

## 2. Statement of profit or loss - forecast data

		Deferences	Forecast - end	Forecast - end
		References	current year 010	next year 020
010	Interest income	IAS 1.97; Annex V.Part 2.31	SA	SA
020	Financial assets held for trading	IFRS 7.20(a)(i), B5(e); Annex		
025	Non-trading financial assets mandatorily at fair value through profit or loss	V.Part 2.33, 34 IFRS 7.20(a)(i), B5(e), IFRS 9.5.7.1		
030	Financial assets designated at fair value through profit or loss	IFRS 7.20(a)(i), B5(e)		
041	Financial assets at fair value through other comprehensive income	IFRS 7.20(b); IFRS 9.5.7.10-11; IFRS 9.4.1.2A		
051	Financial assets at amortised cost	IFRS 7.20(b);IFRS 9.4.1.2; IFRS 9.5.7.2		
070	Derivatives - Hedge accounting, interest rate risk	IFRS 9.A; .B6.6.16; Annex V.Part 2.35		
080	Other assets  Interest income on liabilities	Annex V.Part 2.36  IFRS 9.5.7.1, Annex V.Part 2.37		
090	(Interest expenses)	IAS 1.97; Annex V.Part 2.31		
100	(Financial liabilities held for trading)	IFRS 7.20(a)(i), B5(e); Annex V.Part 2.33, 34		
110	(Financial liabilities designated at fair value through profit or loss)	IFRS 7.20(a)(i), B5(e)		
120 130	(Financial liabilities measured at amortised cost) (Derivatives - Hedge accounting, interest rate risk)	IFRS 7.20(b); IFRS 9.5.7.2 IAS 39.9; Annex V.Part 2.35		
140	(Other liabilities) (Interest expense on assets)	Annex V.Part 2.38		
145 150	(Expenses on share capital repayable on demand)	IFRS 9.5.7.1, Annex V.Part 2.39 IFRIC 2.11		
160	Dividend income	Annex V.Part 2.40		
170	Financial assets held for trading	IFRS 7.20(a)(i), B5(e); Annex V.Part 2.40		
175	Non-trading financial assets mandatorily at fair value through profit or loss	IFRS 7.20(a)(i), B5(e),IFRS 9.5.7.1A; Annex V.Part 2.40		
191	Financial assets at fair value through other comprehensive income	IFRS 7.20(a)(ii); IFRS 9.4.1.2A; IFRS 9.5.7.1A; Annex V.Part 2.41		
192	Investments in subsidiaries, joint ventures and associates accounted for using	IFRS 9.5.7.1A; Annex V.Part 2.41 Annex V Part 2 .42		
200	other than equity method  Fee and commission income	IFRS 7.20(c)		
	(Fee and commission expenses)	IFRS 7.20(c)		
220	Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	Annex V.Part 2.45		
231	Financial assets at fair value through other comprehensive income	IFRS 9.4.12A; IFRS 9.5.7.10-11		
241	Financial assets at amortised cost	IFRS 7.20(a)(v);IFRS 9.4.1.2;		
260	Financial liabilities measured at amortised cost	IFRS 9.5.7.2 IFRS 7.20(a)(v); IFRS 9.5.7.2		
270	Other	11 K3 7.20(a)(v), 11 K3 9.3.7.2		
280	Gains or (-) losses on financial assets and liabilities held for trading, net	IFRS 7.20(a)(i); IFRS 9.5.7.1;		
287	Gains or (-) losses on non-trading financial assets mandatorily at fair	Annex V.Part 2.43, 46 IFRS 7.20(a)(i); IFRS 9.5.7.1;		
	value through profit or loss, net Gains or (-) losses on financial assets and liabilities designated at fair	Annex V.Part 2.46 IFRS 7.20(a)(i); IFRS 9.5.7.1;		
300	value through profit or loss, net Gains or (-) losses from hedge accounting, net	Annex V.Part 2.44 Annex V.Part 2.47		
	Exchange differences [gain or (-) loss], net	IAS 21.28, 52 (a)		
330	Gains or (-) losses on derecognition of non-financial assets, net	IAS 1.34; Annex V. Part 2.48		
	Other operating income	Annex V.Part 2.314-316		
350 355	(Other operating expenses) TOTAL OPERATING INCOME, NET	Annex V.Part 2.314-316		
360 370	(Administrative expenses) (Staff expenses)	IAS 19.7; IAS 1.102, IG 6		
380	(Other administrative expenses)			
