		Appendix 1 - Standardised	Approach															
		Name of institution:		1	1	l												
		Quarter ending:																
		Zamana.																
-		Exposure Class			Collective										Short-Term			
			Admin. Bodies and	Central	Investment					Items belonging to	Multilateral	Regional			claims on			
		€ 000	Non-Commercial						International	Regulatory High	Development	Governments or		Secured on Real				
-			Undertakings	Central Banks	(CIU)	Corporates	Covered Bonds	Institutions	Organisations	Risk Categories	Banks Integer	Local Authorities	Retail	Estate Property	Corporates	Other Items	Securitisations	Total
	Positive or Negative Field		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
					Row 1, Column 3													
					should be equal to Row Total				Row 1, Column 7			Row 1, Column						
				Row 1, Column 2	Exposures,				should be equal		Row 1, Column 9	10 should be			Row 1, Column 13			
			Row 1, Column 1	should be equal to				Down 1 Column 6	to Row Total	Bour 1 Column 9	should be equal to	equal to Row		Row 1, Column 12	should be equal to Row Total	Row 1, Column		
			should be equal to	Row Total Exposures.	Exposure Pre Conversion			Row 1, Column 6 should be equal	Exposures, Column Original	Row 1, Column 8 should be equal to	Row Total Exposures.	Total Exposures, Column Original		should be equal to Row Total	Exposures,	14 should be		
			Row Total	Column Original	Factors of		Row 1, Column 5	to Row Total	Exposure Pre	Row Total	Column Original	Exposure Pre		Exposures,	Column Original	equal to Row		
			Exposures, Column Original Exposure	Exposure Pre Conversion	Template CR SA.	Row 1 Column 4	should be equal to Row Total	Exposures, Column Original	Conversion Factors of	Exposures, Column Original Exposure	Exposure Pre Conversion	Conversion Factors of	Row 1. Column 11	Column Original Exposure Pre	Exposure Pre Conversion	Total Exposures, Column Original		
			Pre Conversion	Factors of	Dimension	should be equal to	Exposures, Column	Exposure Pre	Template	Pre Conversion	Factors of	Template CR_SA,	should be equal to	Conversion	Factors of	Exposure Pre		
			Factors of Template	Template CR_SA,	Collective	Row Total Exposures, Column	Original Exposure	Conversion	CR_SA,	Factors of Template	Template CR_SA,	Dimension	Row Total	Factors of	Template CR_SA,	Conversion		
			CR_SA, Dimension Admin. Bodies and	Dimension Central Government and	I Investment Undertaking	Original Exposure	Pre Conversion Factors of Template	Factors of Template CR SA.	Dimension International	CR_SA, Dimension Items belonging to	Dimension Multilateral	Regional Governments of	Exposures, Column Original Exposure	Template CR_SA, Dimension	Dimension Short- Term claims on	Factors of Template CR_SA,		
			Non-Commercial	Central Banks in	(CIU) in the	Pre Conversion Factors of Template	CR_SA, Dimension	Dimension	Organisations in	Regulatory High	Development	Local Authorities	Pre Conversion	Secured on Real	Institutions and	Dimension Other		
			Undertakings in the COREP return. If	the COREP	COREP return. If	CR_SA, Dimension	Covered Bonds in the COREP return.	Institutions in the COREP return. If	the COREP return. If there is	Risk Categories in the COREP return.	Banks in the COREP return. If	in the COREP return. If there is a	Factors of Template CR SA. Dimension	Estate Property in the COREP return.	Corporates in the COREP return. If	Items in the COREP return, If		
			there is a figure in	return. If there is a figure in here,	there is a figure in here, there must	Corporates in the COREP return. If	If there is a figure in	there is a figure in	a figure in here,	If there is a figure in	there is a figure in	figure in here,	Retail in the COREP	If there is a figure	there is a figure in	there is a figure in	If there is a figure	
			here, there must be	there must be a	be a figure in	there is a figure in	here, there must be	here, there must	there must be a	here, there must be	here, there must	there must be a	return. If there is a	in here, there must	here, there must	here, there must	in here, there must	
			a figure in both Rows 3 and 4,	figure in both Rows 3 and 4,	both Rows 3 and 4, Column 3. If	here, there must be a figure in both	a figure in both Rows 3 and 4,	be a figure in both Rows 3 and 4,	figure in both Rows 3 and 4,	a figure in both Rows 3 and 4,	be a figure in both Rows 3 and 4,	figure in both Rows 3 and 4,	figure in here, there must be a figure in	be a figure in both Rows 3 and 4,	be a figure in both Rows 3 and 4,	be a figure in both Rows 3 and 4,	be a figure in both Rows 3 and 4,	Row 1, Column 16 is the sum of Row 1, Columns 1-15. If there is a figure in
			Column 1. If there is	Column 2. If there	there is a figure in	Rows 3 and 4, Column 4. If there is	Column 5. If there is	Column 6. If there	Column 7. If there	Column 8. If there is	Column 9. If there	Column 10. If	both Rows 3 and 4,	Column 12. If there	Column 13. If there	Column 14. If	Column 15. If there	here, there must be a figure in one or
			a figure in here,	is a figure in here,	here, there must	a figure in here,	a figure in here,	is a figure in here,	is a figure in here,	a figure in here,	is a figure in here,	there is a figure in	Column 11. If there is	is a figure in here,	is a figure in here,	there is a figure in	is a figure in here,	more of Row 1, Columns 1-15. If there
		Exposures Gross of Impairment	there must be a figure in Row 1,	there must be a figure in Row 1.	be a figure in Row 1. Column	there must be a figure in Row 1,	there must be a figure in Row 1,	there must be a figure in Row 1,	there must be a figure in Row 1.	there must be a figure in Row 1.	there must be a figure in Row 1,	here, there must be a figure in Row	a figure in here, there must be a figure in	there must be a figure in Row 1,	there must be a figure in Row 1,	here, there must be a figure in Row	there must be a figure in Row 1,	is a figure in here, there must be a figure in both Rows 3 and 4, Column
1	Positive	Provisions	Column 16.	Column 16.	16.	Column 16.	Column 16.	Column 16.	Column 16.	Column 16.	Column 16.	1, Column 16.	Row 1, Column 16.	Column 16.	Column 16.	1, Column 16.	Column 16.	16.
																		Row 2, Column 16 is equal to the sum of Row 2, Columns 1-15. Row 2,
				If there is a figure	If there is a figure			If there is a figure	If there is a figure			If there is a figure				If there is a figure		Column 16 should be equal to Row
			If there is a figure in	in here, there	in here, there		If there is a figure in	in here, there	in here, there	If there is a figure in		in here, there		If there is a figure	If there is a figure	in here, there	If there is a figure	Total Exposures, Column Original
			here, there must be a figure in Row 2,	must be a figure in Row 2, Column	must be a figure in Row 2, Column	If there is a figure in here, there must be	here, there must be a figure in Row 2,	must be a figure in Row 2, Column	must be a figure in Row 2, Column	here, there must be a figure in Row 2,		in Row 2, Column	If there is a figure in here, there must be a		in here, there must be a figure in Row		in here, there must be a figure in Row	Exposure Pre Conversion Factors of Template CR_SA, Dimension Past
			Column 16. If there	16. If there is a	16. If there is a	a figure in Row 2, Column 16. If there	Column 16. If there	16. If there is a	16. If there is a	Column 16. If there	2, Column 16. If	16. If there is a	figure in Row 2,	2, Column 16. If	2, Column 16. If	16. If there is a	2, Column 16. If	Due Items in the COREP return. If
			is a figure in here,	figure in here,	figure in here,	is a figure in here,	is a figure in here,	figure in here,	figure in here,	is a figure in here,	there is a figure in	figure in here,	Column 16. If there is		there is a figure in	figure in here,	there is a figure in	there is a figure in here, there must be
			there must be a figure in each of	there must be a figure in each of	there must be a figure in each of	there must be a figure in each of	there must be a figure in each of	there must be a figure in each of	there must be a figure in each of	there must be a figure in each of	here, there must be a figure in each	there must be a figure in each of	a figure in here, there must be a figure in	be a figure in each	here, there must be a figure in each	there must be a figure in each of	here, there must be a figure in each of	a figure in one or more of Row 2, Columns 1-15. If there is a figure in
			Rows 1, 3 and 5,	Rows 1, 3 and 5,	Rows 1, 3 and 5,	Rows 1, 3 and 5,	Rows 1, 3 and 5,	Rows 1, 3 and 5,	Rows 1, 3 and 5,	Rows 1, 3 and 5,	of Rows 1, 3 and	Rows 1, 3 and 5,	each of Rows 1, 3	of Rows 1, 3 and 5	of Rows 1, 3 and	Rows 1, 3 and 5,	Rows 1, 3 and 5,	here, there must be a figure in each of
2	Positive	Assigned to Past due Items	Column 1.	Column 2.	Column 3.	Column 4.	Column 5.	Column 6.	Column 7.	Column 8.	5, Column 9.	Column 10.	and 5, Column 11.	Column 12.	5, Column 13.	Column 14.	Column 15.	Rows 1, 3 and 5, Column 16.
				Row 3, Column 2	Row 3, Column 3	1		Row 3, Column 6	Row 3, Column 7			Row 3. Column		1		Row 3, Column 1		
			Row 3, Column 1 is	is the sum of	is the sum of	1	Row 3, Column 5 is	is the sum of	is the sum of		Row 3, Column 9	10 is the sum of		Row 3, Column 1	Row 3, Column 13	is the sum of	Row 3, Column 15	
			the sum of Rows 1- 2. Column 1. If	Rows 1-2, Column 2. If there is a	Rows 1-2, Column 3. If there	Row 3, Column 4 is	the sum of Rows 1- 2, Column 5. If	Rows 1-2, Column 6. If there	Rows 1-2, Column 7. If there	Row 3, Column 8 is the sum of Rows 1-	is the sum of Rows 1-2, Column 9. If	Rows 1-2, Column 10. If	Row 3, Column 11 is	is the sum of Rows 1-2, Column 12. If	is the sum of Rows 1-2, Column 13. If	Rows 1-2, Column 14. If	is the sum of Rows 1-2, Column 15. If	
			there is a figure in	figure in here,	is a figure in here,	the sum of Rows 1-	there is a figure in	is a figure in here,	is a figure in here,	2, Column 8. If there	there is a figure in	there is a figure in	the sum of Rows 1-2,	there is a figure in	there is a figure in	there is a figure in	there is a figure in	
			here, there must be	there must be a	there must be a	2, Column 4. If there is a figure in here,	here, there must be	there must be a	there must be a	is a figure in here,	here, there must	here, there must	Column 11. If there is	here, there must	here, there must	here, there must	here, there must be	Row 3, Column 16 is the sum of Row
			a figure in both Rows 1 and 4.	figure in both Rows 1 and 4.	figure in both Rows 1 and 4.	there must be a	a figure in both Rows 1 and 4.	figure in both Rows 1 and 4.	figure in both Rows 1 and 4.	there must be a figure in both Rows	be a figure in both Rows 1 and 4.	be a figure in both Rows 1 and 4.	a figure in here, there must be a figure in	be a figure in both Rows 1 and 4.	be a figure in both Rows 1 and 4.	be a figure in both Rows 1 and 4.	a figure in both Rows 1 and 4.	3, Columns 1-15. Row 3, Column 16 is the sum of Rows 1-2. Column 16. If
			Column 1. If there is	Column 2. If there	Column 3. If there	figure in both Rows 1 and 4, Column 4. If	Column 5. If there is	Column 6. If there	Column 7. If there	1 and 4, Column 8.	Column 9. If there	Column 10. If	both Rows 1 and 4,	Column 12. If there	Column 13. If there	Column 14. If	Column 15. If there	there is a figure in here, there must be
			a figure in here,	is a figure in here,	is a figure in here,	there is a figure in	a figure in here,	is a figure in here,	is a figure in here,	If there is a figure in	is a figure in here,	there is a figure in	Column 11. If there is	is a figure in here,	is a figure in here,	there is a figure in	is a figure in here,	a figure in one or more of Row 3,
		Total Exposures Gross of	there must be a figure in Row 3,	there must be a figure in Row 3,	there must be a figure in Row 3,	here, there must be a figure in Row 3.	there must be a figure in Row 3,	there must be a figure in Row 3,	there must be a figure in Row 3,	here, there must be a figure in Row 3,	there must be a figure in Row 3,	here, there must	a figure in here, there must be a figure in	there must be a figure in Row 3,	there must be a figure in Row 3,	here, there must be a figure in Row	there must be a	Columns 1-15. If there is a figure in here, there must be a figure in both
3	Positive	Impairment Provisions	Column 16.	Column 16.	Column 16.	a tigure in Row 3, Column 16.	Column 16.	Column 16.	Column 16.	Column 16.	Column 16.	3, Column 16.	Row 3, Column 16.	Column 16.	Column 16.	3, Column 16.	Column 16.	Rows 1 and 4, Column 16.

