



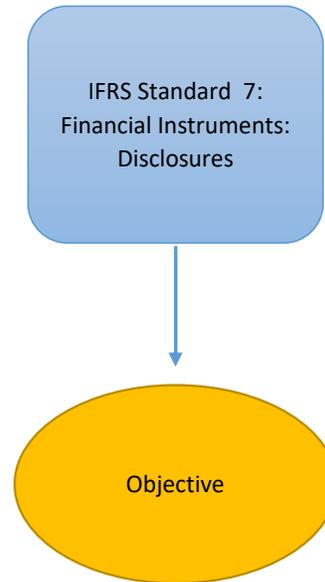
PASSFR.EU

A Digital Learning Platform for Generation Z:
Passport to IFRS®

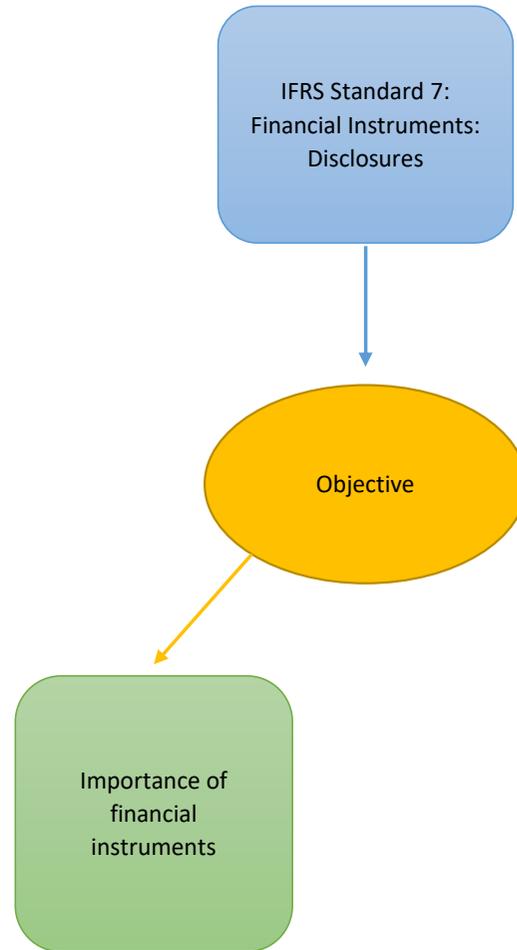
IFRS® Standard 7 Financial Instruments: Disclosures



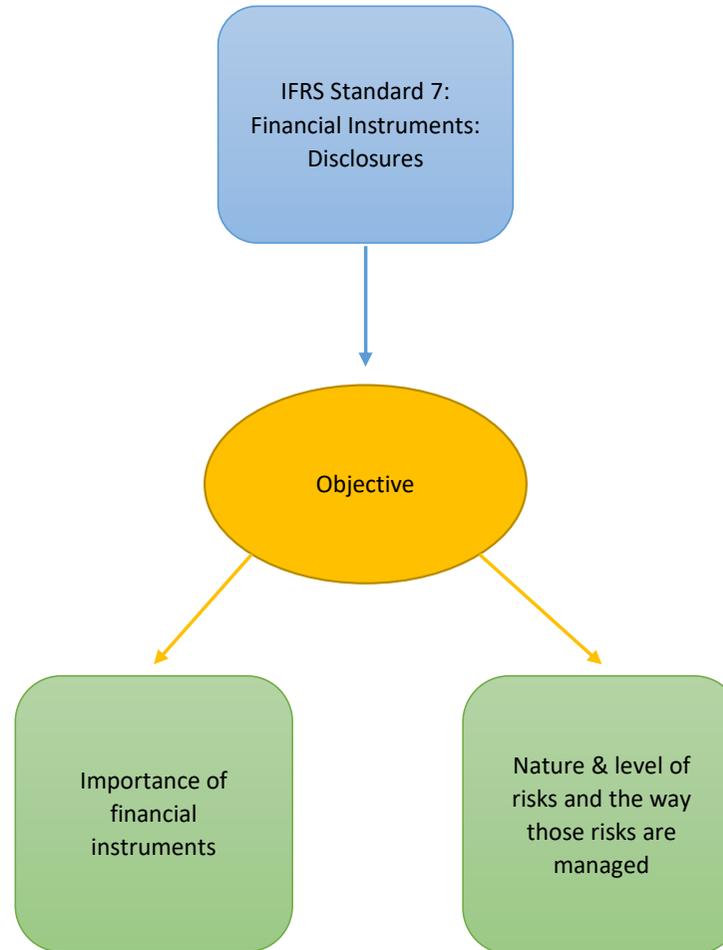
SCOPE AND KEY DEFINITIONS



SCOPE AND KEY DEFINITIONS



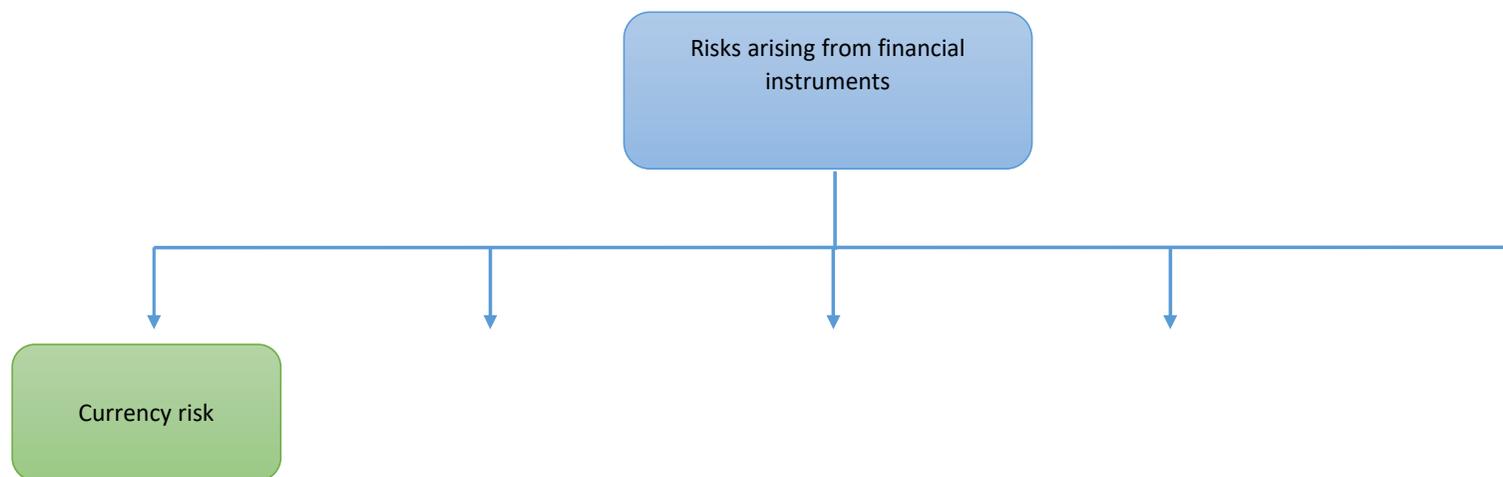
SCOPE AND KEY DEFINITIONS



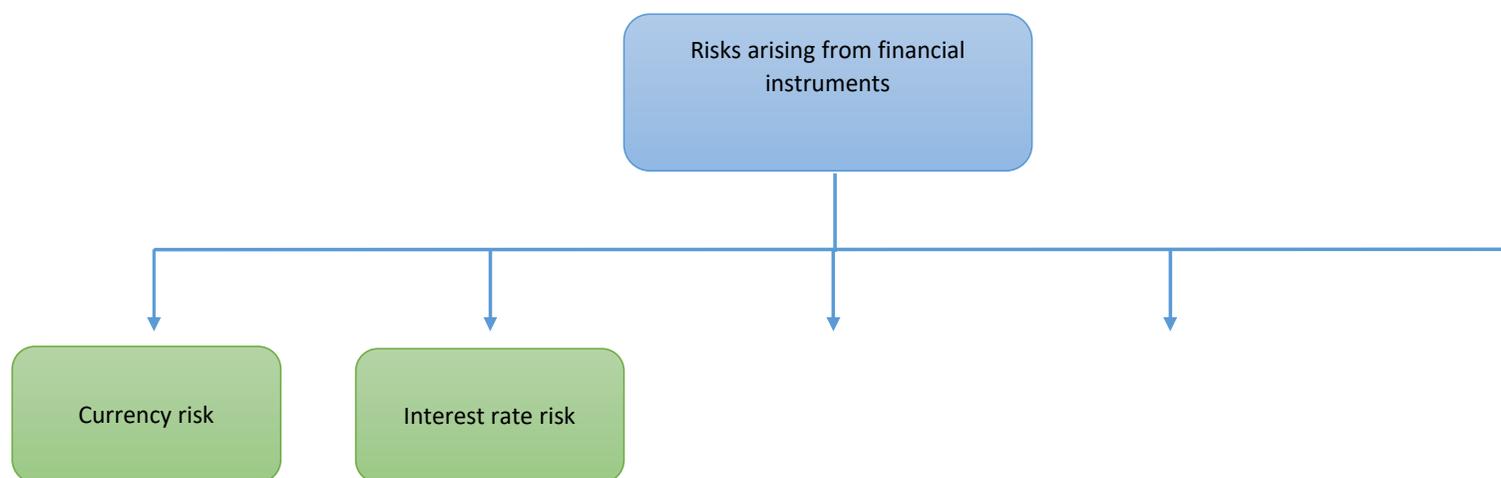
SCOPE AND KEY DEFINITIONS



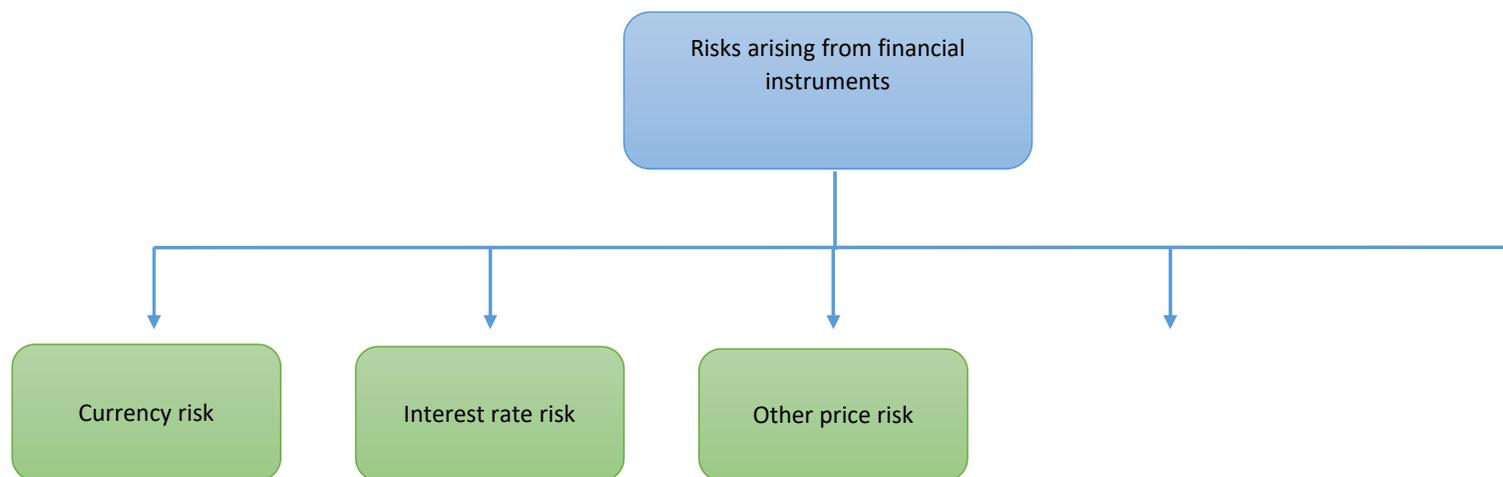
SCOPE AND KEY DEFINITIONS



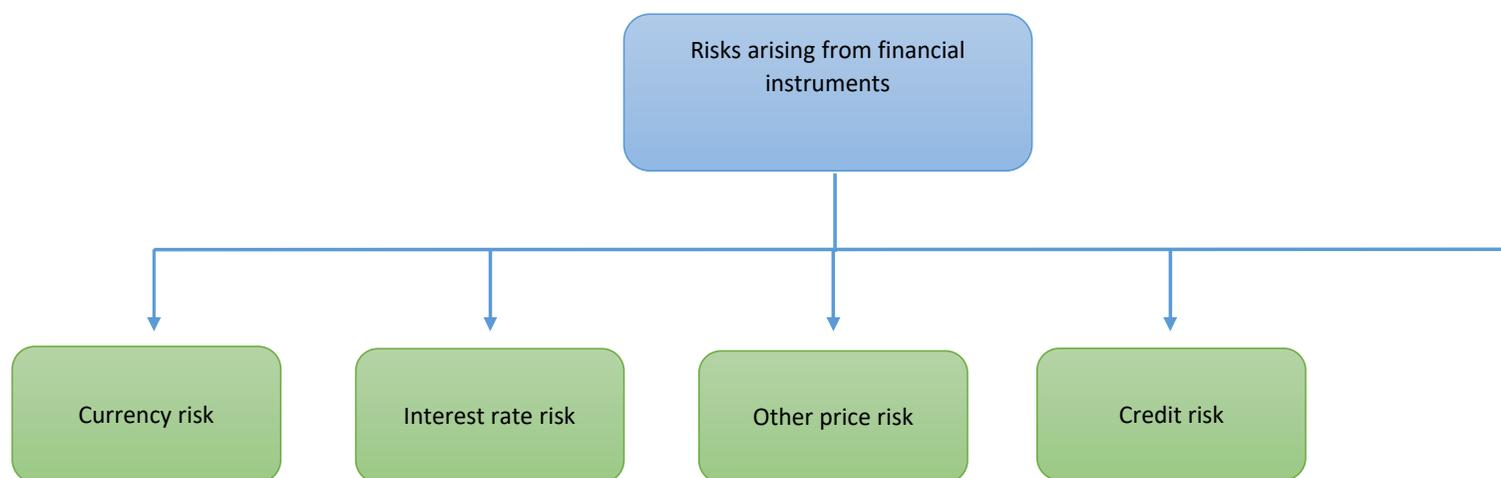
SCOPE AND KEY DEFINITIONS



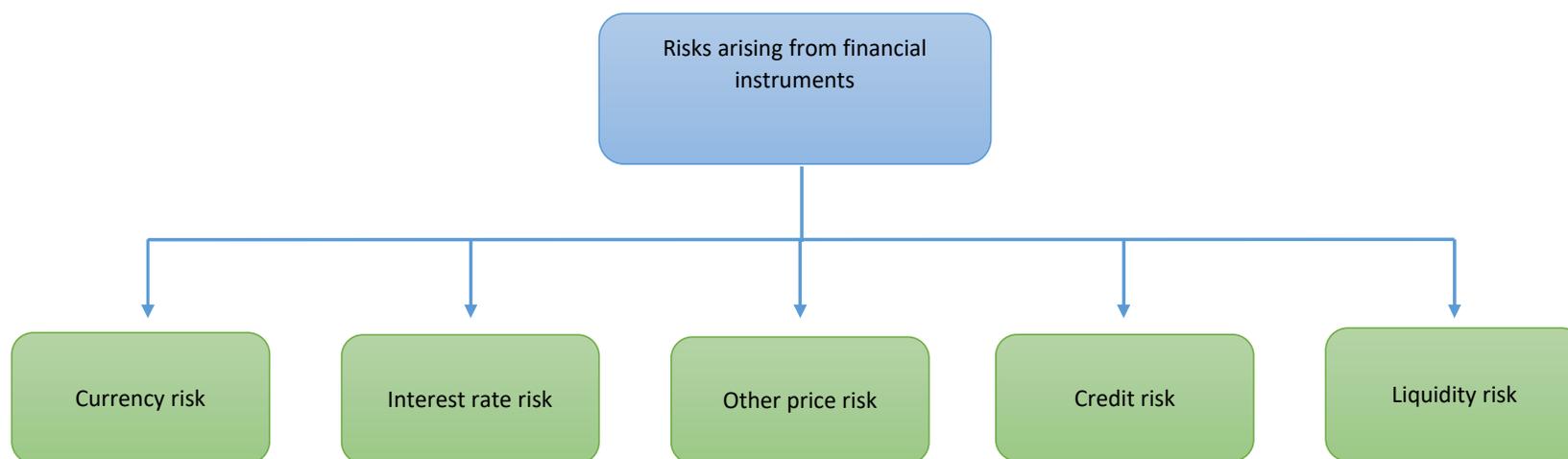
SCOPE AND KEY DEFINITIONS



SCOPE AND KEY DEFINITIONS



SCOPE AND KEY DEFINITIONS

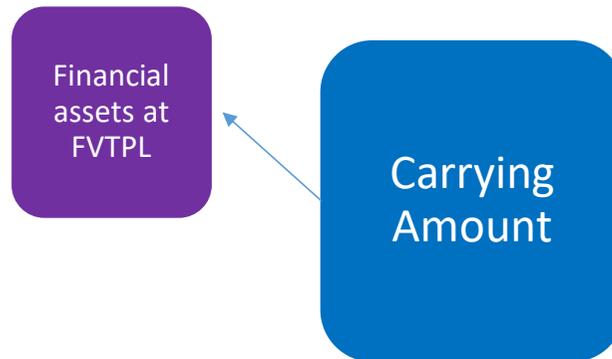


NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE

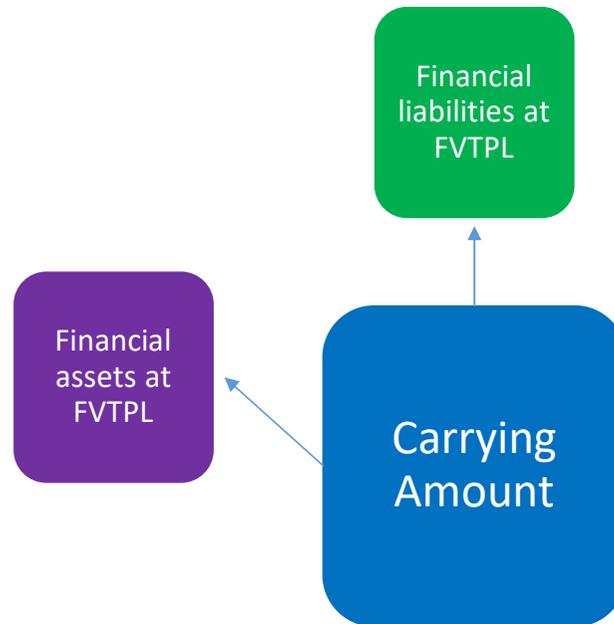


Carrying
Amount

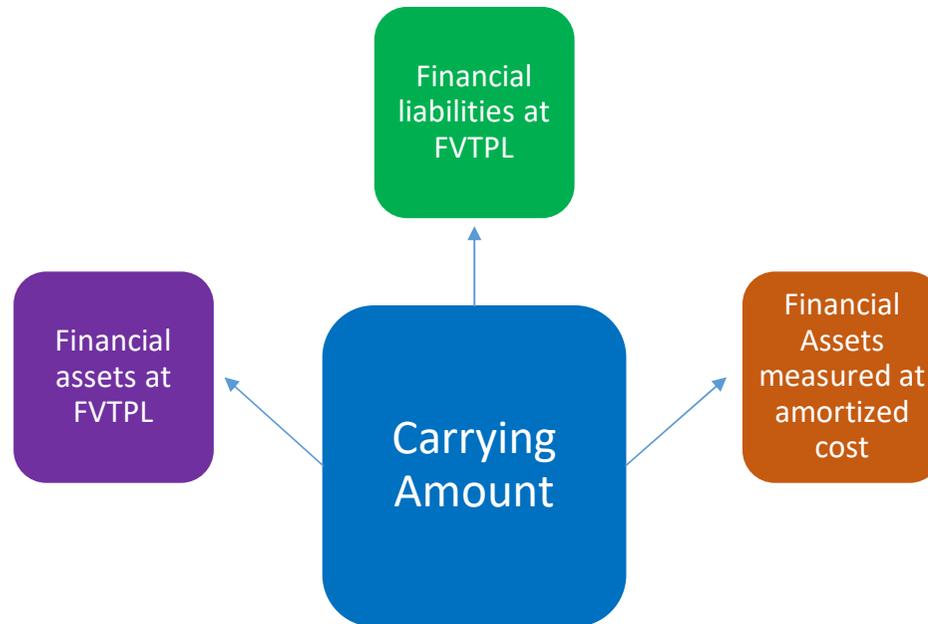
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



