

Attachment 11.2

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 amortised cost
6. Bonds at fair value
7. Bonds at amortised 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
 - 13.1. Investment property
 - 13.2. 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, amounts due

1. Debt to credit institutions and central banks
 2. Deposits
 3. Deposits improved schemes
 4. Issued bonds at fair value
 5. Issued bonds at amortised 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