in here, there must be a figure in Rows 1-2, Column 9. If there is a figure in here, there must be a figure in one or more of Rows 5-9, Column 9. If there is a figure in here, there must be a figure in Row 4, Column 13.	Row 4, Column 10 is equal to Row 9, Column 10 of the last reporting date. If there is a figure in here, there must be a figure in Rows 1-2, Column 10. If there is a figure in here, there must be a figure in one or more of Rows 5-9, Column 10. If there is a figure in here, there must be a figure in Row 4, Column 13.	Row 4, Column 11 is equal to Row 9, Column 11 of the last reporting date. If there is a figure in here, there must be a figure in Rows 1-2, Column 11. If there is a figure in here, there must be a figure in one or more of Rows 5-9, Column 11. If there is a figure in here, there must be a figure in Row 4, Column 13.	Row 4, Column 12 is equal to Row 9, Column 12 of the last reporting date. If there is a figure in here, there must be a figure in Rows 1-2, Column 12. If there is a figure in here, there must be a figure in one or more of Rows 5-9, Column 12. If there is a figure in here, there must be a figure in Row 4, Column 13.	Row 4, Column 13 is the sum of Row 4, Columns 1, 4, 6, 7 and 12. If there is a figure in here, there must be a figure in one or more of Row 4, Columns 1, 4, 6, 7 and 12. Row 4, Column 13 is equal to Row 9, Column 13 of the last reporting date. If there is a figure in here, there must be a figure in Rows 1-2, Column 13. If there is a figure in here, there must be a figure in one or more of Rows 5-9, Column 13.
5	*Positive*	Charge for the period	If there is a figure in here, there must be a figure in Rows 1-2, Column 1. If there is a figure in here, there must be a figure in one or more of Rows 4 and 6-9, Column 1. If there is a figure in here, there must be a figure in Row 6, Column 13.	If there is a figure in here, there must be a figure in Rows 1-2, Column 2. If there is a figure in here, there must be a figure in one or more of Rows 4 and 6-9, Column 2. If there is a figure in here, there must be a figure in Row 6, Column 13.	If there is a figure in here, there must be a figure in Rows 1-2, Column 3. If there is a figure in here, there must be a figure in one or more of Rows 4 and 6-9, Column 3. If there is a figure in here, there must be a figure in Row 6, Column 13.	If there is a figure in here, there must be a figure in Rows 1-2, Column 4. If there is a figure in here, there must be a figure in one or more of Rows 4 and 6-9, Column 4. If there is a figure in here, there must be a figure in Row 6, Column 13.	If there is a figure in here, there must be a figure in Rows 1-2, Column 5. If there is a figure in here, there must be a figure in one or more of Rows 4 and 6-9, Column 5. If there is a figure in here, there must be a figure in Row 6, Column 13.	If there is a figure in here, there must be a figure in Rows 1-2, Column 6. If there is a figure in here, there must be a figure in one or more of Rows 4 and 6-9, Column 6. If there is a figure in here, there must be a figure in Row 6, Column 13.	If there is a figure in here, there must be a figure in Rows 1-2, Column 7. If there is a figure in here, there must be a figure in one or more of Rows 4 and 6-9, Column 7. If there is a figure in here, there must be a figure in Row 6, Column 13.	If there is a figure in here, there must be a figure in Rows 1-2, Column 8. If there is a figure in here, there must be a figure in one or more of Rows 4 and 6-9, Column 8. If there is a figure in here, there must be a figure in Row 6, Column 13.	If there is a figure in here, there must be a figure in Rows 1-2, Column 9. If there is a figure in here, there must be a figure in one or more of Rows 4 and 6-9, Column 9. If there is a figure in here, there must be a figure in Row 6, Column 13.	If there is a figure in here, there must be a figure in Rows 1-2, Column 10. If there is a figure in here, there must be a figure in one or more of Rows 4 and 6-9, Column 10. If there is a figure in here, there must be a figure in Row 6, Column 13.	If there is a figure in here, there must be a figure in Rows 1-2, Column 11. If there is a figure in here, there must be a figure in one or more of Rows 4 and 6-9, Column 11. If there is a figure in here, there must be a figure in Row 6, Column 13.	If there is a figure in here, there must be a figure in Rows 1-2, Column 12. If there is a figure in here, there must be a figure in one or more of Rows 4 and 6-9, Column 12. If there is a figure in here, there must be a figure in Row 6, Column 13.	Row 5, Column 13 is the sum of Row 5, Columns 1, 4, 6, 7 and 12. If there is a figure in here, there must be a figure in one or more of Row 5, Columns 1, 4, 6, 7 and 12. If there is a figure in here, there must be a figure in Rows 1-2, Column 13. If there is a figure in here, there must be a figure in one or more of Rows 4 and 6-9, Column 13.

#		Description	Col 1	Col 2	Col 3	Col 4	Col 5	Col 6	Col 7	Col 8	Col 9	Col 10	Col 11	Col 12	Col 13
6	*Negative*	Recoveries during the period	*If there is a figure in here, there must be a figure in Rows 1-2, Column 1. If there is a figure in here, there must be a figure in one or more of Rows 4-5 and 7-9, Column 1. If there is a figure in here, there must be a figure in Row 6, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 2. If there is a figure in here, there must be a figure in one or more of Rows 4-5 and 7-9, Column 2. If there is a figure in here, there must be a figure in Row 6, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 3. If there is a figure in here, there must be a figure in one or more of Rows 4-5 and 7-9, Column 3. If there is a figure in here, there must be a figure in Row 6, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 4. If there is a figure in here, there must be a figure in one or more of Rows 4-5 and 7-9, Column 4. If there is a figure in here, there must be a figure in Row 6, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 5. If there is a figure in here, there must be a figure in one or more of Rows 4-5 and 7-9, Column 5. If there is a figure in here, there must be a figure in Row 6, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 6. If there is a figure in here, there must be a figure in one or more of Rows 4-5 and 7-9, Column 6. If there is a figure in here, there must be a figure in Row 6, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 7. If there is a figure in here, there must be a figure in one or more of Rows 4-5 and 7-9, Column 7. If there is a figure in here, there must be a figure in Row 6, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 8. If there is a figure in here, there must be a figure in one or more of Rows 4-5 and 7-9, Column 8. If there is a figure in here, there must be a figure in Row 6, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 9. If there is a figure in here, there must be a figure in one or more of Rows 4-5 and 7-9, Column 9. If there is a figure in here, there must be a figure in Row 6, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 10. If there is a figure in here, there must be a figure in one or more of Rows 4-5 and 7-9, Column 10. If there is a figure in here, there must be a figure in Row 6, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 11. If there is a figure in here, there must be a figure in one or more of Rows 4-5 and 7-9, Column 11. If there is a figure in here, there must be a figure in Row 6, Column 13.*	*If there is a figure in here, there must be a figure in one or more of Rows 4-5 and 7-9, Column 12. If there is a figure in here, there must be a figure in Row 6, Column 13.*	*Row 6, Column 13 is the sum of Row 6, Columns 1, 4, 6, 7 and 12. If there is a figure in here, there must be a figure in one or more of Row 6, Columns 1, 4, 6, 7 and 12. If there is a figure in here, there must be a figure in Rows 1-2, Column 13. If there is a figure in here, there must be a figure in one or more of Rows 4-5 and 7-9, Column 13.*
7	*Negative*	Transfer to write-offs	*Row 7, Column 1 equals the figure in Row 16, Column 1. If there is a figure in here, there must be a figure in Row 16, Column 1. If there is a figure in here, there must be a figure in Rows 1-2, Column 1. If there is a figure in here, there must be a figure in one or more of Rows 4-6 and 8-9, Column 1. If there is a figure in here, there must be a figure in Row 7, Column 13.*	*Row 7, Column 2 equals the figure in Row 16, Column 2. If there is a figure in here, there must be a figure in Row 16, Column 2. If there is a figure in here, there must be a figure in Rows 1-2, Column 2. If there is a figure in here, there must be a figure in one or more of Rows 4-6 and 8-9, Column 2. If there is a figure in here, there must be a figure in Row 7, Column 13.*	*Row 7, Column 3 equals the figure in Row 16, Column 3. If there is a figure in here, there must be a figure in Row 16, Column 3. If there is a figure in here, there must be a figure in Rows 1-2, Column 3. If there is a figure in here, there must be a figure in one or more of Rows 4-6 and 8-9, Column 3. If there is a figure in here, there must be a figure in Row 7, Column 13.*	*Row 7, Column 4 equals the figure in Row 16, Column 4. If there is a figure in here, there must be a figure in Row 16, Column 4. If there is a figure in here, there must be a figure in Rows 1-2, Column 4. If there is a figure in here, there must be a figure in one or more of Rows 4-6 and 8-9, Column 4. If there is a figure in here, there must be a figure in Row 7, Column 13.*	*Row 7, Column 5 equals the figure in Row 16, Column 5. If there is a figure in here, there must be a figure in Row 16, Column 5. If there is a figure in here, there must be a figure in Rows 1-2, Column 5. If there is a figure in here, there must be a figure in one or more of Rows 4-6 and 8-9, Column 5. If there is a figure in here, there must be a figure in Row 7, Column 13.*	*Row 7, Column 6 equals the figure in Row 16, Column 6. If there is a figure in here, there must be a figure in Row 16, Column 6. If there is a figure in here, there must be a figure in Rows 1-2, Column 6. If there is a figure in here, there must be a figure in one or more of Rows 4-6 and 8-9, Column 6. If there is a figure in here, there must be a figure in Row 7, Column 13.*	*Row 7, Column 7 equals the figure in Row 16, Column 7. If there is a figure in here, there must be a figure in Row 16, Column 7. If there is a figure in here, there must be a figure in Rows 1-2, Column 7. If there is a figure in here, there must be a figure in one or more of Rows 4-6 and 8-9, Column 7. If there is a figure in here, there must be a figure in Row 7, Column 13.*	*Row 7, Column 8 equals the figure in Row 16, Column 8. If there is a figure in here, there must be a figure in Row 16, Column 8. If there is a figure in here, there must be a figure in Rows 1-2, Column 8. If there is a figure in here, there must be a figure in one or more of Rows 4-6 and 8-9, Column 8. If there is a figure in here, there must be a figure in Row 7, Column 13.*	*Row 7, Column 9 equals the figure in Row 16, Column 9. If there is a figure in here, there must be a figure in Row 16, Column 9. If there is a figure in here, there must be a figure in Rows 1-2, Column 9. If there is a figure in here, there must be a figure in one or more of Rows 4-6 and 8-9, Column 9. If there is a figure in here, there must be a figure in Row 7, Column 13.*	*Row 7, Column 10 equals the figure in Row 16, Column 10. If there is a figure in here, there must be a figure in Row 16, Column 10. If there is a figure in here, there must be a figure in Rows 1-2, Column 10. If there is a figure in here, there must be a figure in one or more of Rows 4-6 and 8-9, Column 10. If there is a figure in here, there must be a figure in Row 7, Column 13.*	*Row 7, Column 11 equals the figure in Row 16, Column 11. If there is a figure in here, there must be a figure in Row 16, Column 11. If there is a figure in here, there must be a figure in Rows 1-2, Column 11. If there is a figure in here, there must be a figure in one or more of Rows 4-6 and 8-9, Column 11. If there is a figure in here, there must be a figure in Row 7, Column 13.*	*Row 7, Column 12 equals the figure in Row 16, Column 12. If there is a figure in here, there must be a figure in Row 16, Column 12. If there is a figure in here, there must be a figure in Rows 1-2, Column 12. If there is a figure in here, there must be a figure in one or more of Rows 4-6 and 8-9, Column 12. If there is a figure in here, there must be a figure in Row 7, Column 13.*	*Row 7, Column 13 is the sum of Row 7, Columns 1, 4, 6, 7 and 12. If there is a figure in here, there must be a figure in one or more of Row 7, Columns 1, 4, 6, 7 and 12. Row 7, Column 13 equals the figure in Row 16, Column 13. If there is a figure in here, there must be a figure in Row 16, Column 13. If there is a figure in here, there must be a figure in Rows 1-2, Column 13. If there is a figure in here, there must be a figure in one or more of Rows 4-6 and 8-9, Column 13.*