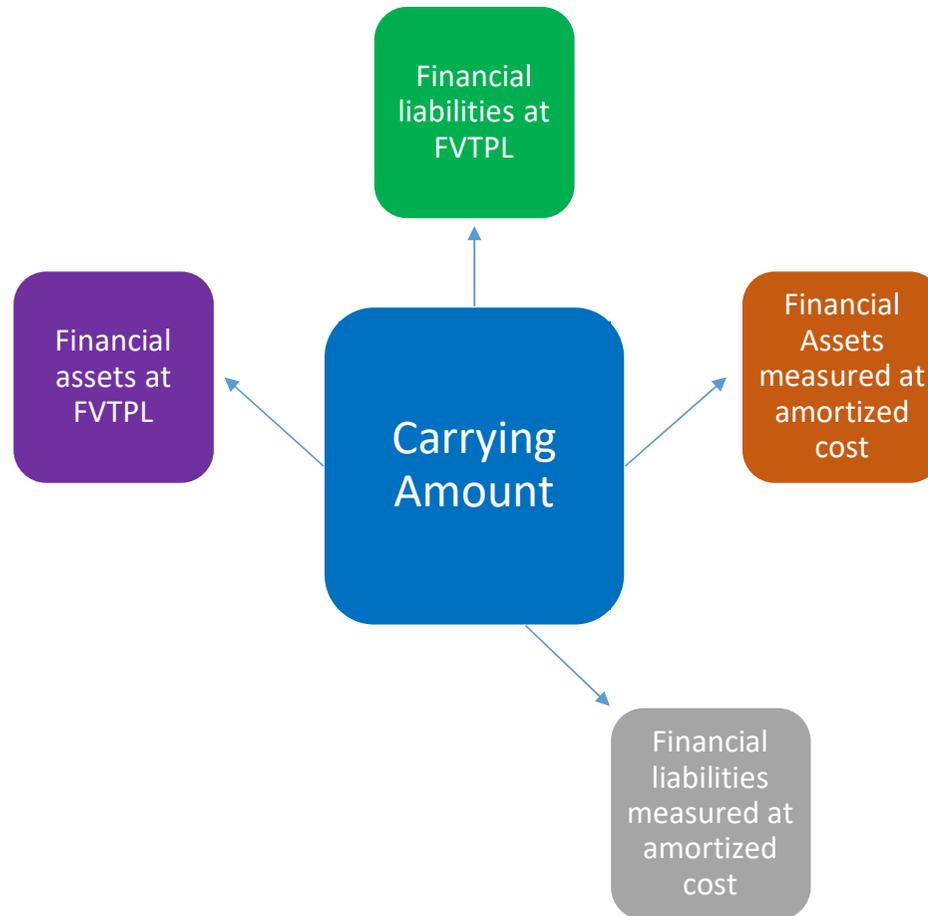
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



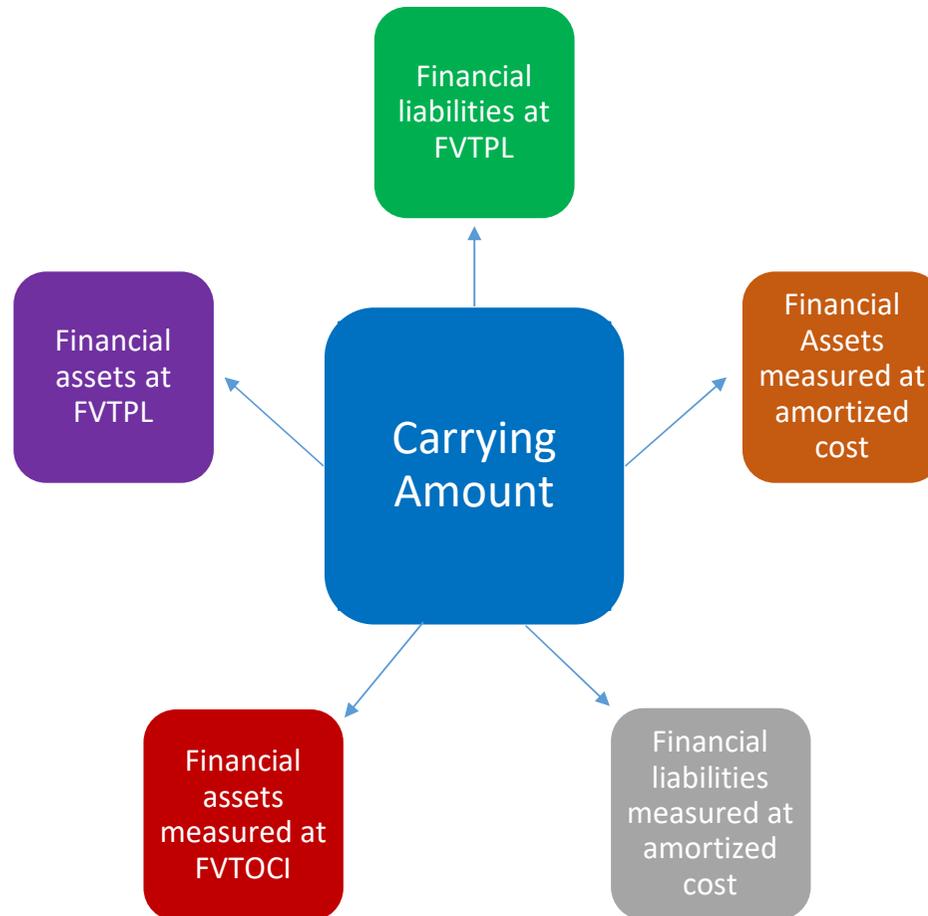
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



EXAMPLE – PRESENTATION OF FINANCIAL ASSETS

	Current Period (CU)	Prior Period (CU)
Debt securities	x	x
· Quoted on stock exchange	x	x
· Not quoted	x	-
Share certificates	x	x
· Quoted on stock exchange	-	x
· Not quoted	x	-
Impairment allowance (-)	(x)	(x)
Total	x	x

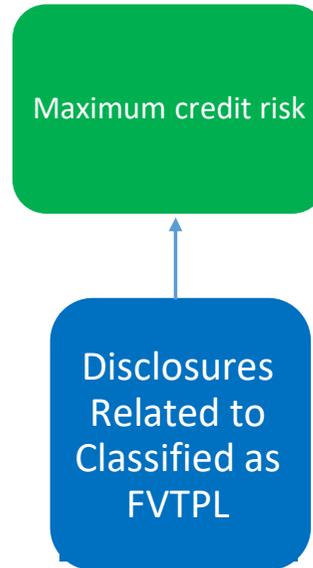
EXAMPLE – PRESENTATION OF FINANCIAL ASSETS

Public sector debt securities measured at amortized cost	Current Period (CU)	Prior Period (CU)
Government bonds	x	x
Treasury bills	x	x
Other debt securities	x	x
Total	x	x
Financial assets measured at amortized cost	Current Period (CU)	Prior Period (CU)
Debt securities	x	x
Quoted on stock exchange	x	x
Not quoted	x	x
Impairment allowance (-)	x	x
Total	x	x
Movement of financial assets measured at amortized cost within the period	Current Period (CU)	Prior Period (CU)
<u>Beginning balance</u>	x	x
Foreign currency differences on monetary assets	x	x
Purchases during the year	x	x
Disposals through sales and redemptions	x	x
Impairment allowance (-)	x	x
<u>Period end balance</u>	x	x

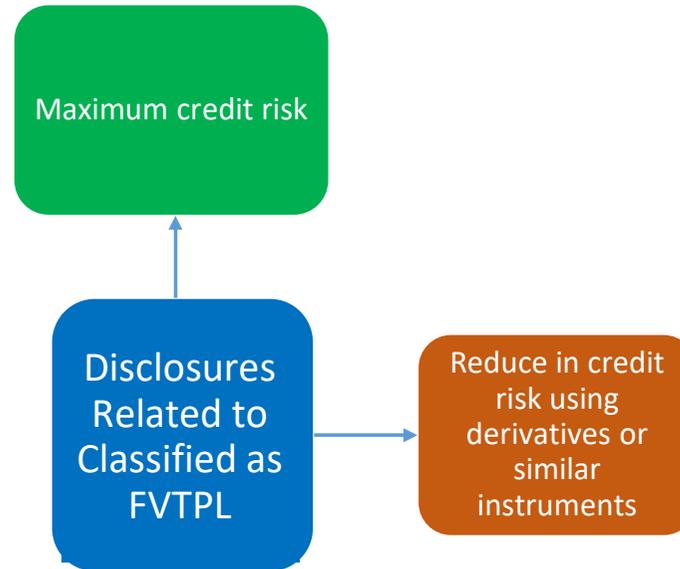
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE

Disclosures
Related to
Classified as
FVTPL

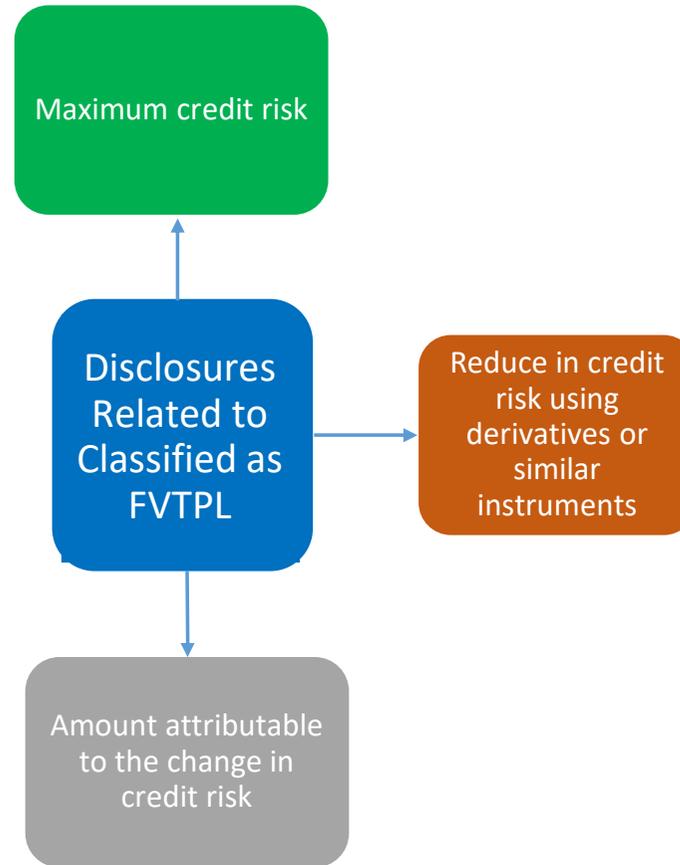
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



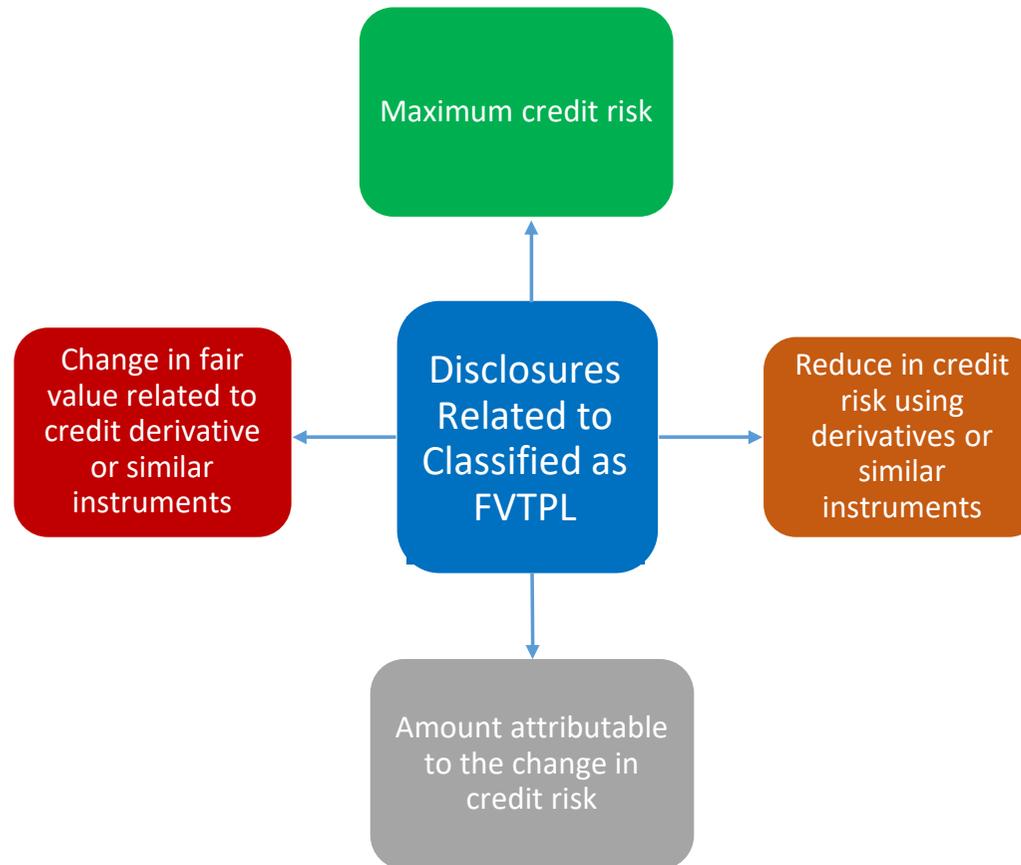
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



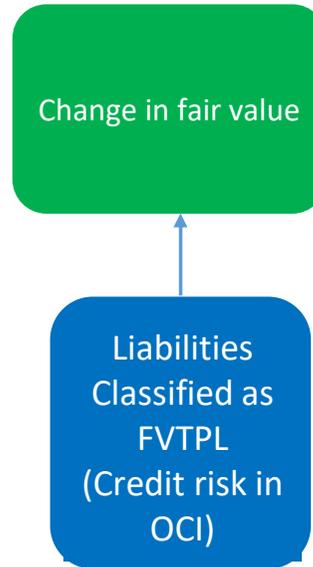
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



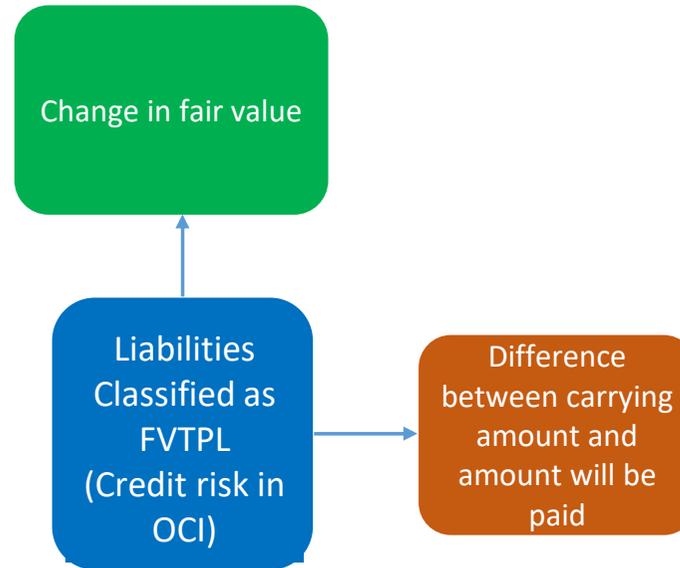
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE

Liabilities
Classified as
FVTPL
(Credit risk in
OCI)

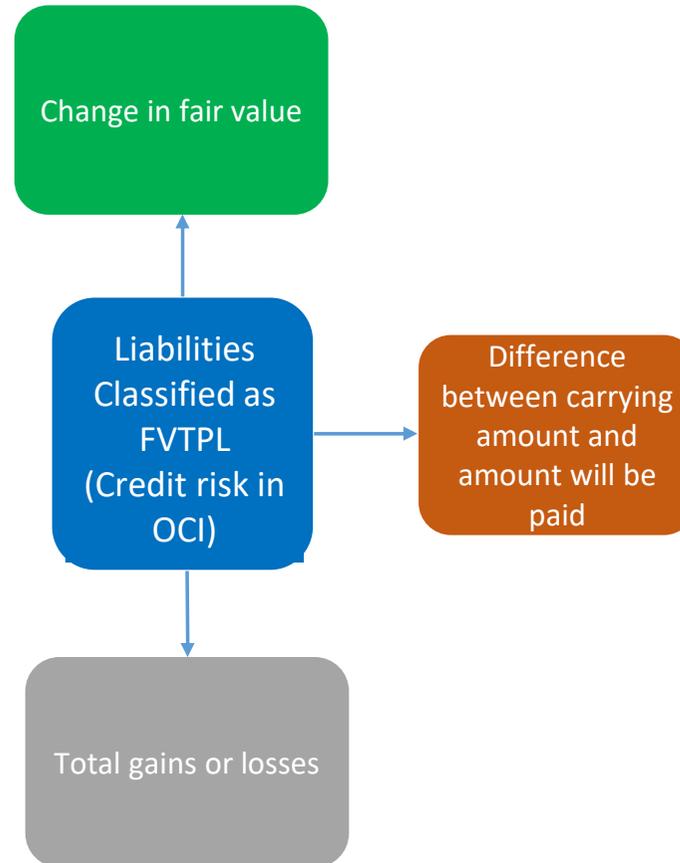
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



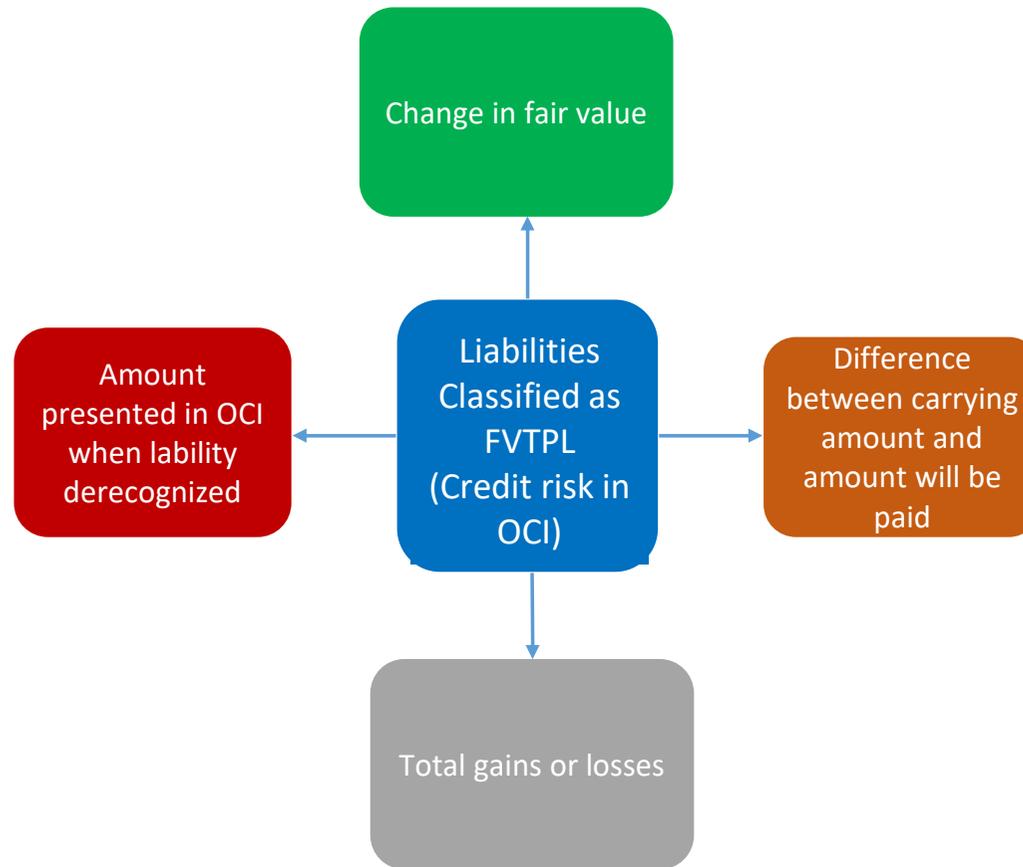
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



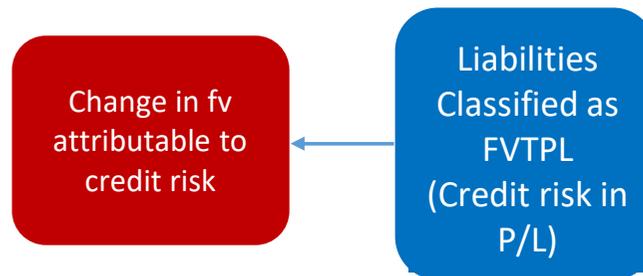
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