			Row 4. Column 2	Row 4 Column 3	Row 4. Column 4		Row 4. Column 6	Row 4. Column 7			Row 4. Column			Row 4. Column 13	Row 4 Column 1		
		Row 4, Column 1 is	is equal to Row 3,	is equal to Row 3,	is equal to Row 3,	Row 4, Column 5 is	is equal to Row 3,	is equal to Row 3,	Row 4, Column 8 is	Row 4, Column 9	10 is equal to		Row 4, Column 1	is equal to Row 3,	is equal to Row 3,	Row 4, Column 15	
		equal to Row 3,	Column 2 minus	Column 3 minus	Column 4 minus	equal to Row 3,	Column 6 minus	Column 7 minus	equal to Row 3,	is equal to Row 3,	Row 3, Column		is equal to Row 3,	Column 13 minus	Column 14 minus		
		Column 1 minus the		the sum of rows	the sum of rows	Column 5 minus the		the sum of rows	Column 8 minus the	Column 9 minus	10 minus the sum		Column 12 minus	the sum of rows 11	the sum of rows	Column 15 minus	
		sum of rows 11 and 16, Column 1. If	11 and 16, Column 2. If there	11 and 16,	11 and 16, Column 4. If there	sum of rows 11 and 16, Column 5. If	11 and 16, Column 6. If there	11 and 16, Column 7. If there	sum of rows 11 and 16, Column 8. If	the sum of rows 11 and 16, Column 9.	of rows 11 and 16, Column 10. If	equal to Row 3, Column 11 minus the	the sum of rows 11	and 16, Column 13. If there is a	11 and 16, Column 14. If	the sum of rows 11 and 16, Column 15.	
		there is a figure in	is a figure in here,		is a figure in here,	there is a figure in	is a figure in here,	is a figure in here,	there is a figure in	If there is a figure	there is a figure in	sum of rows 11 and	12. If there is a	figure in here,		If there is a figure	
		here, there must be	there must be a	there must be a	there must be a	here, there must be	there must be a	there must be a	here, there must be	in here, there must	here, there must	16, Column 11. If	figure in here,	there must be a	here, there must	in here, there must	
		a figure in both	figure in both	figure in both	figure in both	a figure in both	figure in both	figure in both	a figure in both	be a figure in both	be a figure in both	there is a figure in	there must be a	figure in both	be a figure in both		Row 4, Column 16 is equal to the sum
		Rows 1 and 3,	Rows 1 and 3,	Rows 1 and 3,	Rows 1 and 3,	Rows 1 and 3,	Rows 1 and 3,	Rows 1 and 3,	Rows 1 and 3,	Rows 1 and 3,	Rows 1 and 3,	here, there must be a	figure in both Rows	Rows 1 and 3,	Rows 1 and 3,	Rows 1 and 3,	of Rows 1-15, Column 16. Row 4,
		Column 1. If there is a figure in here,	Column 2. If there	Column 3. If there	Column 4. If there	Column 5. If there is	Column 6. If there	Column 7. If there	Column 8. If there is	Column 9. If there	Column 10. If		1 and 3, Column 1.	Column 13. If there	Column 14. If	Column 15. If there	Column 16 is equal to Row 3, Column
		there must be a	is a figure in here, there must be a	is a figure in here, there must be a	is a figure in here, there must be a	a figure in here, there must be a	is a figure in here, there must be a	is a figure in here, there must be a	a figure in here, there must be a	is a figure in here, there must be a	there is a figure in here, there must	and 3, Column 11. If there is a figure in	If there is a figure in here, there must	is a figure in here, there must be a	there is a figure in here, there must	is a figure in here, there must be a	16 minus the sum of rows 11 and 16, Column 16. If there is a figure in here,
		figure in Row 1.	figure in Row 1.	figure in Row 1.	figure in Row 1.	figure in Row 1.	figure in Row 1.	figure in Row 1.	figure in Row 1.	figure in Row 1.	be a figure in Row	here, there must be a		figure in Row 1.	be a figure in Row	figure in Row 1.	there must be a figure in both Rows 1
		Column 16. If there	Column 16. If	Column 16. If	Column 16. If	Column 16. If there	Column 16. If	Column 16. If	Column 16. If there	Column 16. If there	1, Column 16. If	figure in Row 1,	1, Column 16. If	Column 16. If there	1, Column 16. If	Column 16. If there	and 3, Column 16. If there is a figure
		is a figure in here,	there is a figure in	there is a figure in	there is a figure in	is a figure in here,	there is a figure in	there is a figure in	is a figure in here,	is a figure in here,	there is a figure in		there is a figure in	is a figure in here,		is a figure in here,	in here, there must be a figure in one
		there must be a	here, there must	here, there must	here, there must	there must be a	here, there must	here, there must	there must be a	there must be a	here, there must	a figure in here, there		there must be a	here, there must	there must be a	or more of Rows 6-16, Column 16. If
	Total Exposure Net of Impairment	figure in one or more of Rows 6-16,	be a figure in one or more of Rows 6		be a figure in one or more of Rows 6-	figure in one or more of Rows 6-16,	be a figure in one or more of Rows 6	be a figure in one or more of Rows	figure in one or more of Rows 6-16,	figure in one or more of Rows 6-	be a figure in one or more of Rows 6	must be a figure in one or more of Rows	be a figure in one or more of Rows 6-	figure in one or more of Rows 6-	be a figure in one or more of Rows 6	more of Rows 6-16,	there is a figure in here, there must be a figure in one or more of Row 1-15,
	Provisions	Column 1.	16, Column 2.	6-16, Column 3.	16, Column 4.	Column 5.	16, Column 6.	6-16, Column 7.	Column 8.	16, Column 9.	16, Column 10.	6-16, Column 11.	16, Column 12.	16, Column 13.	16, Column 14.	Column 15.	Column 16.
			If there is a figure		If there is a figure		If there is a figure	If there is a figure		If there is a figure	If there is a figure			If there is a figure	If there is a figure		
		If there is a figure in	in here, there	in here, there	in here, there	If there is a figure in	in here, there	in here, there	If there is a figure in	in here, there must	in here, there	With a series of the series to	If there is a figure	in here, there must	in here, there	If there is a figure	
		here, there must be a figure in Rows 1,	must be a figure in Rows 1, 3-4,	in Rows 1, 3-4,	must be a figure in Rows 1, 3-4,	here, there must be a figure in Rows 1,	must be a figure in Rows 1, 3-4,	must be a figure in Rows 1, 3-4,	here, there must be a figure in Rows 1, 3		must be a figure in Rows 1, 3-4,	If there is a figure in here, there must be a	in here, there must	be a figure in Rows 1, 3-4,	must be a figure in Rows 1, 3-4,	in here, there must be a figure in Rows	If there is a figure in here, there must
		3-4. Column 1. If	Column 2. If there		Column 4. If there	3-4. Column 5. If	Column 6. If there	Column 7. If there	4, Column 8. If there		Column 10. If	figure in Rows 1, 3-4,			Column 14. If	1, 3-4, Column 15.	be a figure in Rows 1, 3-4, Column 16.
		there is a figure in	is a figure in here,	is a figure in here,	is a figure in here,	there is a figure in	is a figure in here,	is a figure in here,		is a figure in here,	there is a figure in	Column 11. If there is	If there is a figure	is a figure in here,	there is a figure in	If there is a figure	Row 5, Column 16 is the sum of Row
		here, there must be	there must be a	there must be a	there must be a	here, there must be	there must be a	there must be a	there must be a	there must be a	here, there must	a figure in here, there		there must be a	here, there must	in here, there must	5, Column 1-15. If there is a figure in
	hander of Francisco	a figure in Row 5, Column 16	figure in Row 5, Column 16	figure in Row 5, Column 16	figure in Row 5, Column 16	a figure in Row 5, Column 16	figure in Row 5, Column 16	figure in Row 5, Column 16	figure in Row 5, Column 16	figure in Row 5, Column 16	be a figure in Row 5. Column 16	must be a figure in Row 5. Column 16.	be a figure in Row 5. Column 16.	figure in Row 5, Column 16	be a figure in Row 5 Column 16	be a figure in Row 5. Column 16.	here, there must be a figure in one or more of Row 5, Columns 1-15.
5 Positive	Impaired Exposures	Column 16.	Column 16.	Column 16.	Column 16.	Column 16.	Column 16.	Column 16.	Column 16.	Column 16.	5, Column 16.	ROW 5, COlumn 16.	5, Column 16.	Column 16.	5, Column 16.	5, Column 16.	more or Row 5, Columns 1-15.
	Individual Impairment Provision:																
	marriada impairment i revision.																
				The figure in here				The figure in here									
			The figure in here		The figure in here		The figure in here	must be equal to			The figure in here						
		The figure in here	must be equal to	the figure in Row	must be equal to		must be equal to	the figure in Row			must be equal to		The figure in here	The figure in here		The figure in here	
		must be equal to the figure in Row	the figure in Row 11. Column 2 of	11, Column 3 of the Previous	the figure in Row 11. Column 4 of	The figure in here must be equal to	the figure in Row 11. Column 6 of	11, Column 7 of the Previous	The figure in here must be equal to the	The figure in here	the figure in Row 11. Column 10 of	The figure in here	must be equal to the figure in Row	must be equal to the figure in Row	must be equal to the figure in Row	must be equal to the figure in Row	
		11. Column 1 of the	the Previous	Reporting Date. If	the Previous	the figure in Row	the Previous	Reporting Date. If	figure in Row 11,	the figure in Row	the Previous	must be equal to the	11, Column 12 of	11, Column 13 of	11, Column 14 of	11, Column 15 of	
		Previous Reporting	Reporting Date. If	there is a figure in	Reporting Date. If	11, Column 5 of the	Reporting Date. If	there is a figure in	Column 8 of the	11, Column 9 of	Reporting Date. If	figure in Row 11,	the Previous	the Previous	the Previous	the Previous	
		Date. If there is a	there is a figure in		there is a figure in	Previous Reporting	there is a figure in	here, there must	Previous Reporting	the Previous	there is a figure in	Column 11 of the	Reporting Date. If	Reporting Date. If	Reporting Date. If	Reporting Date. If	
		figure in here, there	here, there must	be a figure in	here, there must	Date. If there is a	here, there must	be a figure in	Date. If there is a	Reporting Date. If	here, there must	Previous Reporting	there is a figure in	there is a figure in	there is a figure in		
		must be a figure in Rows 1, 3-4.	be a figure in Row 1. 3-4. Column 2.	Row 1, 3-4, Column 3 If there	be a figure in Row 1, 3-4, Column 4,	figure in here, there must be a figure in	be a figure in Row 1. 3-4. Column 6.	Row 1, 3-4, Column 7. If there	figure in here, there must be a figure in	there is a figure in here, there must	be a figure in Row 1. 3-4. Column	Date. If there is a figure in here, there	here, there must be a figure in Row	here, there must be a figure in Row	here, there must	here, there must be a figure in Row 4,	Row 6, Column 16 is the sum of Row 6. Columns 1-15. The figure in here.
		Column 1. If there is	If there is a figure		If there is a figure	Row 1, 3-4, Column		is a figure in here,		be a figure in Row	10. If there is a	must be a figure in	1, 3-4, Column 12.			Column 15. If there	must be equal to the figure in Row 11,
		a figure in here,	in here, there	there must be a	in here, there	5. If there is a figure	in here, there	there must be a	8. If there is a figure	1, 3-4, Column 9. I	figure in here,	Row 1, 3-4, Column	If there is a figure	If there is a figure	there is a figure in	is a figure in here,	Column 16 of the Previous Reporting
		there must be a	must be a figure in			in here, there must		figure in one or	in here, there must	there is a figure in		11. If there is a figure			here, there must		Date. If there is a figure in here, there
		figure in one or more of Rows 7-11,	one or more of Rows 7-11,	more of Rows 7- 11, Column 3. If	one or more of Rows 7-11,	be a figure in one or more of Rows 7-11,		more of Rows 7- 11, Column 7. If	be a figure in one or more of Rows 7-11,		figure in one or more of Rows 7-	in here, there must be a figure in one or	be a figure in one or more of Rows 7-	be a figure in one	be a figure in one	figure in one or more of Rows 7-11,	must be a figure in Row 1, 3-4, Column 16. If there is a figure in here,
		Column 1. If there is	Column 2. If there		Column 4. If there	Column 5. If there is		there is a figure in	Column 8. If there is	be a figure in Row 11. Column 9. If	11. Column 10. If	more of Rows 7-11.	11. Column 12. If	11. Column 13. If		Column 15. If there	there must be a figure in one or more
		a figure in here,	is a figure in here,		is a figure in here,	a figure in here,	is a figure in here,	here, there must	a figure in here,	there is a figure in	there is a figure in	Column 11. If there is	there is a figure in	there is a figure in		is a figure in here,	of Rows 7-11, Column 16. If there is a
		there must be a	there must be a	be a figure in	there must be a	there must be a	there must be a	be a figure in	there must be a	here, there must	here, there must	a figure in here, there		here, there must	here, there must	there must be a	figure in here, there must be a figure
C Desirius	Opening Balance	figure in Row 6, Column 16.	figure in Row 6, Column 16.	Row 6, Column	figure in Row 6, Column 16.	figure in Row 6, Column 16.	figure in Row 6, Column 16.	Row 6, Column	figure in Row 6, Column 16.	be a figure in Row 6. Column 16.	be a figure in Row 6. Column 16.	must be a figure in Row 6. Column 16.	be a figure in Row 6. Column 16.	be a figure in Row 6. Column 16.	be a figure in Row 6. Column 16.	figure in Row 6, Column 16	in one or more of Row 6, Columns 1-
Positive	Opening Baiance	Column 16.	Column 16.	16.	Column 16.	Column 16.	Column 16.	70.	Column 16.	b, Column 16.	6, Column 16.	ROW 6, COIUMN 16.	6, Column 16.	6, Column 16.	6, Column 16.	Column 16.	15.
			With a series of the series				If there is a figure	If there is a figure			If there is a figure				If there is a figure		
			If there is a figure in here, there		If there is a figure in here, there					If there is a figure	in here, there		If there is a figure	If there is a figure	in here, there		
		If there is a figure in	in here, there	in here, there	in here, there	If there is a figure in	in here, there must be a figure	in here, there must be a figure	If there is a figure in	If there is a figure in here, there must	in here, there must be a figure		If there is a figure in here, there must	If there is a figure in here, there must	in here, there must be a figure	If there is a figure	
		here there must be	in here, there must be a figure in Row 1, 3-4,	in here, there must be a figure in Row 1, 3-4,	in here, there must be a figure in Row 1, 3-4,	here, there must be	in here, there must be a figure in Row 1, 3-4,	in here, there must be a figure in Row 1, 3-4,	here, there must be	in here, there must be a figure in Row	must be a figure in Row 1, 3-4,	If there is a figure in	in here, there must be a figure in Row	in here, there must be a figure in Row	must be a figure in Row 1, 3-4,	in here, there must	
		here there must be a figure in Row 1, 3-	in here, there must be a figure in Row 1, 3-4, Column 2. If there	in here, there must be a figure in Row 1, 3-4, Column 3. If there	in here, there must be a figure in Row 1, 3-4, Column 4. If there	here, there must be a figure in Row 1, 3-	in here, there must be a figure in Row 1, 3-4, Column 6. If there	in here, there must be a figure in Row 1, 3-4, Column 7. If there	here, there must be a figure in Row 1, 3-	in here, there must be a figure in Row 1, 3-4, Column 9. It	must be a figure in Row 1, 3-4, Column 10. If	here, there must be a	in here, there must be a figure in Row 1, 3-4, Column 12.	in here, there must be a figure in Row 1, 3-4, Column 13.	must be a figure in Row 1, 3-4, Column 14. If	in here, there must be a figure in Row	