		1	2	3	4	5	6	7	8	9	10	11	12	13
8 *Either*	Foreign Exchange Movement	If there is a figure in here, there must be a figure in Rows 1-2, Column 1. If there is a figure in here, there must be a figure in one or more of Rows 4-7 and 9, Column 1. If there is a figure in here, there must be a figure in Row 8, Column 13.	If there is a figure in here, there must be a figure in Rows 1-2, Column 2. If there is a figure in here, there must be a figure in one or more of Rows 4-7 and 9, Column 2. If there is a figure in here, there must be a figure in Row 8, Column 13.	If there is a figure in here, there must be a figure in Rows 1-2, Column 3. If there is a figure in here, there must be a figure in one or more of Rows 4-7 and 9, Column 3. If there is a figure in here, there must be a figure in Row 8, Column 13.	If there is a figure in here, there must be a figure in Rows 1-2, Column 4. If there is a figure in here, there must be a figure in one or more of Rows 4-7 and 9, Column 4. If there is a figure in here, there must be a figure in Row 8, Column 13.	If there is a figure in here, there must be a figure in Rows 1-2, Column 5. If there is a figure in here, there must be a figure in one or more of Rows 4-7 and 9, Column 5. If there is a figure in here, there must be a figure in Row 8, Column 13.	If there is a figure in here, there must be a figure in Rows 1-2, Column 6. If there is a figure in here, there must be a figure in one or more of Rows 4-7 and 9, Column 6. If there is a figure in here, there must be a figure in Row 8, Column 13.	If there is a figure in here, there must be a figure in Rows 1-2, Column 7. If there is a figure in here, there must be a figure in one or more of Rows 4-7 and 9, Column 7. If there is a figure in here, there must be a figure in Row 8, Column 13.	If there is a figure in here, there must be a figure in Rows 1-2, Column 8. If there is a figure in here, there must be a figure in one or more of Rows 4-7 and 9, Column 8. If there is a figure in here, there must be a figure in Row 8, Column 13.	If there is a figure in here, there must be a figure in Rows 1-2, Column 9. If there is a figure in here, there must be a figure in one or more of Rows 4-7 and 9, Column 9. If there is a figure in here, there must be a figure in Row 8, Column 13.	If there is a figure in here, there must be a figure in Rows 1-2, Column 10. If there is a figure in here, there must be a figure in one or more of Rows 4-7 and 9, Column 10. If there is a figure in here, there must be a figure in Row 8, Column 13.	If there is a figure in here, there must be a figure in Rows 1-2, Column 11. If there is a figure in here, there must be a figure in one or more of Rows 4-7 and 9, Column 11. If there is a figure in here, there must be a figure in Row 8, Column 13.	If there is a figure in here, there must be a figure in Rows 1-2, Column 12. If there is a figure in here, there must be a figure in one or more of Rows 4-7 and 9, Column 12. If there is a figure in here, there must be a figure in Row 8, Column 13.	Row 8, Column 13 is the sum of Row 8, Columns 1, 4, 6, 7 and 12. If there is a figure in here, there must be a figure in one or more of Row 8, Columns 1, 4, 6, 7 and 12. If there is a figure in here, there must be a figure in Rows 1-2, Column 13. If there is a figure in here, there must be a figure in one or more of Rows 4-7 and 9, Column 13.
9 *Positive*	**Closing balance**	Row 9, Column 1 equals the sum of Rows 4-8, Column 1. If there is a figure in here, there must be a figure in Rows 1-2, Column 1. If there is a figure in here, there must be a figure in one or more of Rows 4-8, Column 1. If there is a figure in here, there must be a figure in Row 9, Column 13.	Row 9, Column 2 equals the sum of Rows 4-8, Column 2. If there is a figure in here, there must be a figure in Rows 1-2, Column 2. If there is a figure in here, there must be a figure in Row 9, Column 13.	Row 9, Column 3 equals the sum of Rows 4-8, Column 3. If there is a figure in here, there must be a figure in Rows 1-2, Column 3. If there is a figure in here, there must be a figure in one or more of Rows 4-8, Column 3. If there is a figure in here, there must be a figure in Row 9, Column 13.	Row 9, Column 4 equals the sum of Rows 4-8, Column 4. If there is a figure in here, there must be a figure in Rows 1-2, Column 4. If there is a figure in here, there must be a figure in one or more of Rows 4-8, Column 4. If there is a figure in here, there must be a figure in Row 9, Column 13.	Row 9, Column 5 equals the sum of Rows 4-8, Column 5. If there is a figure in here, there must be a figure in Rows 1-2, Column 5. If there is a figure in here, there must be a figure in one or more of Rows 4-8, Column 5. If there is a figure in here, there must be a figure in Row 9, Column 13.	Row 9, Column 6 equals the sum of Rows 4-8, Column 6. If there is a figure in here, there must be a figure in Rows 1-2, Column 6. If there is a figure in here, there must be a figure in one or more of Rows 4-8, Column 6. If there is a figure in here, there must be a figure in Row 9, Column 13.	Row 9, Column 7 equals the sum of Rows 4-8, Column 7. If there is a figure in here, there must be a figure in Rows 1-2, Column 7. If there is a figure in here, there must be a figure in one or more of Rows 4-8, Column 7. If there is a figure in here, there must be a figure in Row 9, Column 13.	Row 9, Column 8 equals the sum of Rows 4-8, Column 8. If there is a figure in here, there must be a figure in Rows 1-2, Column 8. If there is a figure in here, there must be a figure in one or more of Rows 4-8, Column 8. If there is a figure in here, there must be a figure in Row 9, Column 13.	Row 9, Column 9 equals the sum of Rows 4-8, Column 9. If there is a figure in here, there must be a figure in Rows 1-2, Column 9. If there is a figure in here, there must be a figure in one or more of Rows 4-8, Column 9. If there is a figure in here, there must be a figure in Row 9, Column 13.	Row 9, Column 10 equals the sum of Rows 4-8, Column 10. If there is a figure in here, there must be a figure in Rows 1-2, Column 10. If there is a figure in here, there must be a figure in one or more of Rows 4-8, Column 10. If there is a figure in here, there must be a figure in Row 9, Column 13.	Row 9, Column 11 equals the sum of Rows 4-8, Column 11. If there is a figure in here, there must be a figure in Rows 1-2, Column 11. If there is a figure in here, there must be a figure in one or more of Rows 4-8, Column 11. If there is a figure in here, there must be a figure in Row 9, Column 13.	Row 9, Column 12 equals the sum of Rows 4-8, Column 12. If there is a figure in here, there must be a figure in Rows 1-2, Column 12. If there is a figure in here, there must be a figure in one or more of Rows 4-8, Column 12. If there is a figure in here, there must be a figure in Row 9, Column 13.	Row 9, Column 13 is the sum of Row 9, Columns 1, 4, 6, 7 and 12. If there is a figure in here, there must be a figure in one or more of Row 9, Columns 1, 4, 6, 7 and 12 . Row 9, Column 13 equals the sum of Rows 4-8, Column 13. If there is a figure in here, there must be a figure in Rows 1-2, Column 13. If there is a figure in here, there must be a figure in one or more of Rows 4-8, Column 13.
	Portfolio Impairment Provision:													

			Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	Column 9	Column 10	Column 11	Column 12	Column 13
10	*Positive*	Opening balance	*Row 10, Column 1 is equal to Row 14, Column 1 of the last reporting date. If there is a figure in here, there must be a figure in Rows 1-2, Column 1. If there is a figure in here, there must be a figure in one or more of Rows 11-14, Column 1. If there is a figure in here, there must be a figure in Row 10, Column 13.*	*Row 10, Column 2 is equal to Row 14, Column 2 of the last reporting date. If there is a figure in here, there must be a figure in Rows 1-2, Column 2. If there is a figure in here, there must be a figure in one or more of Rows 11-14, Column 2. If there is a figure in here, there must be a figure in Row 10, Column 13.*	*Row 10, Column 3 is equal to Row 14, Column 3 of the last reporting date. If there is a figure in here, there must be a figure in Rows 1-2, Column 3. If there is a figure in here, there must be a figure in one or more of Rows 11-14, Column 3. If there is a figure in here, there must be a figure in Row 10, Column 13.*	*Row 10, Column 4 is equal to Row 14, Column 4 of the last reporting date. If there is a figure in here, there must be a figure in Rows 1-2, Column 4. If there is a figure in here, there must be a figure in one or more of Rows 11-14, Column 4. If there is a figure in here, there must be a figure in Row 10, Column 13.*	*Row 10, Column 5 is equal to Row 14, Column 5 of the last reporting date. If there is a figure in here, there must be a figure in Rows 1-2, Column 5. If there is a figure in here, there must be a figure in one or more of Rows 11-14, Column 5. If there is a figure in here, there must be a figure in Row 10, Column 13.*	*Row 10, Column 6 is equal to Row 14, Column 6 of the last reporting date. If there is a figure in here, there must be a figure in Rows 1-2, Column 6. If there is a figure in here, there must be a figure in one or more of Rows 11-14, Column 6. If there is a figure in here, there must be a figure in Row 10, Column 13.*	*Row 10, Column 7 is equal to Row 14, Column 7 of the last reporting date. If there is a figure in here, there must be a figure in Rows 1-2, Column 7. If there is a figure in here, there must be a figure in one or more of Rows 11-14, Column 7. If there is a figure in here, there must be a figure in Row 10, Column 13.*	*Row 10, Column 8 is equal to Row 14, Column 8 of the last reporting date. If there is a figure in here, there must be a figure in Rows 1-2, Column 8. If there is a figure in here, there must be a figure in one or more of Rows 11-14, Column 8. If there is a figure in here, there must be a figure in Row 10, Column 13.*	*Row 10, Column 9 is equal to Row 14, Column 9 of the last reporting date. If there is a figure in here, there must be a figure in Rows 1-2, Column 9. If there is a figure in here, there must be a figure in one or more of Rows 11-14, Column 9. If there is a figure in here, there must be a figure in Row 10, Column 13.*	*Row 10, Column 10 is equal to Row 14, Column 10 of the last reporting date. If there is a figure in here, there must be a figure in Rows 1-2, Column 10. If there is a figure in here, there must be a figure in one or more of Rows 11-14, Column 10. If there is a figure in here, there must be a figure in Row 10, Column 13.*	*Row 10, Column 11 is equal to Row 14, Column 11 of the last reporting date. If there is a figure in here, there must be a figure in Rows 1-2, Column 11. If there is a figure in here, there must be a figure in one or more of Rows 11-14, Column 11. If there is a figure in here, there must be a figure in Row 10, Column 13.*	*Row 10, Column 12 is equal to Row 14, Column 12 of the last reporting date. If there is a figure in here, there must be a figure in Rows 1-2, Column 12. If there is a figure in here, there must be a figure in one or more of Rows 11-14, Column 12. If there is a figure in here, there must be a figure in Row 10, Column 13.*	*Row 10, Column 13 is the sum of Row 10, Columns 1, 4, 6, 7 and 12. Row 10, Column 1 is equal to Row 14, Column 13 of the last reporting date. If there is a figure in here, there must be a figure in one or more of Row 10, Columns 1, 4, 6, 7 and 12. If there is a figure in here, there must be a figure in Rows 1-2, Column 13. If there is a figure in here, there must be a figure in one or more of Rows 11-14, Column 13.*
11	*Either*	Charge/release for the period	*If there is a figure in here, there must be a figure in Rows 1-2, Column 1. If there is a figure in here, there must be a figure in one or more of Rows 10 and 12-14, Column 1. If there is a figure in here, there must be a figure in Row 11, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 2. If there is a figure in here, there must be a figure in one or more of Rows 10 and 12-14, Column 2. If there is a figure in here, there must be a figure in Row 11, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 3. If there is a figure in here, there must be a figure in one or more of Rows 10 and 12-14, Column 3. If there is a figure in here, there must be a figure in Row 11, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 4. If there is a figure in here, there must be a figure in one or more of Rows 10 and 12-14, Column 4. If there is a figure in here, there must be a figure in Row 11, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 5. If there is a figure in here, there must be a figure in one or more of Rows 10 and 12-14, Column 5. If there is a figure in here, there must be a figure in Row 11, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 6. If there is a figure in here, there must be a figure in one or more of Rows 10 and 12-14, Column 6. If there is a figure in here, there must be a figure in Row 11, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 7. If there is a figure in here, there must be a figure in one or more of Rows 10 and 12-14, Column 7. If there is a figure in here, there must be a figure in Row 11, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 8. If there is a figure in here, there must be a figure in one or more of Rows 10 and 12-14, Column 8. If there is a figure in here, there must be a figure in Row 11, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 9. If there is a figure in here, there must be a figure in one or more of Rows 10 and 12-14, Column 9. If there is a figure in here, there must be a figure in Row 11, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 10. If there is a figure in here, there must be a figure in one or more of Rows 10 and 12-14, Column 10. If there is a figure in here, there must be a figure in Row 11, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 11. If there is a figure in here, there must be a figure in one or more of Rows 10 and 12-14, Column 11. If there is a figure in here, there must be a figure in Row 11, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 12. If there is a figure in here, there must be a figure in one or more of Rows 10 and 12-14, Column 12. If there is a figure in here, there must be a figure in Row 11, Column 13.*	*Row 11, Column 13 is the sum of Row 11, Columns 1, 4, 6, 7 and 12. If there is a figure in here, there must be a figure in one or more of Row 11, Columns 1, 4, 6, 7 and 12. If there is a figure in here, there must be a figure in Rows 1-2, Column 13. If there is a figure in here, there must be a figure in one or more of Rows 10 and 12-14, Column 13.*

#			Col 1	Col 2	Col 3	Col 4	Col 5	Col 6	Col 7	Col 8	Col 9	Col 10	Col 11	Col 12	Col 13
12	*Negative*	Transfer to Individual Provision	*If there is a figure in here, there must be a figure in Rows 1-2, Column 1. If there is a figure in here, there must be a figure in one or more of Rows 10-11 and 13-14, Column 1. If there is a figure in here, there must be a figure in Rows 5 and 9, Column 1. If there is a figure in here, there must be a figure in Row 12, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 2. If there is a figure in here, there must be a figure in one or more of Rows 10-11 and 13-14, Column 2. If there is a figure in here, there must be a figure in Rows 5 and 9, Column 2. If there is a figure in here, there must be a figure in Row 12, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 3. If there is a figure in here, there must be a figure in one or more of Rows 10-11 and 13-14, Column 3. If there is a figure in here, there must be a figure in Rows 5 and 9, Column 3. If there is a figure in here, there must be a figure in Row 12, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 4. If there is a figure in here, there must be a figure in one or more of Rows 10-11 and 13-14, Column 4. If there is a figure in here, there must be a figure in Rows 5 and 9, Column 4. If there is a figure in here, there must be a figure in Row 12, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 5. If there is a figure in here, there must be a figure in one or more of Rows 10-11 and 13-14, Column 5. If there is a figure in here, there must be a figure in Rows 5 and 9, Column 5. If there is a figure in here, there must be a figure in Row 12, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 6. If there is a figure in here, there must be a figure in one or more of Rows 10-11 and 13-14, Column 6. If there is a figure in here, there must be a figure in Rows 5 and 9, Column 6. If there is a figure in here, there must be a figure in Row 12, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 7. If there is a figure in here, there must be a figure in one or more of Rows 10-11 and 13-14, Column 7. If there is a figure in here, there must be a figure in Rows 5 and 9, Column 7. If there is a figure in here, there must be a figure in Row 12, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 8. If there is a figure in here, there must be a figure in one or more of Rows 10-11 and 13-14, Column 8. If there is a figure in here, there must be a figure in Rows 5 and 9, Column 8. If there is a figure in here, there must be a figure in Row 12, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 9. If there is a figure in here, there must be a figure in one or more of Rows 10-11 and 13-14, Column 9. If there is a figure in here, there must be a figure in Rows 5 and 9, Column 9. If there is a figure in here, there must be a figure in Row 12, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 10. If there is a figure in here, there must be a figure in one or more of Rows 10-11 and 13-14, Column 10.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 11. If there is a figure in here, there must be a figure in one or more of Rows 10-11 and 13-14, Column 11. If there is a figure in here, there must be a figure in Rows 5 and 9, Column 11. If there is a figure in here, there must be a figure in Row 12, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 12. If there is a figure in here, there must be a figure in one or more of Rows 10-11 and 13-14, Column 12. If there is a figure in here, there must be a figure in Rows 5 and 9, Column 12.*	*Row 12, Column 13 is the sum of Row 12, Columns 1, 4, 6, 7 and 12. If there is a figure in here, there must be a figure in one or more of Row 12, Columns 1, 4, 6, 7 and 12. If there is a figure in here, there must be a figure in Rows 1-2, Column 13. If there is a figure in here, there must be a figure in one or more of Rows 10-11 and 13-14, Column 13. If there is a figure in here, there must be a figure in Rows 5 and 9, Column 13.*
13	*Either*	Foreign Exchange Movement	*If there is a figure in here, there must be a figure in Rows 1-2, Column 1. If there is a figure in here, there must be a figure in one or more of Rows 10-12 and 14, Column 1. If there is a figure in here, there must be a figure in Row 13, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 2. If there is a figure in here, there must be a figure in one or more of Rows 10-12 and 14, Column 2. If there is a figure in here, there must be a figure in Row 13, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 3. If there is a figure in here, there must be a figure in one or more of Rows 10-12 and 14, Column 3. If there is a figure in here, there must be a figure in Row 13, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 4. If there is a figure in here, there must be a figure in one or more of Rows 10-12 and 14, Column 4. If there is a figure in here, there must be a figure in Row 13, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 5. If there is a figure in here, there must be a figure in one or more of Rows 10-12 and 14, Column 5. If there is a figure in here, there must be a figure in Row 13, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 6. If there is a figure in here, there must be a figure in one or more of Rows 10-12 and 14, Column 6. If there is a figure in here, there must be a figure in Row 13, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 7. If there is a figure in here, there must be a figure in one or more of Rows 10-12 and 14, Column 7. If there is a figure in here, there must be a figure in Row 13, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 8. If there is a figure in here, there must be a figure in one or more of Rows 10-12 and 14, Column 8. If there is a figure in here, there must be a figure in Row 13, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 9. If there is a figure in here, there must be a figure in one or more of Rows 10-12 and 14, Column 9. If there is a figure in here, there must be a figure in Row 13, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 10. If there is a figure in here, there must be a figure in one or more of Rows 10-12 and 14, Column 10. If there is a figure in here, there must be a figure in Row 13, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 11. If there is a figure in here, there must be a figure in one or more of Rows 10-12 and 14, Column 11. If there is a figure in here, there must be a figure in Row 13, Column 13.*	*If there is a figure in here, there must be a figure in Rows 1-2, Column 12. If there is a figure in here, there must be a figure in one or more of Rows 10-12 and 14, Column 12. If there is a figure in here, there must be a figure in Row 13, Column 13.*	*Row 13, Column 13 is the sum of Row 13, Columns 1, 4, 6, 7 and 12. If there is a figure in here, there must be a figure in one or more of Row 13, Columns 1, 4, 6, 7 and 12. If there is a figure in here, there must be a figure in Rows 1-2, Column 13. If there is a figure in here, there must be a figure in one or more of Rows 10-12 and 14, Column 13.*