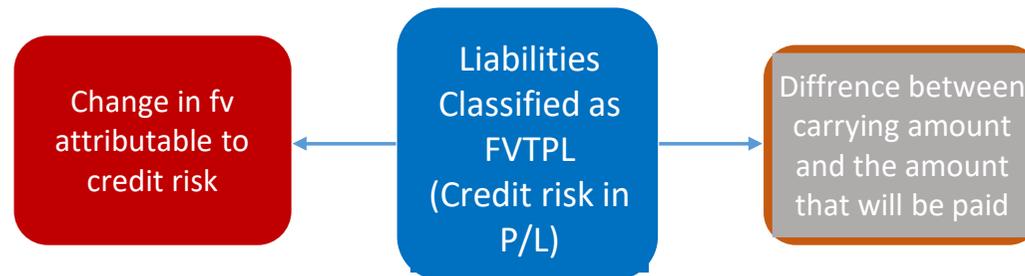
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE

Liabilities
Classified as
FVTPL
(Credit risk in
P/L)

NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE

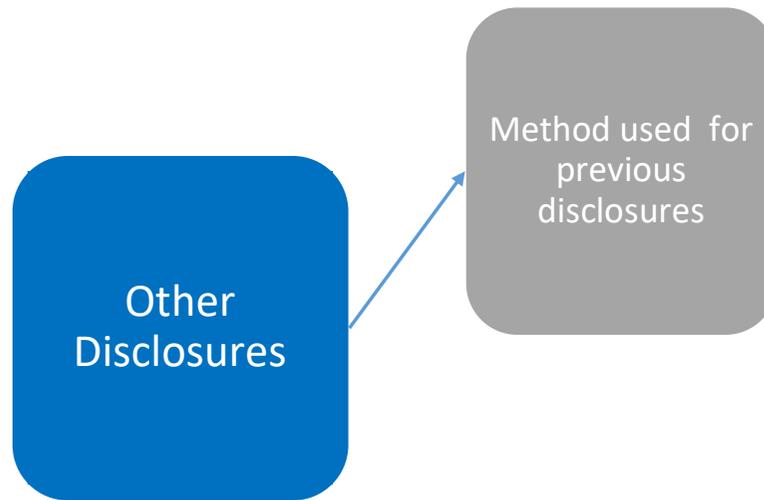


NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE

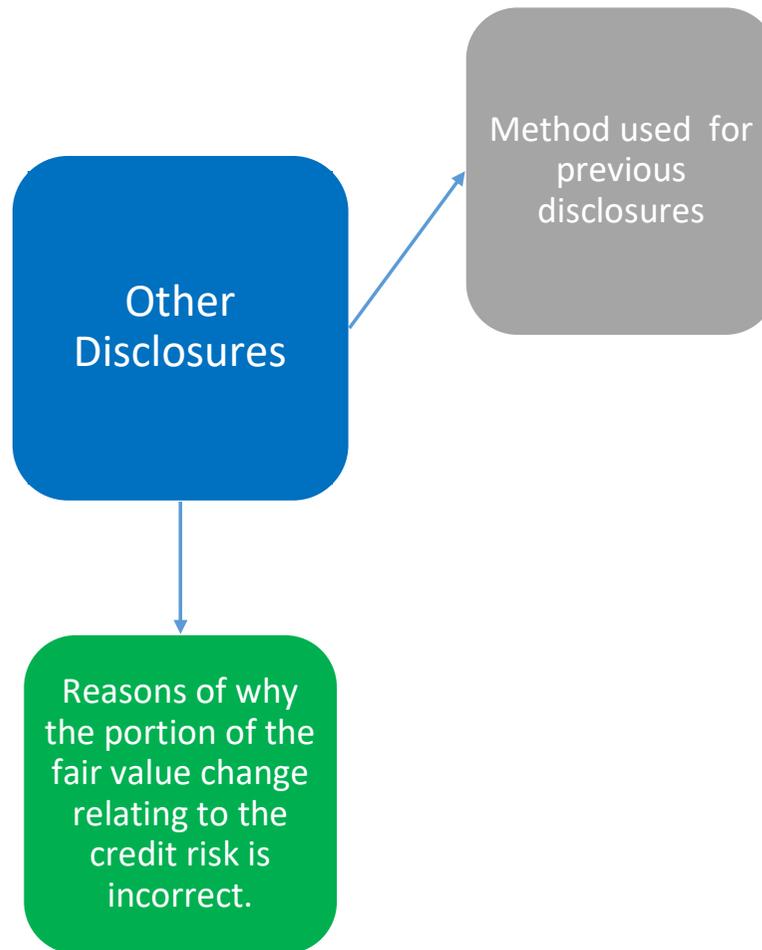


Other
Disclosures

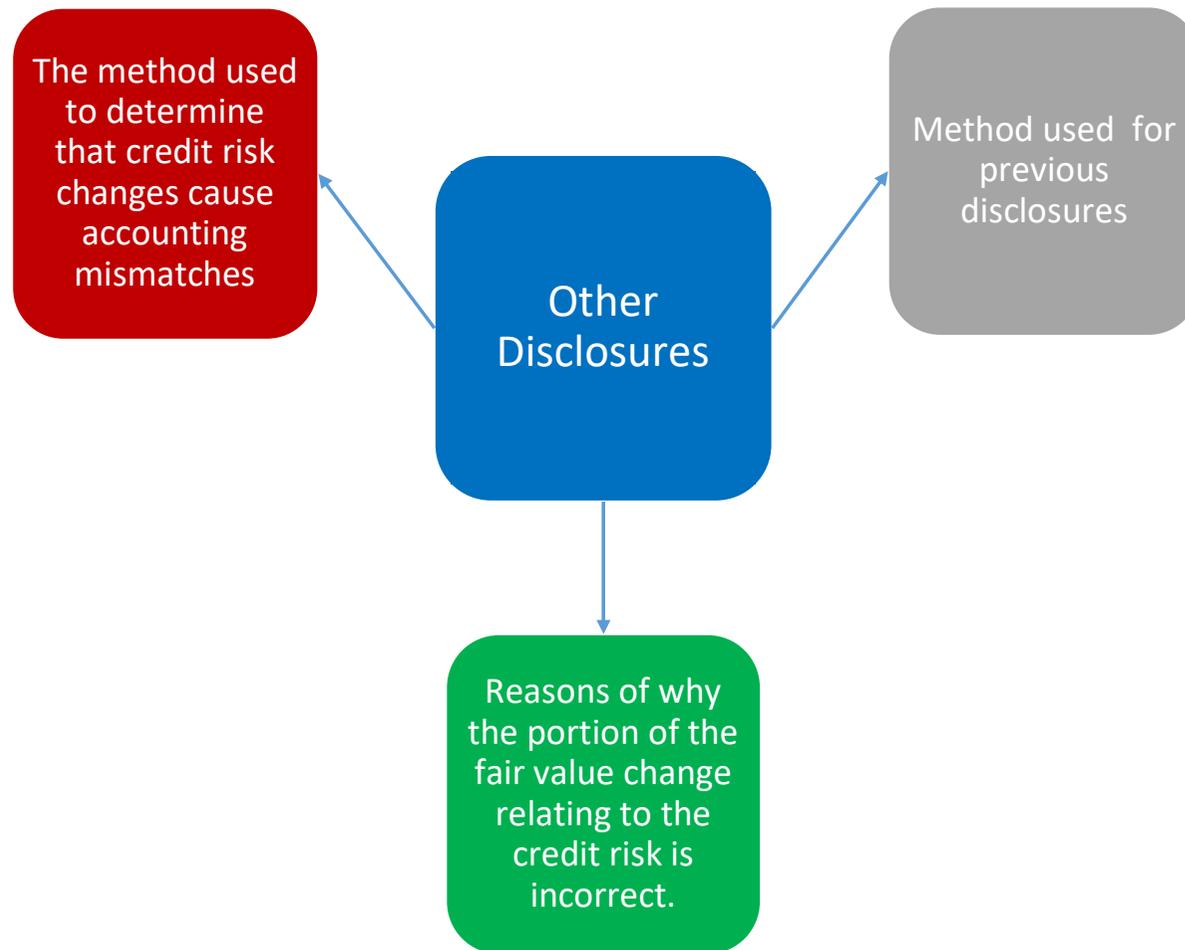
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE

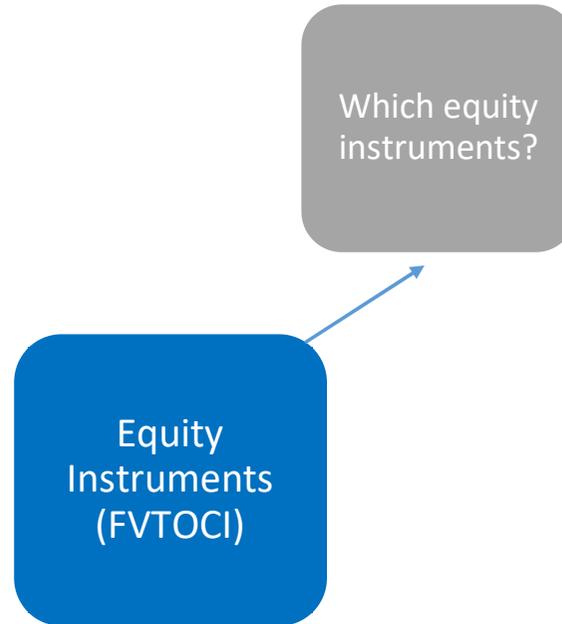


NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE

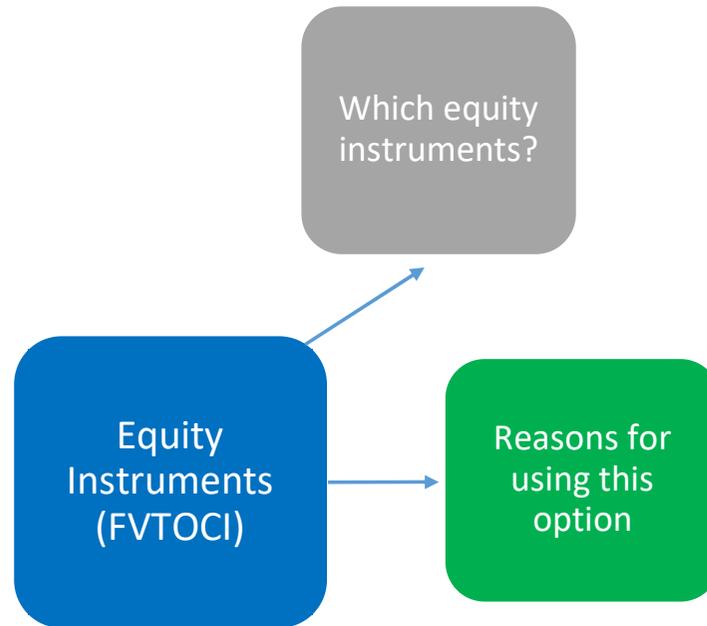


Equity
Instruments
(FVTOCI)

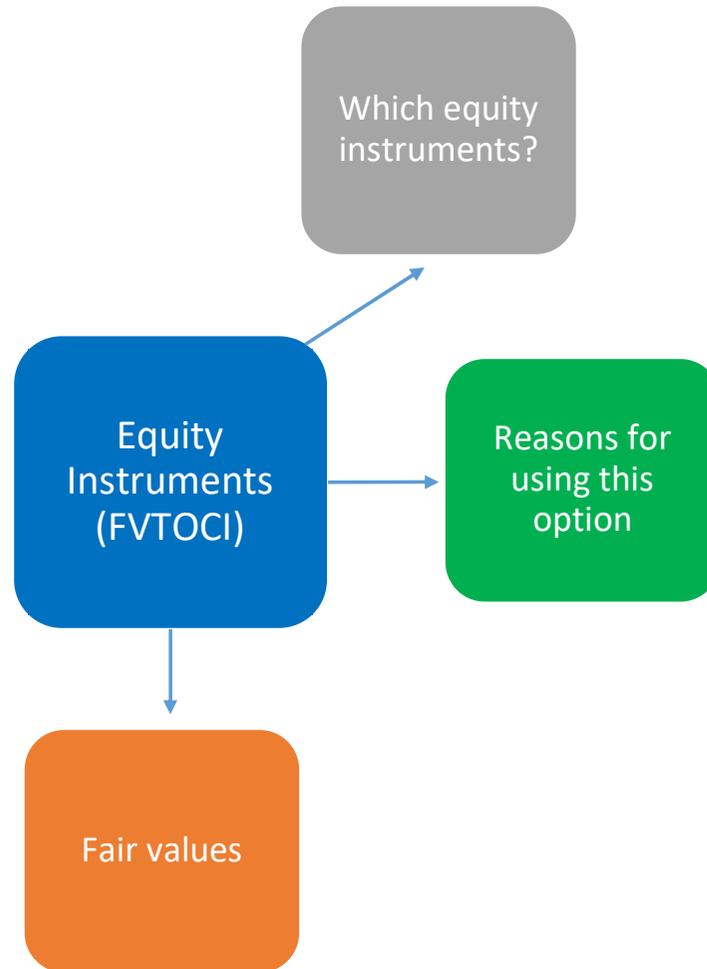
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



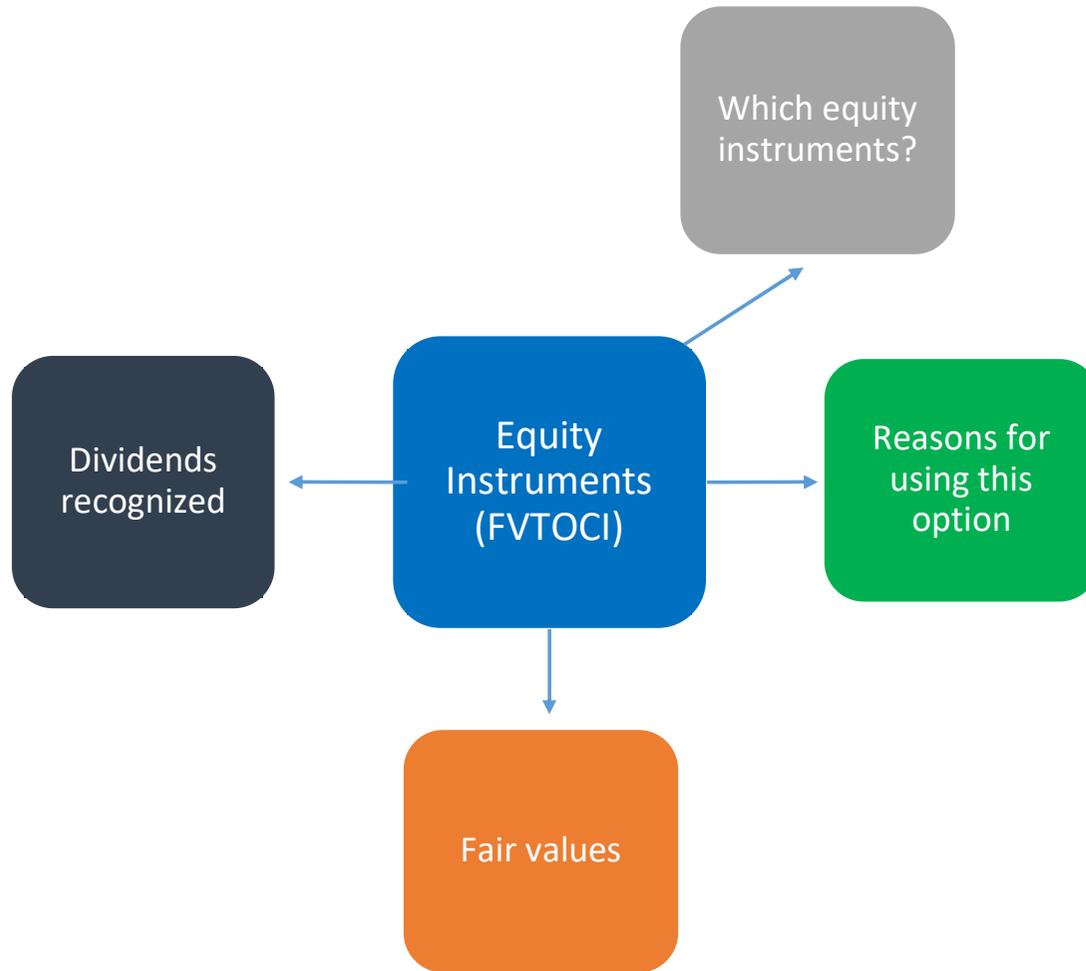
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



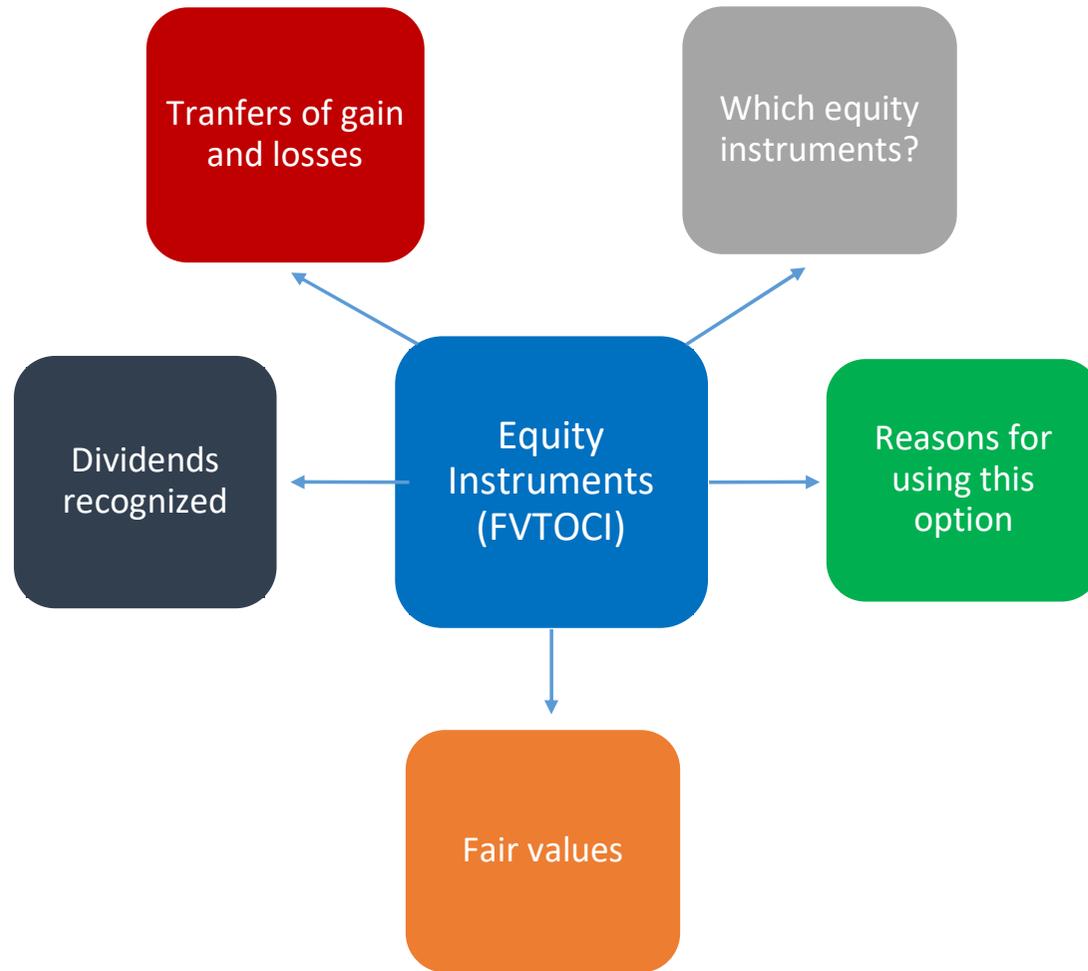
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