		here there must be a figure in Row 1, 3- 4, Column 1. If	in here, there must be a figure in Row 1, 3-4, Column 2. If there is a figure in here,	in here, there must be a figure in Row 1, 3-4, Column 3. If there is a figure in here,	in here, there must be a figure in Row 1, 3-4, Column 4. If there is a figure in here,	here, there must be a figure in Row 1, 3- 4, Column 5. If	in here, there must be a figure in Row 1, 3-4, Column 6. If there is a figure in here,	in here, there must be a figure in Row 1, 3-4, Column 7. If there is a figure in here,	here, there must be a figure in Row 1, 3- 4, Column 8. If there	in here, there must be a figure in Row 1, 3-4, Column 9. It there is a figure in	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 1, 3-4,	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 1, 3-4, Column 13. If there is a figure	must be a figure in Row 1, 3-4, Column 14. If there is a figure in	in here, there must be a figure in Row 1, 3-4, Column 15.	Raw 6 Calumn 16 is the sum of Row
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		here there must be a figure in Row 1, 3- 4, Column 1. If there is a figure in	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	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	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	here, there must be a figure in Row 1, 3- 4, Column 5. If there is a figure in	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	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	here, there must be a figure in Row 1, 3- 4, Column 8. If there is a figure in here,	in here, there must be a figure in Row 1, 3-4, Column 9. It there is a figure in here, there must	must be a figure in Row 1, 3-4, Column 10. If there is a figure in here, there must	here, there must be a figure in Row 1, 3-4, Column 11. If there is	in here, there must be a figure in Row 1, 3-4, Column 12. If there is a figure in here, there must	in here, there must be a figure in Row 1, 3-4, Column 13. If there is a figure in here, there must	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	in here, there must be a figure in Row 1, 3-4, Column 15. If there is a figure	
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			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	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	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,	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	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	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,	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,	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,	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,	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 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	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,	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,	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,	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,	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 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 here, there must be a figure in ore or more of rows 6-7 and 9-11, Column 16. If there is a figure in ore or more of
8.	Negative	Recoveries during the period	8. Column 16. The figure in here must be equal to the figure an Row 18. Column 1. If there is a figure in here there must be a figure in Row 19. Column 1. If there is a figure in Row 19. Column 1. If there is a figure in Row 19. Column 1. If there is a figure in Row 19. Column 1. If there is a figure in Row 19. Column 1. If there is a figure in non a figure in Row 19. Column 1. If there is a figure in non a row 19. Column 1. If there is a figure in non a row 19. Column 19. Colum	8. Column 16. 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 Store 1, 3-4. Column 2. If there is a figure in Row 1, 3-4. Column 2. If there is a figure in Row 18. Column 2. If there is a figure in here, there must be a figure in here, there must be a figure in here. 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If there is a figure in Rove in	The figure in here must be equal to the figure in the figure in the figure in the figure in there is a figure in here there must be a figure in the there is a figure in the figure in one or more of Rows 6-8	The figure in here must be equal to with 8, Column 7. If there is a figure in here there as a figure in Row 1, 3-4. Column 7. If there is a figure in Row 9, 1-4. If there is a figure in there must be a figure in Row 9, 1-4. If there must be a figure in new 9, 1-4. If there must be a figure in new 9 a figure in new 9 a figure in new 1-4. If there must be a figure in one or more of Rows 6-8.	The figure in here must be equal to the figure in Pore figure in Pore figure in Pore 1. Column 8. If there is a figure in New 1. Column 8. If there is a figure in New 1. Column 8. If there is a figure in New 1. See the Pore Indian 1. Column 8. If there is a figure in New 1. See the Pore Indian 1. Column 8. If there is a figure in New 1. See the Pore Indian 1. See t	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 Sodurn 9. If Sodurn 9. If there is a figure in here, there must be a figure in a figure in more or more of Rows 6-	The figure in here must be equal to the figure in the ligure in the figure in the ligure in the a figure in flow 1, 3-4. Column 10. If there is a figure in here, there must be a figure in here, there must be a figure in row 1, the ligure in row 1, the ligure in the or more of Rows & or more of Rows	Row 8, Column 16. The Sigure in here must be equal to the Sigure in Row 18, Column 11. If there is a ligure in here there must be a Sigure in here there must be a Sigure in here, there must be a Sigure in Row 13, Column 11. If there is a Sigure in Row 18, Column 11. If there is a Sigure in Here, there must be a Sigure in Here Must be a Sigure in Here Sigure in no or more	Column 16. The figure in here must be equal to the figure in Row 18. Column 18. Column 19. If there is a figure in Row 1, 3.4. Column 19. At Column 19. At Column 19. Column 19	The figure in here must be equal to the figure in Row 18, Column 18, Column 11, there is a figure in here there must be a figure in Row 13, 4, Column 13, 4, Column 18, Column 11, 13, 4, Column 18, Column 11, 13, 4, Column 18, Column 11, 15, Column 18, Column 10, There is a figure in nore or more of Rows 6-	Column 16. The figure in here must be equal to the figure in the figure in the figure in the figure in figure in here there is a figure in here there is a figure in here there is a figure in here. The 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 Column 14. If there is a figure in one or more of Rows 6-	Column 16. The figure in here must be equal to the figure in Rev II of Column 17. (Column	Row 8, Columns 1-15 Row 6, Column 16 is the sum of Row 6, Column 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 must be edged to the figure in Row 18, Column 16. If there is a figure in here, there must be diginar in Row 18, Column 16. If there is a figure in here, there must be a figure in Row 18.
9	Negative	Transfer to write-offs	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.	and 10-11, Column 2. If there is a figure in here, there must be a figure in Row 9, Column 16.	and 10-11, Column 3. If there is a figure in here, there must be a figure in Row 9, Column 16.	and 10-11, Column 4. If there is a figure in here, there must be a figure in Row 9, Column 16.	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.	and 10-11, Column 6. If there is a figure in here, there must be a figure in Row 9, Column 16.	and 10-11, Column 7. If there is a figure in here, there must be a figure in Row 9, Column 16.	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.	8 and 10-11, Column 9. If there is a figure in here, there must be a figure in Row 9, Column 16.	8 and 10-11, Column 10. If there is a figure in here, there must be a figure in Row 9, Column 16.	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.	8 and 10-11, Column 12. If there is a figure in here, there must be a figure in Row 9, Column 16.	8 and 10-11, Column 13. If there is a figure in here, there must be a figure in Row 9, Column 16.	8 and 10-11, Column 14. If there is a figure in here, there must be a figure in Row 9, Column 16.	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.	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 Flow 1, 3-4, Column 1. If there is a figure in the figure in flow 10, Column 16.	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,	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 nee or more of Rows 6-9 and 11, Column 3. If there is a figure in here, there must be a figure in here, there must be a figure in Row 10, Column 16.	If there is a figure in here there may be a figure in here there may be 1, 34, Column 4. If there is a figure in here, there is a figure in Most be 3 flaute in here, there is a figure in here is a figure in flow 10, Column 16.	If there is a figure in there have for a figure in Row 1, 3-4, Column 5. If there is a figure in there is a figure in the figure in figure in Column 16.	in Row 1, 3-4,	If there is a figure in here there in here there 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 figure in here, there must be 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 Roor 1,3-4, Column 8. If there is a figure in here, there must be a figure in here, there must be a figure in Roor of Roors 6-9 and 11. Column 8. If where is a figure in here must be a figure in here for the Roor III.	If there is a figure in here there in Not be at figure in Not see and 11. Column 9. If there is a figure in here in Not see at figure in Not see at Not	If there is a figure in here there mus be a figure in Row 1, 3-4, Column 10. If there is a figure in neer chere 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 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, A. Column 11. If there is a figure in Row 1 in the three is a figure of Rows. C-9 and 11, Column 11. If there is a figure in Row a flewer must be a figure in Row 10, Column 16.	If there is a figure in here there in Not be a figure in Not in No	If there is a figure in he affigure in he affigure must be a figure must be 1, 3-4, Column 13. If there is a figure in here, there must be a figure in Column 13. If there is figure in here, figure in here in the affigure in Row 10, Column 16.	If there is a figure in here there must be a figure in Row 1, 3-4. Column 1.4. 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 here, there must be a figure in Row 10, Column 16.	If there is a figure in here three most be a figure in the	Rov 6, Column 16 is the sum of Rov 6. Columns 1-15. If there is a figure in next there must be a figure in Rov 1, 4. Column 16 there is a figure in one of more of Rova 6-9 and IT, Column 16 If there is a figure in here, there must be a figure in one or more of Rov 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 here, there must be a figure in here, there must be a figure in flow 11. If there is a figure in flow 11.	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 noro, there must be a figure of Rows 6-10, 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 Row 1, The Row 1	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	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 noc or more of Rows 6-10, Column 4. If there is a figure in hore, there must be a figure in Town 11, Column 15.	Row 11, Column 5 is the sum of Rows 6-10, Column 5. If there is a figure in here from such the figure in Power 14, Column 5. Iff there is a figure in Pow 10, and there is a figure in here, the figure in here is a figure in here from the Pow 11, Column 5. If there must be a figure in Row 1-10, Column 5. If there must be a figure in Row 1-1, Column 15. If there must be a figure in Row 1-1, 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 nor er more of Rows 6 in Column 6. If there is a figure in Row there, there must be a figure in Row 1, 2, 2, 2, 3, 3, 4, 5, 5, 5, 5, 5, 5, 5, 5, 5, 7, 7, 7, 7, 7, 7, 7, 7, 7, 7, 7, 7, 7,	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 from common of Rows 6-10, Column 7. If there is a figure in here, there must be a figure in Row 1-1, Column 7. If Row 1-1, Column 7. If Tolumn 7. If Tolu	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 row Column 8. If there is a figure in here, there must be a figure in here, there must be a figure in Row 11, Column 8. If Row 11, Column 8. If Row 11, Column 8. If Row 11, Column 18. If Row 11, Column 18.	Column 9 is the sum of Rows 6-10, Column 9. If there sa a figure in here there must be a figure in Row 1, 3-4, Column 9. If there is a figure in non-cormore of Rows 6-10, Column 9. If there is a figure in hore, there must be a figure in Thomas, 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 Row 1, 3-4. Column 10. If there is a figure in Row there must be a figure in Row 10. If there is a figure in Row 10. Column 10. If there is a figure in Row 11. Column 10. If there is a figure in Row 11, Column 10. If there is a figure in Row 11, Column 16. If there is a figure in Row 11, Column 16.	sum of Rows 6-10, Column 11. If ther 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	Column 1 is the sum of Rows 6-10, Column 12. If there say from the resthere must be a figure in Row 1, 3-4, Column 12. If there is a figure in Row 1, 6-10, Column 12. If there is a figure in Row 1, 6-10, Column 12. If there is a figure in Row 1, 1, Column 12. If there is a figure in Row 1, 1, Column 15.	Row 11, Column 13 as 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 where is a figure in Row 1, 3-4, Column 13. If there is a figure in Row 1, 3-4, Column 13. If there is a figure in Row 1, 3-4, Column 13. If there is a figure in Row 1, 3-4, Column 13. If there is a figure in Row 1, 3-4, Column 13. If there is a figure in Row 1, 3-4, Column 14. If there is 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 figure in Row more of Rows 6- 10, Column 14. If here is a figure in here, there must be a figure in Row 11, Column 14. If	there must be a	Row 11, Column 16, is the sum of Row 11, Columns 1-15. Row 11, Columns 16 there is a figure in here there must be a figure in here. Column 16, if there is a figure in here. Alter must be a figure in Row 1, 3-4, Column 16, if there is a figure in one or more of Rows 8-10. Column 16, if there is a figure in one or more or nor or more of Row 11, Columns 1-15.
		Portfolio Impairment Provision:																