#		Description	Column 1	Column 2	Column 3	Column 4	Column 5	Column 6	Column 7	Column 8	Column 9	Column 10	Column 11	Column 12	Column 13
14	*Positive*	**Closing balance**	*Row 14, Column 1 is equal to the sum of Rows 10-13, Column 1. If there is a figure in here, there must be a figure in Rows 1-2, Column 1. If there is a figure in here, there must be a figure in one or more of Rows 10-13, Column 1. If there is a figure in here, there must be a figure in Row 14, Column 13.*	*Row 14, Column 2 is equal to the sum of Rows 10-13, Column 2. If there is a figure in here, there must be a figure in Rows 1-2, Column 2. If there is a figure in here, there must be a figure in one or more of Rows 10-13, Column 2. If there is a figure in here, there must be a figure in Row 14, Column 13.*	*Row 14, Column 3 is equal to the sum of Rows 10-13, Column 3. If there is a figure in here, there must be a figure in Rows 1-2, Column 3. If there is a figure in here, there must be a figure in one or more of Rows 10-13, Column 3. If there is a figure in here, there must be a figure in Row 14, Column 13.*	*Row 14, Column 4 is equal to the sum of Rows 10-13, Column 4. If there is a figure in here, there must be a figure in Rows 1-2, Column 4. If there is a figure in here, there must be a figure in one or more of Rows 10-13, Column 4. If there is a figure in here, there must be a figure in Row 14, Column 13.*	*Row 14, Column 5 is equal to the sum of Rows 10-13, Column 5. If there is a figure in here, there must be a figure in Rows 1-2, Column 5. If there is a figure in here, there must be a figure in one or more of Rows 10-13, Column 5. If there is a figure in here, there must be a figure in Row 14, Column 13.*	*Row 14, Column 6 is equal to the sum of Rows 10-13, Column 6. If there is a figure in here, there must be a figure in Rows 1-2, Column 6. If there is a figure in here, there must be a figure in one or more of Rows 10-13, Column 6. If there is a figure in here, there must be a figure in Row 14, Column 13.*	*Row 14, Column 7 is equal to the sum of Rows 10-13, Column 7. If there is a figure in here, there must be a figure in Rows 1-2, Column 7. If there is a figure in here, there must be a figure in one or more of Rows 10-13, Column 7. If there is a figure in here, there must be a figure in Row 14, Column 13.*	*Row 14, Column 8 is equal to the sum of Rows 10-13, Column 8. If there is a figure in here, there must be a figure in Rows 1-2, Column 8. If there is a figure in here, there must be a figure in one or more of Rows 10-13, Column 8. If there is a figure in here, there must be a figure in Row 14, Column 13.*	*Row 14, Column 9 is equal to the sum of Rows 10-13, Column 9. If there is a figure in here, there must be a figure in Rows 1-2, Column 9. If there is a figure in here, there must be a figure in one or more of Rows 10-13, Column 9. If there is a figure in here, there must be a figure in Row 14, Column 13.*	*Row 14, Column 10 is equal to the sum of Rows 10-13, Column 10. If there is a figure in here, there must be a figure in Rows 1-2, Column 10. If there is a figure in here, there must be a figure in one or more of Rows 10-13, Column 10. If there is a figure in here, there must be a figure in Row 14, Column 13.*	*Row 14, Column 11 is equal to the sum of Rows 10-13, Column 11. If there is a figure in here, there must be a figure in Rows 1-2, Column 11. If there is a figure in here, there must be a figure in one or more of Rows 10-13, Column 11. If there is a figure in here, there must be a figure in Row 14, Column 13.*	*Row 14, Column 12 is equal to the sum of Rows 10-13, Column 12. If there is a figure in here, there must be a figure in Rows 1-2, Column 12. If there is a figure in here, there must be a figure in one or more of Rows 10-13, Column 12. If there is a figure in here, there must be a figure in Row 14, Column 13.*	*Row 14, Column 13 is the sum of Row 14, Columns 1, 4, 6, 7 and 12. Row 14, Column 1 is equal to the sum of Rows 10-13, Column 13. If there is a figure in here, there must be a figure in one or more of Column 1, 4, 6, 7 and 12. If there is a figure in here, there must be a figure in Rows 1-2, Column 13. If there is a figure in here, there must be a figure in one or more of Rows 10-13, Column 13.*
		Write-offs:													
15	*Positive*	Charge Directly to P&L A/C (i.e. No Provisions in Place)	*If there is a figure in here, there must be a figure in Row 17, Column 1. If there is a figure in here, there must be a figure in Rows 1-2, Column 1. If there is a figure in here, there must be a figure in Row 15, Column 13.*	*If there is a figure in here, there must be a figure in Row 17, Column 2. If there is a figure in here, there must be a figure in Rows 1-2, Column 2. If there is a figure in here, there must be a figure in Row 15, Column 13.*	*If there is a figure in here, there must be a figure in Row 17, Column 3. If there is a figure in here, there must be a figure in Rows 1-2, Column 3. If there is a figure in here, there must be a figure in Row 15, Column 13.*	*If there is a figure in here, there must be a figure in Row 17, Column 4. If there is a figure in here, there must be a figure in Rows 1-2, Column 4. If there is a figure in here, there must be a figure in Row 15, Column 13.*	*If there is a figure in here, there must be a figure in Row 17, Column 5. If there is a figure in here, there must be a figure in Rows 1-2, Column 5. If there is a figure in here, there must be a figure in Row 15, Column 13.*	*If there is a figure in here, there must be a figure in Row 17, Column 6. If there is a figure in here, there must be a figure in Rows 1-2, Column 6. If there is a figure in here, there must be a figure in Row 15, Column 13.*	*If there is a figure in here, there must be a figure in Row 17, Column 7. If there is a figure in here, there must be a figure in Rows 1-2, Column 7. If there is a figure in here, there must be a figure in Row 15, Column 13.*	*If there is a figure in here, there must be a figure in Row 17, Column 8. If there is a figure in here, there must be a figure in Rows 1-2, Column 8. If there is a figure in here, there must be a figure in Row 15, Column 13.*	*If there is a figure in here, there must be a figure in Row 17, Column 9. If there is a figure in here, there must be a figure in Rows 1-2, Column 9. If there is a figure in here, there must be a figure in Row 15, Column 13.*	*If there is a figure in here, there must be a figure in Row 17, Column 10. If there is a figure in here, there must be a figure in Rows 1-2, Column 10. If there is a figure in here, there must be a figure in Row 15, Column 13.*	*If there is a figure in here, there must be a figure in Row 17, Column 11. If there is a figure in here, there must be a figure in Rows 1-2, Column 11. If there is a figure in here, there must be a figure in Row 15, Column 13.*	*If there is a figure in here, there must be a figure in Row 17, Column 12. If there is a figure in here, there must be a figure in Rows 1-2, Column 12. If there is a figure in here, there must be a figure in Row 15, Column 13.*	*Row 15, Column 13 is the sum of Row 15, Columns 1, 4, 6, 7 and 12. If there is a figure in here, there must be a figure in one or more of Row 15, Columns 1, 4, 6, 7 and 12 . If there is a figure in here, there must be a figure in Row 17, Column 13. IIf there is a figure in here, there must be a figure in Rows 1-2, Column 13.*
16	*Positive*	Transfer from Individual Provision	*Row 16, Column 1 equals the figure in Row 7, Column 1. If there is a figure in here, there must be a figure in Row 17, Column 1. If there is a figure in here, there must be a figure in Rows 1-2, Column 1. If there is a figure in here, there must be a figure in Row 16, Column 13.*	*Row 16, Column 2 equals the figure in Row 7, Column 2. If there is a figure in here, there must be a figure in Row 17, Column 2. If there is a figure in here, there must be a figure in Rows 1-2, Column 2. If there is a figure in here, there must be a figure in Row 16, Column 13.*	*Row 16, Column 3 equals the figure in Row 7, Column 3. If there is a figure in here, there must be a figure in Row 17, Column 3. If there is a figure in here, there must be a figure in Rows 1-2, Column 3. If there is a figure in here, there must be a figure in Row 16, Column 13.*	*Row 16, Column 4 equals the figure in Row 7, Column 4. If there is a figure in here, there must be a figure in Row 17, Column 4. If there is a figure in here, there must be a figure in Rows 1-2, Column 4. If there is a figure in here, there must be a figure in Row 16, Column 13.*	*Row 16, Column 5 equals the figure in Row 7, Column 5. If there is a figure in here, there must be a figure in Row 17, Column 5. If there is a figure in here, there must be a figure in Rows 1-2, Column 5. If there is a figure in here, there must be a figure in Row 16, Column 13.*	*Row 16, Column 6 equals the figure in Row 7, Column 6. If there is a figure in here, there must be a figure in Row 17, Column 6. If there is a figure in here, there must be a figure in Rows 1-2, Column 6. If there is a figure in here, there must be a figure in Row 16, Column 13.*	*Row 16, Column 7 equals the figure in Row 7, Column 7. If there is a figure in here, there must be a figure in Row 17, Column 7. If there is a figure in here, there must be a figure in Rows 1-2, Column 7. If there is a figure in here, there must be a figure in Row 16, Column 13.*	*Row 16, Column 8 equals the figure in Row 7, Column 8. If there is a figure in here, there must be a figure in Row 17, Column 8. If there is a figure in here, there must be a figure in Rows 1-2, Column 8. If there is a figure in here, there must be a figure in Row 16, Column 13.*	*Row 16, Column 9 equals the figure in Row 7, Column 9. If there is a figure in here, there must be a figure in Row 17, Column 9. If there is a figure in here, there must be a figure in Rows 1-2, Column 9. If there is a figure in here, there must be a figure in Row 16, Column 13.*	*Row 16, Column 10 equals the figure in Row 7, Column 10. If there is a figure in here, there must be a figure in Row 17, Column 10. If there is a figure in here, there must be a figure in Rows 1-2, Column 10. If there is a figure in here, there must be a figure in Row 16, Column 13.*	*Row 16, Column 11 equals the figure in Row 7, Column 11. If there is a figure in here, there must be a figure in Row 17, Column 11. If there is a figure in here, there must be a figure in Rows 1-2, Column 11. If there is a figure in here, there must be a figure in Row 16, Column 13.*	*Row 16, Column 12 equals the figure in Row 7, Column 12. If there is a figure in here, there must be a figure in Row 17, Column 12. If there is a figure in here, there must be a figure in Rows 1-2, Column 12. If there is a figure in here, there must be a figure in Row 16, Column 13.*	*Row 16, Column 13 is the sum of Row 16, Columns 1, 4, 6, 7 and 12. If there is a figure in here, there must be a figure in one or more of Row 16, Columns 1, 4, 6, 7 and 12. Row 16, Column 13 equals the figure in Row 7, Column 13. If there is a figure in here, there must be a figure in Row 17, Column 13. If there is a figure in here, there must be a figure in Rows 1-2, Column 13.*

		Total write-offs	Col 1	Col 2	Col 3	Col 4	Col 5	Col 6	Col 7	Col 8	Col 9	Col 10	Col 11	Col 12	Col 13

17 *Positive* — **Total write-offs**

Row 17, Column 1 equals the sum of Rows 15-16, Column 1. If there is a figure in here, there must be a figure in one or more of Rows 15-16, Column 1. If there is a figure in here, there must be a figure in Rows 1-2, Column 1. If there is a figure in here, there must be a figure in Row 17, Column 13.