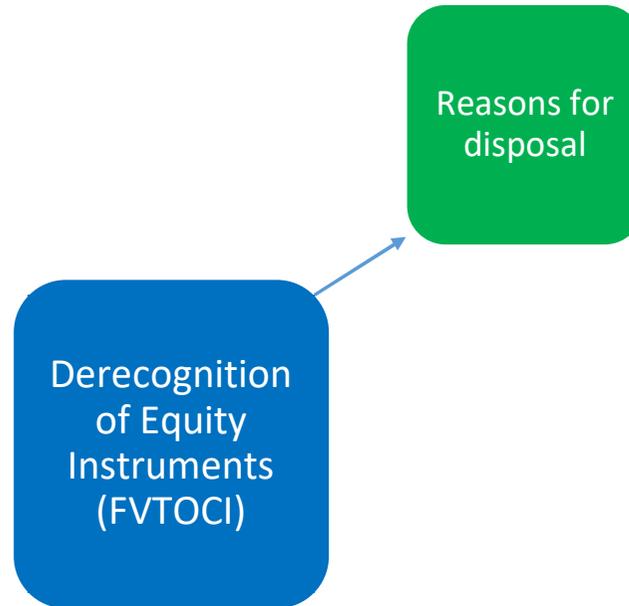
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



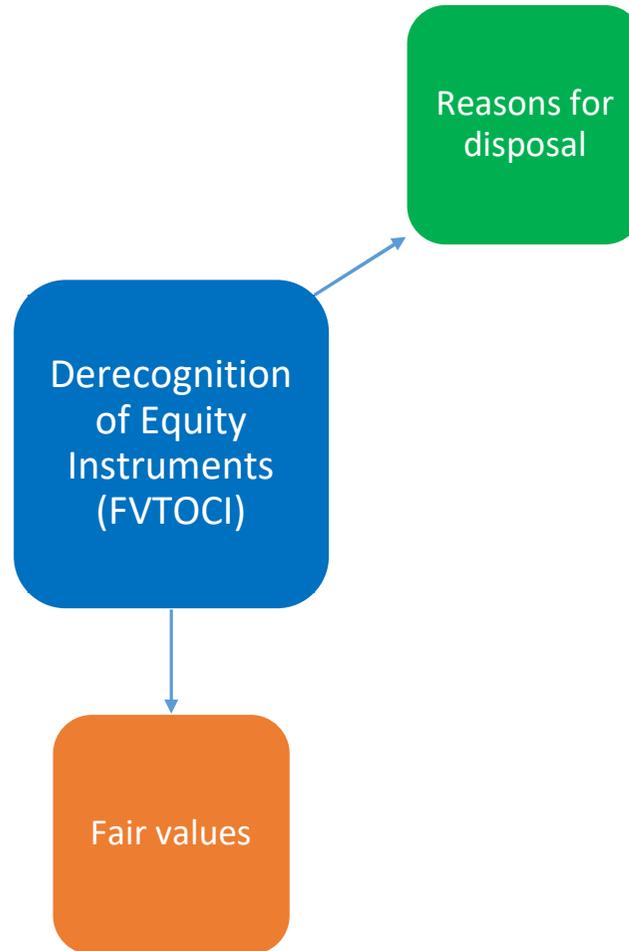
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE

Derecognition
of Equity
Instruments
(FVTOCI)

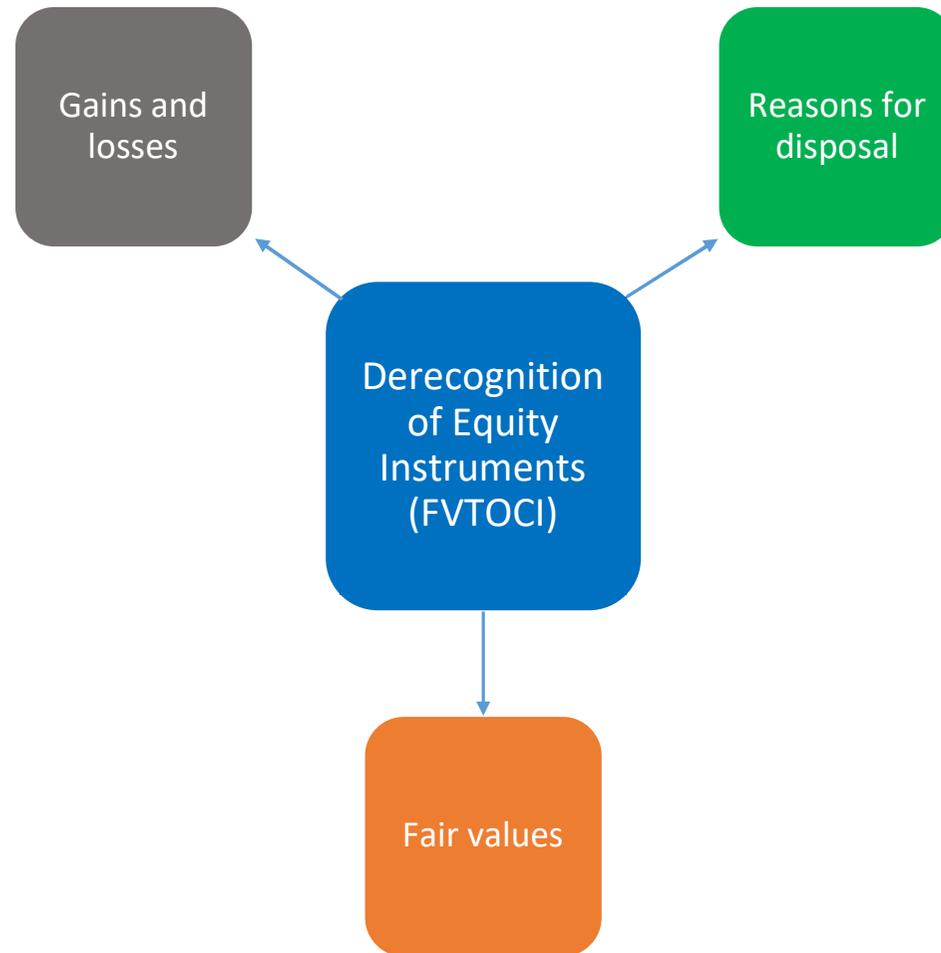
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



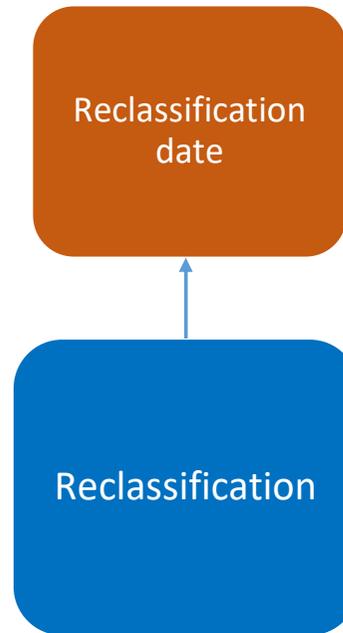
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



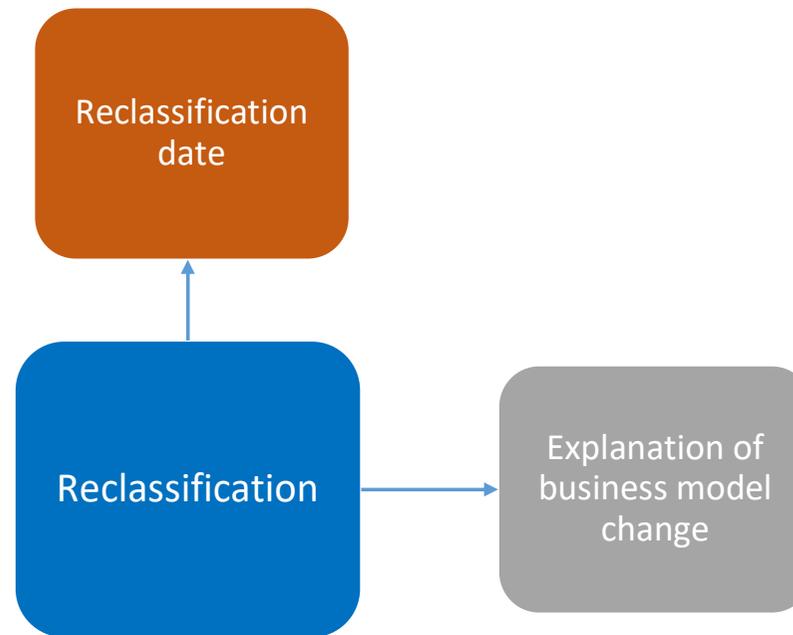
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



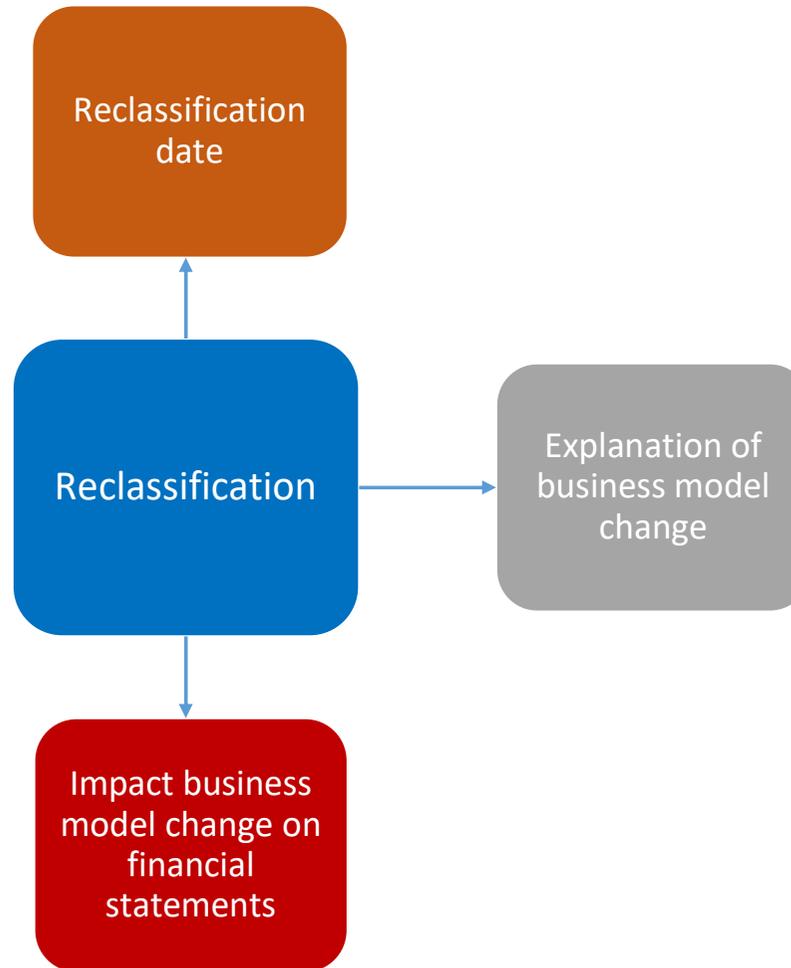
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



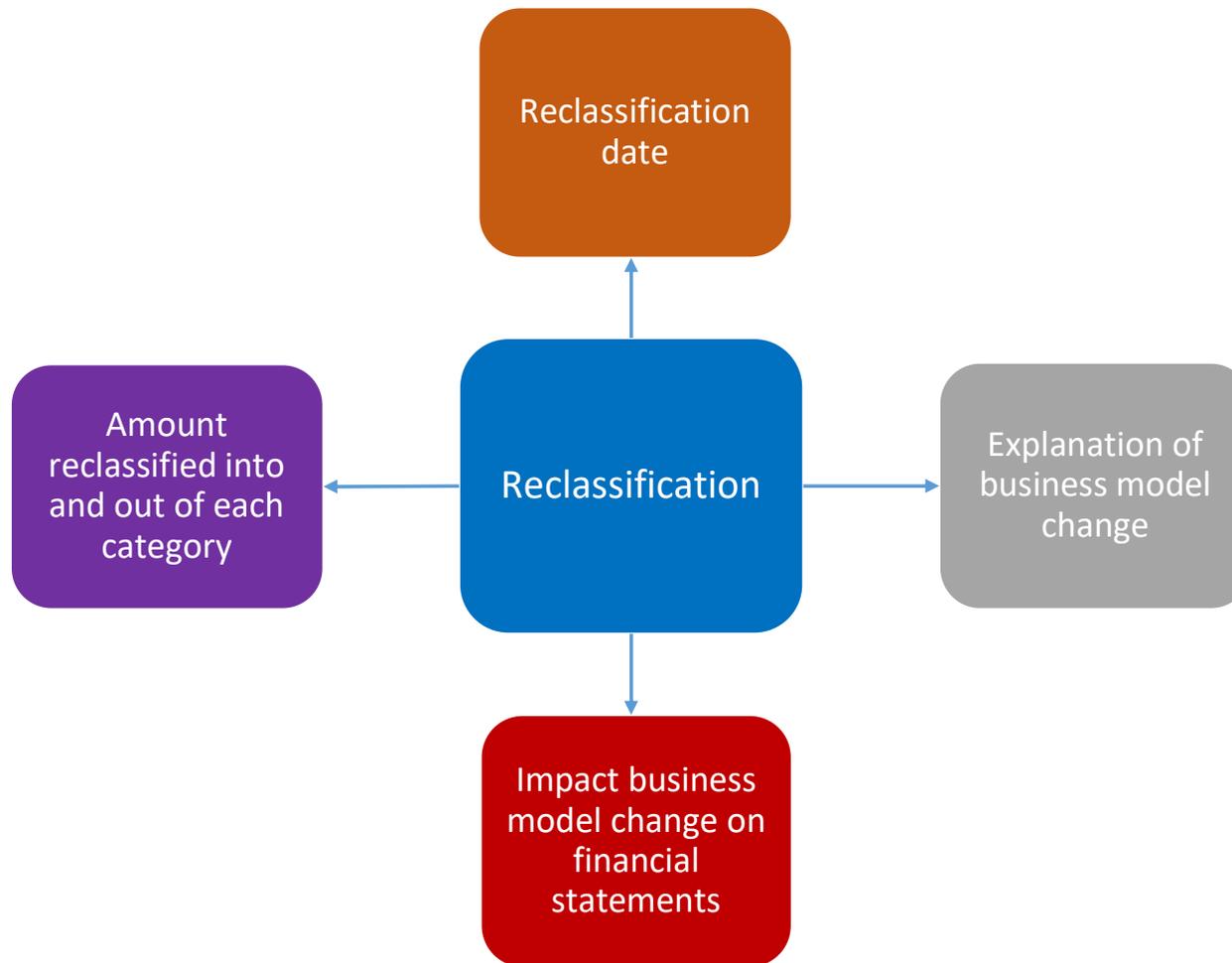
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



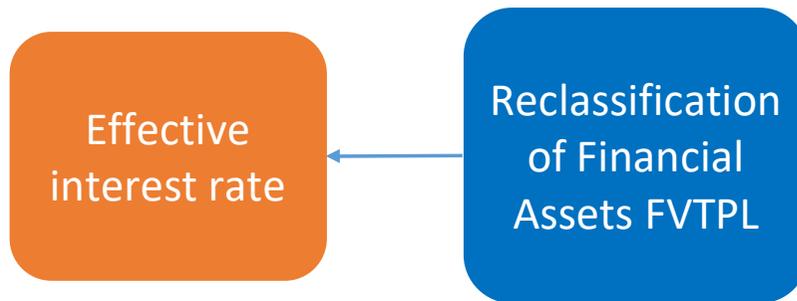
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE

Reclassification
of Financial
Assets FVTPL

NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



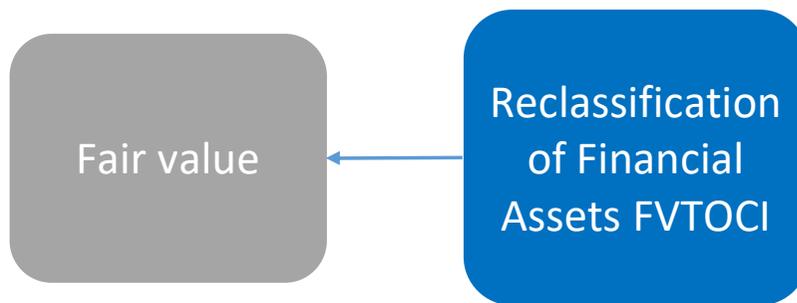
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



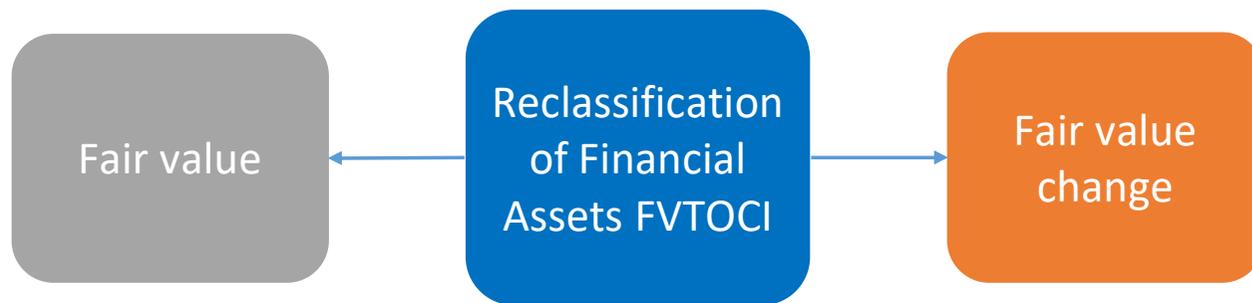
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE

Reclassification
of Financial
Assets FVTOCI

NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE

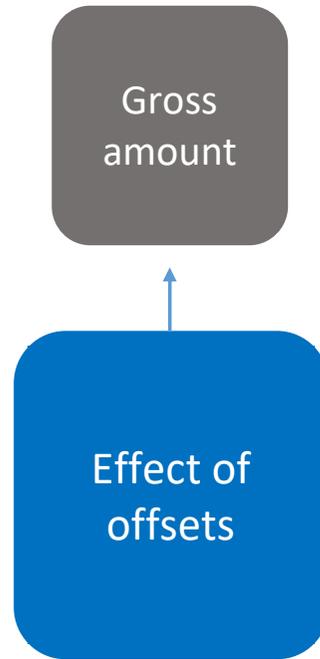


NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE

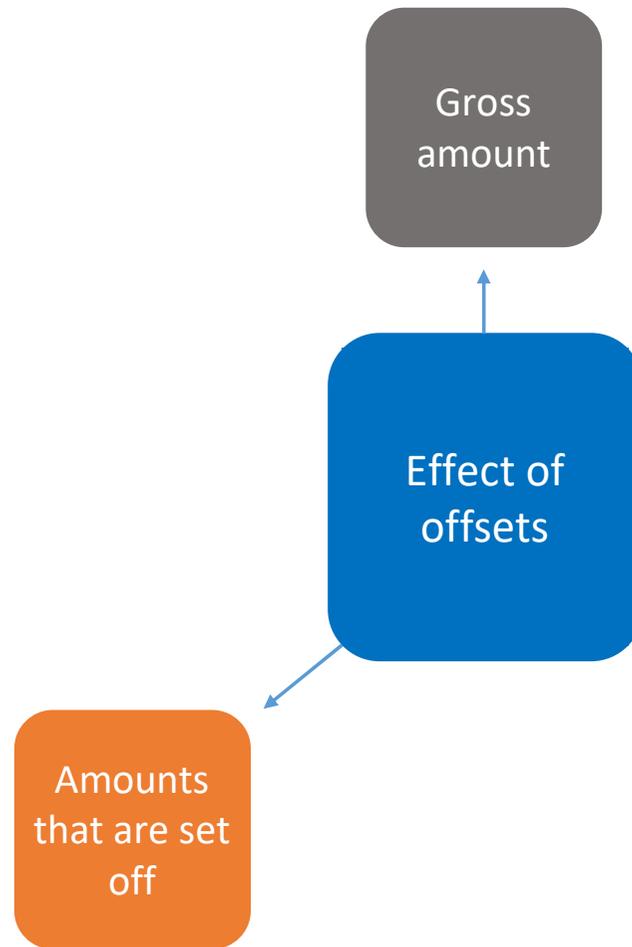


Effect of
offsets

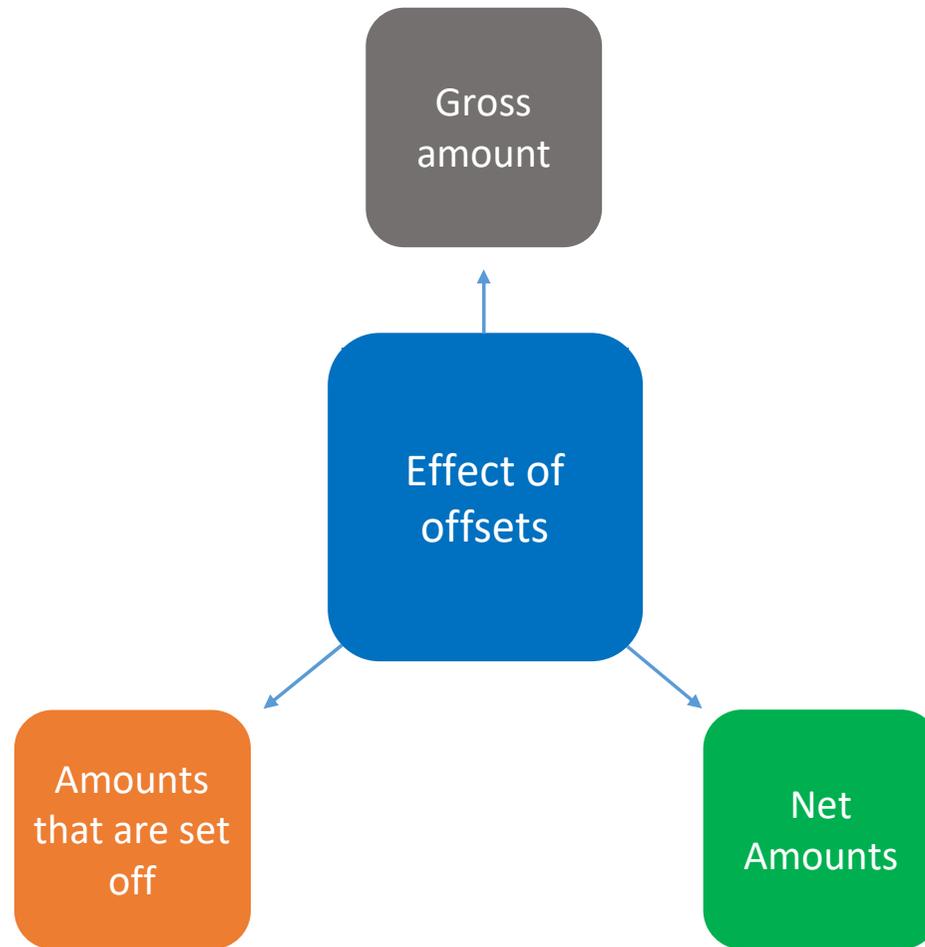
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE

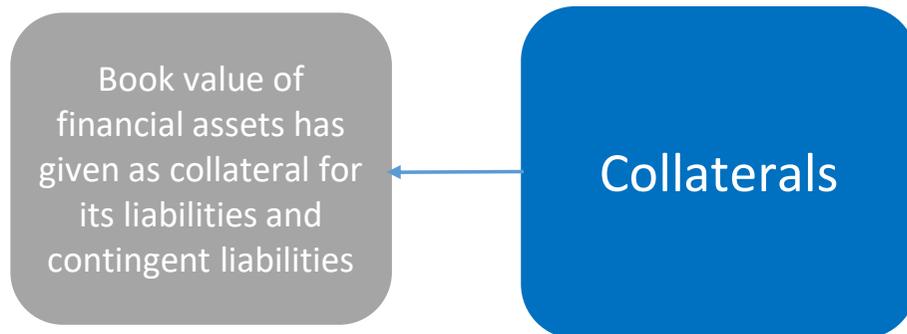


NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



Collaterals

NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE

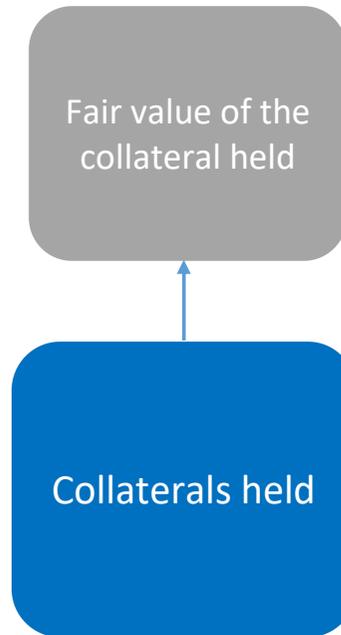


NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE

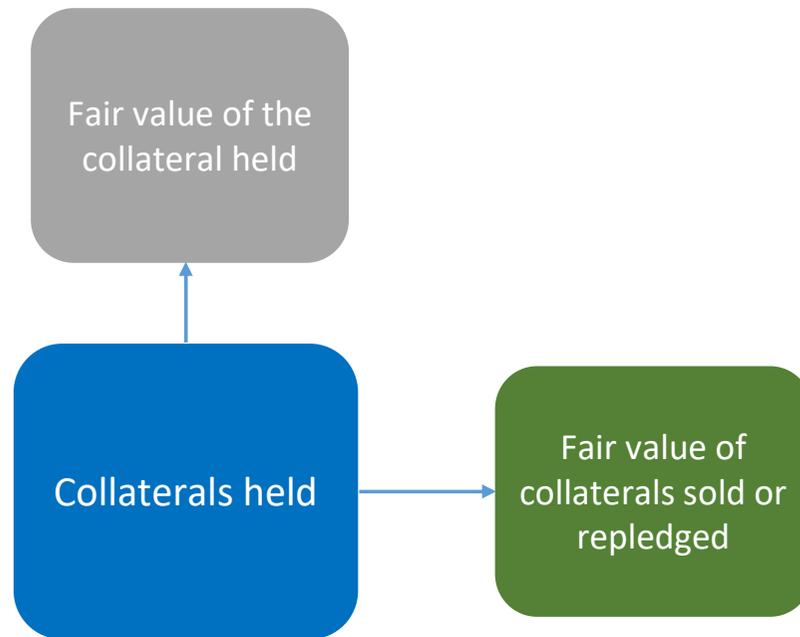


Collaterals held

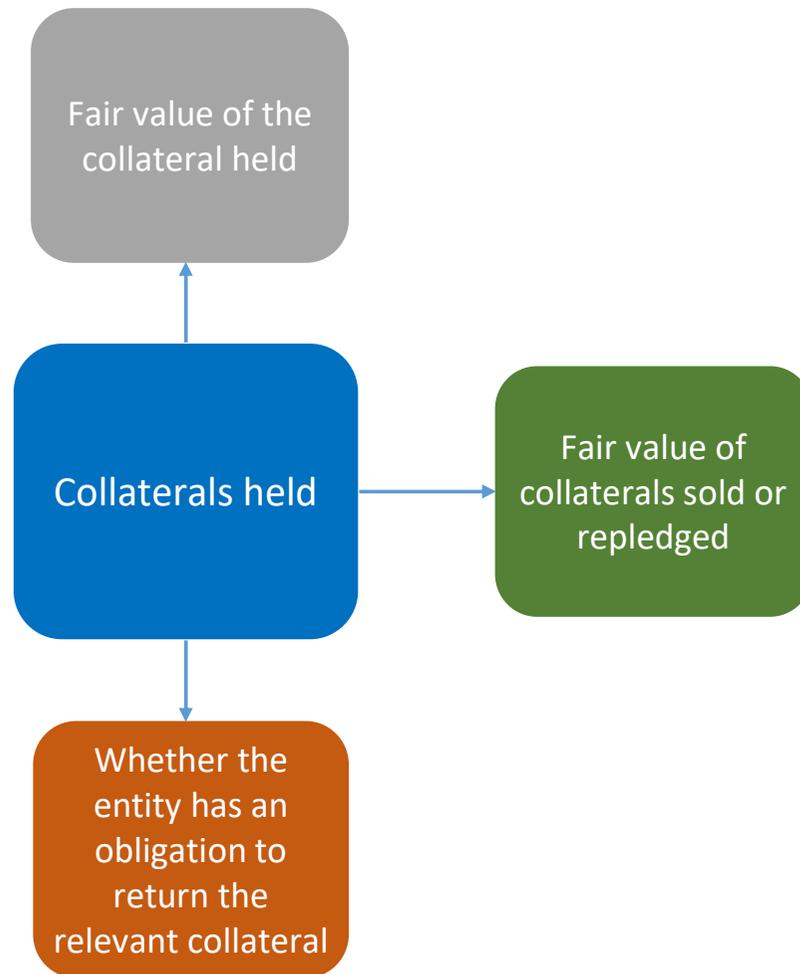
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



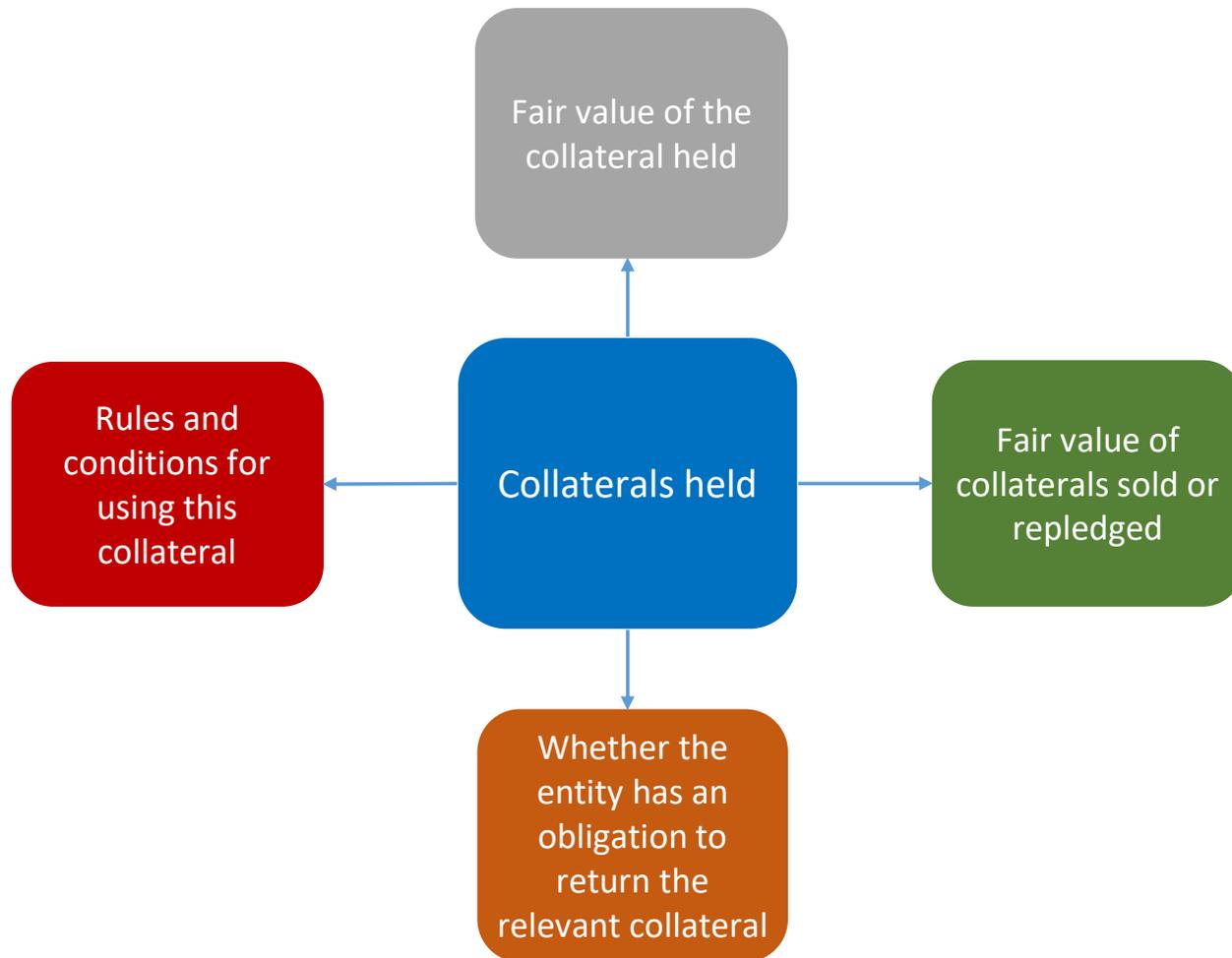
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE

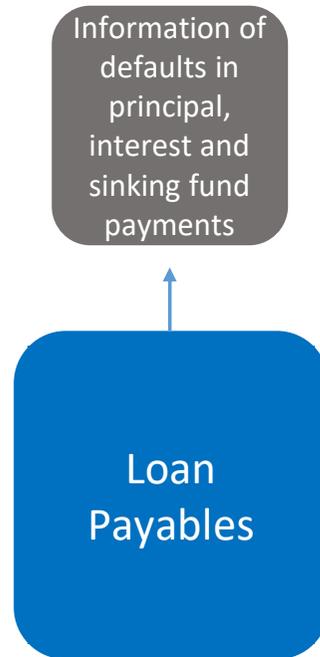


NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE

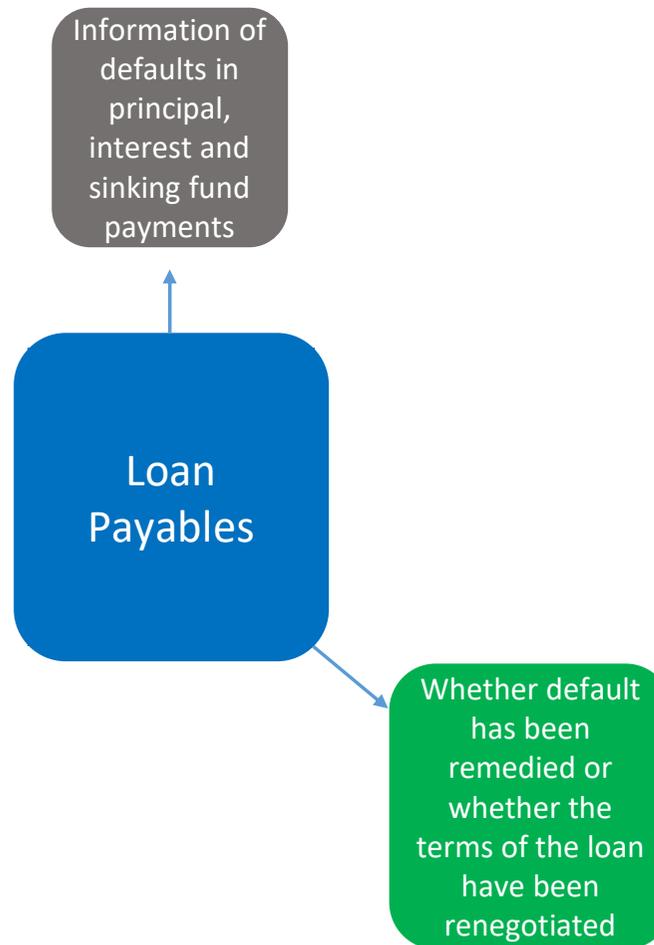


Loan
Payables

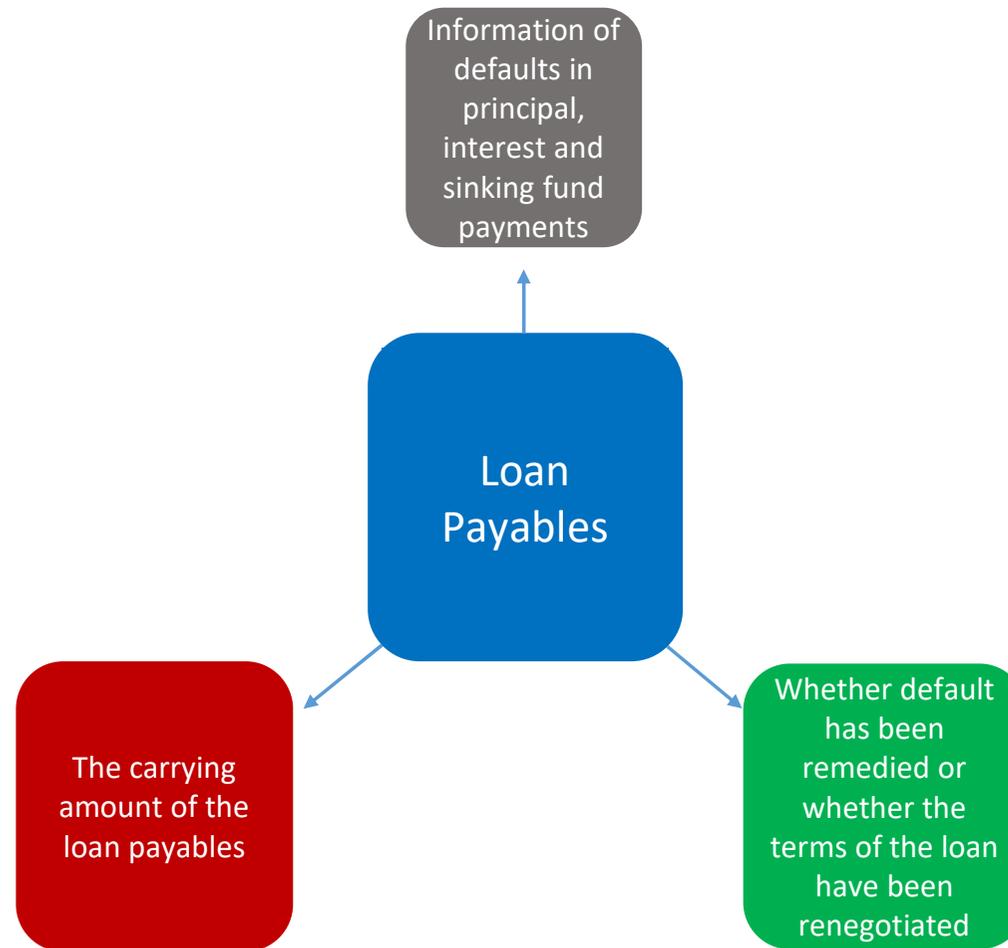
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



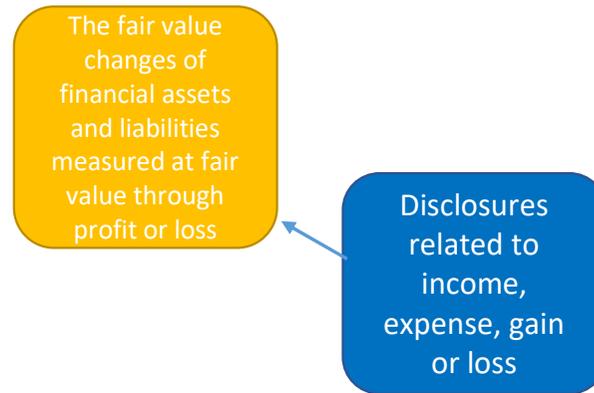
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



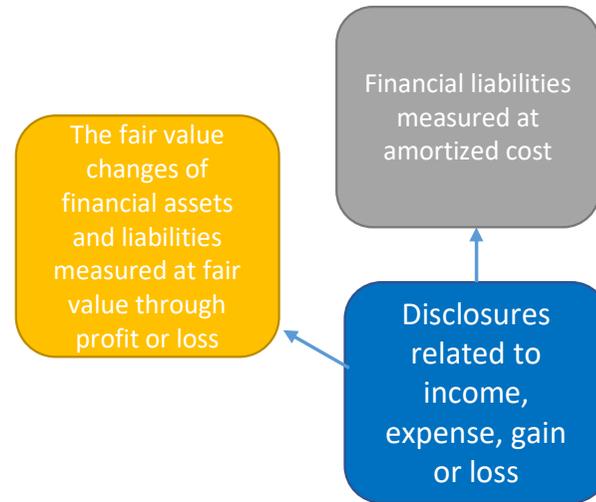
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE

Disclosures
related to
income,
expense, gain
or loss

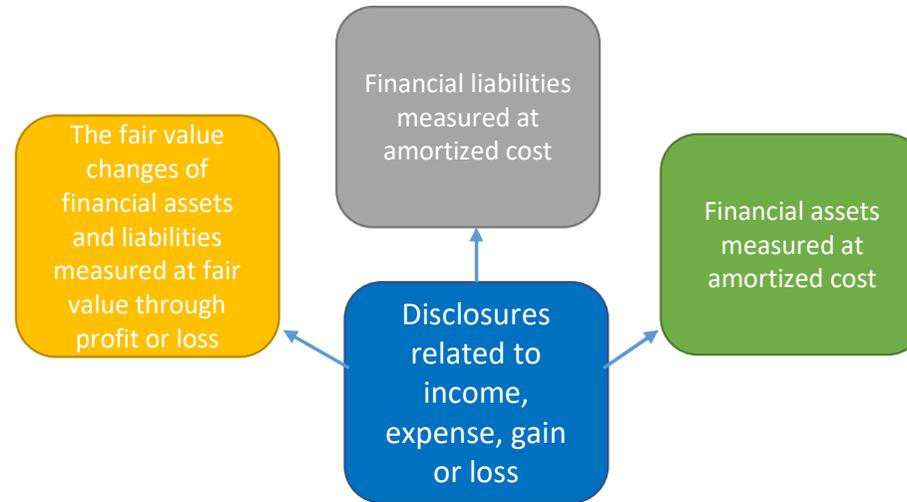
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