					The figure in here				The figure in here			The figure in here				The figure in here		
				The figure in here	must be equal to			The figure in here	must be equal to		The figure in here	must be equal to			The figure in here	must be equal to		
			The figure in here must be equal to	must be equal to Row 16, Column 2	Row 16, Column 3 of the Previous	must be equal to Row 16. Column 4	The figure in here must be equal to	must be equal to Row 16. Column	Row 16, Column 7 of the Previous	The figure in here must be equal to	must be equal to Row 16, Column 9	Row 16, Column 10 of the Previous	The figure in here	The figure in here must be equal to	must be equal to Row 16. Column	Row 16, Column 14 of the Previous	The figure in here must be equal to	
			Row 16, Column 1	of the Previous	Reporting Date. If	of the Previous	Row 16, Column 5	6 of the Previous	Reporting Date. If	Row 16, Column 8	of the Previous	Reporting Date. If	must be equal to	Row 16, Column	13 of the Previous	Reporting Date. If	Row 16, Column 15	
			of the Previous Reporting Date. If	Reporting Date. If	there is a figure in	Reporting Date. If	of the Previous	Reporting Date. If	there is a figure in here, there must	of the Previous Reporting Date, If	Reporting Date. If	there is a figure in	Row 16, Column 11 of the Previous	12 of the Previous	Reporting Date. If	there is a figure in here, there must	of the Previous	
			there is a figure in	there is a figure in here, there must	here, there must be a figure in	there is a figure in here, there must	Reporting Date. If there is a figure in	there is a figure in here, there must	be a figure in	there is a figure in	there is a figure in here, there must	here, there must be a figure in	Reporting Date. If	Reporting Date. If there is a figure in	there is a figure in here, there must	be a figure in	Reporting Date. If there is a figure in	
			here, there must be		Rows 1,3-4,	be a figure in	here, there must be		Rows 1,3-4, Column 7. If there		be a figure in	Rows 1,3-4,	there is a figure in	here, there must	be a figure in	Rows 1,3-4, Column 14 II	here, there must be	Row 12, Column 16, is the sum of Row 12, Columns 1-15. The figure in
			a figure in Rows 1,3 4, Column 1. If	Column 2. If there	Column 3. If there is a figure in here,	Column 4. If there	a figure in Rows 1,3- 4, Column 5. If	Column 6. If there	is a figure in here,	a figure in Rows 1,3- 4, Column 8. If there		Column 10. If there is a figure in	here, there must be a figure in Rows 1,3-4,		Rows 1,3-4, Column 13. If there		a figure in Rows 1,3-4, Column 15. Il	here must be equal to Row 16,
			there is a figure in	is a figure in here,		is a figure in here,	there is a figure in	is a figure in here,	there must be a	is a figure in here,	is a figure in here,	here, there must	Column 11. If there is		is a figure in here,	here, there must	there is a figure in	Column 16 of the Previous Reporting
			here, there must be a figure in one or	there must be a figure in one or	figure in one or more of Rows 13-	there must be a figure in one or	here, there must be a figure in one or	there must be a figure in one or	figure in one or more of Rows 13-	there must be a figure in one or	there must be a figure in one or	be a figure in one or more of Rows	a figure in here, there must be a figure in	in nere, there must be a figure in one	there must be a figure in one or	be a figure in one or more of Rows	here, there must be a figure in one or	Date. If there is a figure in here, there must be a figure in Rows 1,3-4,
			more of Rows 13-	more of Rows 13-	16, Column 3. If	more of Rows 13-	more of Rows 13-	more of Rows 13-	16, Column 7. If	more of Rows 13-	more of Rows 13-	13-16, Column	one or more of Rows	or more of Rows	more of Rows 13-	13-16, Column	more of Rows 13-	Column 16. If there is a figure in here,
			16, Column 1. If there is a figure in	16, Column 2. If there is a figure in		16, Column 4. If there is a figure in	16, Column 5. If there is a figure in	16, Column 6. If there is a figure in	there is a figure in here, there must	16, Column 8. If there is a figure in	16, Column 9. If there is a figure in	If there is a figure in here,	13-16, Column 11. If there is a figure in	13-16, Column 12. If there is a figure	16, Column 13. If there is a figure in	14. If there is a figure in here.	16, Column 15. If there is a figure in	there must be a figure in one or more of Rows 13-16, Column 16. If there is
			here, there must be	here, there must	be a figure in	here, there must	here, there must be	here, there must	be a figure in	here, there must be	here, there must	there must be a	here, there must be a	in here, there must	here, there must	there must be a	here, there must be	a figure in here, there must be a figure
12 Positiv	/A	Opening balance	a figure in Row 12, Column 16.	be a figure in Row 12. Column 16.	Row 12, Column 16	be a figure in Row 12. Column 16.	a figure in Row 12, Column 16	be a figure in Row 12. Column 16.	Row 12, Column 16	a figure in Row 12, Column 16	be a figure in Row 12. Column 16.	figure in Row 12, Column 16	figure in Row 12, Column 16.	be a figure in Row 12. Column 16.	be a figure in Row 12. Column 16.	figure in Row 12, Column 16	a figure in Row 12, Column 16	in one or more of Row 12, Columns 1- 15.
. Com				If there is a figure	If there is a figure	If there is a figure		If there is a figure	If there is a figure		If there is a figure	If there is a figure		If there is a figure	If there is a figure	If there is a figure		
				in here, there	in here, there	in here, there		in here, there	in here, there		in here, there must	in here, there		in here, there must	in here, there must	in here, there	If there is a figure	
			If there is a figure in here, there must be		in Rows 1 and 3-	must be a figure in Rows 1 and 3-4.	If there is a figure in here, there must be	must be a figure in Rows 1 and 3-	must be a figure in Rows 1 and 3-	If there is a figure in here, there must be	be a figure in Rows 1 and 3-4,	must be a figure in Rows 1 and 3-	If there is a figure in here, there must be a	be a figure in Rows 1 and 3-4. Column	be a figure in Rows 1 and 3-4.	must be a figure in Rows 1 and 3-	in here, there must be a figure in Rows	
			a figure in Rows 1	Column 2. If there			a figure in Rows 1	4, Column 6. If	4, Column 7. If	a figure in Rows 1	Column 9. If there	4, Column 10. If	figure in Rows 1 and		Column 13. If there	4, Column 14. If	1 and 3-4, Column	
			and 3-4, Column 1. If there is a figure in	is a figure in here, there must be a	there is a figure in here there must	is a figure in here, there must be a	and 3-4, Column 5. If there is a figure in	there is a figure in here there must	there is a figure in here there must	and 3-4, Column 8. If there is a figure in	is a figure in here, there must be a	there is a figure in here, there must	3-4, Column 11. If there is a figure in	figure in here, there must be a	is a figure in here, there must be a	there is a figure in here there must	15. If there is a figure in here, there	Row 13. Column 16. is the sum of
			here, there must be	figure in one or	be a figure in one	figure in one or	here, there must be	be a figure in one	be a figure in one	here, there must be	figure in one or	be a figure in one	here, there must be a	figure in one or	figure in one or	be a figure in one	must be a figure in	Row 13, Columns 1-15. If there is a
			a figure in one or more of Rows 12	more of Rows 12 and 14-16.	or more of Rows 12 and 14-16.	more of Rows 12 and 14-16.	a figure in one or more of Rows 12	or more of Rows 12 and 14-16.	or more of Rows 12 and 14-16.	a figure in one or more of Rows 12	more of Rows 12 and 14-16.	or more of Rows 12 and 14-16.	figure in one or more of Rows 12 and 14-	more of Rows 12 and 14-16. Column	more of Rows 12 and 14-16.	or more of Rows 12 and 14-16.	one or more of Rows 12 and 14-	figure in here, there must be a figure in Rows 1 and 3-4. Column 16. If there
			and 14-16, Column	Column 2. If there	Column 3. If there	Column 4. If there	and 14-16, Column	Column 6. If there	Column 7. If there	and 14-16, Column	Column 9. If there	Column 10. If	16, Column 11. If	12. If there is a	Column 13. If there	Column 14. If	16, Column 15. If	is a figure in here, there must be a
			 If there is a figure in here, there must 	is a figure in here, there must be a	is a figure in here, there must be a	is a figure in here, there must be a	If there is a figure in here, there must	is a figure in here, there must be a	is a figure in here, there must be a	8. If there is a figure in here, there must	is a figure in here, there must be a	there is a figure in here, there must	there is a figure in here, there must be a	figure in here, there must be a	is a figure in here, there must be a	there is a figure in here, there must	there is a figure in here, there must be	figure in one or more of Rows 12 and 14-16, Column 16. If there is a figure
			be a figure in Row	figure in Row 13,	figure in Row 13,	figure in Row 13,	be a figure in Row	figure in Row 13,	figure in Row 13,	be a figure in Row	figure in Row 13,	be a figure in Row	figure in Row 13,	figure in Row 13,	figure in Row 13,	be a figure in Row	a figure in Row 13,	in here, there must be a figure in one
13 Either		Charge/release for the period	13, Column 16.	Column 16.	Column 16.	Column 16.	13, Column 16.	Column 16.	Column 16.	13, Column 16.	Column 16.	13, Column 16.	Column 16.	Column 16.	Column 16.	13, Column 16.	Column 16.	or more of Row 13, Columns 1-15.
				If there is a figure		If there is a figure		If there is a figure	If there is a figure		If there is a figure			If there is a figure	If there is a figure			
			If there is a figure in here, there must be		in here, there must be a figure	in here, there must be a figure in	If there is a figure in here, there must be		in here, there must be a figure	If there is a figure in	in here, there must	in here, there must be a figure	If there is a figure in	in here, there must be a figure in Rows	in here, there must be a figure in	in here, there must be a figure	If there is a figure in here, there must	
			a figure in Rows 1	Rows 1 and 3-4,	in Rows 1 and 3-	Rows 1 and 3-4,	a figure in Rows 1	in Rows 1 and 3-	in Rows 1 and 3-	here, there must be	Rows 1 and 3-4,	in Rows 1 and 3-	here, there must be a	1 and 3-4, Column	Rows 1 and 3-4,	in Rows 1 and 3-	be a figure in Rows	
			and 3-4, Column 1. f there is a figure in	Column 2. If there is a figure in here.	4, Column 3. If there is a figure in	Column 4. If there is a figure in here,	and 3-4, Column 5. If there is a figure in	4, Column 6. If	4, Column 7. If there is a figure in	a figure in Rows 1 and 3-4 Column 8	Column 9. If there is a figure in here,	4, Column 10. If there is a figure in	figure in Rows 1 and 3-4. Column 11. If	12. If there is a figure in here	Column 13. If there is a figure in here.	4, Column 14. If there is a figure in	1 and 3-4, Column 15. If there is a	Row 14. Column 16. is the sum of
			here, there must be	there must be a	here, there must	there must be a	here, there must be	here, there must	here, there must	If there is a figure in	there must be a	here, there must	there is a figure in	there must be a	there must be a	here, there must	figure in here, there	Row 14, Columns 1-15. If there is a
			a figure in one or more of Rows 12-	figure in one or more of Rows 12-	be a figure in one or more of Rows	figure in one or more of Rows 12-	a figure in one or more of Rows 12-	be a figure in one or more of Rows	be a figure in one or more of Rows	here, there must be a figure in one or	figure in one or more of Rows 12-	be a figure in one or more of Rows	here, there must be a figure in one or more	figure in one or more of Rows 12-	figure in one or more of Rows 12-	be a figure in one or more of Rows	must be a figure in one or more of	figure in here, there must be a figure in Rows 1 and 3-4. Column 16. If there
			13 and 15-16,	13 and 15-16,	12-13 and 15-16,	13 and 15-16,	13 and 15-16,	12-13 and 15-16,	12-13 and 15-16,	more of Rows 12-13	13 and 15-16,	12-13 and 15-16,	of Rows 12-13 and	13 and 15-16,	13 and 15-16,	12-13 and 15-16,	Rows 12-13 and 15	is a figure in here, there must be a
			Column 1. If there is a figure in here,	Column 2. If there is a figure in here,	Column 3. If there is a figure in here.	Column 4. If there is a figure in here,	Column 5. If there is a figure in here,	Column 6. If there is a figure in here,	Column 7. If there is a figure in here.	and 15-16, Column 8. If there is a figure	Column 9. If there	Column 10. If there is a figure in	15-16, Column 11. If there is a figure in	Column 12. If there is a figure in here,	Column 13. If there is a figure in here,	Column 14. If	16, Column 15. If there is a figure in	figure in one or more of Rows 12-13 and 15-16. Column 16. If there is a
			there must be a	there must be a	there must be a	there must be a	there must be a	there must be a	there must be a	in here, there must	there must be a	here, there must	here, there must be a	there must be a	there must be a	here, there must	here, there must be	figure in here, there must be a figure
14 Noont	ivo	Transfer to Individual Provision	figure in Row 14, Column 16	figure in Row 14, Column 16	figure in Row 14, Column 16	figure in Row 14, Column 16	figure in Row 14, Column 16	figure in Row 14, Column 16	figure in Row 14, Column 16	be a figure in Row 14, Column 16.	figure in Row 14, Column 16	be a figure in Row 14. Column 16.	figure in Row 14, Column 16.	figure in Row 14, Column 16	figure in Row 14, Column 16	be a figure in Row 14, Column 16.	a figure in Row 14,	in one or more of Row 14, Columns 1-
Negati	ive	Transfer to mulvidual i Tovision	Column 10.	Coldinii 10.	Column 10.	COMMITTO.	Column 10.	COMMITTO.	COMMITTO.	14, Colamii 10.	Column 10.	14, Coldinii 10.	Column 10.	Coldinii 10.	Column 10.	14, Column 10.	Column 10.	10.
				If there is a figure	If there is a figure	If there is a figure		If there is a figure	If there is a figure		If there is a figure	If there is a figure		If there is a figure	If there is a figure	If there is a figure		
			If there is a figure in	in here, there must be a figure in	in here, there must be a figure	in here, there	If there is a figure in	in here, there must be a figure	in here, there must be a figure	If there is a figure in	in here, there must be a figure in	in here, there must be a figure	If there is a figure in	in here, there must be a figure in Rows	in here, there must be a figure in	in here, there must be a figure	If there is a figure in here, there must	
			here, there must be		in Rows 1 and 3-	Rows 1 and 3-4,	here, there must be		in Rows 1 and 3-	here, there must be	Rows 1 and 3-4,	in Rows 1 and 3-	here, there must be a		Rows 1 and 3-4,	in Rows 1 and 3-	be a figure in Rows	
			a figure in Rows 1	Column 2. If there	4, Column 3. If	Column 4. If there	a figure in Rows 1	4, Column 6. If	4, Column 7. If	a figure in Rows 1	Column 9. If there	4, Column 10. If	figure in Rows 1 and	12. If there is a	Column 13. If there	4, Column 14. If	1 and 3-4, Column	
			and 3-4, Column 1. If there is a figure in	is a figure in here, there must be a	there is a figure in here, there must	is a figure in here, there must be a	and 3-4, Column 5. If there is a figure in	there is a figure in here, there must	there is a figure in here, there must	and 3-4, Column 8. If there is a figure in	is a figure in here, there must be a	there is a figure in here, there must	3-4, Column 11. If there is a figure in	figure in here, there must be a	is a figure in here, there must be a	there is a figure in here, there must	 If there is a figure in here, there 	Row 15, Column 15, is the sum of
			here, there must be	figure in one or	be a figure in one	figure in one or	here, there must be	be a figure in one	be a figure in one	here, there must be	figure in one or	be a figure in one	here, there must be a	figure in one or	figure in one or	be a figure in one	must be a figure in	Row 11, Columns 1-15. If there is a
			a figure in one or more of Rows 12-	more of Rows 12- 14 and 16,	or more of Rows 12-14 and 16,	more of Rows 12- 14 and 16,	a figure in one or more of Rows 12-	or more of Rows 12-14 and 16,	or more of Rows 12-14 and 16,	a figure in one or more of Rows 12-14	more of Rows 12- 14 and 16, Column	or more of Rows 12-14 and 16,	figure in one or more of Rows 12-14 and	more of Rows 12- 14 and 16, Column	more of Rows 12- 14 and 16, Column	or more of Rows 12-14 and 16,	one or more of Rows 12-14 and	figure in here, there must be a figure in Rows 1 and 3-4, Column 16. If there
			14 and 16, Column	Column 2. If there	Column 3. If there	Column 4. If there	14 and 16, Column	Column 6. If there	Column 7. If there	and 16, Column 8. If	9. If there is a	Column 10. If	16, Column 11. If	12. If there is a	13. If there is a	Column 14. If	16, Column 15. If	is a figure in here, there must be a
			If there is a figure In here, there must	is a figure in here, there must be a	is a figure in here, there must be a	is a figure in here, there must be a	5. If there is a figure in here, there must	is a figure in here, there must be a	is a figure in here, there must be a	there is a figure in here, there must be	figure in here, there must be a	there is a figure in here, there must	there is a figure in here, there must be a	figure in here, there must be a	figure in here, there must be a	there is a figure in here, there must	there is a figure in here, there must be	figure in one or more of Rows 12-14 and 16, Column 16. If there is a figure
			be a figure in Row	figure in Row 15,	figure in Row 15,	figure in Row 15,	be a figure in Row	figure in Row 15,	figure in Row 15,	a figure in Row 15,	figure in Row 15,	be a figure in Row	figure in Row 15,	figure in Row 15,	figure in Row 15,	be a figure in Row	a figure in Row 15,	in here, there must be a figure in one
15 Either		Foreign Exchange Movement	15, Column 16.	Column 16.	Column 16.	Column 16.	15, Column 16.	Column 16.	Column 16.	Column 16.	Column 16.	15, Column 16.	Column 16.	Column 16.	Column 16.	15, Column 16.	Column 16.	or more of Row 15, Columns 1-15.