390 400	(Pepreciation) (Property, Plant and Equipment)	IAS 1.102, 104 IAS 1.104; IAS 16.73(e)(vii)		
410	(Investment Properties)	IAS 1.104; IAS 40.79(d)(iv)		
420	(Other intangible assets)	IAS 1.104; IAS 38.118(e)(vi)		
425	Modification gains or (-) losses, net	IFRS 9.5.4.3, IFRS 9 Appendix A; Annex V Part 2.49		
426	Financial assets at fair value through other comprehensive income Financial assets at amortised cost	IFRS 7.35J		
427	(Provisions or (-) reversal of provisions)	IFRS 7.35J IAS 37.59, 84; IAS 1.98(b)(f)(g)		
		IFRS 9.4.2.1(c),(d),9.B2.5; IAS		
440	(Commitments and guarantees given)	37, IFRS 4, Annex V.Part 2.50		
450	(Other provisions)  (Impairment or (-) reversal of impairment on financial assets not	IFRS 7 20(a)(viii): IFPS 0 F 4 4:		
460	measured at fair value through profit or loss)	Annex V Part 2.51, 53		
481	(Financial assets at fair value through other comprehensive income)	IFRS 9.5.4.4, 9.5.5.1, 9.5.5.2, 9.5.5.8		
491	(Financial assets at amortised cost) (Impairment or (-) reversal of impairment of investments in subsidiaries,	IFRS 9.5.4.4, 9.5.5.1, 9.5.5.8		
510	joint ventures and associates)	IAS 28.40-43		
520	(Impairment or (-) reversal of impairment on non-financial assets)  (Property, plant and equipment)	IAS 36.126(a)(b) IAS 16.73(e)(v-vi)		
540	(Investment properties)	IAS 40.79(d)(v)		
550	(Goodwill)	IFRS 3.Appendix B67(d)(v); IAS 36.124		
560 570	(Other intangible assets) (Other)	IAS 38.118 (e)(iv)(v) IAS 36.126 (a)(b)		
	Negative goodwill recognised in profit or loss	IAS 36.126 (a)(b)  IFRS 3.Appendix B64(n)(i)		
590	Share of the profit or (-) loss of investments in subsidaries, joint	Annex V.Part 2.54		
	ventures and associates accounted for using the equity method  Profit or (-) loss from non-current assets and disposal groups classified			
600	as held for sale not qualifying as discontinued operations	IFRS 5.37; Annex V.Part 2.55		
610	PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	IAS 1.102, IG 6; IFRS 5.33 A		
620	(Tax expense or (-) income related to profit or loss from continuing operations)	IAS 1.82(d); IAS 12.77		
	PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	IAS 1, IG 6		
640	Profit or (-) loss after tax from discontinued operations	IAS 1.82(ea) ; IFRS 5.33(a), 5.33 A; Annex V Part 2.56		
650	Profit or (-) loss before tax from discontinued operations	IFRS 5.33(b)(i)		
660 670	(Tax expense or (-) income related to discontinued operations)  PROFIT OR (-) LOSS FOR THE YEAR	IFRS 5.33 (b)(ii),(iv) IAS 1.81A(a)		
680	Attributable to minority interest [non-controlling interests]	IAS 1.81B (b)(i)		
690	Attributable to owners of the parent	IAS 1.81B (b)(ii)		



## 2. Statement of profit or loss - forecast data

				Forecast - end	Forecast - end
		References National GAAP based on BAD	References National GAAP compatible IFRS	current year 010	next year 020
010	Interest income	BAD art 27.Vertical layout(1); Annex V.Part 2.31	IAS 1.97; Annex V.Part 2.31	SA	SA
020	Financial assets held for trading	Allilex V.Falt 2.51	IFRS 7.20(a)(i), B5(e); Annex		
025	Non-trading financial assets mandatorily at fair value through profit or loss		V.Part 2.33, 34 IFRS 7.20(a)(i), B5(e), IFRS 9.5.7.1		
030	Financial assets designated at fair value through profit or loss		IFRS 7.20(a)(i), B5(e) IFRS 7.20(b); IFRS 9.5.7.10-		-
041	Financial assets at fair value through other comprehensive income		11; IFRS 9.4.1.2A IFRS 7.20(b); IFRS 9.4.1.2;		
051	Financial assets at amortised cost		IFRS 9.5.7.2 IFRS 9.A; .B6.6.16; Annex		