Row 17, Column 2 equals the sum of Rows 15-16, Column 2. If there is a figure in here, there must be a figure in one or more of Rows 15-16, Column 2. If there is a figure in here, there must be a figure in Rows 1-2, Column 2. If there is a figure in here, there must be a figure in Row 17, Column 13.

Row 17, Column 3 equals the sum of Rows 15-16, Column 3. If there is a figure in here, there must be a figure in one or more of Rows 15-16, Column 3. If there is a figure in here, there must be a figure in Rows 1-2, Column 3. If there is a figure in here, there must be a figure in Row 17, Column 13.

Row 17, Column 4 equals the sum of Rows 15-16, Column 4. If there is a figure in here, there must be a figure in one or more of Rows 15-16, Column 4. If there is a figure in here, there must be a figure in Rows 1-2, Column 4. If there is a figure in here, there must be a figure in Row 17, Column 13.

Row 17, Column 5 equals the sum of Rows 15-16, Column 5. If there is a figure in here, there must be a figure in one or more of Rows 15-16, Column 5. If there is a figure in here, there must be a figure in Rows 1-2, Column 5. If there is a figure in here, there must be a figure in Row 17, Column 13.

Column 6 equals the sum of Rows 15-16, Column 6. If there is a figure in here, there must be a figure in one or more of Rows 15-16, Column 6. If there is a figure in here, there must be a figure in Rows 1-2, Column 6. If there is a figure in here, there must be a figure in Row 17,

Column 7 equals the sum of Rows 15-16, Column 7. If there is a figure in here, there must be a figure in one or more of Rows 15-16, Column 7. If there is a figure in here, there must be a figure in Rows 1-2, Column 7. If there is a figure in here, there must be a figure in Row 17,

Column 8 equals the sum of Rows 15-16, Column 8. If there is a figure in here, there must be a figure in one or more of Rows 15-16, Column 8. If there is a figure in here, there must be a figure in Rows 1-2, Column 8. If there is a figure in here, there must be a figure in Row 17,

Column 9 equals the sum of Rows 15-16, Column 9. If there is a figure in here, there must be a figure in one or more of Rows 15-16, Column 9. If there is a figure in here, there must be a figure in Rows 1-2, Column 9. If there is a figure in here, there must be a figure in Row 17,

Row 17, Column 10 equals the sum of Rows 15-16, Column 10. If there is a figure in here, there must be a figure in one or more of Rows 15-16, Column 10. If there is a figure in here, there must be a figure in Rows 1-2, Column 10. If there is a figure in here, there must be a figure in Row 17, Column 13.

Row 17, Column 11 equals the sum of Rows 15-16, Column 11. If there is a figure in here, there must be a figure in one or more of Rows 15-16, Column 11. If there is a figure in here, there must be a figure in Rows 1-2, Column 11. If there is a figure in here, there must be a figure in Row 17, Column 13.

Row 17, Column 12 equals the sum of Rows 15-16, Column 12. If there is a figure in here, there must be a figure in one or more of Rows 15-16, Column 12. If there is a figure in here, there must be a figure in Row 17, Column 13.

Row 17, Column 13 is the sum of Row 1, Columns 1, 4, 6, 7 and 12. If there is a figure in here, there must be a figure in one or more of Row 17, Columns 1, 4, 6, 7 and 12. Row 17, Column 13 equals the sum of Rows 15-16, Column 13. If there is a figure in here, there must be a figure in one or more of Rows 15-16, Column 13. If there is a figure in here, there must be a figure in Rows 1-2, Column 13.

Appendix 3 - Other Disclosures

Name of institution:	0
Quarter ending:	0-Jan-00

(a) Restructured Facilities - Largest Restructured Facilities with Impairment Provisions

Text	*Text*	*Integer*	*Integer*
Name of Exposure	Exposure Class	Carrying Amount € 000	Impairment Provision € 000

(b) Loans with Largest Provisions

Text	*Text*	*Integer*	*Integer*
Name of Exposure	Exposure Class	Carrying Amount € 000	Impairment Provision € 000

Appendix 4 (a) - Non Performing Assets (loan arrears) - *note 1*

Name of institution:	0
Quarter ending:	0-Jan-00

	1	2	3	4
	No. of Non-Performing Accounts	Arrears Balance (€'000)	Exposure value of Non-Performing Accounts (€'000)	Loan book (€'000)
	Integer			
	1	*2*	*3*	*4*
PERSONAL CREDIT	*Row 1, Column 1 is the sum of Row 2 and 8, Column 1. If there is a figure in here there must be a figure in one or more of Rows 2-8, Column 1. If there is a figure in here, there must be a figure in Row 18, Column 1.*	*Row 1, Column 2 is the sum of Row 2 and 8, Column 2. If there is a figure in here there must be a figure in one or more of Rows 2-8, Column 2. If there is a figure in here, there must be a figure in Row 18, Column 2.*	*Row 1, Column 3 is the sum of Row 2 and 8, Column 3. If there is a figure in here there must be a figure in one or more of Rows 2-8, Column 3. If there is a figure in here, there must be a figure in Row 18, Column 3.*	*Row 1, Column 4 is the sum of Row 2 and 8, Column 4. If there is a figure in here there must be a figure in one or more of Rows 2-8, Column 4. If there is a figure in here, there must be a figure in Row 18, Column 4.*
(i) of which **Residential Mortgages** *(note 2)*	*Row 2, Column 1 is the sum of Rows 3-7, Column 1. If there is a figure in here, there must be a figure in one or more of Rows 3-7, Column 1. If there is a figure in here, there must be a figure in Row 1, Column 1. If there is a figure in here, there must be a figure in one or more of Rows 3-7, Column 1. If there is a figure in here, there must be a figure in Row 18, Column 1.*	*Row 2, Column 2 is the sum of Rows 3-7, Column 2. If there is a figure in here, there must be a figure in one or more of Rows 3-7, Column 2. If there is a figure in here, there must be a figure in Row 1, Column 2. If there is a figure in here, there must be a figure in one or more of Rows 3-7, Column 2. If there is a figure in here, there must be a figure in Row 18, Column 2.*	*Row 2, Column 3 is the sum of Rows 3-7, Column 3. If there is a figure in here, there must be a figure in one or more of Rows 3-7, Column 3. If there is a figure in here, there must be a figure in Row 1, Column 3. If there is a figure in here, there must be a figure in one or more of Rows 3-7, Column 3. If there is a figure in here, there must be a figure in Row 18, Column 3.*	*Row 2, Column 4 is the sum of Rows 3-7, Column 4. If there is a figure in here, there must be a figure in one or more of Rows 3-7, Column 4. If there is a figure in here, there must be a figure in Row 1, Column 4. If there is a figure in here, there must be a figure in one or more of Rows 3-7, Column 4. If there is a figure in here, there must be a figure in Row 18, Column 4.*
Geographical analysis of residential mortgages above (note 3)				
Ireland	*If there is a figure in here, there must be a figure in Row 1, Column 1. If there is a figure in here, there must be a figure in Row 2, Column 1. if there is a figure in here, there must be a figure in Row 18, Column 1.*	*If there is a figure in here, there must be a figure in Row 1, Column 2. If there is a figure in here, there must be a figure in Row 2, Column 2. if there is a figure in here, there must be a figure in Row 18, Column 2.*	*If there is a figure in here, there must be a figure in Row 1, Column 3. If there is a figure in here, there must be a figure in Row 2, Column 3. if there is a figure in here, there must be a figure in Row 18, Column 3.*	*If there is a figure in here, there must be a figure in Row 1, Column 4. If there is a figure in here, there must be a figure in Row 2, Column 4. if there is a figure in here, there must be a figure in Row 18, Column 4.*
UK(inc NI)	*If there is a figure in here, there must be a figure in Row 1, Column 1. If there is a figure in here, there must be a figure in Row 2, Column 1. if there is a figure in here, there must be a figure in Row 18, Column 1.*	*If there is a figure in here, there must be a figure in Row 1, Column 2. If there is a figure in here, there must be a figure in Row 2, Column 2. if there is a figure in here, there must be a figure in Row 18, Column 2.*	*If there is a figure in here, there must be a figure in Row 1, Column 3. If there is a figure in here, there must be a figure in Row 2, Column 3. if there is a figure in here, there must be a figure in Row 18, Column 3.*	*If there is a figure in here, there must be a figure in Row 1, Column 4. If there is a figure in here, there must be a figure in Row 2, Column 4. if there is a figure in here, there must be a figure in Row 18, Column 4.*
Rest of Europe	*If there is a figure in here, there must be a figure in Row 1, Column 1. If there is a figure in here, there must be a figure in Row 2, Column 1. if there is a figure in here, there must be a figure in Row 18, Column 1.*	*If there is a figure in here, there must be a figure in Row 1, Column 2. If there is a figure in here, there must be a figure in Row 2, Column 2. if there is a figure in here, there must be a figure in Row 18, Column 2.*	*If there is a figure in here, there must be a figure in Row 1, Column 3. If there is a figure in here, there must be a figure in Row 2, Column 3. if there is a figure in here, there must be a figure in Row 18, Column 3.*	*If there is a figure in here, there must be a figure in Row 1, Column 4. If there is a figure in here, there must be a figure in Row 2, Column 4. if there is a figure in here, there must be a figure in Row 18, Column 4.*