																		_
				Row 16. Column 2	Row 16. Column	Row 16. Column 4		Row 16. Column	Row 16. Column			Row 16, Column 10 is the sum of			Row 16, Column	Row 16, Column 1 is the sum of		
				is the sum of	3 is the sum of	is the sum of		6 is the sum of	7 is the sum of		Row 16, Column 9	Rows 12-15,		Row 16, Column 1	13 is the sum of	Rows 12-15,		
			Row 16, Column 1	Rows 12-15,	Rows 12-15,	Rows 12-15,	Row 16, Column 5	Rows 12-15,	Rows 12-15,	Row 16, Column 8	is the sum of Rows	Column 10. If		is the sum of Rows	Rows 12-15,	Column 14. If	Row 16, Column 15	
			is the sum of Rows	Column 2. If there	Column 3. If there	Column 4. If there	is the sum of Rows	Column 6. If there	Column 7. If there	is the sum of Rows	12-15, Column 9. If	there is a figure in		12-15, Column 12.	Column 13. If there	there is a figure in	is the sum of Rows	
			12-15, Column 1. If there is a figure in	is a figure in here, there must be a	is a figure in here, there must be a	is a figure in here, there must be a	12-15, Column 5. If there is a figure in	is a figure in here, there must be a	is a figure in here, there must be a	12-15, Column 8. If there is a figure in	there is a figure in here, there must	here, there must be a figure in one	is the sum of Rows 12-15. Column 11. If	If there is a figure in here, there must	is a figure in here, there must be a	here, there must be a figure in one	12-15, Column 15. If there is a figure	
			here, there must be	figure in one or	figure in one or	figure in one or	here, there must be	figure in one or	figure in one or	here, there must be	be a figure in one	or more of Rows	there is a figure in	be a figure in one	figure in one or	or more of Rows	in here, there must	
			a figure in one or	more of Rows 12-	more of Rows 12-	more of Rows 12-	a figure in one or	more of Rows 12-	more of Rows 12-	a figure in one or	or more of Rows	12-15, Column	here, there must be a	or more of Rows	more of Rows 12-	12-15, Column	be a figure in one	
			more of Rows 12-	15, Column 2. If	15, Column 3. If	15, Column 4. If	more of Rows 12-	15, Column 6. If	15, Column 7. If	more of Rows 12-	12-15, Column 9. If	10. If there is a	figure in one or more	12-15, Column 12.	15, Column 13. If	14. If there is a	or more of Rows 12-	Row 16. Column 16 is the sum of
			15, Column 1. If there is a figure in	there is a figure in here, there must	there is a figure in here, there must	there is a figure in here, there must	15, Column 5. If there is a figure in	there is a figure in here, there must	there is a figure in here, there must	15, Column 8. If there is a figure in	there is a figure in here, there must	figure in here, there must be a	of Rows 12-15, Column 11. If there is	If there is a figure in here, there must	there is a figure in here, there must	figure in here, there must be a	15, Column 15. If there is a figure in	Rows 12-15. Column 16 If there is a
			here, there must be	be a figure in Row	be a figure in	be a figure in Row	here, there must be	be a figure in Row	be a figure in	here, there must be	be a figure in Row	figure in Row 16.	a figure in here, there	be a figure in Row	be a figure in Row	figure in Row 16.	here, there must be	figure in here, there must be a figure
			a figure in Row 16,	16, Column 16. If	Row 16, Column	16, Column 16. If	a figure in Row 16,	16, Column 16. If	Row 16, Column	a figure in Row 16,	16, Column 16. If	Column 16. If	must be a figure in	16, Column 16. If	16, Column 16. If	Column 16. If	a figure in Row 16,	in one or more of Rows 12-15, Column
			Column 16. If there	there is a figure in	16. If there is a	there is a figure in	Column 16. If there	there is a figure in	16. If there is a	Column 16. If there	there is a figure in	there is a figure in	Row 16, Column 16.	there is a figure in	there is a figure in	there is a figure in	Column 16. If there	16. If there is a figure in here, there
			is a figure in here, there must be a	here, there must be a figure in	figure in here, there must be a	here, there must be a figure in	is a figure in here, there must be a	here, there must be a figure in	figure in here, there must be a	is a figure in here, there must be a	here, there must be a figure in	here, there must be a figure in	If there is a figure in here, there must be a	here, there must be a figure in Rows	here, there must be a figure in	here, there must be a figure in	is a figure in here, there must be a	must be a figure in Rows 1,3 and 4, Column 16. If there is a figure in here.
			figure in Rows 1,3	Rows 1,3 and 4,		Rows 1,3 and 4,	figure in Rows 1,3	Rows 1,3 and 4,	figure in Rows 1,3	figure in Rows 1,3	Rows 1,3 and 4,	Rows 1,3 and 4,	figure in Rows 1,3	1,3 and 4, Column	Rows 1,3 and 4,	Rows 1,3 and 4,	figure in Rows 1,3	there must be a figure in one or more
16	Positive	Closing balance	and 4, Column 1.	Column 2.	and 4, Column 3.	Column 4.	and 4, Column 5.	Column 6.	and 4, Column 7.	and 4, Column 8.	Column 9.	Column 10.	and 4, Column 11.	12.	Column 13.	Column 14.	and 4, Column 15.	of Row 16, Columns 1-15.
		Write-offs:																
					If there is a figure			If there is a figure	If there is a figure			If there is a figure				If there is a figure		
				If there is a figure	in here, there	If there is a figure		in here, there	in here, there		If there is a figure	in here, there		If there is a figure	If there is a figure	in here, there		
			If there is a figure in		must be a figure	in here, there	If there is a figure in	must be a figure	must be a figure	If there is a figure in	in here, there must	must be a figure		in here, there must	in here, there must	must be a figure	If there is a figure	
			here, there must be a figure in Row 17.	must be a figure in Row 17 Column	in Row 17, Column 16. If	must be a figure in Row 17. Column	here, there must be a figure in Row 17	in Row 17, Column 16. If	in Row 17, Column 16. If	here, there must be a figure in Row 17,	be a figure in Row 17 Column 16. If	in Row 17, Column 16 If	If there is a figure in here, there must be a	be a figure in Row 17. Column 16. If	be a figure in Row 17. Column 16. If	in Row 17, Column 16. If	in here, there must be a figure in Row	
			Column 16. If there	16. If there is a	there is a figure in	16. If there is a	Column 16. If there	there is a figure in	there is a figure in	Column 16. If there	there is a figure in	there is a figure in	figure in Row 17,	there is a figure in	there is a figure in	there is a figure in	17. Column 16. If	
			is a figure in here,	figure in here,	here, there must	figure in here,	is a figure in here,	here, there must	here, there must	is a figure in here,	here, there must	here, there must	Column 16. If there is	here, there must	here, there must	here, there must	there is a figure in	Row 17, Column 16 is the sum of Row
			there must be a	there must be a	be a figure in	there must be a	there must be a	be a figure in Row	be a figure in	there must be a	be a figure in Row	be a figure in Row		be a figure in Row	be a figure in Row	be a figure in Row	here, there must be	17, Columns 1-15. If there is a figure
			figure in Row 19, Column 1.If there is	figure in Row 19, Column 2. If there	Row 19, Column 3. If there is a	figure in Row 19, Column 4. If there	figure in Row 19, Column 5. If there is	19, Column 6. If there is a figure in	Row 19, Column 7. If there is a	figure in Row 19, Column 8. If there is	19, Column 9. If there is a figure in	19, Column 10. If there is a figure in		19, Column 12. If there is a figure in	19, Column 13. If there is a figure in	19, Column 14. If there is a figure in	a figure in Row 19, Column 15. If there	in here, there must be a figure in one or more of Row 17, columns 1-15. If
			a figure in here,	is a figure in here.	in there is a figure in here.	is a figure in here.	a figure in here.	here is a figure in	figure in here.	a figure in here,	here is a figure in	there is a ligure in here, there must	If there is a figure in	here is a figure in	here is a ligure in	here is a figure in	is a figure in here.	there is a figure in here, there must be
			there must be a	there must be a	there must be a	there must be a	there must be a	be a figure in	there must be a	there must be a	be a figure in	be a figure in	here, there must be a	be a figure in Rows	be a figure in	be a figure in	there must be a	a figure in Row 19, Column 16. If there
		Charge Directly to P&L A/C (i.e. No	figure in Rows 1,3	figure in Rows 1,3		figure in Rows 1,3	figure in Rows 1,3	Rows 1,3 and 4,	figure in Rows 1,3	figure in Rows 1,3	Rows 1,3 and 4,	Rows 1,3 and 4,	figure in Rows 1,3	1,3 and 4, Column	Rows 1,3 and 4,	Rows 1,3 and 4,	figure in Rows 1,3	is a figure in here, there must be a
17	Positive	Provisions in Place)	and 4, Column 1.	and 4, Column 2.	and 4, Column 3.	and 4, Column 4.	and 4, Column 5.	Column 6.	and 4, Column 7.	and 4, Column 8.	Column 9.	Column 10.	and 4, Column 11.	12.	Column 13.	Column 14.	and 4, Column 15.	figure in Rows 1,3 and 4, Column 16.
				The figure in here is equal to the	The figure in here is equal to the	The figure in here is equal to the		The figure in here is equal to the	The figure in here is equal to the		The figure in here	The figure in here is equal to the		The figure in here	The figure in here	The figure in here is equal to the	The figure in here	
			The figure in here is		figure in Row 9.	figure in Row 9.	The figure in here is	figure in Row 9.	figure in Row 9.	The figure in here is	is equal to the	figure in Row 9.		is equal to the	is equal to the	figure in Row 9.	is equal to the	
			equal to the figure	Column 2. If there	Column 3. If there	Column 4. If there	equal to the figure	Column 6. If there	Column 7. If there	equal to the figure in	figure in Row 9,	Column 10. If	The figure in here is	figure in Row 9,	figure in Row 9,	Column 14. If	figure in Row 9,	
			in Row 9, Column	is a figure in here,	is a figure in here,	is a figure in here,	in Row 9, Column	is a figure in here,	is a figure in here,	Row 9, Column 8. If	Column 9. If there	there is a figure in	equal to the figure in	Column 12. If there	Column 13. If there	there is a figure in	Column 15. If there	
			If there is a figure in here, there must	there must be a figure in Row 9.	there must be a figure in Row 9.	there must be a figure in Row 9.	If there is a figure in here, there must	there must be a figure in Row 9.	there must be a figure in Row 9.	there is a figure in here, there must be	is a figure in here, there must be a	here, there must be a figure in Row	Row 9, Column 11. If there is a figure in	is a figure in here, there must be a	is a figure in here, there must be a	here, there must	is a figure in here, there must be a	
			be a figure in Row	Column 2. If there	Column 3. If there	Column 4. If there	be a figure in Row	Column 6. If there	Column 7. If there	a figure in Row 9,	figure in Row 9.	9 Column 10 If	here is a ligure in here, there must be a	figure in Row 9.	figure in Row 9.	be a figure in Row 9. Column 14. If	figure in Row 9	
			9, Column 1. If	is a figure in here,	is a figure in here,	is a figure in here,	9, Column 5. If	is a figure in here,	is a figure in here,	Column 8. If there is	Column 9. If there	there is a figure in		Column 12. If there	Column 13. If there	there is a figure in	Column 15. If there	
			there is a figure in	there must be a	there must be a	there must be a	there is a figure in	there must be a	there must be a	a figure in here,	is a figure in here,	here, there must	Column 11. If there is	is a figure in here,	is a figure in here,	here, there must	is a figure in here,	Row 18, Column 16 is the sum of Row
			here, there must be	figure in Row 19,	figure in Row 19,	figure in Row 19,	here, there must be	figure in Row 19,	figure in Row 19, Column 7. If there	there must be a	there must be a		a figure in here, there	there must be a	there must be a	be a figure in Row		18, Columns 1-15. The figure in here
			a figure in Row 19, Column 1. If there is	Column 2. If there is a figure in here,	Column 3. If there is a figure in here,	Column 4. If there is a figure in here,	a figure in Row 19, Column 5. If there is	Column 6. If there is a figure in here,	is a figure in here.	figure in Row 19, Column 8. If there is	figure in Row 19, Column 9. If there	there is a figure in	must be a figure in Row 19. Column 11.	figure in Row 19, Column 12. If there	figure in Row 19, Column 13. If there	19, Column 14. If there is a figure in	figure in Row 19, Column 15. If there	is equal to the figure in Row 9, Column 16. If there is a figure in here, there
			a figure in here,	there must be a	there must be a	there must be a	a figure in here,	there must be a	there must be a	a figure in here,	is a figure in here,	here, there must	If there is a figure in	is a figure in here,	is a figure in here,	here, there must	is a figure in here,	must be a figure in Row 9, Column 16.
			there must be a	figure in Row 18,	figure in Row 18,	figure in Row 18,	there must be a	figure in Row 18,	figure in Row 18,	there must be a	there must be a	be a figure in Row	here, there must be a	there must be a	there must be a	be a figure in Row	there must be a	If there is a figure in here, there must
			figure in Row 18,	Column 16. If	Column 16. If	Column 16. If	figure in Row 18,	Column 16. If	Column 16. If	figure in Row 18,	figure in Row 18,		figure in Row 18,	figure in Row 18,	figure in Row 18,	18, Column 16. If	figure in Row 18,	be a figure in one or more of Row 18,
			Column 16. If there is a figure in here,	there is a figure in here, there must	there is a figure in here, there must	there is a figure in here, there must	Column 16. If there is a figure in here,	there is a figure in here, there must	there is a figure in here, there must	Column 16. If there is a figure in here,	Column 16. If there is a figure in here,	there is a figure in here, there must	Column 16. If there is a figure in here, there	Column 16. If there is a figure in here,	Column 16. If there is a figure in here,	there is a figure in here, there must	Column 16. If there is a figure in here,	columns 1-15. If there is a figure in here, there must be a figure in Row
			there must be a	be a figure in	be a figure in	be a figure in	there must be a	be a figure in	be a figure in	there must be a	there must be a	be a figure in	must be a figure in	there must be a	there must be a	be a figure in	there must be a	19, Column 16. If there is a figure in
			figure in Rows 1,3	Rows 1,3 and 4,	Rows 1,3 and 4,	Rows 1,3 and 4,	figure in Rows 1,3	Rows 1,3 and 4,	Rows 1,3 and 4,	figure in Rows 1,3	figure in Rows 1,3	Rows 1,3 and 4,	Rows 1,3 and 4,	figure in Rows 1,3	figure in Rows 1,3	Rows 1,3 and 4,	figure in Rows 1,3	here, there must be a figure in Rows
18	Positive	Transfer from Individual Provision	and 4, Column 1.	Column 2.	Column 3.	Column 4.	and 4, Column 5.	Column 6.	Column 7.	and 4, Column 8.	and 4, Column 9.	Column 10.	Column 11.	and 4, Column 12.	and 4, Column 13.	Column 14.	and 4, Column 15.	1,3 and 4, Column 16.
					Row 19, Column			Row 19, Column	Row 19, Column			Row 19, Column				Row 19, Column		
			Row 19. Column 1	Row 19, Column 2	3 is equal to the	Row 19, Column 4	D	6 is equal to the	7 is equal to the	D 40 O-1 0	Row 19, Column 9	10 is equal to the		Row 19, Column 1	Row 19, Column	1 is equal to the	Row 19. Column 15	
			is equal to the sum	is equal to the sum of Rows 17-	sum of Rows 17- 18. Column 3. If	is equal to the sum of Rows 17-	Row 19, Column 5 is equal to the sum	sum of Rows 17- 18, Column 6. If	sum of Rows 17- 18, Column 7. If	Row 19, Column 8 is equal to the sum	is equal to the sum of Rows 17-18,	sum of Rows 17- 18. Column 10. If		is equal to the sum of Rows 17-18.	13 is equal to the sum of Rows 17-	sum of Rows 17- 18, Column 14. If	is equal to the sum	
			of Rows 17-18,	18, Column 2. If	there is a figure in	18, Column 4. If	of Rows 17-18,	there is a figure in	there is a figure in	of Rows 17-18,	Column 9. If there	there is a figure in	Row 19, Column 11	Column 12. If there	18, Column 13. If	there is a figure in	of Rows 17-18,	
			Column 1. If there is	there is a figure in	here, there must	there is a figure in	Column 5. If there is	here, there must	here, there must	Column 8. If there is	is a figure in here,	here, there must	is equal to the sum of	is a figure in here,	there is a figure in	here, there must	Column 15. If there	
			a figure in here,	here, there must	be a figure in one	here, there must	a figure in here,	be a figure in one	be a figure in one	a figure in here,	there must be a	be a figure in one	Rows 17-18, Column	there must be a	here, there must	be a figure in one	is a figure in here,	
			there must be a figure in one or	be a figure in one or more of Rows	or more of Rows 17-18, Column 3.	be a figure in one or more of Rows	there must be a figure in one or	or more of Rows 17-18, Column 6.	or more of Rows 17-18, Column 7.	there must be a figure in one or	figure in one or more of Rows 17-	or more of Rows 17-18, Column	 If there is a figure in here, there must 	figure in one or more of Rows 17-	be a figure in one or more of Rows	or more of Rows 17-18, Column	there must be a figure in one or	Row 19, Column 16 is the sum of Row
			more of Rows 17-	17-18, Column 2.	If there is a figure	17-18, Column 4.	more of Rows 17-	If there is a figure	If there is a figure	more of Rows 17-	18, Column 9. If	10. If there is a	be a figure in one or	18, Column 12. If	17-18, Column 13.	14. If there is a	more of Rows 17-	19, Column 1-15. Row 19, Column
			18, Column 1. If	If there is a figure	in here, there	If there is a figure	18, Column 5. If	in here, there	in here, there	18, Column 8. If	there is a figure in	figure in here,	more of Rows 17-18,	there is a figure in	If there is a figure	figure in here,	18, Column 15. If	16 is equal to the sum of Rows 17-18,
			there is a figure in	in here, there	must be a figure	in here, there	there is a figure in	must be a figure	must be a figure	there is a figure in	here, there must	there must be a	Column 11. If there is	here, there must	in here, there must	there must be a	there is a figure in	Column 16. If there is a figure in here,
			here, there must be a figure in Row 19,	must be a figure in Row 19, Column	in Row 19, Column 16. If	must be a figure in Row 19, Column	here, there must be a figure in Row 19	in Row 19, Column 16. If	in Row 19, Column 16. If	here, there must be a figure in Row 19.	be a figure in Row 19 Column 16 If	figure in Row 19, Column 16. If	a figure in here, there	be a figure in Row 19. Column 16. If	be a figure in Row 19. Column 16. If	figure in Row 19, Column 16. If	here, there must be a figure in Row 19.	there must be a figure in one or more of Row 18, columns 1-15. If there is a
			Column 16. If there	16. If there is a	there is a figure in	16. If there is a	a figure in Row 19, Column 16. If there	there is a figure in	there is a figure in	a tigure in Row 19, Column 16. If there	19, Column 16. If there is a figure in	there is a figure in	must be a figure in Row 19, Column 16.	19, Column 16. If there is a figure in	19, Column 16. If there is a figure in	there is a figure in	Column 16. If there	of Row 18, columns 1-15. If there is a figure in here, there must be a figure
			is a figure in here,	figure in here,	here, there must	figure in here,	is a figure in here,	here, there must	here, there must	is a figure in here,	here, there must	here, there must	If there is a figure in	here, there must	here, there must	here, there must	is a figure in here,	in one or more of Rows 17-18, Column
			there must be a	there must be a	be a figure in	there must be a	there must be a	be a figure in	be a figure in	there must be a	be a figure in	be a figure in	here, there must be a	be a figure in Rows	be a figure in	be a figure in	there must be a	16. If there is a figure in here, there
			figure in Rows 1,3	figure in Rows 1,3	Rows 1,3 and 4,	figure in Rows 1,3	figure in Rows 1,3	Rows 1,3 and 4,	Rows 1,3 and 4,	figure in Rows 1,3	Rows 1,3 and 4,	Rows 1,3 and 4,	figure in Rows 1,3	1,3 and 4, Column	Rows 1,3 and 4,	Rows 1,3 and 4,	figure in Rows 1,3	must be a figure in Rows 1,3 and 4,
19	Positive	Total write-offs	and 4, Column 1.	and 4, Column 2.	Column 3.	and 4, Column 4.	and 4, Column 5.	Column 6.	Column 7.	and 4, Column 8.	Column 9.	Column 10.	and 4, Column 11.	12.	Column 13.	Column 14.	and 4, Column 15.	Column 16.

