

Bilag (Attachment) 11.2

English Translation of the Text Column concerning the Annual Reports of Commercial Banks, Savings Banks and Credit Cooperatives on a Group Basis

Profit and loss account

1. Interest receivable
2. Interest payable
- A. Net income from interest
3. Dividend on investments
4. Charges and commissions receivable
5. Charges and commissions payable
- B. Net income from interest and charges
6. Market Value adjustment
7. Other operating income
8. Staff and administrative expenses
9. Depreciation of intangible and tangible assets
10. Other operating expenses
11. Impairment on loans and advances
12. Income from holdings in associated and affiliated enterprises as well as other significant holdings
13. Income from discontinued operations
- C. Profit before tax
14. Tax
- D. Net profit for the year
Of which minority interests

Balance sheet

Assets

1. Cash in hand and claims at call on central banks
2. Treasury bills and other bills eligible for refinancing with central banks
3. Claims on credit institutions and central banks
4. Loans and advances at fair value
5. Loans and advances at amortized cost
6. Bonds at fair value
7. Bonds at amortized cost
8. Shares, etc.
9. Holdings in associated enterprises, etc.
10. Holdings in affiliated enterprises, etc.
11. Assets in pooled schemes
12. Intangible assets
13. Land and buildings
Investment property
Domicile property
14. Other tangible assets
15. Current tax assets

16. Deferred tax assets
17. Assets temporarily taken over
18. Other Assets
19. Prepayments

Liabilities

1. Debt to credit institutions and central banks
 2. Deposits
 3. Deposits improved schemes
 4. Issued bonds at fair value
 5. Issued bonds at amortized cost
 6. Other obligations at fair value
 7. Current tax liabilities
 8. Liabilities temporarily taken over
 9. Other liabilities
 10. Accruals and deferred income
 11. Provisions for pensions and similar obligations
 12. Provisions for deferred tax
 13. Reserves in older series subject to a reimbursement obligation
 14. Provisions for losses on guarantees
 15. Other provisions for liabilities
 16. Subordinated debt
 17. Share capital
 18. Share premium account
 19. Accumulated value adjustments
 20. Other reserves
 21. Profit or loss brought forward
- Minority interests