



2. Statement of profit or loss - forecast data

	References	Forecast - end	Forecast - end
		current year 010	next year 020
		SA	SA
010 Interest income	IAS 1.97; Annex V.Part 2.31		
020 Financial assets held for trading	IFRS 7.20(a)(i), B5(e); Annex V.Part 2.33, 34		
025 Non-trading financial assets mandatorily at fair value through profit or loss	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	Annex V.Part 2.36		
085 Interest income on liabilities	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 (Financial liabilities measured at amortised cost)	IFRS 7.20(b); IFRS 9.5.7.2		
130 (Derivatives - Hedge accounting, interest rate risk)	IAS 39.9; Annex V.Part 2.35		
140 (Other liabilities)	Annex V.Part 2.38		
145 (Interest expense on assets)	IFRS 9.5.7.1, Annex V.Part 2.39		
150 (Expenses on share capital repayable on demand)	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 other than equity method	Annex V Part 2 .42		
200 Fee and commission income	IFRS 7.20(c)		
210 (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; IFRS 9.5.7.2		
260 Financial liabilities measured at amortised cost	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		
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		
300 Gains or (-) losses from hedge accounting, net	Annex V.Part 2.47		
310 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		
340 Other operating income	Annex V.Part 2.314-316		
350 (Other operating expenses)	Annex V.Part 2.314-316		
355 TOTAL OPERATING INCOME, NET			
360 (Administrative expenses)			
370 (Staff expenses)	IAS 19.7; IAS 1.102, IG 6		
380 (Other administrative expenses)			
390 (Depreciation)	IAS 1.102, 104		
400 (Property, Plant and Equipment)	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	IFRS 7.35J		
427 Financial assets at amortised cost	IFRS 7.35J		
430 (Provisions or (-) reversal of provisions)	IAS 37.59, 84; IAS 1.98(b)(f)(g)		
440 (Commitments and guarantees given)	IFRS 9.4.2.1(c),(d),9.B2.5; IAS 37, IFRS 4, Annex V.Part 2.50		
450 (Other provisions)			
460 (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	IFRS 7.20(a)(viii); IFRS 9.5.4.4; 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)	IFRS 9.5.4.4, 9.5.5.1, 9.5.5.8		
510 (Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	IAS 28.40-43		
520 (Impairment or (-) reversal of impairment on non-financial assets)	IAS 36.126(a)(b)		
530 (Property, plant and equipment)	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 (Other intangible assets)	IAS 38.118 (e)(iv)(v)		
570 (Other)	IAS 36.126 (a)(b)		
580 Negative goodwill recognised in profit or loss	IFRS 3.Appendix B64(n)(i)		
590 Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates accounted for using the equity method	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		
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		
630 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 (Tax expense or (-) income related to discontinued operations)	IFRS 5.33 (b)(ii),(iv)		
670 PROFIT OR (-) LOSS FOR THE YEAR	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

		References National GAAP based on BAD	References National GAAP compatible IFRS	Forecast - end current year 010	Forecast - end next year 020
				SA	SA
010	Interest income	BAD art 27.Vertical layout(1); Annex V.Part 2.31	IAS 1.97; Annex V.Part 2.31		
020	Financial assets held for trading		IFRS 7.20(a)(i), B5(e); Annex V.Part 2.33, 34		
025	Non-trading financial assets mandatorily at fair value through profit or loss		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		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)		IFRS 7.20(a)(i), B5(e)		
120	(Financial liabilities measured at amortised cost)		IFRS 7.20(b); IFRS 9.5.7.2		
130	(Derivatives - Hedge accounting, interest rate risk)		IAS 39.9; Annex V.Part 2.35		
140	(Other liabilities)		Annex V.Part 2.38		
145	(Interest expense on assets)		IFRS 9.5.7.1, Annex V.Part 2.39		
150	(Expenses on share capital repayable on demand)		IFRIC 2.11		
160	Dividend income	BAD art 27.Vertical layout(3); Annex V.Part 2.40	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 other than equity method	Annex V Part 2 .42	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)		
220	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 9.5.7.10-11		
241	Financial assets at amortised cost		IFRS 7.20(a)(v); IFRS 9.4.1.2; IFRS 9.5.7.2		
260	Financial liabilities measured at amortised cost		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		
310	Exchange differences [gain or (-) loss], net	BAD art 39	IAS 21.28, 52 (a)		
320	Gains or (-) losses on derecognition of investments in subsidiaries, joint ventures and associates, net	BAD art 27.Vertical layout(13)-(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 2.314-316	Annex V.Part 2.314-316		
355	TOTAL OPERATING INCOME, NET				
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);			
390	(Depreciation)		IAS 1.102, 104		
400	(Property, Plant and Equipment)	BAD art 27.Vertical layout(9)	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 7.351		
427	Financial assets at amortised cost		IFRS 7.351		
430	(Provisions or (-) reversal of provisions)		IAS 37.59, 84; IAS 1.98(b)(f)(g)		
440	(Commitments and guarantees given)	BAD art 27.Vertical layout(11)-(12)	IFRS 9.4.2.1(c),(d), 9.B2.5; IAS 37, IFRS 4, Annex V.Part 2.50		
450	(Other provisions)				
455	(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 measured at fair value through profit or loss)	BAD art 35-37, Annex V.Part 2.52, 53	IFRS 7.20(a)(viii); IFRS 9.5.4.4; 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)		IFRS 9.5.4.4, 9.5.5.1, 9.5.5.8		
510	(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates)	BAD art 27.Vertical layout(13)-(14)	IAS 28.40-43		
520	(Impairment or (-) reversal of impairment on non-financial assets)		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	(Other)		IAS 36.126 (a)(b)		
580	Negative goodwill recognised in profit or loss	Accounting Directive art 24(3)(f)	IFRS 3.Appendix B64(n)(i)		
590	Share of the profit or (-) loss of investments in subsidiaries, joint 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		
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)	BAD art 27.Vertical layout(15)	IAS 1.82(d); IAS 12.77		
630	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	Profit or (-) loss before tax from discontinued operations		IFRS 5.33(b)(i)		
660	(Tax expense or (-) income related to discontinued operations)		IFRS 5.33 (b)(ii),(iv)		
670	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		IAS 1.81B (b)(ii)		