Appendix 2 - Internal Ratings Based Approach

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

	İ			Corpor	ata	1					Retail			ī	 1
		Exposure Class		Corpor	ate						Retail				
		Exposure Class		0014113-1			Institutions: Of	Central							
		€ 000	Corporates -	Of Which: Specialised		Institutions -	Which Credit Institutions and	Govt. and Central		Canada bar	0				
			Total	Lending	Of Which: SME	Total	Institutions and Investment Firms		Retail - Total	Secured by	Qualifying Revolving	SME	Other	Securitisations	Total
			Total	Lending	Of WHICH, SIME	Total	investment rinns	Daliks	Retail - Total	Real Estate	Revolving	SIVIE	Other	Securitisations	TOTAL
	Deather on Negative Field		4	2	3	4	5	6	7	o		10	11	12	13
	Positive or Negative Field			2	3	4	3	0	- /	0	9	10	- 11	12	13
								Row 1, Column 6		Row 1,	Row 1,				
								should be	Row 1,	Column 8	Column 9				
								equal to Row	Column 7	should be	should be				
								Total	should be	equal to Row	equal to Row				
			Row 1, Column					Exposures,	equal to Row	Total	Total	Row 1, Column	Row 1, Column		
			1 should be equal to Row			Row 1, Column		Column Original	Total Exposures,	Exposures, Column	Exposures, Column	10 should be equal to Row	11 should be equal to Row		
			Total			4 should be		Exposure Pre	Column	Original	Original	Total	Total		
			Exposures,			equal to Row	Row 1, Column 5	Conversion	Original	Exposure Pre	Exposure Pre	Exposures,	Exposures,		
			Column Original			Total Exposures,	should be equal to	Factors of	Exposure Pre	Conversion	Conversion	Column	Column		
			Exposure Pre Conversion	Row 1, Column 2		Column Original Exposure Pre	Row Total Exposures, Column	Template CR_IRB,	Conversion Factors of	Factors of Template	Factors of Template	Original	Original Exposure Pre		
			Factors of	should be equal to	Row 1, Column 3	Conversion	Original Exposure	Dimension	Template	CR_IRB,	CR_IRB,	Exposure Pre Conversion	Conversion		
			Template	Row Total	should be equal to	Factors of	Pre Conversion	Central Govt.	CR_IRB,	Dimension	Dimension	Factors of	Factors of		
			CR_IRB,	Exposures, Column	Row Total	Template	Factors of Template	and Central	Dimension	Secured by	Qualifying	Template	Template		
			Dimension	Original Exposure	Exposures, Column	CR_IRB,	CR_IRB, Dimension	Banks in the	Retail in the	Real Estate in	Revolving in	CR_IRB,	CR_IRB,		
			Corporates in the COREP	Pre Conversion	Original Exposure Pre Conversion	Dimension Institutions in the	Institutions: Of Which Credit	COREP return. If there	COREP return. If there	the COREP return. If there	the COREP	Dimension SME in the	Dimension Other in the		Row 1, Column 13 is the sum of Row
			return. If there	Factors of Template CR IRB, Dimension	Factors of Template	COREP return.	Institutions and	is a figure in	is a figure in	is a figure in	return. If there is a figure in	COREP return.	COREP return.		1, Columns 1, 4, 6,
			is a figure in	Of Which:	CR_IRB, Dimension	If there is a	Investment Firms in	here, there	here, there	here, there	here, there	If there is a	If there is a		7 and 12. If there is
			here, there	Specialised Lending	Of Which: SME in the	figure in here,	the COREP return. If	must be a	must be a	must be a	must be a	figure in here,	figure in here,	If there is a figure	a figure in here,
			must be a		COREP return. If	there must be a	there is a figure in	figure in Row	figure in Row	figure in Row	figure in Row	there must be a		in here, there	there must be a
			figure in Row 2, Column 1. If	If there is a figure in here, there must be a	there is a figure in here, there must be a	figure in Row 2, Column 4. If	here, there must be a figure in Row 2,	2, Column 6. If there is a	2, Column 7. If there is a	2, Column 8. If there is a	2, Column 9. If there is a	figure in Row 2, Column 10. If	figure in Row 2, Column 11. If	must be a figure in Row 2, Column	figure in one or more of Row 1,
			there is a figure	figure in Row 2,	figure in Row 2.	there is a figure	Column 5. If there is	figure in here,	figure in here,	figure in here.	figure in here.	there is a figure	there is a figure		Columns 1, 4, 6, 7
			in here, there	Column 2. If there is	Column 3. If there is	in here, there	a figure in here,	there must be	there must be	there must be	there must be	in here, there	in here, there	figure in here,	and 12. If there is a
		T. (15	must be a	a figure in here, there	a figure in here, there	must be a figure	there must be a	a figure in	a figure in	a figure in	a figure in	must be a		there must be a	figure in here, there
		Total Exposure Gross of Impairment Provisions	figure in Row 1, Column 13.	must be a figure in	must be a figure in	in Row 1, Column 13.	figure in Row 1,	Row 1, Column 13.	Row 1, Column 13.	Row 1, Column 13.	Row 1, Column 13.	figure in Row 1, Column 13.	figure in Row 1, Column 13.	figure in Row 1,	must be a figure in
- 1	Positive	impairment Provisions	Column 13.	Row 1, Column 13.	Row 1, Column 13.	Column 13.	Column 13.	Row 2,	Row 2,	Row 2,	Column 13.	Column 13.	Column 13.	Column 13.	Row 2, Column 13.
								Column 6 is	Column 7 is	Column 8 is	Row 2,				
								equal to Row	equal to Row 1. Column 7	equal to Row 1. Column 8	Column 9 is	D0 O-1	D0 O-1		Row 2, Column 13
			Row 2. Column			Row 2. Column		1, Column 6 minus the	minus the	n, Column 8	equal to Row 1. Column 9	Row 2, Column 10 is equal to	Row 2, Column 11 is equal to		is the sum of Row 2, Column 1, 4, 6, 7
			1 is equal to			4 is equal to		sum of Rows	sum of Rows	sum of Rows	minus the sum	Row 1, Column	Row 1, Column		and 12. If there is a
			Row 1, Column			Row 1, Column		9 and 14,	9 and 14,	9 and 14,	of Rows 9 and	10 minus the		Row 2, Column	figure in here, there
			1 minus the			4 minus the sum	Row 2, Column 5 is	Column 6. If	Column 7. If	Column 8. If	14, Column 9.	sum of Rows 9	sum of Rows 9		must be a figure in
			sum of Rows 9 and 14, Column	Row 2, Column 2 is equal to Row 1,	Row 2, Column 3 is equal to Row 1,	of Rows 9 and 14, Column 4. If	equal to Row 5, Column 5 minus the	there is a figure in here,	there is a figure in here,	there is a figure in here,	If there is a figure in here,	and 14, Column 10. If	and 14, Column 11. If	Row 1, Column 12 minus the sum	one or more of Row 2, Columns 1, 4, 6,
			1. If there is a	Column 2 minus the	Column 3 minus the	there is a figure	sum of Rows 9 and	there must be	there must be	there must be	there must be	there is a figure		of Rows 9 and 14,	7 and 12. Row 2,
			figure in here,	sum of Rows 9 and	sum of Rows 9 and	in here, there	14, Column 5. If	a figure in	a figure in	a figure in	a figure in	in here, there	in here, there	Column 12. If	Column 13 is equal
			there must be a	14, Column 2. If there	14, Column 3. If there	must be a figure	there is a figure in	Row 1,	Row 1,	Row 1,	Row 1,	must be a			to Row 1, Column
			figure in Row 1,	is a figure in here,	is a figure in here,	in Row 1,	here, there must be	Column 6. If	Column 7. If	Column 8. If	Column 9. If	figure in Row 1,	figure in Row 1,	here, there must	13 minus the sum of
			Column 1. If there is a figure	there must be a figure in Row 1,	there must be a figure in Row 1,	Column 4. If there is a figure	a figure in Row 1, Column 5. If there is	there is a figure in here,	Column 10. If there is a figure		be a figure in Row 1, Column 12. If	Rows 9 and 14, Column 13. If there			
			in here, there	Column 2. If there is	Column 3. If there is	in here, there	a figure in here,	there must be	there must be	there must be	there must be	in here, there	in here, there	there is a figure in	is a figure in here,
		L	must be a	a figure in here, there	a figure in here, there	must be a figure	there must be a	a figure in	a figure in	a figure in	a figure in	must be a	must be a	here, there must	there must be a
		Total Exposure Net of Impairment		must be a figure in	must be a figure in	in Row 2,	figure in Row 2,	Row 2,	Row 2,	Row 2,	Row 2,	figure in Row 2,		be a figure in Row	figure in Row 1,
2	Positive	Provisions	Column 13.	Row 2, Column 13.	Row 2, Column 13.	Column 13.	Column 13.	Column 13.	Column 13.	Column 13.	Column 13.	Column 13.	Column 13.	2, Column 13.	Column 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.	here, there must be a figure in Rows 1, Column 3. If there is	If there is a figure in here, there must be a figure in Rows 1, Column 4.1 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 one or more of Rows 5-9, Column 1. If there is a figure in the present the a figure in the present the affect of the 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 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.	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	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 one or more of Rows 5-9, Column 4. If there is a figure in one or more in there, there must be a figure in bere, there must be a figure in here, there must be a figure in here, there for the form the form the and the service 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 neer must be a figure in neer or more of Rows 5-9, Column 5. If there is a figure in here, there must be a figure in Now 4, Column 13.	Row 4. Column 6 is equal to Row 9, 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 here, there must be 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 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 one or more of Rows 5-9, Column 7. If there is a figure in tere, there must be a figure in there, 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 nere, there must be a figure in one or more of Rows 5-9, Column 8. If there is a figure in nere, there must be a figure in Row A, 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 ner there is a figure in one or more of Rows 5-9, Column 9. If there is a figure in ner 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 Row 4, Column 13.	Row 4, Column 10 is equal to Row 9, Column 10 of the last reporting data. If there is a figure in News 1-2, Column 10. If there is 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 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 one or more of Rows 5-9, Column 11. If there is a figure in mere, 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 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 here is a figure in here, there must	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, Column 13, 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 Rows 1-2, Column 13. If there is a figure in rows 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. Column 1. If there is a figure mere 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 neo 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.	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	If there is a figure in here, there must be a figure in Rows 1-2, Column 4. If there is 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 here, there for the proper of 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 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 nere, 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 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 ender or more of Rows 4 and 6-9, Column 7. If there is a figure in here, there must be a figure in here, there must be a figure in Row 6, Column 13.	or more of	If there is a figure in here, there must be a figure in Rows 1-2, Column 9. If there is a figure in nere, 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 nee or more of Rows 4 and 6-9, Column 10. If there is a figure 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 of Rows 4 and 6-9, Column 11. If there is a figure must be a figure must be a figure must be a figure 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 one or more of Rows 4 and 6-9, Column 12. If there is a figure in here, there must be 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 here, there must be a figure in here, there must be a figure in one or more of Rows 4 and 6-9, Column 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.	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	If there is a figure in here, there must be a figure in Rows 1-2, Column 3. If there is a figure in nere, 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.	in here, there must be a figure in one or more of Rows 4-5 and	If there is a figure in here, there must be a figure in Rows 1-2, Column 5. If there is a figure in no 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.	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,	If there is a figure in here, there must be a figure in Rows 1-2. Column 7. If there is a figure in one or more of Rows 4-5 and 7-9, Column 7. If there is a figure in Row 4-6 and figure in Row 6. Column 13. Row 7. Column 7 equals the	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 figure in there, there must be a figure in here, there must be a figure in Row 6, Column 13. Row 7, Column 8. If there is a ligure in Row 6, Column 13. Row 7, Column 8 equals the	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 If there is a figure in here, there must be a figure in Row 6, Column 13. Row 7, Column 9 equals the	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 Column 10. If there is a figure in here, there must be a figure in Row 6, Column 13.	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	If there is a figure in here, there must be a figure in Rows 1-2, Column 12. If there is 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 flow 13. If there is a figure in here, there must be a figure in one or more of Rows 4-2, Column 13. If we have 1, 2, 2, 3, 3, 3, 3, 3, 3, 3, 3, 3, 3, 3, 3, 3,
			there is a figure in here, there must be a	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	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	in Rows 1-2, Column 4. If there is a figure in here, there must be a figure in one or more	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 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-	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 here, there must be a figure in here, there is a figure in here, there is a figure in one or more of Rows 4-6 and 8-9, Column 8-9, Column	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 2. Column 7. If there is a figure in here, there must be a figure in here, there for a figure in one or more of Rows 4-6 and 8-9, Column	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 here, there must be a figure in here, there must be a figure in nore or more of Rows 4-6 and 8-9. Column 8. If there is a	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 nere, there must be a figure in nore of Rows 4-6 and 3-9. Column 9.	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 Row 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 Column 10. If there figure in one or more of Rows 4-6 and 8-9, Column 10. If	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,	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 here, there must one of Rows 4-6 and 8-9, 4-6 and 8-9, 4-6 and 8-9,	Row 7, Column 13 is the sum of Row 7, Column 14, 4, 6, 7 and 12. If there is a figure in here, there must be a figure in one or more of Row 7, Column 14, 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 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
7	Negative	Transfer to write-offs	there is a figure in here, there must be a figure in Row 7, Column 13.	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.	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.	there is a figure in here, there	9, Column 5. If there is a figure in here, there must be a figure in Row 7, Column 13.	figure in here, there must be	7. If there is a figure in here, there must be a figure in Row 7, Column 13.	figure in here, there must be a figure in Row 7, Column 13.	If there is a figure in here, there must be a figure in Row 7, Column 13.	there is a figure in here, there must be a figure in Row 7, Column 13.	there is a figure in here, there must be a	Column 12. If there is a figure in here, there must be a figure in Row 7, Column 13.	is a figure in here, there must be a figure in one or more of Rows 4-6 and 8-9, Column 13.