North America	*If there is a figure in here, there must be a figure in Row 1, Column 1. If there is a figure in here, there must be a figure in Row 2, Column 1. if there is a figure in here, there must be a figure in Row 18, Column 1.*	*If there is a figure in here, there must be a figure in Row 1, Column 2. If there is a figure in here, there must be a figure in Row 2, Column 2. if there is a figure in here, there must be a figure in Row 18, Column 2.*	*If there is a figure in here, there must be a figure in Row 1, Column 3. If there is a figure in here, there must be a figure in Row 2, Column 3. if there is a figure in here, there must be a figure in Row 18, Column 3.*	*If there is a figure in here, there must be a figure in Row 1, Column 4. If there is a figure in here, there must be a figure in Row 2, Column 4. if there is a figure in here, there must be a figure in Row 18, Column 4.*
Rest of World	*If there is a figure in here, there must be a figure in Row 1, Column 1. If there is a figure in here, there must be a figure in Row 2, Column 1. if there is a figure in here, there must be a figure in Row 18, Column 1.*	*If there is a figure in here, there must be a figure in Row 1, Column 2. If there is a figure in here, there must be a figure in Row 2, Column 2. if there is a figure in here, there must be a figure in Row 18, Column 2.*	*If there is a figure in here, there must be a figure in Row 1, Column 3. If there is a figure in here, there must be a figure in Row 2, Column 3. if there is a figure in here, there must be a figure in Row 18, Column 3.*	*If there is a figure in here, there must be a figure in Row 1, Column 4. If there is a figure in here, there must be a figure in Row 2, Column 4. if there is a figure in here, there must be a figure in Row 18, Column 4.*
(ii) of which other *(note 4)*	*If there is a figure in here, there must be a figure in Row 1, Column 1. If there is a figure in here, there must be a figure in Row 18, Column 1.*	*If there is a figure in here, there must be a figure in Row 1, Column 2. If there is a figure in here, there must be a figure in Row 18, Column 2.*	*If there is a figure in here, there must be a figure in Row 1, Column 3. If there is a figure in here, there must be a figure in Row 18, Column 3.*	*If there is a figure in here, there must be a figure in Row 1, Column 4. If there is a figure in here, there must be a figure in Row 18, Column 4.*
BUSINESS CREDIT	*Row 9, Column 1 is the sum of Rows 10 and 16, Column 1. If there is a figure in here, there must be a figure in one or more of Rows 10-16, Column 1. If there is a figure in here, there must be a figure in Row 18, Column 1.*	*Row 9, Column 2 is the sum of Rows 10 and 16, Column 2. If there is a figure in here, there must be a figure in one or more of Rows 10-16, Column 2. If there is a figure in here, there must be a figure in Row 18, Column 2.*	*Row 9, Column 3 is the sum of Rows 10 and 16, Column 3. If there is a figure in here, there must be a figure in one or more of Rows 10-16, Column 3. If there is a figure in here, there must be a figure in Row 18, Column 3.*	*Row 9, Column 4 is the sum of Rows 10 and 16, Column 4. If there is a figure in here, there must be a figure in one or more of Rows 10-16, Column 4. If there is a figure in here, there must be a figure in Row 18, Column 4.*
(i) of which Commercial Mortgages *(note 5)*	*Row 10, Column 1 is the sum of Rows 11-15, Column 1. If there is a figure in here, there must be a figure in one or more of Rows 11-15, Column 1. If there is a figure in here, there must be a figure in Row 9, Column 1. If there is a figure in here, there must be a figure in Row 18, Column 1.*	*Row 10, Column 2 is the sum of Rows 11-15, Column 2. If there is a figure in here, there must be a figure in one or more of Rows 11-15, Column 2. If there is a figure in here, there must be a figure in Row 9, Column 2. If there is a figure in here, there must be a figure in Row 18, Column 2.*	*Row 10, Column 3 is the sum of Rows 11-15, Column 3. If there is a figure in here, there must be a figure in one or more of Rows 11-15, Column 3. If there is a figure in here, there must be a figure in Row 9, Column 3. If there is a figure in here, there must be a figure in Row 18, Column 3.*	*Row 10, Column 4 is the sum of Rows 11-15, Column 4. If there is a figure in here, there must be a figure in one or more of Rows 11-15, Column 4. If there is a figure in here, there must be a figure in Row 9, Column 4. If there is a figure in here, there must be a figure in Row 18, Column 4.*
Geographical analysis of commercial mortgages above *(note 3)*				
Ireland	*If there is a figure in here, there must be a figure in Row 9, Column 1. If there is a figure in here, there must be a figure in Row 10, Column 1. If there is a figure in here, there must be a figure in Row 18, Column 1.*	*If there is a figure in here, there must be a figure in Row 9, Column 2. If there is a figure in here, there must be a figure in Row 10, Column 2. If there is a figure in here, there must be a figure in Row 18, Column 2.*	*If there is a figure in here, there must be a figure in Row 9, Column 3. If there is a figure in here, there must be a figure in Row 10, Column 3. If there is a figure in here, there must be a figure in Row 18, Column 3.*	*If there is a figure in here, there must be a figure in Row 9, Column 4. If there is a figure in here, there must be a figure in Row 10, Column 4. If there is a figure in here, there must be a figure in Row 18, Column 4.*
UK(inc NI)	*If there is a figure in here, there must be a figure in Row 9, Column 1. If there is a figure in here, there must be a figure in Row 10, Column 1. If there is a figure in here, there must be a figure in Row 18, Column 1.*	*If there is a figure in here, there must be a figure in Row 9, Column 2. If there is a figure in here, there must be a figure in Row 10, Column 2. If there is a figure in here, there must be a figure in Row 18, Column 2.*	*If there is a figure in here, there must be a figure in Row 9, Column 3. If there is a figure in here, there must be a figure in Row 10, Column 3. If there is a figure in here, there must be a figure in Row 18, Column 3.*	*If there is a figure in here, there must be a figure in Row 9, Column 4. If there is a figure in here, there must be a figure in Row 10, Column 4. If there is a figure in here, there must be a figure in Row 18, Column 4.*

	No. of accounts	Arrears Balance (€'000)	Exposure value of a/c's in arrears (€'000) (note 12)	Amount of Impairment provisions related to these accounts (€'000)
Rest of Europe	*If there is a figure in here, there must be a figure in Row 9, Column 1. If there is a figure in here, there must be a figure in Row 10, Column 1. If there is a figure in here, there must be a figure in Row 18, Column 1.*	*If there is a figure in here, there must be a figure in Row 9, Column 2. If there is a figure in here, there must be a figure in Row 10, Column 2. If there is a figure in here, there must be a figure in Row 18, Column 2.*	*If there is a figure in here, there must be a figure in Row 9, Column 3. If there is a figure in here, there must be a figure in Row 10, Column 3. If there is a figure in here, there must be a figure in Row 18, Column 3.*	*If there is a figure in here, there must be a figure in Row 9, Column 4. If there is a figure in here, there must be a figure in Row 10, Column 4. If there is a figure in here, there must be a figure in Row 18, Column 4.*
North America	*If there is a figure in here, there must be a figure in Row 9, Column 1. If there is a figure in here, there must be a figure in Row 10, Column 1. If there is a figure in here, there must be a figure in Row 18, Column 1.*	*If there is a figure in here, there must be a figure in Row 9, Column 2. If there is a figure in here, there must be a figure in Row 10, Column 2. If there is a figure in here, there must be a figure in Row 18, Column 2.*	*If there is a figure in here, there must be a figure in Row 9, Column 3. If there is a figure in here, there must be a figure in Row 10, Column 3. If there is a figure in here, there must be a figure in Row 18, Column 3.*	*If there is a figure in here, there must be a figure in Row 9, Column 4. If there is a figure in here, there must be a figure in Row 10, Column 4. If there is a figure in here, there must be a figure in Row 18, Column 4.*
Rest of World	*If there is a figure in here, there must be a figure in Row 9, Column 1. If there is a figure in here, there must be a figure in Row 10, Column 1. If there is a figure in here, there must be a figure in Row 18, Column 1.*	*If there is a figure in here, there must be a figure in Row 9, Column 2. If there is a figure in here, there must be a figure in Row 10, Column 2. If there is a figure in here, there must be a figure in Row 18, Column 2.*	*If there is a figure in here, there must be a figure in Row 9, Column 3. If there is a figure in here, there must be a figure in Row 10, Column 3. If there is a figure in here, there must be a figure in Row 18, Column 3.*	*If there is a figure in here, there must be a figure in Row 9, Column 4. If there is a figure in here, there must be a figure in Row 10, Column 4. If there is a figure in here, there must be a figure in Row 18, Column 4.*
(ii) of which **other** *(note 6)*	*If there is a figure in here, there must be a figure in Row 9, Column 1. If there is a figure in here, there must be a figure in Row 18, Column 1.*	*If there is a figure in here, there must be a figure in Row 9, Column 2. If there is a figure in here, there must be a figure in Row 18, Column 2.*	*If there is a figure in here, there must be a figure in Row 9, Column 3. If there is a figure in here, there must be a figure in Row 18, Column 3.*	*If there is a figure in here, there must be a figure in Row 9, Column 4. If there is a figure in here, there must be a figure in Row 18, Column 4.*
OTHER *(note 7)*	*If there is a figure in here, there must be a figure in Row 18, Column 1.*	*If there is a figure in here, there must be a figure in Row 18, Column 2.*	*If there is a figure in here, there must be a figure in Row 18, Column 3.*	*If there is a figure in here, there must be a figure in Row 18, Column 4.*
TOTAL	*Row 18, Column 1 is the sum of Rows 1, 9 and 17. If there is a figure in here, there must be a figure in one or more of Rows 1-17, Column 1.*	*Row 18, Column 2 is the sum of Rows 1, 9 and 17. If there is a figure in here, there must be a figure in one or more of Rows 1-17, Column 2.*	*Row 18, Column 3 is the sum of Rows 1, 9 and 17. If there is a figure in here, there must be a figure in one or more of Rows 1-17, Column 3.*	*Row 18, Column 4 is the sum of Rows 1, 9 and 17. If there is a figure in here, there must be a figure in one or more of Rows 1-17, Column 4.*

Appendix 4 (b) - Quarterly movements in Non-Performing Assets (loan arrears)