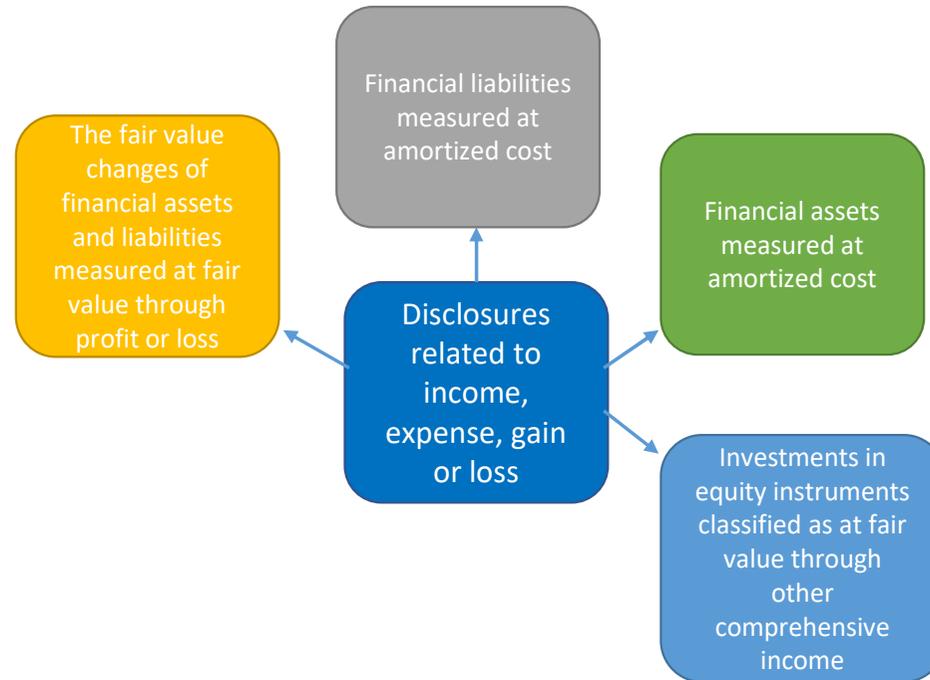
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



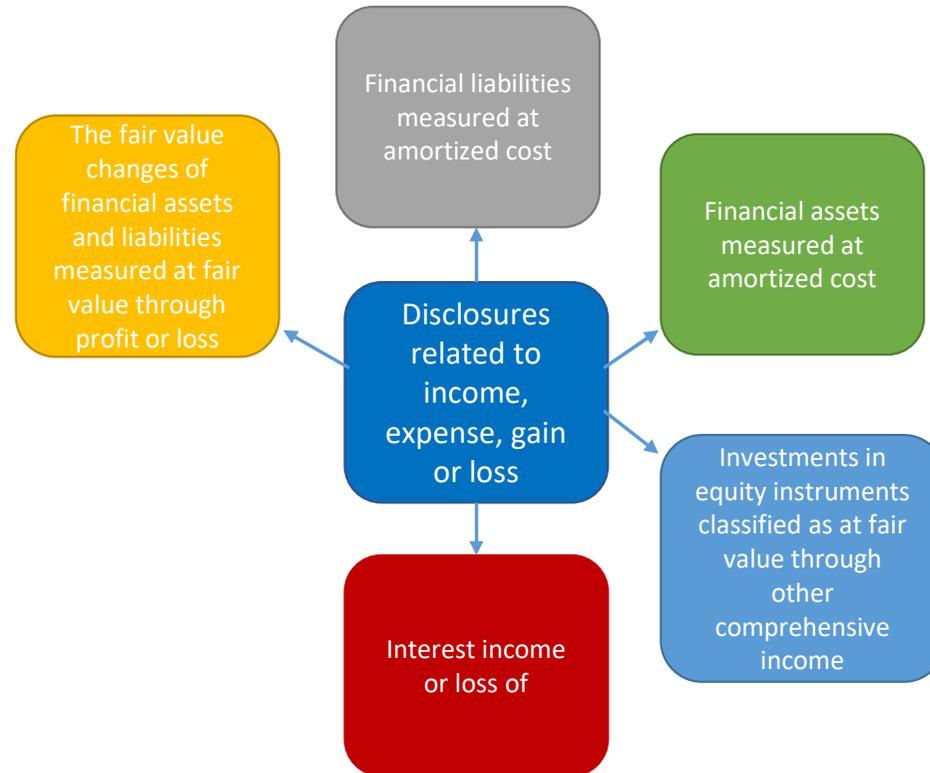
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



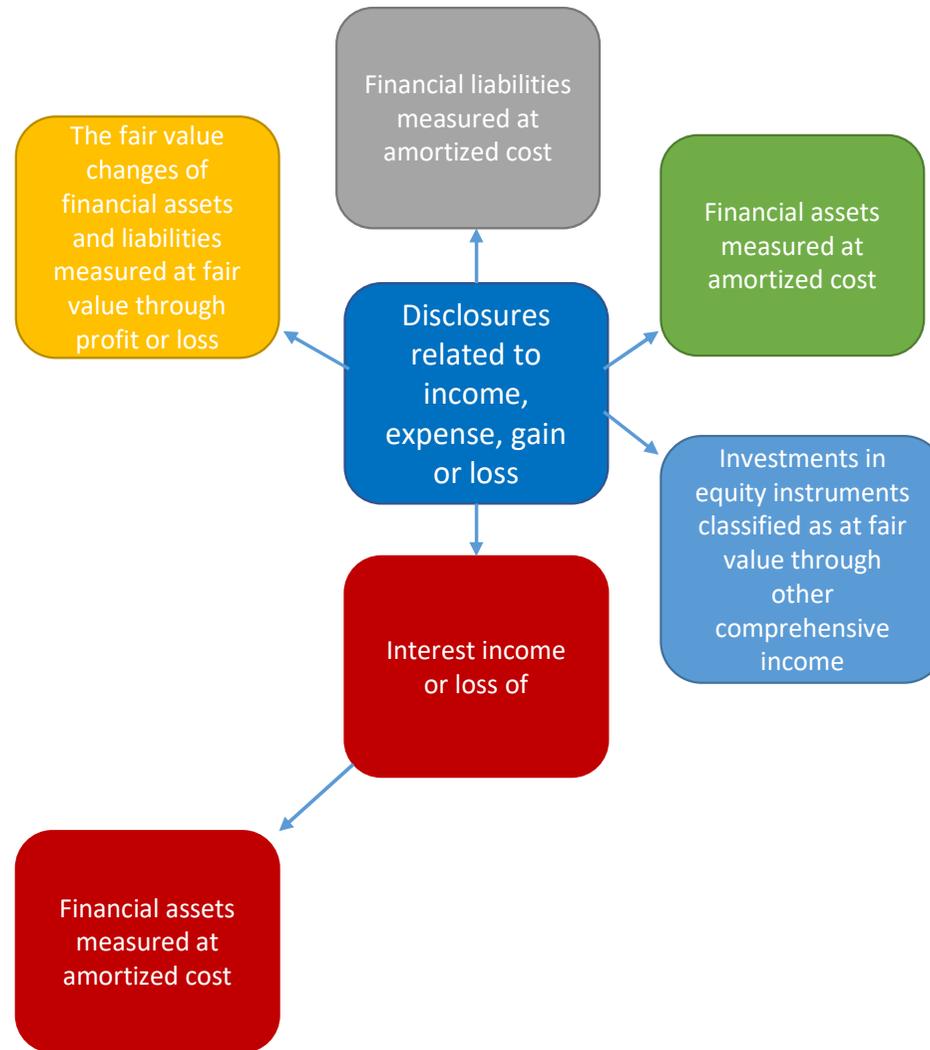
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



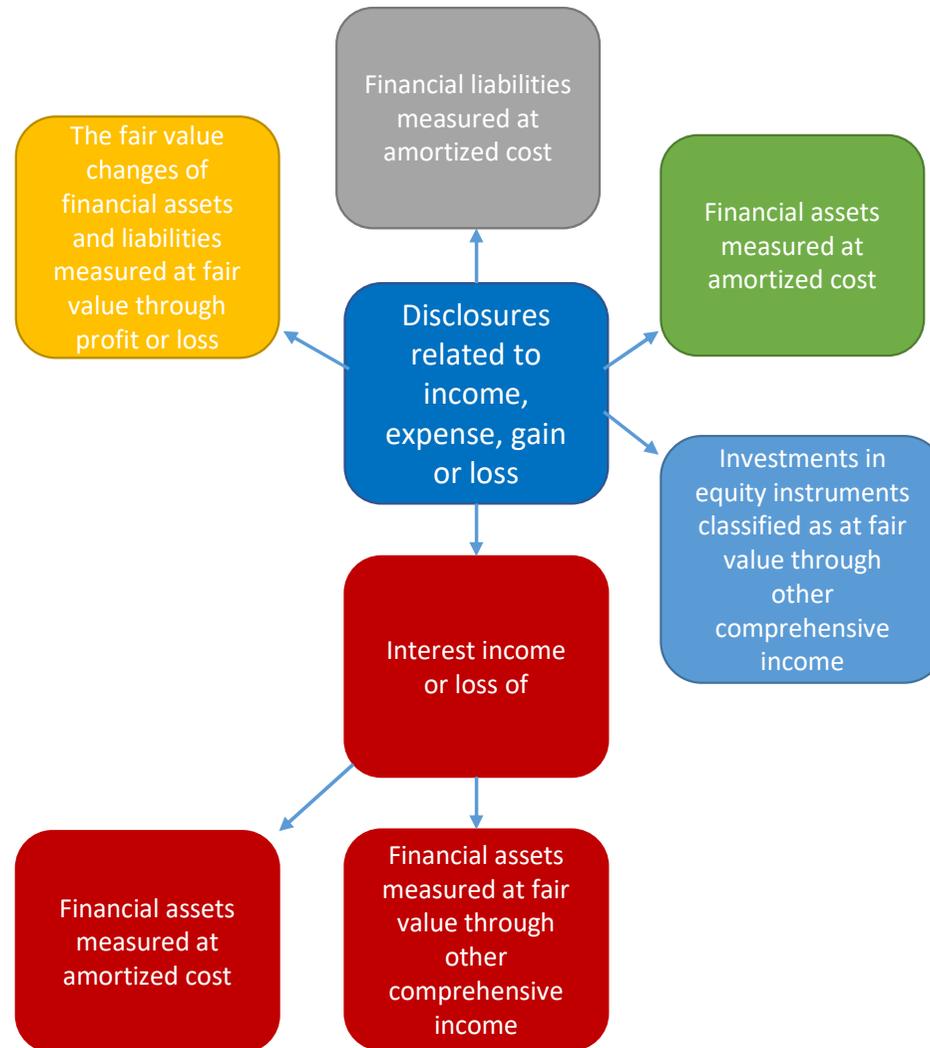
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



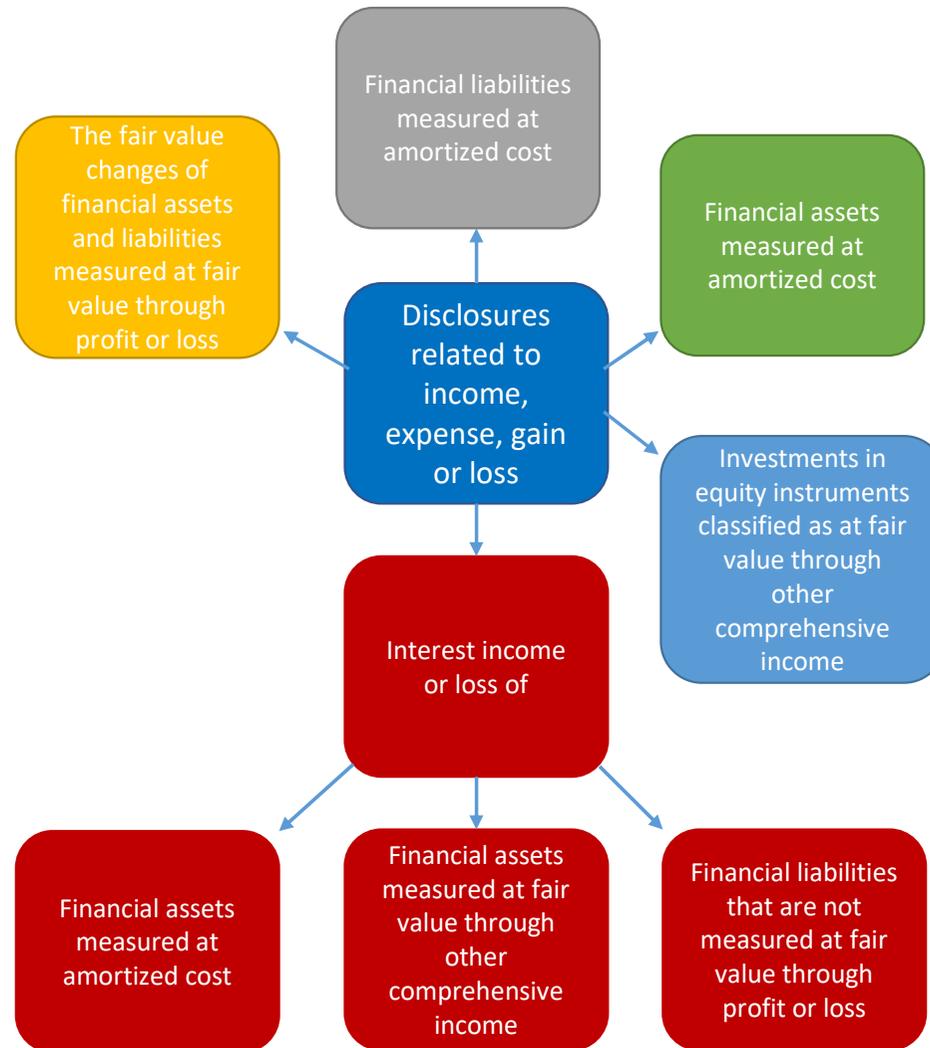
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



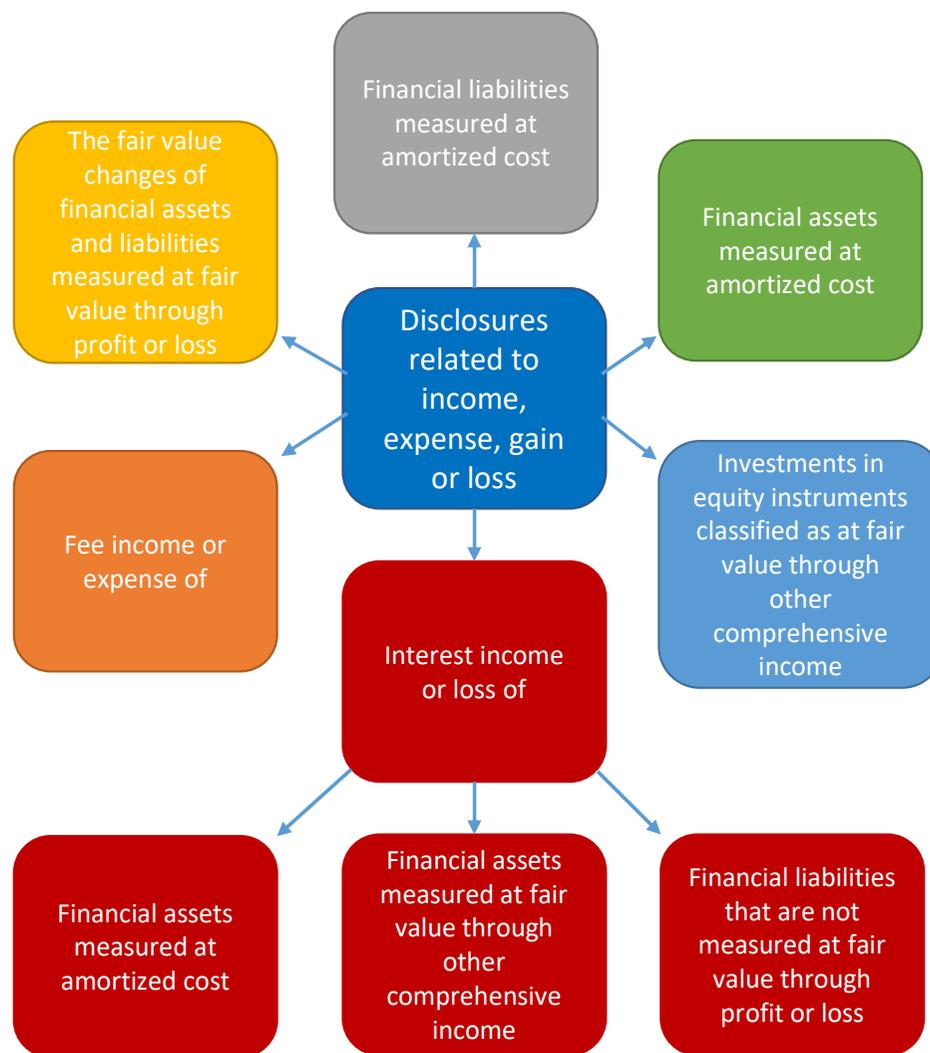
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



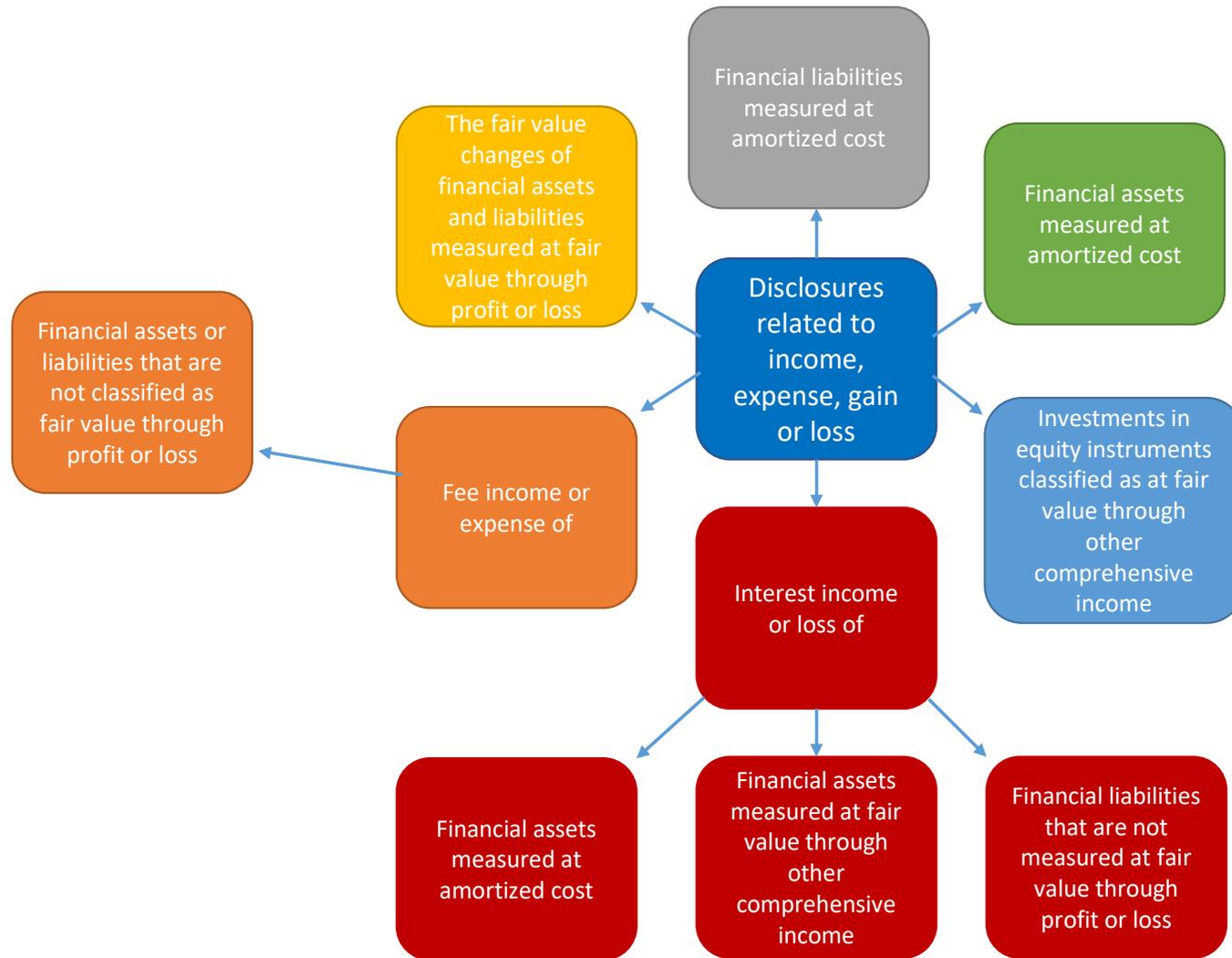
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