Foreign Exchange Movement Gapter in new or Could a figure in new figu	■ i	1	1											I	
Row 9, Column 6 equils the sum of Rows 9, Column 13 equils the sum of Rows 4, Column 14 there is a figure in here, there must be a figure in nor or or more of Rows 4-8, Column 5. If there is a figure in here, there must be a figure in here, there must be a figure in here, there must be a figure in nor or or more of Rows 4-8, Column 5. If there is a figure in here, there must be a figure in nor or or more of Rows 4-8, Column 5. If there is a figure in nor or more of Rows 4-8, Column 5. If there is a figure in nor or more of Rows 4-8, Column 5. If there is a figure in here, there must be a figure in nor or more of Rows 4-8, Column 5. If there is a figure in here, there must be a figure in nor or more of Rows 4-8, Column 5. If there is a figure in here, there must be a figure in here, there must be a figure in here, there must be a figure in nor or more of Rows 4-8, Column 5. If there is a figure in here, there must be a figure in nor or more of Rows 4-8, Column 5. If there is a figure in here, there must be a figure in here, there is a figure in here, there must be a figu	8 Either	Foreign Eychangs Movement	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,	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,	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,	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,	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,	figure in here, there must be a figure in Rows 1-2, Column 6. If there is a figure in nere, 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,	figure in here, there must be a figure in Rows 1-2, Column 7. If there is 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 here, there must be a figure in Row 8,	figure in here, there must be a figure in Rows 1-2, Column 8. If there is 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 here, there must be a figure in Row 8,	figure in here, there must be a figure in Rows 1-2, Column 9. If there is 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, Row 8, Row 8,	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,	figure in here, there must be a figure in Rows 1-2, Column 11. If there is a figure in nere, 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,	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	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, Rows 4-7 and 9,
Row 9, Column 1 1 equals the sum of Rows 4 8, Column 1. If there is a figure in here, there must be a figure in new face, there must be a figure in new, there is a figure in new face, there must be a figure in new, there is a figure in new face, there must be a figure in new face, there must be a figure in new face, there must be a figure in here, there must be a figure in new face, for flows 4-8, there is a figure in new face, for flows 4-8, there is a figure in new face, for flows 4-8, there is a figure in here, figure in new face, for flows 4-8, there is a figure in here, figure in new face, for flows 4-8, there is a figure in new face, for flows 4-8, there is a figure in here, figure in new face, for flows 4-8, f	B Either	Foreign Exchange Movement	Column 13.	Column 13.	Column 13.	Column 13.	Column 13.	Column 13.	Column 13.	Column 13.	Column 13.	Column 13.	Column 13.	8, Column 13.	Column 13.
Postelle Impriment Provision	9 Positive	Closing balance	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,	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 one or more of Rows 4-8, Column 2. If there is a figure in here, there must be a figure in Row 9.	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,	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 here, there must be a figure in Row 9,	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, so a figure in here, there must be a figure in New 5, there must be a figure in Row 9, there must be a figure in 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 2-2, Column 6. If there is a figure in nere, 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 here, there must be a figure in Rows 6 Rows 8-8 Rows 8-8 Rows 9-8 Row	Column 7 equals the sum of Rows 4-8, Column 7. If there is a figure in here, there must be a figure in 1-2, Column 7. If there is a figure in nere, there must be a figure in nere, 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 here, there must be a figure in Row 9, 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 1-2, Column 8. If there is a figure in nere, 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 nere, there must be a figure in Rows 4-8, Rows 4-8, Rows 4-8, Rows 4-8, Rows 4-8, Rows 4-8, Row 9, Ro	Column 9 equals the sum of Rows 4-8, Column 9. If there is a figure in here, there must be a figure in 2. Column 9. If there is a figure in nere, there must be a figure in one or more of Rows 4-8, Column 9. If there is a figure in ere, there is the ere figure in here, there must be a figure in here, there must be a figure in Row 9. Row	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 here must be a figure in here, there must be a figure in here, there must be a figure in Row 9,	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 1.1. If there is a figure in here, there must be a figure in here must be a figure in here, there must be a figure in Row 9,	12 equals the sum of Rows 4-8, Column 12. If there is a figure in Rows 1-2, Column 12. If there is a figure in Rows 1-2, Column 12. If there is 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 few must be a figure in flow of Index 1.	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 Rows 1-2, Column 13. If there is a figure in Rows 1-1 column 13. If there is a figure in Rows 1-1 must be a figure in Row store, there must be a figure in one or more of Rows 4-8,
Forumi impairment Provision.		Portfolio Impairment Provision:													

10 Postive	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 here, there must be a figure in one or more of Rows 1-1-14, Column 1. If there is a figure figure in one or more of Rows figure in new 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 Rows 1-2, Column 2. If there is a figure in row one or more of Rows 11-14, Column 2. If there is a figure in here, there must be a figure in here, there must be 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 Rows 1-2, Column 3. If there is a figure in row one or more of Rows 11-14, Column 3. If there is a figure in here, there must be a figure in here, there must be 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 one or more of Rows 11-14, Column 4. If there is a figure in here, there must be a figure in one or more of Rows 10-10. 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 list 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 one or more frows 11-1, Column 5. If there is a figure in more or more there must be a figure in Row 10, Column 13.	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,	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 nere, there must be a figure in nore of Rows 11-14, Column 7. If there is a figure in here, there must be a figure in here, there must be a figure in Row 10, 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 here, there must be there must be a figure in new or more of Rows 11-14, Column 8. If there is a figure in here, there must be a figure in here, Rows 11-14, Column 8. If there is a figure in here, there must be a figure in Row 10, 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 12, Column 9. If there is a figure in one or more of Rows 1-14, Column 9. If there is a figure in here, there must be a figure in here, there must be a figure in here, there must be a figure in here, frow 10-10, 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 News 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 Rows 1-2, Column 11. If there is a figure in Nere, there must be a figure in Office figure in There, there must be a figure in one or more of Rows 1-1, 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 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, 67 and 12. Row 10, Column 1 is equal to fixe 14 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 14, Columns 1, 4, 6, 7 and 12. If there is a figure in here, there must be a figure in here, there must be a figure in here, is a figure in here, is a figure in here, is a figure in flows 1-2, Column 13. If 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 1-12, Column 4. If there is a figure must be a figure most 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 17 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.	Rows 10 and 12-14,	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 nere 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 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 one or more of Rows 10 and 12-14, Column 10. If there is a figure in here, there must be 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 one or more of Rows 10 and 12-14, Column 11. If there is a figure in here, there must be 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 Row 11, Colu	Row 11, Column 13 is the sum of Row 11, 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 11, Columns 1, 4, 6, 7 and 12. If there is a figure in here, there must be a figure in here, there must be a figure in nere, there must be a figure in one or more of Rows 10 and 12-14, Column 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 Rows 5 and 9, Column 1. If there is a figure in Rows 5 and 9, Column 1. If there is a figure in Rows 5 and 9, Column 1. If there is a figure in Rows 5 and 9, Column 13. If there is a figure in Rows 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 here, there must be a figure in Rows 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 Rows 12, 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 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 no 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 nere, 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 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 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.	a figure in Rows 1-2, Column 8. If there is a figure in here, there must be	If there is a figure in here, there must be a figure in Rows 1-2, Column 9. If there is a figure in nere, 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 figure in Rows 5 and 9, If there is a figure in here, there must be 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 5 and 9, Column 10. 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 11. If there is a figure in here, there must be a figure in here, to the figure in here, to the figure in here, there must be a figure in here, there must be 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. If there is a figure in here, there must be a figure in Row 12, If there is a figure in here, there must be a figure in Row 12, Column 13.	here, there must be
13	Either	Foreign Exchange Movement	If there is a figure in here, there must be a figure in Rows 1-2, Column 1.1 there is a figure in here, there must be a figure in one or more of Rows 10-12 and 14, Column 1.1 If there is a figure in here, there must be a figure in Row 13, Column 13.	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	If there is a figure in here, there must be a figure in Rows 1-2. Column 3. If there is 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 5. If there is a figure in here, there must be 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 7 Column 6. If there is a figure in here, there must be a figure or more of 7 Rows 10-12 and 14, Column 6. If there is a figure in mere, there must be a figure in 8 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 to a figure and 1-4, Column 7. If there is a figure in mere, there must be a figure in Row 13, Column 13.	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,	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 Town 10- If there is a figure in here, there must be a figure in non or more of Rows 10-12 and 14, Column 10. If there is a figure must be a figure in Row 13, Column 13.	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	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 10-12 and 14. Column 12. If there is a figure in here, there must be a figure in fore 10-12 and 14. Column 12. If there is a figure in flow 13. Column 13.	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