WITH REFERENCE TO THE QUARTER UNDER REVIEW	No. of accounts	Arrears Balance (€'000)	Exposure value of a/c's in arrears (€'000) (note 12)	Amount of Impairment provisions related to these accounts (€'000)
	Integer			
	1	2	3	4
1: NEW ACCOUNTS IN ARREARS (note 8)	*Row 1, Column 1 is the sum of Rows 2-4, Column 1. If there is a figure in here, there must be a figure in one or more of Rows 2-4, Column 1.*	*Row 1, Column 2 is the sum of Rows 2-4, Column 2. If there is a figure in here, there must be a figure in one or more of Rows 2-4, Column 2.*	*Row 1, Column 3 is the sum of Rows 2-4, Column 3. If there is a figure in here, there must be a figure in one or more of Rows 2-4, Column 3.*	*Row 1, Column 4 is the sum of Rows 2-4, Column 4. If there is a figure in here, there must be a figure in one or more of Rows 2-4, Column 4.*
Of which relate to *Residential Mortgages*	*If there is a figure in here, there must be a figure in Row 1, Column 1.*	*If there is a figure in here, there must be a figure in Row 1, Column 2.*	*If there is a figure in here, there must be a figure in Row 1, Column 3.*	*If there is a figure in here, there must be a figure in Row 1, Column 4.*
Commercial Mortgages and other charges on real estate	*If there is a figure in here, there must be a figure in Row 1, Column 1.*	*If there is a figure in here, there must be a figure in Row 1, Column 2.*	*If there is a figure in here, there must be a figure in Row 1, Column 3.*	*If there is a figure in here, there must be a figure in Row 1, Column 4.*

Other	*If there is a figure in here, there must be a figure in Row 1, Column 1.*	*If there is a figure in here, there must be a figure in Row 1, Column 2.*	*If there is a figure in here, there must be a figure in Row 1, Column 3.*	*If there is a figure in here, there must be a figure in Row 1, Column 4.*
2: A/Cs RETURNED TO COMPLIANCE (note 9)	*Row 5, Column 1 is the sum of Rows 6-8, Column 1. If there is a figure in here, there must be a figure in one or more of Rows 6-8, Column 1.*	*Row 5, Column 2 is the sum of Rows 6-8, Column 2. If there is a figure in here, there must be a figure in one or more of Rows 6-8, Column 2.*	*Row 5, Column 3 is the sum of Rows 6-8, Column 3. If there is a figure in here, there must be a figure in one or more of Rows 6-8, Column 3.*	*Row 5, Column 4 is the sum of Rows 6-8, Column 4. If there is a figure in here, there must be a figure in one or more of Rows 6-8, Column 4.*
Of which relate to **Residential Mortgages**	*If there is a figure in here, there must be a figure in Row 5, Column 1.*	*If there is a figure in here, there must be a figure in Row 5, Column 2.*	*If there is a figure in here, there must be a figure in Row 5, Column 3.*	*If there is a figure in here, there must be a figure in Row 5, Column 4.*
Commercial Mortgages and other charges on real estate	*If there is a figure in here, there must be a figure in Row 5, Column 1.*	*If there is a figure in here, there must be a figure in Row 5, Column 2.*	*If there is a figure in here, there must be a figure in Row 5, Column 3.*	*If there is a figure in here, there must be a figure in Row 5, Column 4.*
Other	*If there is a figure in here, there must be a figure in Row 5, Column 1.*	*If there is a figure in here, there must be a figure in Row 5, Column 2.*	*If there is a figure in here, there must be a figure in Row 5, Column 3.*	*If there is a figure in here, there must be a figure in Row 5, Column 4.*
3: ACCOUNTS RESTRUCTURED (note 10)	*If there is a figure in here, there must be a figure in one or more of Rows 10-12, Column 1.*	*If there is a figure in here, there must be a figure in one or more of Rows 10-12, Column 2.*	*If there is a figure in here, there must be a figure in one or more of Rows 10-12, Column 3.*	*If there is a figure in here, there must be a figure in one or more of Rows 10-12, Column 4.*
Of which relate to **Residential Mortgages**	*If there is a figure in here, there must be a figure in Row 9, Column 1.*	*If there is a figure in here, there must be a figure in Row 9, Column 2.*	*If there is a figure in here, there must be a figure in Row 9, Column 3.*	*If there is a figure in here, there must be a figure in Row 9, Column 4.*
Commercial Mortgages and other charges on real estate	*If there is a figure in here, there must be a figure in Row 9, Column 1.*	*If there is a figure in here, there must be a figure in Row 9, Column 2.*	*If there is a figure in here, there must be a figure in Row 9, Column 3.*	*If there is a figure in here, there must be a figure in Row 9, Column 4.*
Other	*If there is a figure in here, there must be a figure in Row 9, Column 1.*	*If there is a figure in here, there must be a figure in Row 9, Column 2.*	*If there is a figure in here, there must be a figure in Row 9, Column 3.*	*If there is a figure in here, there must be a figure in Row 9, Column 4.*

Appendix 5 - Non Performing Assets (60 day past due)

Name of institution:	#VALUE!
Quarter ending:	#VALUE!

	1 No. of Non-Performing Accounts	2 Arrears Balance (€'000)	3 Exposure value of Non-Performing Accounts (€'000)	4 Loan book (€'000)
			Integer	
	1	*2*	*3*	*4*
PERSONAL CREDIT	*Row 1, Column 1 is the sum of Row 2 and 8, Column 1. If there is a figure in here there must be a figure in one or more of Rows 2-8, Column 1. If there is a figure in here, there must be a figure in Row 18, Column 1.*	*Row 1, Column 2 is the sum of Row 2 and 8, Column 2. If there is a figure in here there must be a figure in one or more of Rows 2-8, Column 2. If there is a figure in here, there must be a figure in Row 18, Column 2.*	*Row 1, Column 3 is the sum of Row 2 and 8, Column 3. If there is a figure in here there must be a figure in one or more of Rows 2-8, Column 3. If there is a figure in here, there must be a figure in Row 18, Column 3.*	*Row 1, Column 4 is the sum of Row 2 and 8, Column 4. If there is a figure in here there must be a figure in one or more of Rows 2-8, Column 4. If there is a figure in here, there must be a figure in Row 18, Column 4.*
(i) of which **Residential Mortgages** *(note 2)*	*Row 2, Column 1 is the sum of Rows 3-7, Column 1. If there is a figure in here, there must be a figure in one or more of Rows 3-7, Column 1. If there is a figure in here, there must be a figure in Row 1, Column 1. If there is a figure in here, there must be a figure in one or more of Rows 3-7, Column 1. If there is a figure in here, there must be a figure in Row 18, Column 1.*	*Row 2, Column 2 is the sum of Rows 3-7, Column 2. If there is a figure in here, there must be a figure in one or more of Rows 3-7, Column 2. If there is a figure in here, there must be a figure in Row 1, Column 2. If there is a figure in here, there must be a figure in one or more of Rows 3-7, Column 2. If there is a figure in here, there must be a figure in Row 18, Column 2.*	*Row 2, Column 3 is the sum of Rows 3-7, Column 3. If there is a figure in here, there must be a figure in one or more of Rows 3-7, Column 3. If there is a figure in here, there must be a figure in Row 1, Column 3. If there is a figure in here, there must be a figure in one or more of Rows 3-7, Column 3. If there is a figure in here, there must be a figure in Row 18, Column 3.*	*Row 2, Column 4 is the sum of Rows 3-7, Column 4. If there is a figure in here, there must be a figure in one or more of Rows 3-7, Column 4. If there is a figure in here, there must be a figure in Row 1, Column 4. If there is a figure in here, there must be a figure in one or more of Rows 3-7, Column 4. If there is a figure in here, there must be a figure in Row 18, Column 4.*
Geographical analysis of residential mortgages above (see note 3)				
Ireland	*If there is a figure in here, there must be a figure in Row 1, Column 1. If there is a figure in here, there must be a figure in Row 2, Column 1. if there is a figure in here, there must be a figure in Row 18, Column 1.*	*If there is a figure in here, there must be a figure in Row 1, Column 2. If there is a figure in here, there must be a figure in Row 2, Column 2. if there is a figure in here, there must be a figure in Row 18, Column 2.*	*If there is a figure in here, there must be a figure in Row 1, Column 3. If there is a figure in here, there must be a figure in Row 2, Column 3. if there is a figure in here, there must be a figure in Row 18, Column 3.*	*If there is a figure in here, there must be a figure in Row 1, Column 4. If there is a figure in here, there must be a figure in Row 2, Column 4. if there is a figure in here, there must be a figure in Row 18, Column 4.*
UK(inc NI)	*If there is a figure in here, there must be a figure in Row 1, Column 1. If there is a figure in here, there must be a figure in Row 2, Column 1. if there is a figure in here, there must be a figure in Row 18, Column 1.*	*If there is a figure in here, there must be a figure in Row 1, Column 2. If there is a figure in here, there must be a figure in Row 2, Column 2. if there is a figure in here, there must be a figure in Row 18, Column 2.*	*If there is a figure in here, there must be a figure in Row 1, Column 3. If there is a figure in here, there must be a figure in Row 2, Column 3. if there is a figure in here, there must be a figure in Row 18, Column 3.*	*If there is a figure in here, there must be a figure in Row 1, Column 4. If there is a figure in here, there must be a figure in Row 2, Column 4. if there is a figure in here, there must be a figure in Row 18, Column 4.*