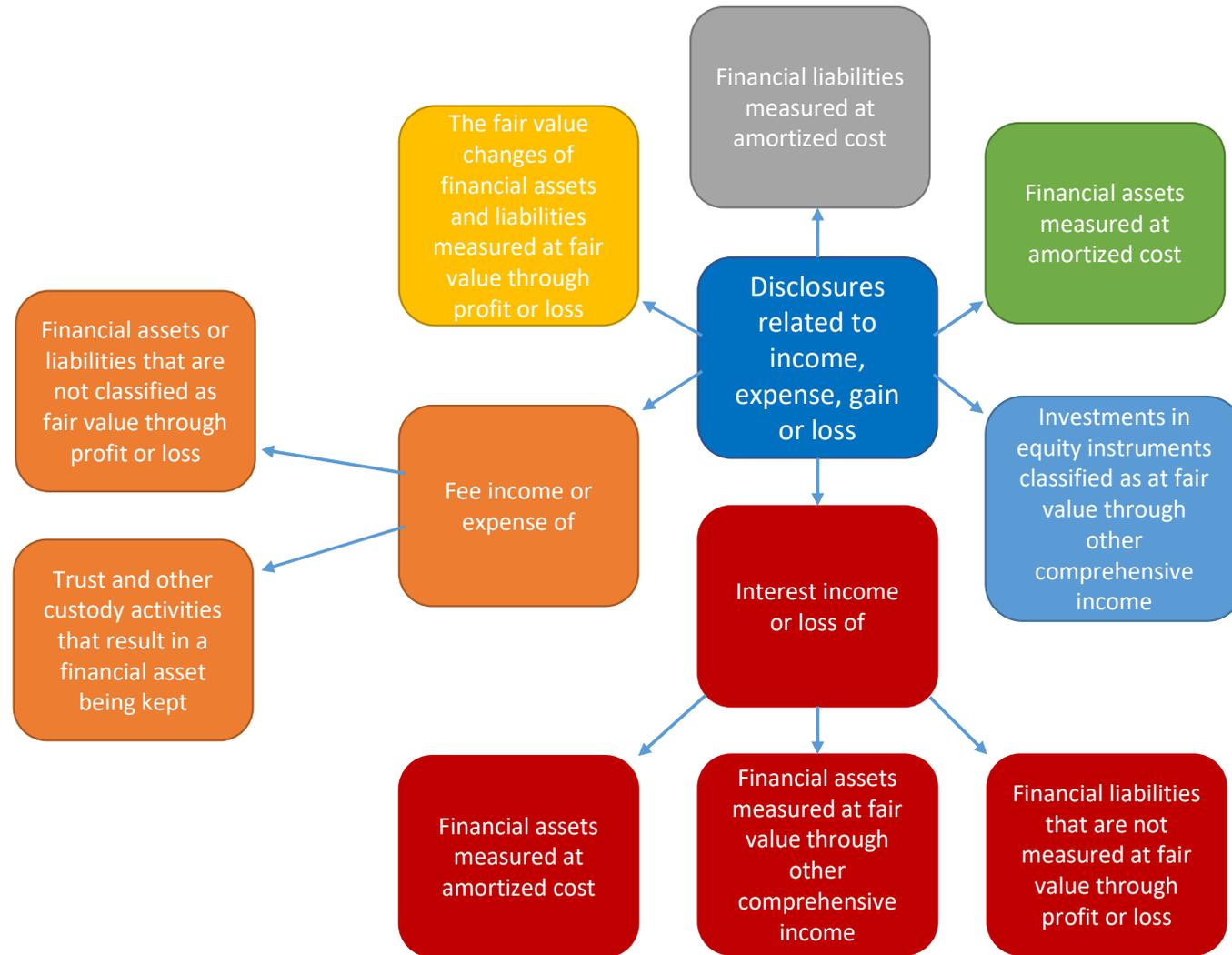
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE

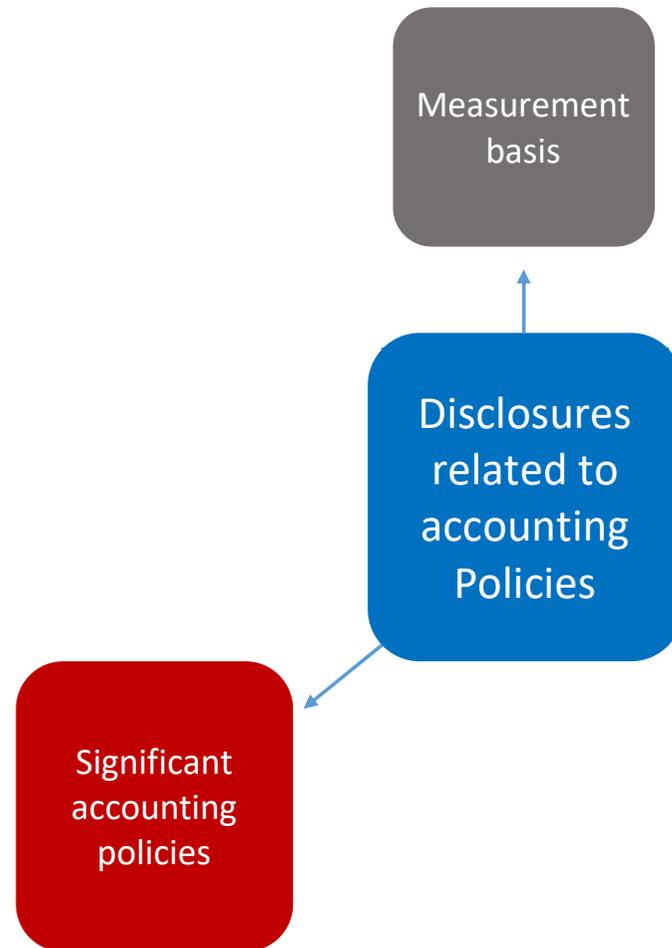


Disclosures
related to
accounting
Policies

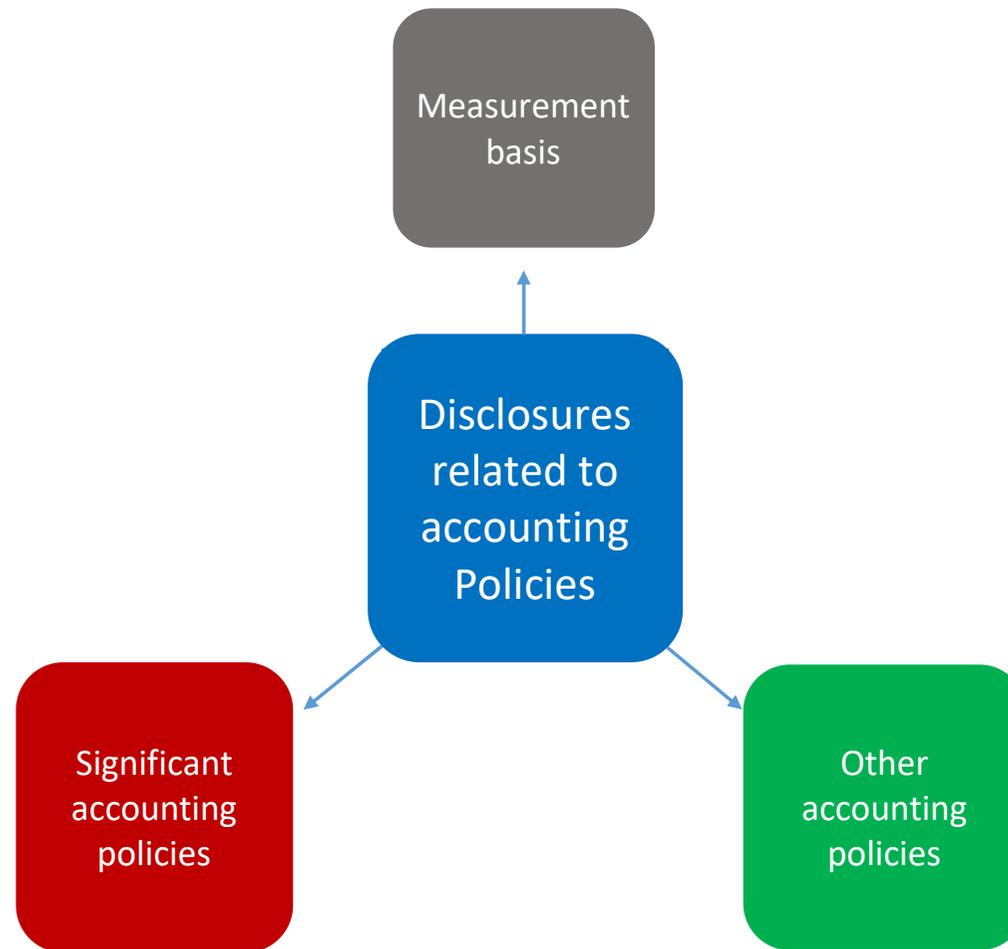
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



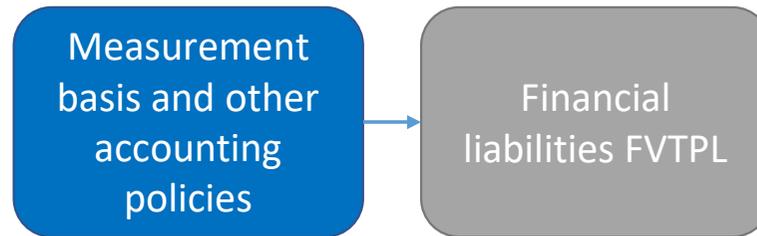
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



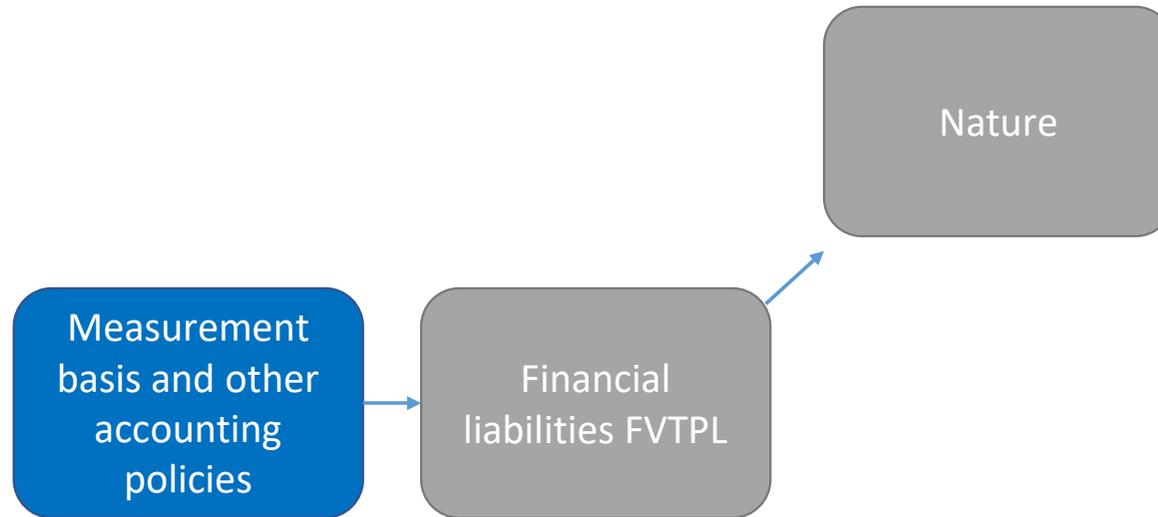
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE

Measurement
basis and other
accounting
policies

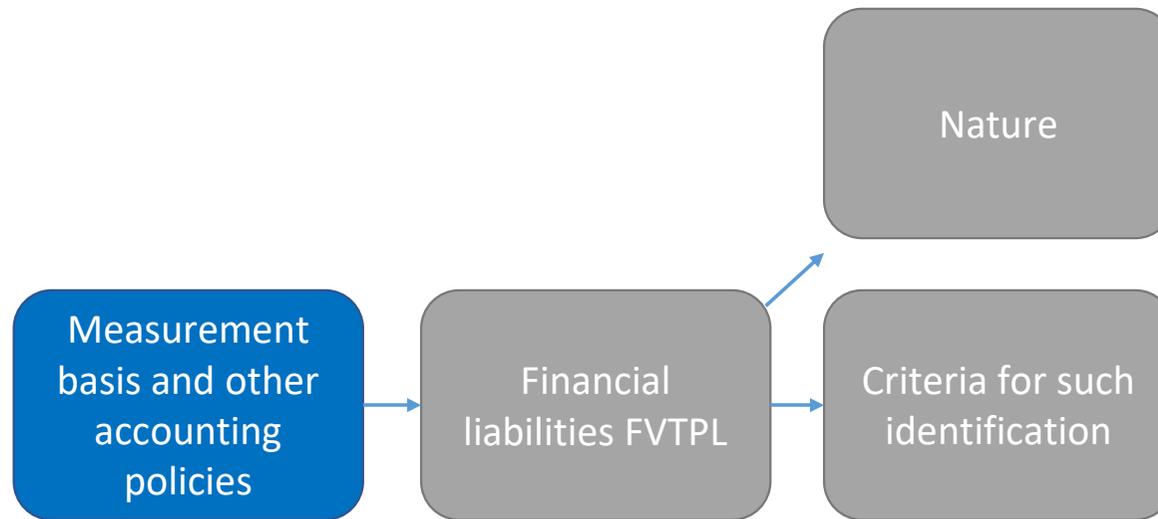
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



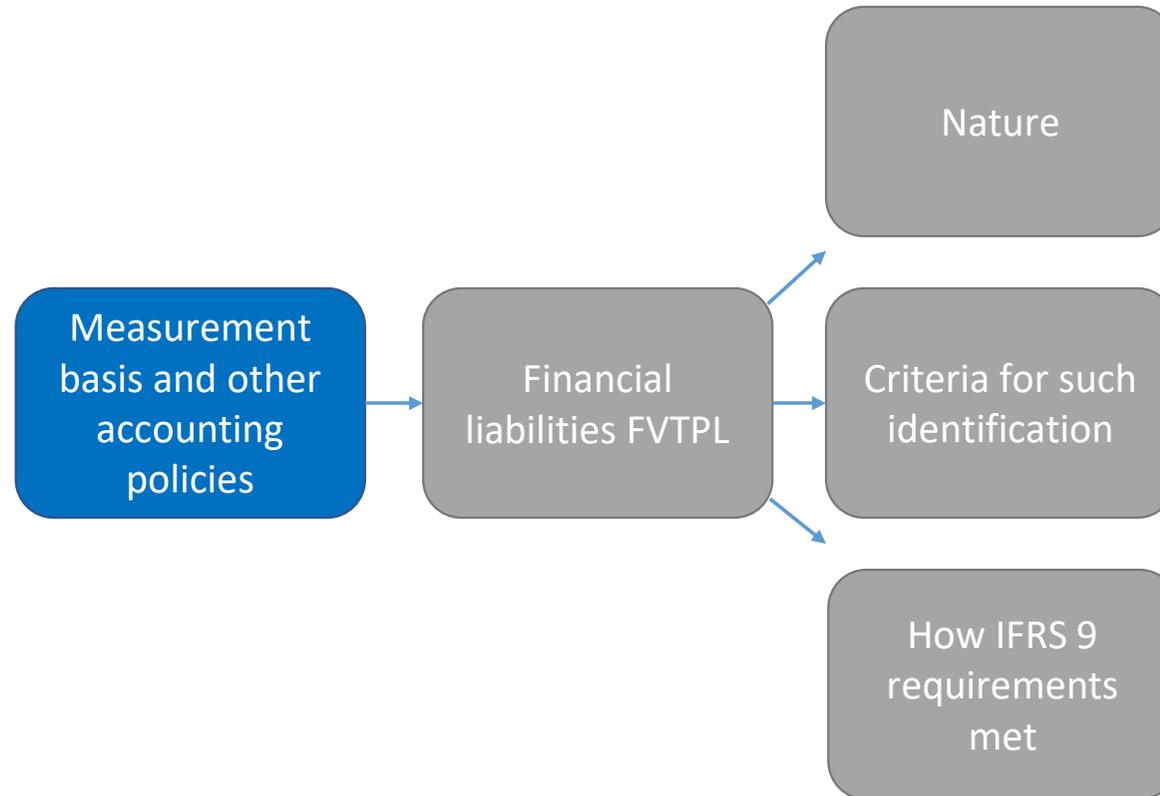
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



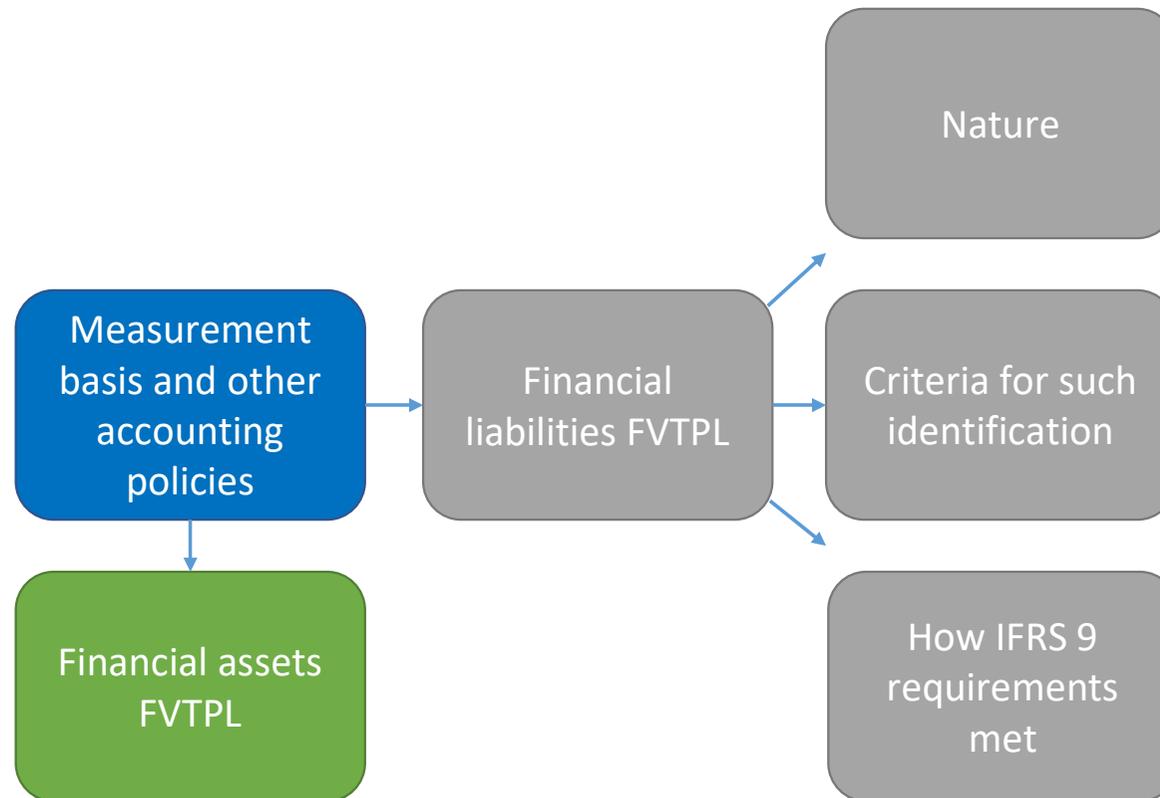
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