	<i>Clastica</i>	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 here, there must be 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, of Rows 10-13, Column 2. If there is a figure in the rep, there must be a figure in Row 14. Column 13.	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,	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 one or more of Rows 10-13, Column 4. If there is a figure in one or more in one or more in one or more in 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 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 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 serve flows 1-2, Column 6. If there is a figure in one flows 1-2, Column 6. If there is a figure in here, there must be a figure in column a figure in here, there must be a figure in here, there must be a figure in flows 16, Tolumn 6. If there is a figure in Rows 10-12, Column 10, Tolumn	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 here, there must be 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 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 here, there must be 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 one a figure in the 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 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 here, there must be a figure in here, 44. Column 13.	Row 14, Column 11 is equal to its sum of Rows 10-13, Column 11. If there is a figure in here, there must be a figure in nere, 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 in ere there must be a figure in in ere, there is a figure in here, there must be a figure in here, there must be a	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 is a figure in Order of Rows 10-13, Column 12. If there is a figure in here, there is a figure in Faculty 10-13, Column 13. If there is 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 13, equal to the sum of Rows 10-13, Column 13, Column 13, Column 13, Column 13, Column 13, Column 13, Column 14, 6, 7 and 12. If there is a figure in one or more of Row 14, Column 1, 4, 6, 7 and 12, If there is a figure in here, there must be a figure in here, there must be a figure in here, there must be a figure in one or more of Rows 10-13, Column 13, If there is a figure in New 11-13, Column 13, Column 14, Column 14, Column 14, Column 15, Column 14, Column 15,
14	Positive		14, Column 13.	Row 14, Column 13.	Row 14, Column 13.	Column 13.	Column 13.	Column 13.	Column 13.	Column 13.	Column 13.	14, Column 13.	14, Column 13.	Column 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 12.	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 Rows 1-2, Column 1-3.	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 5. If there is 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 7, Column 6. If there is a figure in nere, there must be a figure in here, there is 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 7, Column 7. If there is a figure in must be a figure in here, there must be 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 nere, there must be a figure in Row 15, Column 15.	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 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. 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 1-5. Column 15. Column 15. Column 15. Column 16. Column 16. Column 17.	Row 15, Column 13 is the sum of Row 15, 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 15, Column 1, 4, 6, 7 and 12. 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 12. Column 13.
			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 2 equals the figure in Row 7, Column 2. If there is a figure in Hore, there must be a figure in Row 17, Column 2. If there is a figure in Rows 1-2, Column 2. If there is a figure in here, there must be a	a figure in Row 17, Column 3. If there is a figure in here, there must be a figure in Rows 1-2,	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	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 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 there, there must	Cow 1b. 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 Row 18, Column 10 en figure in Row 1-2. Column 6. If there is a figure in here, there is a figure in here, there here, there here, there here, there is a	ROW 16, Column 7 equals the figure in Row 7, Column 7, Tolumn 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 here there is a figure in here, there here, there here, there is a figure in here, there is a figure in here, there	COUMD 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 here, there migure in Rows 1-2, Column 8. If there is a figure in here, there here is a figure in here, there	Row 16. 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 here is a figure in here, there	Row 16, Column 10 equals the figure in Row	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 Scout 17, Column 11. If there is a figure in here, there must be a figure in 18, Column 11. If there is a figure in here, there must be	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 Rows 1-2, Column 12. If there is a figure in here, there must be a figure in here, there must be a figure in here, there must be a figure	Now 15, 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 here, there must be a figure in here, there must be a figure in few 17, Column 13. If there is a figure in here, there must be a figure in here, there must
16	Positive	Transfer from Individual Provision	Row 16, Column 13.	figure in Row 16, Column 13.	figure in Row 16, Column 13.	figure in Row 16, Column 13.	be a figure in Row 16, Column 13.	must be a figure in Row	must be a figure in Row	must be a figure in Row	must be a figure in Row	Row 16, Column 13.	Row 16, Column 13.	in Row 16, Column 13.	Rows 1-2, Column 13.

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						Column 6	Column 7	Column 8	Column 9				
						equals the	equals the	equals the	equals the				Row 17, Column 13
	Row 17,					sum of Rows	sum of Rows	sum of Rows	sum of Rows	Row 17,	Row 17,		is the sum of Row
	Column 1			Row 17, Column		15-16,	15-16,	15-16,	15-16, Column	Column 10	Column 11		1, Columns 1, 4, 6,
	equals the sum			4 equals the		Column 6. If	Column 7. If	Column 8. If	9. If there is a	equals the sum	equals the sum		7 and 12. If there is
	of Rows 15-16,			sum of Rows 15-		there is a	there is a	there is a	figure in here,	of Rows 15-16,	of Rows 15-16,	Row 17, Column	a figure in here,
	Column 1. If			16, Column 4. If		figure in here,	figure in here,	figure in here,	there must be	Column 10. If	Column 11. If	12 equals the sum	there must be a
	there is a figure			there is a figure	Row 17, Column 5	there must be	there must be	there must be	a figure in one	there is a figure	there is a figure	of Rows 15-16,	figure in one or
	in here, there	Row 17, Column 2	Row 17, Column 3	in here, there	equals the sum of	a figure in one	a figure in one	a figure in one	or more of	in here, there	in here, there	Column 12. If	more of Row 17,
	must be a	equals the sum of	equals the sum of	must be a figure	Rows 15-16, Column	or more of	or more of	or more of	Rows 15-16,	must be a	must be a	there is a figure in	Columns 1, 4, 6, 7
	figure in one or	Rows 15-16, Column			5. If there is a figure			Rows 15-16,					and 12. Row 17,
	more of Rows	If there is a figure	If there is a figure	of Rows 15-16,	in here, there must	Column 6. If	Column 7. If	Column 8. If	there is a	more of Rows	more of Rows	be a figure in one	Column 13 equals
	15-16, Column	in here, there must	in here, there must	Column 4. If	be a figure in one or	there is a	there is a	there is a	figure in here,	15-16, Column	15-16, Column	or more of Rows	the sum of Rows 15-
	 If there is a 	be a figure in one or	be a figure in one or	there is a figure	more of Rows 15-	figure in here,	figure in here,	figure in here,	there must be	10. If there is a	11. If there is a	15-16, Column	16, Column 13. If
	figure in here,	more of Rows 15-16,	more of Rows 15-16,	in here, there	16, Column 5. If	there must be	there must be	there must be	a figure in	figure in here,	figure in here,	12. If there is a	there is a figure in
	there must be a	Column 2. If there is	Column 3. If there is	must be a figure	there is a figure in	a figure in	a figure in	a figure in	Rows 1-2,	there must be a	there must be a	figure in here,	here, there must be
	figure in Rows 1-	a figure in here, there	a figure in here, there	in Rows 1-2,	here, there must be	Rows 1-2,	Rows 1-2,	Rows 1-2,	Column 9. If	figure in Rows	figure in Rows	there must be a	a figure in one or
	2, Column 1. If	must be a figure in	must be a figure in	Column 4. If	a figure in Rows 1-2,	Column 6. If	Column 7. If	Column 8. If	there is a	1-2, Column	1-2, Column	figure in Rows 1-	more of Rows 15-
	there is a figure	Rows 1-2, Column 2.	Rows 1-2, Column 3.	there is a figure	Column 5. If there is	there is a	there is a	there is a	figure in here,	10. If there is a	11. If there is a	2, Column 12. If	16, Column 13. If
	in here, there	If there is a figure in	If there is a figure in	in here, there	a figure in here,	figure in here,	figure in here,	figure in here,	there must be	figure in here,	figure in here,	there is a figure in	there is a figure in
	must be a	here, there must be a	here, there must be a	must be a figure	there must be a	there must be	there must be	there must be	a figure in	there must be a	there must be a	here, there must	here, there must be
	figure in Row	figure in Row 17,	figure in Row 17,	in Row 17,	figure in Row 17,	a figure in	a figure in	a figure in	Row 17,	figure in Row	figure in Row	be a figure in Row	a figure in Rows 1-
Total write-offs	17, Column 13.	Column 13.	Column 13.	Column 13.	Column 13.	Row 17,	Row 17,	Row 17,	Column 13.	17, Column 13.	17, Column 13.	17, Column 13.	2, Column 13.

Positive

- 1

Appendix 3 - Other Disclosures

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

(a) Restructured Facilities -	Largest Restructured Facili	ties with Impairment Provi	sions
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:

Quarter ending:

0

0-Jan-00

	1	2	3	1
	No. of Non-Performing Accounts	Arrears Balance (€'000)	Exposure value of Non- Performing Accounts (€'000)	4 Loan book (€'000)
		Int	teger	
	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 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 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.	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,
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.

•	İ	İ	İ	İ
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	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.

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	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	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	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
	be a figure in Row 18, Column 1.	be a figure in Row 18, Column 2.	in here, there must be a figure in Row 18, Column 3.	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.	there is a figure in here, there must be a figure in	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)
		In	teger	
	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.	The state of the s	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	Column 1.	Nows 2-4, Column 2.	Column 3.	Column 4.
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		rtow i, column 2.	Trow 1, Column 6.	rtow i, Column i.
COMPLIANCE (note 9)	5 501 414	5 501 0:4	5 5 0 4 0 3 4	5 501 411
	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	If there is a figure in here,			
charges on real estate	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	If there is a figure in here,	If there is a figure in here,	If there is a figure in here,	If there is a figure in here,
charges on real estate	there must be a figure in Row 9, Column 1.	there must be a figure in Row 9, Column 2.	there must be a figure in Row 9, Column 3.	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!			
	No. of Non-	2 Arrears Balance	Ermaguna valua of Non	4 Loan book (€'000
	Performing Accounts	Arrears Balance (€'000)	Exposure value of Non- Performing Accounts (€'000)	Loan book (C 000
	a	Int	eger	
				,
	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 sum of Row 2 and Column 4. If there is figure in here then must be a figure in co or more of Rows 2- Column 4. If there is figure in here, ther must be a figure in R 18, Column 4.
(i) of which Residential Mortgages (note 2) Geographical analysis of residential	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 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 sum of Rows 3-7, Column 4. If there is figure in here, ther must be a figure in cor more of Rows 3-Column 4. If there is figure in here, ther must be a figure in here, the must be a figure in cor more of Rows 3-Column 4. If there is figure in here, ther must be a figure in here, ther must be a figure in here, ther must be a figure in here, ther must be a figure in here, there must be a figure in Roust Delaw 18, Column 4.
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, Colu 4. If there is a figure here, there must be a figure in Row 2, Colu 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, Colu 4. If there is a figure here, there must be a figure in Row 2, Colu 4. If there is a figure here, there must be a figure in Row 18, Column 4.

	•	If there is a figure in	1	1	1
		here, there must be a	If there is a figure in	If there is a figure in	If there is a figure in
		figure in Row 1,	here, there must be a	here, there must be a	here, there must be a
		Column 1. If there is a	•	figure in Row 1, Column	figure in Row 1, Column
		figure in here, there	2. If there is a figure in	3. If there is a figure in	4. If there is a figure in
	Rest of Europe	must be a figure in Row 2, Column 1. if	here, there must be a figure in Row 2, Column	here, there must be a figure in Row 2, Column	here, there must be a figure in Row 2. Column
		there is a figure in	2. if there is a figure in	3. if there is a figure in	4. if there is a figure in
		here, there must be a	here, there must be a	here, there must be a	here, there must be a
		figure in Row 18,	figure in Row 18,	figure in Row 18,	figure in Row 18,
5		Column 1.	Column 2.	Column 3.	Column 4.
		If there is a figure in			16.11
		here, there must be a figure in Row 1.	If there is a figure in here, there must be a	If there is a figure in here, there must be a	If there is a figure in here, there must be a
		Column 1. If there is a	· ·	figure in Row 1, Column	figure in Row 1, Column
		figure in here, there	2. If there is a figure in	3. If there is a figure in	4. If there is a figure in
	North America	must be a figure in	here, there must be a	here, there must be a	here, there must be a
		Row 2, Column 1. if	figure in Row 2, Column	figure in Row 2, Column	figure in Row 2, Column
		there is a figure in	2. if there is a figure in	3. if there is a figure in	4. if there is a figure in
		here, there must be a	here, there must be a	here, there must be a	here, there must be a
6		figure in Row 18, Column 1.	figure in Row 18, Column 2.	figure in Row 18, Column 3.	figure in Row 18, Column 4.
ŭ		If there is a figure in	Column 2.	Column 5.	Column 4.
		here, there must be a	If there is a figure in	If there is a figure in	If there is a figure in
		figure in Row 1,	here, there must be a	here, there must be a	here, there must be a
		Column 1. If there is a	•	figure in Row 1, Column	figure in Row 1, Column
	D (CW 11	figure in here, there must be a figure in	2. If there is a figure in here, there must be a	3. If there is a figure in here, there must be a	4. If there is a figure in here, there must be a
	Rest of World	Row 2, Column 1. if	· · · · · · · · · · · · · · · · · · ·	figure in Row 2, Column	figure in Row 2, Column
		there is a figure in	2. if there is a figure in	3. if there is a figure in	4. if there is a figure in
		here, there must be a	here, there must be a	here, there must be a	here, there must be a
		figure in Row 18,	figure in Row 18,	figure in Row 18,	figure in Row 18,
7		Column 1.	Column 2.	Column 3.	Column 4.
		If there is a figure in	If there is a figure in	If there is a figure in	If there is a figure in
		here, there must be a	here, there must be a	here, there must be a	here, there must be a
	(**) C I I Allera ()	figure in Row 1, Column 1. If there is a	figure in Row 1, Column 2. If there is a figure in	figure in Row 1, Column 3. If there is a figure in	figure in Row 1, Column 4. If there is a figure in
	(ii) of which other (note 4)	figure in here, there	here, there must be a	here, there must be a	here, there must be a
		must be a figure in	figure in Row 18,	figure in Row 18,	figure in Row 18,
8		Row 18, Column 1.	Column 2.	Column 3.	Column 4.
_	BUSINESS CREDIT	Row 18, Column 1.	•	-	-
_	BUSINESS CREDIT	_	•	-	-
_	BUSINESS CREDIT	Row 18, Column 1. Row 9, Column 1 is	Column 2.	Column 3.	Column 4.
_	BUSINESS CREDIT	Row 18, Column 1. Row 9, Column 1 is the sum of Rows 10 and 16, Column 1. If there is a figure in	Column 2. Row 9, Column 2 is the sum of Rows 10 and 16, Column 2. If there is	Row 9, Column 3 is the sum of Rows 10 and 16, Column 3. If there is a	Column 4. Row 9, Column 4 is the sum of Rows 10 and 16, Column 4. If there is a
_	BUSINESS CREDIT	Row 18, Column 1. 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	Column 2. Row 9, Column 2 is the sum of Rows 10 and 16, Column 2. If there is a figure in here, there	Column 3. Row 9, Column 3 is the sum of Rows 10 and 16, Column 3. If there is a figure in here, there	Column 4. Row 9, Column 4 is the sum of Rows 10 and 16, Column 4. If there is a figure in here, there
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12	UK(inc NI)	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	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	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 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	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 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. Row 18, Column 1 is the sum of Rows 1, 9 and 17. If there is a	If there is a figure in here, there must be a figure in Row 18, Column 2. Row 18, Column 2 is the sum of Rows 1, 9 and 17. If there is a	If there is a figure in here, there must be a figure in Row 18, Column 3. Row 18, Column 3 is the sum of Rows 1, 9 and	If there is a figure in here, there must be a figure in Row 18, Column 4. Row 18, Column 4 is the sum of Rows 1, 9 and 17. If there is a
18	TOTAL	figure in here, there must be a figure in one or more of Rows 1-17, Column 1.	figure in here, there must be a figure in one or more of Rows 1-17, Column 2.	17. If there is a figure in here, there must be a figure in one or more of Rows 1-17, Column 3.	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									
1 1									
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				
<i>Text</i> 1	Integer	Integer	Percentage	Text and Numeric (e.g. C1234)	Text				
2 3 4 5 6									
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 Reason for inclusion Large Exposure code Value of Value of security as Exposure (if applicable) (€' on watch list % of outstanding 000) loan (excludes Name of Exposure guarantees) Text and Numeric (e.g. C1234) Text Integer Percentage Text 4 5 6 7 8 9

NOTE:

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