		Column 1	Column 2	Column 3	Column 4
5	*Rest of Europe*	*If there is a figure in here, there must be a figure in Row 1, Column 1. If there is a figure in here, there must be a figure in Row 2, Column 1. if there is a figure in here, there must be a figure in Row 18, Column 1.*	*If there is a figure in here, there must be a figure in Row 1, Column 2. If there is a figure in here, there must be a figure in Row 2, Column 2. if there is a figure in here, there must be a figure in Row 18, Column 2.*	*If there is a figure in here, there must be a figure in Row 1, Column 3. If there is a figure in here, there must be a figure in Row 2, Column 3. if there is a figure in here, there must be a figure in Row 18, Column 3.*	*If there is a figure in here, there must be a figure in Row 1, Column 4. If there is a figure in here, there must be a figure in Row 2, Column 4. if there is a figure in here, there must be a figure in Row 18, Column 4.*
6	*North America*	*If there is a figure in here, there must be a figure in Row 1, Column 1. If there is a figure in here, there must be a figure in Row 2, Column 1. if there is a figure in here, there must be a figure in Row 18, Column 1.*	*If there is a figure in here, there must be a figure in Row 1, Column 2. If there is a figure in here, there must be a figure in Row 2, Column 2. if there is a figure in here, there must be a figure in Row 18, Column 2.*	*If there is a figure in here, there must be a figure in Row 1, Column 3. If there is a figure in here, there must be a figure in Row 2, Column 3. if there is a figure in here, there must be a figure in Row 18, Column 3.*	*If there is a figure in here, there must be a figure in Row 1, Column 4. If there is a figure in here, there must be a figure in Row 2, Column 4. if there is a figure in here, there must be a figure in Row 18, Column 4.*
7	*Rest of World*	*If there is a figure in here, there must be a figure in Row 1, Column 1. If there is a figure in here, there must be a figure in Row 2, Column 1. if there is a figure in here, there must be a figure in Row 18, Column 1.*	*If there is a figure in here, there must be a figure in Row 1, Column 2. If there is a figure in here, there must be a figure in Row 2, Column 2. if there is a figure in here, there must be a figure in Row 18, Column 2.*	*If there is a figure in here, there must be a figure in Row 1, Column 3. If there is a figure in here, there must be a figure in Row 2, Column 3. if there is a figure in here, there must be a figure in Row 18, Column 3.*	*If there is a figure in here, there must be a figure in Row 1, Column 4. If there is a figure in here, there must be a figure in Row 2, Column 4. if there is a figure in here, there must be a figure in Row 18, Column 4.*
8	*(ii) of which* **other** *(note 4)*	*If there is a figure in here, there must be a figure in Row 1, Column 1. If there is a figure in here, there must be a figure in Row 18, Column 1.*	*If there is a figure in here, there must be a figure in Row 1, Column 2. If there is a figure in here, there must be a figure in Row 18, Column 2.*	*If there is a figure in here, there must be a figure in Row 1, Column 3. If there is a figure in here, there must be a figure in Row 18, Column 3.*	*If there is a figure in here, there must be a figure in Row 1, Column 4. If there is a figure in here, there must be a figure in Row 18, Column 4.*
9	**BUSINESS CREDIT**	*Row 9, Column 1 is the sum of Rows 10 and 16, Column 1. If there is a figure in here, there must be a figure in one or more of Rows 10-16, Column 1. If there is a figure in here, there must be a figure in Row 18, Column 1.*	*Row 9, Column 2 is the sum of Rows 10 and 16, Column 2. If there is a figure in here, there must be a figure in one or more of Rows 10-16, Column 2. If there is a figure in here, there must be a figure in Row 18, Column 2.*	*Row 9, Column 3 is the sum of Rows 10 and 16, Column 3. If there is a figure in here, there must be a figure in one or more of Rows 10-16, Column 3. If there is a figure in here, there must be a figure in Row 18, Column 3.*	*Row 9, Column 4 is the sum of Rows 10 and 16, Column 4. If there is a figure in here, there must be a figure in one or more of Rows 10-16, Column 4. If there is a figure in here, there must be a figure in Row 18, Column 4.*
10	*(i) of which* **Commercial Mortgages** *(note 5)*	*Row 10, Column 1 is the sum of Rows 11-15, Column 1. If there is a figure in here, there must be a figure in one or more of Rows 11-15, Column 1. If there is a figure in here, there must be a figure in Row 9, Column 1. If there is a figure in here, there must be a figure in Row 18, Column 1.*	*Row 10, Column 2 is the sum of Rows 11-15, Column 2. If there is a figure in here, there must be a figure in one or more of Rows 11-15, Column 2. If there is a figure in here, there must be a figure in Row 9, Column 2. If there is a figure in here, there must be a figure in Row 18, Column 2.*	*Row 10, Column 3 is the sum of Rows 11-15, Column 3. If there is a figure in here, there must be a figure in one or more of Rows 11-15, Column 3. If there is a figure in here, there must be a figure in Row 9, Column 3. If there is a figure in here, there must be a figure in Row 18, Column 3.*	*Row 10, Column 4 is the sum of Rows 11-15, Column 4. If there is a figure in here, there must be a figure in one or more of Rows 11-15, Column 4. If there is a figure in here, there must be a figure in Row 9, Column 4. If there is a figure in here, there must be a figure in Row 18, Column 4.*
11	*Geographical analysis of commercial mortgages above* *(see note 3)* *Ireland*	*If there is a figure in here, there must be a figure in Row 9, Column 1. If there is a figure in here, there must be a figure in Row 10, Column 1. If there is a figure in here, there must be a figure in Row 18, Column 1.*	*If there is a figure in here, there must be a figure in Row 9, Column 2. If there is a figure in here, there must be a figure in Row 10, Column 2. If there is a figure in here, there must be a figure in Row 18, Column 2.*	*If there is a figure in here, there must be a figure in Row 9, Column 3. If there is a figure in here, there must be a figure in Row 10, Column 3. If there is a figure in here, there must be a figure in Row 18, Column 3.*	*If there is a figure in here, there must be a figure in Row 9, Column 4. If there is a figure in here, there must be a figure in Row 10, Column 4. If there is a figure in here, there must be a figure in Row 18, Column 4.*

		Column 1	Column 2	Column 3	Column 4
12	*UK(inc NI)*	*If there is a figure in here, there must be a figure in Row 9, Column 1. If there is a figure in here, there must be a figure in Row 10, Column 1. If there is a figure in here, there must be a figure in Row 18, Column 1.*	*If there is a figure in here, there must be a figure in Row 9, Column 2. If there is a figure in here, there must be a figure in Row 10, Column 2. If there is a figure in here, there must be a figure in Row 18, Column 2.*	*If there is a figure in here, there must be a figure in Row 9, Column 3. If there is a figure in here, there must be a figure in Row 10, Column 3. If there is a figure in here, there must be a figure in Row 18, Column 3.*	*If there is a figure in here, there must be a figure in Row 9, Column 4. If there is a figure in here, there must be a figure in Row 10, Column 4. If there is a figure in here, there must be a figure in Row 18, Column 4.*
13	*Rest of Europe*	*If there is a figure in here, there must be a figure in Row 9, Column 1. If there is a figure in here, there must be a figure in Row 10, Column 1. If there is a figure in here, there must be a figure in Row 18, Column 1.*	*If there is a figure in here, there must be a figure in Row 9, Column 2. If there is a figure in here, there must be a figure in Row 10, Column 2. If there is a figure in here, there must be a figure in Row 18, Column 2.*	*If there is a figure in here, there must be a figure in Row 9, Column 3. If there is a figure in here, there must be a figure in Row 10, Column 3. If there is a figure in here, there must be a figure in Row 18, Column 3.*	*If there is a figure in here, there must be a figure in Row 9, Column 4. If there is a figure in here, there must be a figure in Row 10, Column 4. If there is a figure in here, there must be a figure in Row 18, Column 4.*
14	*North America*	*If there is a figure in here, there must be a figure in Row 9, Column 1. If there is a figure in here, there must be a figure in Row 10, Column 1. If there is a figure in here, there must be a figure in Row 18, Column 1.*	*If there is a figure in here, there must be a figure in Row 9, Column 2. If there is a figure in here, there must be a figure in Row 10, Column 2. If there is a figure in here, there must be a figure in Row 18, Column 2.*	*If there is a figure in here, there must be a figure in Row 9, Column 3. If there is a figure in here, there must be a figure in Row 10, Column 3. If there is a figure in here, there must be a figure in Row 18, Column 3.*	*If there is a figure in here, there must be a figure in Row 9, Column 4. If there is a figure in here, there must be a figure in Row 10, Column 4. If there is a figure in here, there must be a figure in Row 18, Column 4.*
15	*Rest of World*	*If there is a figure in here, there must be a figure in Row 9, Column 1. If there is a figure in here, there must be a figure in Row 10, Column 1. If there is a figure in here, there must be a figure in Row 18, Column 1.*	*If there is a figure in here, there must be a figure in Row 9, Column 2. If there is a figure in here, there must be a figure in Row 10, Column 2. If there is a figure in here, there must be a figure in Row 18, Column 2.*	*If there is a figure in here, there must be a figure in Row 9, Column 3. If there is a figure in here, there must be a figure in Row 10, Column 3. If there is a figure in here, there must be a figure in Row 18, Column 3.*	*If there is a figure in here, there must be a figure in Row 9, Column 4. If there is a figure in here, there must be a figure in Row 10, Column 4. If there is a figure in here, there must be a figure in Row 18, Column 4.*
16	*(ii) of which* **other** *(note 6)*	*If there is a figure in here, there must be a figure in Row 9, Column 1. If there is a figure in here, there must be a figure in Row 18, Column 1.*	*If there is a figure in here, there must be a figure in Row 9, Column 2. If there is a figure in here, there must be a figure in Row 18, Column 2.*	*If there is a figure in here, there must be a figure in Row 9, Column 3. If there is a figure in here, there must be a figure in Row 18, Column 3.*	*If there is a figure in here, there must be a figure in Row 9, Column 4. If there is a figure in here, there must be a figure in Row 18, Column 4.*
17	**OTHER** *(note 7)*	*If there is a figure in here, there must be a figure in Row 18, Column 1.*	*If there is a figure in here, there must be a figure in Row 18, Column 2.*	*If there is a figure in here, there must be a figure in Row 18, Column 3.*	*If there is a figure in here, there must be a figure in Row 18, Column 4.*
18	**TOTAL**	*Row 18, Column 1 is the sum of Rows 1, 9 and 17. If there is a figure in here, there must be a figure in one or more of Rows 1-17, Column 1.*	*Row 18, Column 2 is the sum of Rows 1, 9 and 17. If there is a figure in here, there must be a figure in one or more of Rows 1-17, Column 2.*	*Row 18, Column 3 is the sum of Rows 1, 9 and 17. If there is a figure in here, there must be a figure in one or more of Rows 1-17, Column 3.*	*Row 18, Column 4 is the sum of Rows 1, 9 and 17. If there is a figure in here, there must be a figure in one or more of Rows 1-17, Column 4.*

Appendix 6 (a) - Information on non-performing assets in relation to property-related exposures - Top 20 exposures

(relates to data reported in Appendix 4 only)

Name of institution:	0
Quarter ending:	0-Jan-00

Property related exposures - loan arrears

Name of Exposure	Arrears Amount (€' 000)	Value of Exposure (€' 000)	Value of security as % of outstanding loan (excludes guarantees)	Large Exposure code (if applicable)	Latest action taken
Text	*Integer*	*Integer*	*Percentage*	*Text and Numeric (e.g. C1234)*	*Text*
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					
11					
12					
13					
14					
15					
16					
17					
18					
19					
20					

Appendix 6 (b) - Information on property-related exposures on institution's watch list - Top 10 exposures

Property related exposures - Watch list

Name of Exposure	Value of Exposure (€' 000)	Value of security as % of outstanding loan (excludes guarantees)	Reason for inclusion on watch list	Large Exposure code (if applicable)
Text	*Integer*	*Percentage*	*Text*	*Text and Numeric (e.g. C1234)*
1				
2				
3				
4				
5				
6				
7				
8				
9				
10				

NOTE:

For both Appendix 6(a) and Appendix 6(b) , information should be provided on a customer level taking into account all connected exposures.