070	Derivatives - Hedge accounting, interest rate risk  Other assets		V.Part 2.35 Annex V.Part 2.36		
085	Interest income on liabilities		IFRS 9.5.7.1, Annex V.Part 2.37		
090	(Interest expenses)	BAD art 27.Vertical layout(2); Annex V.Part 2.31	IAS 1.97; Annex V.Part 2.31		
100	(Financial liabilities held for trading)		IFRS 7.20(a)(i), B5(e); Annex V.Part 2.33, 34		
110	(Financial liabilities designated at fair value through profit or loss) (Financial liabilities measured at amortised cost)		IFRS 7.20(a)(i), B5(e)		
120	(Derivatives - Hedge accounting, interest rate risk)		IFRS 7.20(b); IFRS 9.5.7.2 IAS 39.9; Annex V.Part 2.35		
140	(Other liabilities)		Annex V.Part 2.38		
145 150	(Interest expense on assets)  (Expenses on share capital repayable on demand)		IFRS 9.5.7.1, Annex V.Part 2.39 IFRIC 2.11		
	Dividend income	BAD art 27.Vertical layout(3);	Annex V.Part 2.40		
		Annex V.Part 2.40	IFRS 7.20(a)(i), B5(e); Annex		
170	Financial assets held for trading		V.Part 2.40 IFRS 7.20(a)(i), B5(e),IFRS		
175	Non-trading financial assets mandatorily at fair value through profit or loss		9.5.7.1A; Annex V.Part 2.40		
191	Financial assets at fair value through other comprehensive income		IFRS 7.20(a)(ii); IFRS 9.4.1.2A; IFRS 9.5.7.1A;		
192	Investments in subsidiaries, joint ventures and associates accounted for using other than equity method	Annex V Part 2 .42	Annex V.Part 2.41 Annex V Part 2 .42		
200	Fee and commission income	BAD art 27.Vertical layout(4)	IFRS 7.20(c)		
210	(Fee and commission expenses)	BAD art 27.Vertical layout(5)	IFRS 7.20(c)		
	Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, net	BAD art 27.Vertical layout(6)	Annex V.Part 2.45		
231	Financial assets at fair value through other comprehensive income		IFRS 9.4.12A; IFRS 9.5.7.10-		
241	Financial assets at amortised cost		11 IFRS 7.20(a)(v);IFRS 9.4.1.2;		
260	Financial liabilities measured at amortised cost		IFRS 9.5.7.2 IFRS 7.20(a)(v); IFRS 9.5.7.2		
270	Other				
280	Gains or (-) losses on financial assets and liabilities held for trading, net		IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.43, 46		
285	Gains or (-) losses on trading financial assets and liabilities, net	BAD art 27.Vertical layout(6)			
287	Gains or (-) losses on non-trading financial assets mandatorily at fair value through profit or loss, net		IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.46		
290	Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net		IFRS 7.20(a)(i); IFRS 9.5.7.1; Annex V.Part 2.44		
295	Gains or (-) losses on non-trading financial assets and liabilities, net	BAD art 27.Vertical layout(6)			
300	Gains or (-) losses from hedge accounting, net	Accounting Directive art 8(1)(a), (6), (8)	Annex V.Part 2.47		
	Exchange differences [gain or (-) loss], net  Gains or (-) losses on derecognition of investments in subsidiaries,	BAD art 39	IAS 21.28, 52 (a)		
320	joint ventures and associates, net	(14); Annex V Part 2.56			
330	Gains or (-) losses on derecognition of non-financial assets, net	Annex V. Part 2.48	IAS 1.34; Annex V. Part 2.48		
340	Other operating income	BAD art 27.Vertical layout(7); Annex V.Part 2.314-316	Annex V.Part 2.314-316		
350	(Other operating expenses)	BAD art 27.Vertical layout(10); Annex V.Part	Annex V.Part 2.314-316		
355	TOTAL OPERATING INCOME, NET	2.314-316			
360	(Administrative expenses)	BAD art 27.Vertical layout(8)			
370	(Staff expenses)	BAD art 27.Vertical layout(8)(a)	IAS 19.7; IAS 1.102, IG 6		
380	(Other administrative expenses)	BAD art 27.Vertical layout(8)(b);	746 4 402 404		
390 400	(Property, Plant and Equipment)	BAD art 27.Vertical layout(9)	IAS 1.102, 104 IAS 1.104; IAS 16.73(e)(vii)		
410	(Investment Properties)	BAD art 27.Vertical layout(9)	IAS 1.104; IAS 40.79(d)(iv)		
415	(Goodwill)	BAD art 27.Vertical layout(9)			
420	(Other intangible assets)	BAD art 27.Vertical layout(9)	IAS 1.104; IAS 38.118(e)(vi)		
425	Modification gains or (-) losses, net		IFRS 9.5.4.3, IFRS 9 Appendix A; Annex V Part 2.49		
426	Financial assets at fair value through other comprehensive income		IFRS 7.35J		
427	Financial assets at amortised cost  (Provisions or (-) reversal of provisions)		IFRS 7.35J IAS 37.59, 84; IAS		
		BAD art 27.Vertical layout(11)-	1.98(b)(f)(g) IFRS 9.4.2.1(c),(d),9.B2.5; IAS 37 IERS 4 Appear V Part		
440	(Commitments and guarantees given)  (Other provisions)	(12)	IAS 37, IFRS 4, Annex V.Part 2.50		
	(Increases or (-) decreases of the fund for general banking risks, net)	BAD art 38.2			
460	(Impairment or (-) reversal of impairment on financial assets not	BAD art 35-37, Annex V.Part	IFRS 7.20(a)(viii); IFRS		
481	measured at fair value through profit or loss)  (Financial assets at fair value through other comprehensive income)	2.52, 53	9.5.4.4; Annex V Part 2.51, 53 IFRS 9.5.4.4, 9.5.5.1, 9.5.5.2,		
491	(Financial assets at fair value through other comprehensive income)  (Financial assets at amortised cost)		9.5.5.8 IFRS 9.5.4.4, 9.5.5.1, 9.5.5.8		
510	(Impairment or (-) reversal of impairment of investments in	BAD art 27.Vertical layout(13)-	IAS 28.40-43		
520	subsidiaries, joint ventures and associates) (Impairment or (-) reversal of impairment on non-financial assets)	(14)	IAS 36.126(a)(b)		
530	(Property, plant and equipment)	BAD art 27.Vertical layout(9)	IAS 16.73(e)(v-vi)		
540	(Investment properties)	BAD art 27.Vertical layout(9)	IAS 40.79(d)(v)		
550	(Goodwill)	BAD art 27.Vertical layout(9)	IFRS 3.Appendix B67(d)(v); IAS 36.124		
560	(Other intangible assets)	BAD art 27.Vertical layout(9)	IAS 38.118 (e)(iv)(v)		
570 580	(Other)	Accounting Directive art	IAS 36.126 (a)(b)		
	Negative goodwill recognised in profit or loss  Share of the profit or (-) loss of investments in subsidaries, joint	24(3)(f)	IFRS 3.Appendix B64(n)(i)		
590	ventures and associates accounted for using the equity method	BAD art 27.Vertical layout(13)- (14)	Annex V.Part 2.54		
600	Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations		IFRS 5.37; Annex V.Part 2.55		
	PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS		IAS 1.102, IG 6; IFRS 5.33 A		
620	(Tax expense or (-) income related to profit or loss from continuing operations)	BAD art 27.Vertical layout(15)	IAS 1.82(d); IAS 12.77		
	PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	BAD art 27.Vertical layout(16)	IAS 1, IG 6		
632	Extraordinary profit or (-) loss after tax	BAD art 27.Vertical layout(21)			
633	Extraordinary profit or loss before tax	BAD art 27.Vertical layout(19)			
634	(Tax expense or (-) income related to extraordinary profit or loss)	BAD art 27.Vertical layout(20)			
640	Profit or (-) loss after tax from discontinued operations		IAS 1.82(ea) ; IFRS 5.33(a), 5.33 A; Annex V Part 2.56		
650 660	Profit or (-) loss before tax from discontinued operations (Tax expense or (-) income related to discontinued operations)		IFRS 5.33(b)(i) IFRS 5.33 (b)(ii),(iv)		
	PROFIT OR (-) LOSS FOR THE YEAR	BAD art 27.Vertical layout(23)	IAS 1.81A(a)		
680	Attributable to minority interest [non-controlling interests]		IAS 1.81B (b)(i)		
690	Attributable to owners of the parent	<u> </u>	IAS 1.81B (b)(ii)		