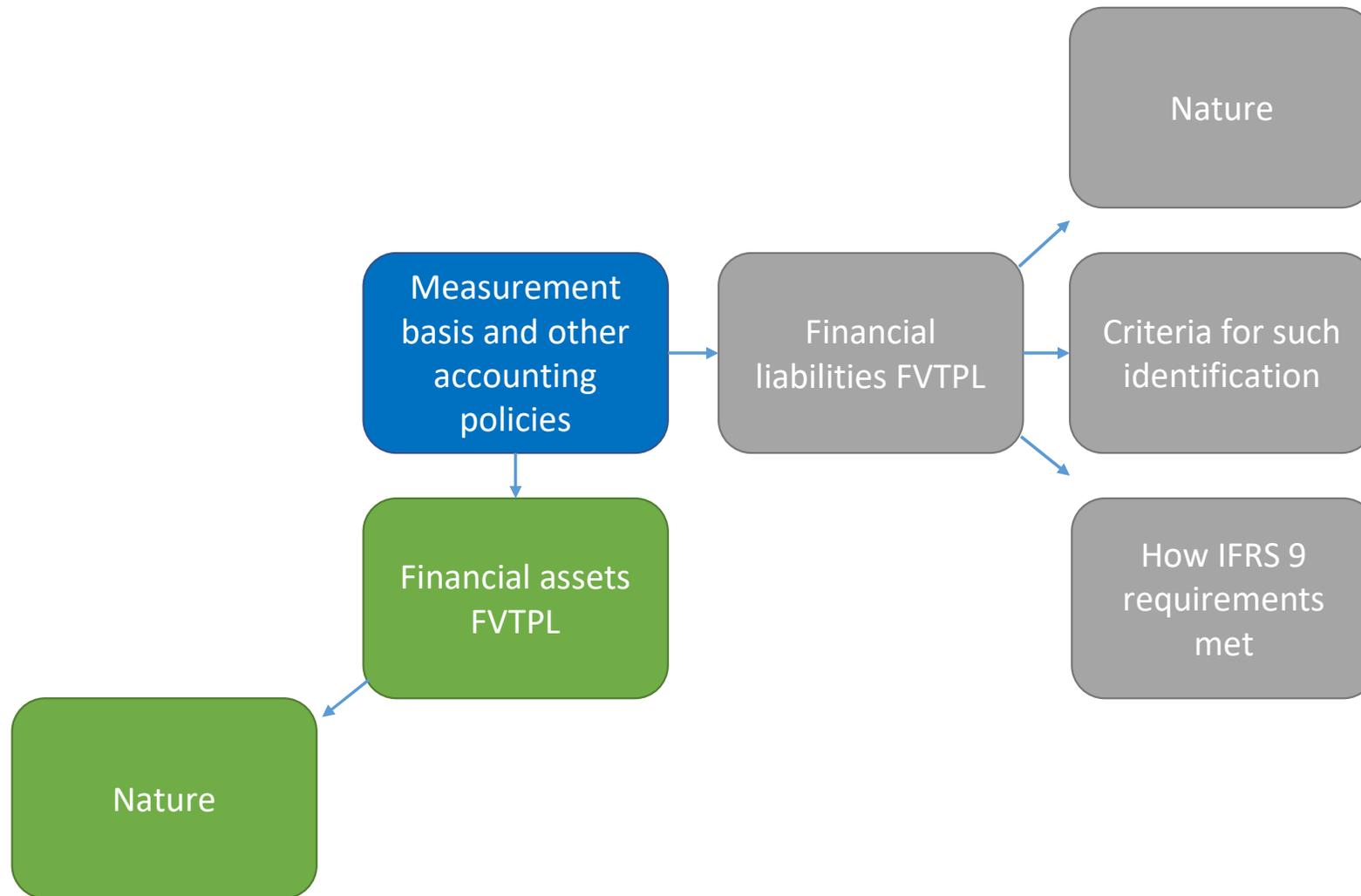
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



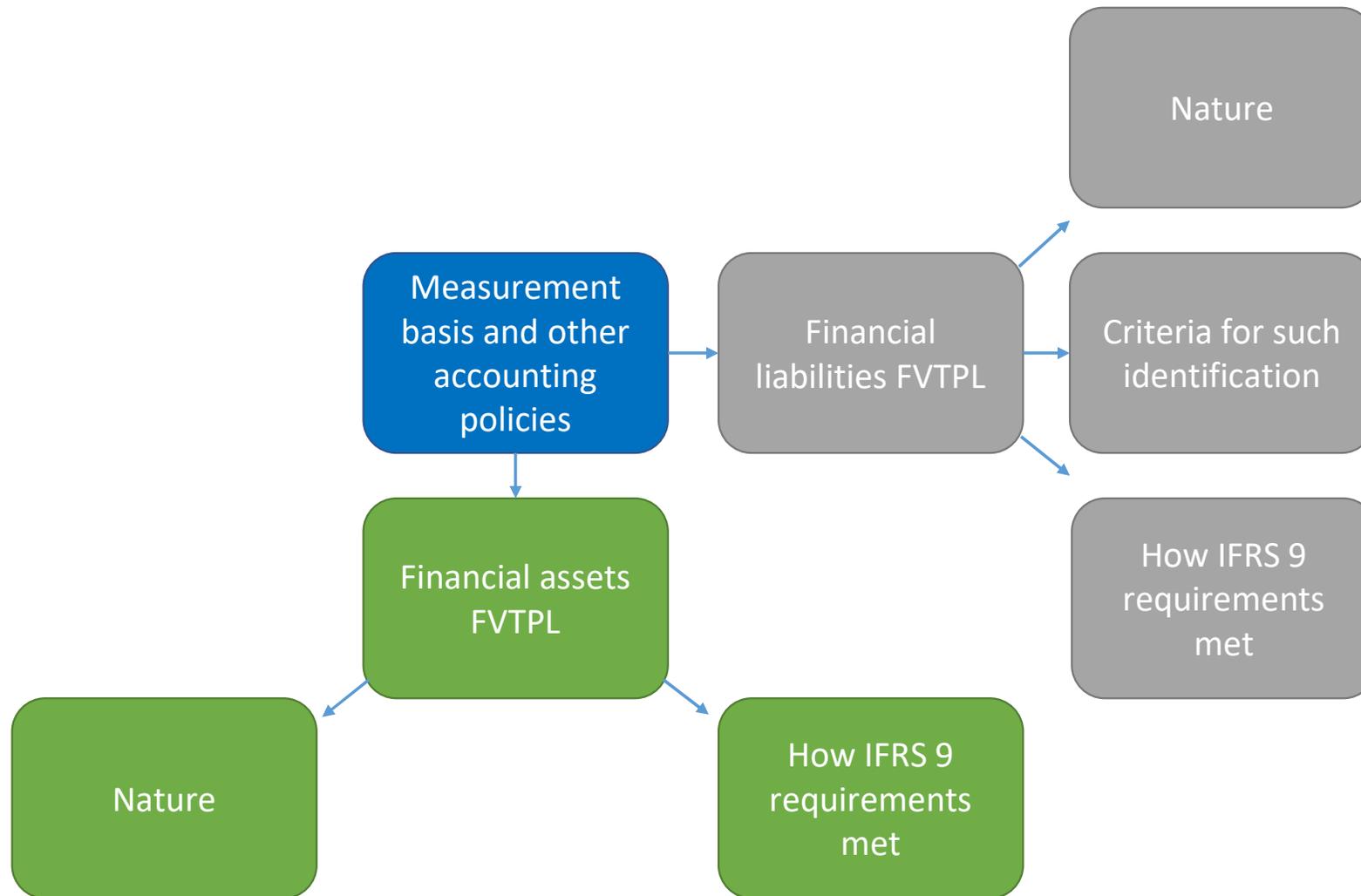
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



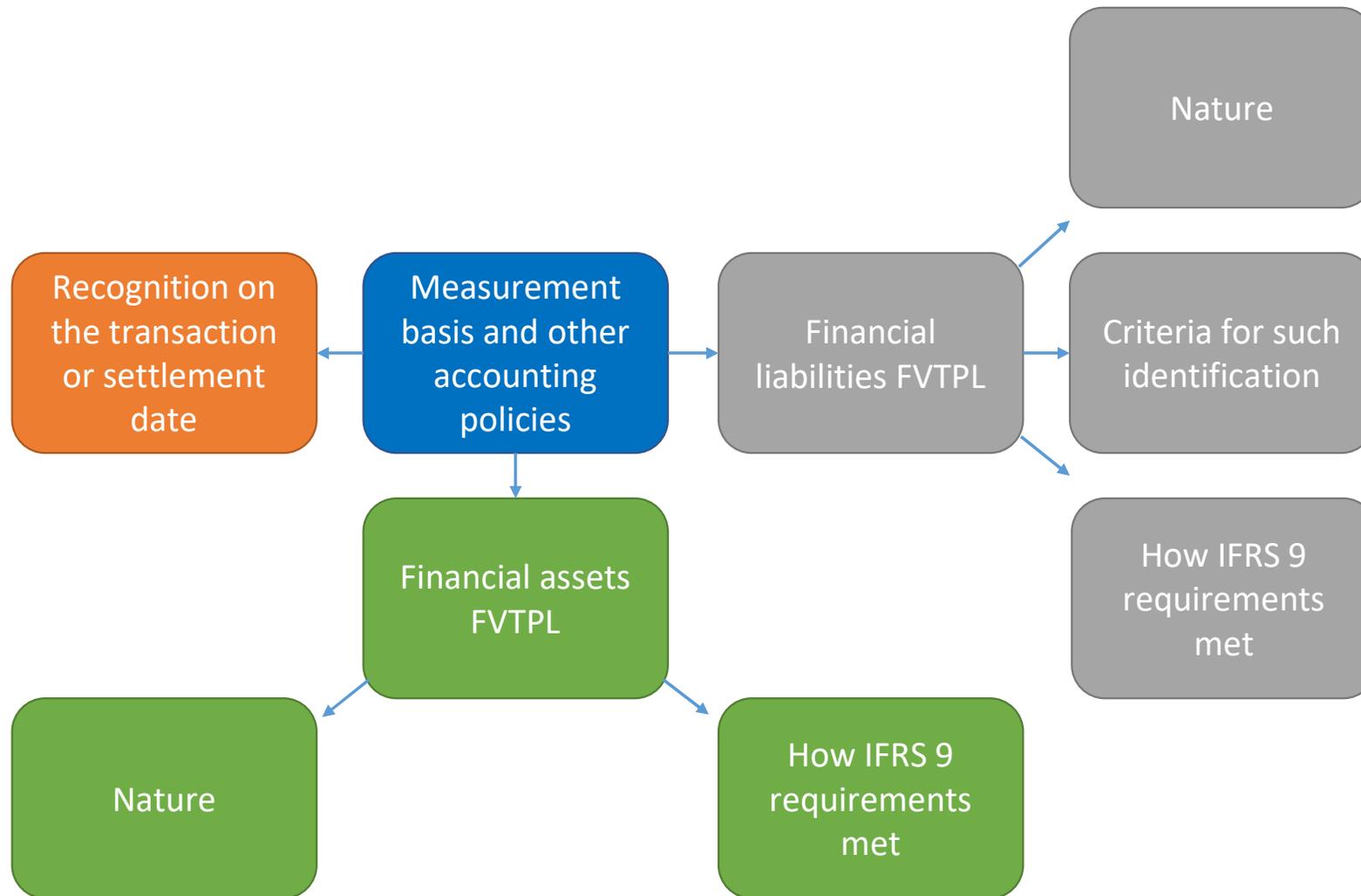
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



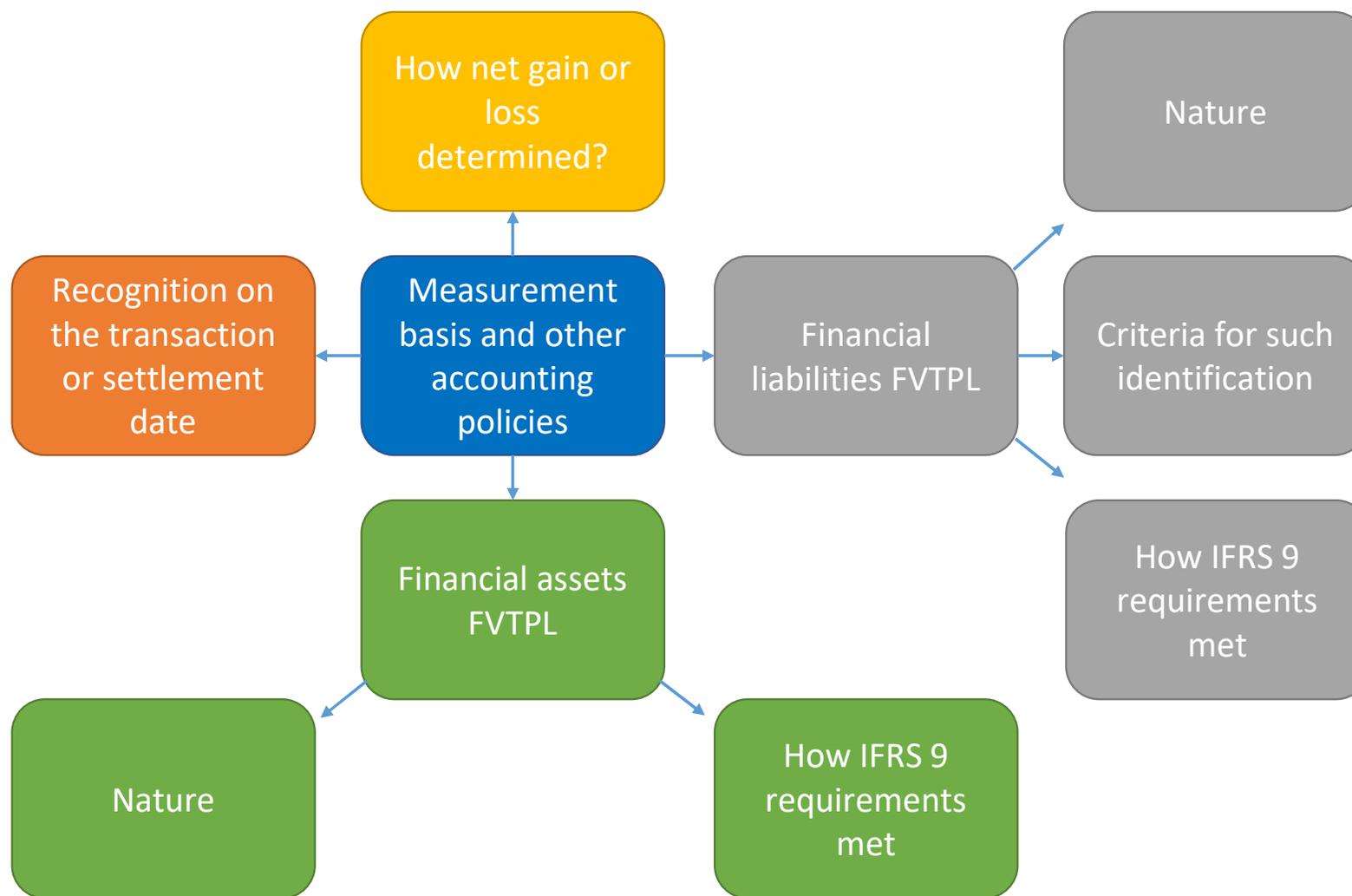
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE

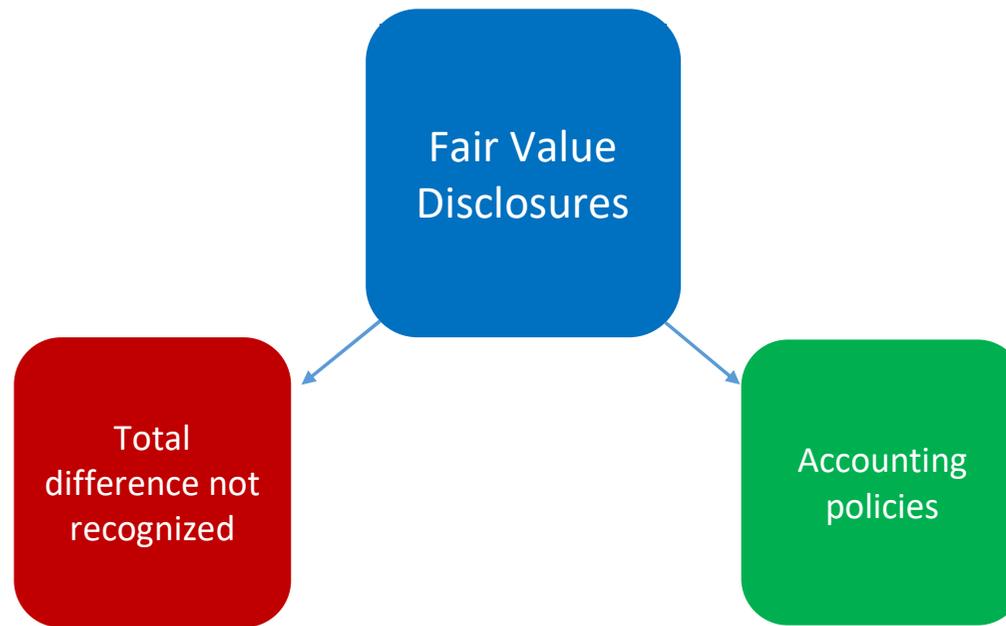


Fair Value
Disclosures

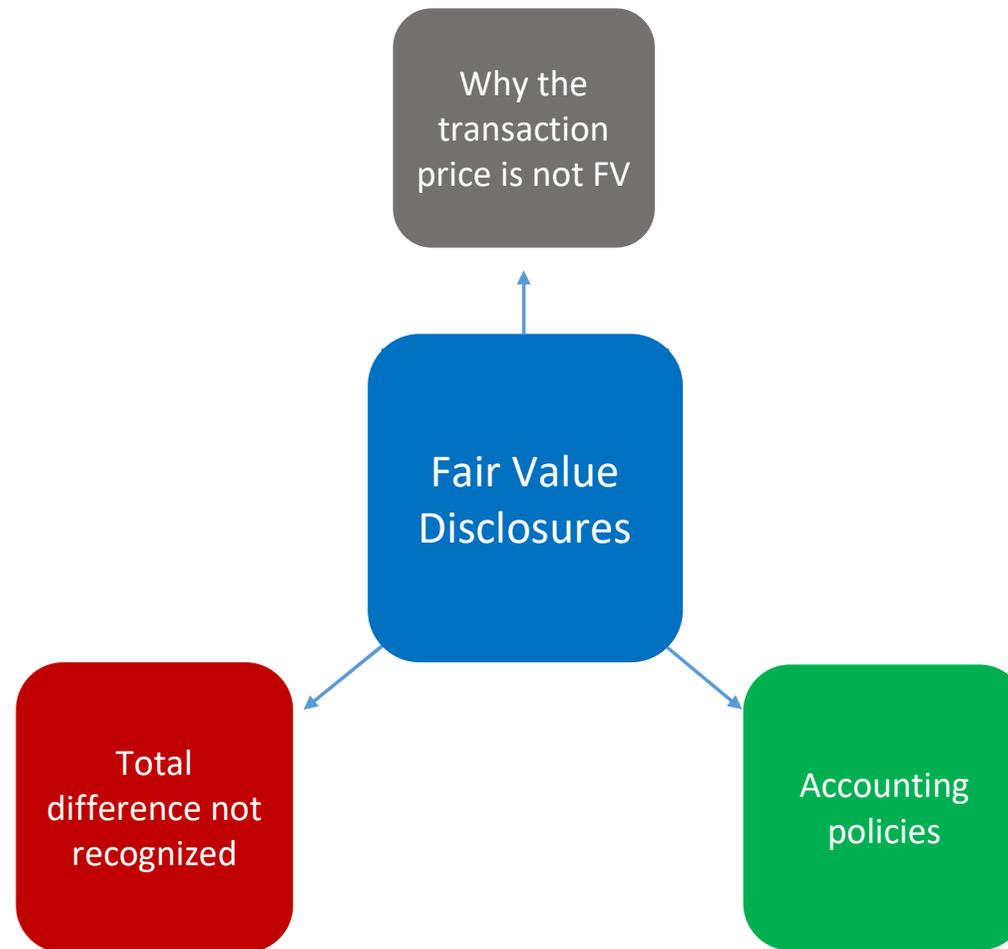
NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



NECESSARY DISCLOSURES IN TERMS OF FINANCIAL POSITION AND FINANCIAL PERFORMANCE



EXAMPLE – FAIR VALUE DISCLOSURES

	Carrying Value		Fair Value	
	Current Period (CU)	Previous Period (CU)	Current Period (CU)	Previous Period (CU)
Financial Assets	X	x	x	x
· Due from money market	X	x	x	x
· Banks	X	x	x	x
· Financial assets at fair value through other comprehensive income	X	x	x	x
· Financial assets measured at amortised cost	X	x	x	x
· Loans	X	x	x	x
Financial liabilities	X	x	x	x
· Bank deposits	X	x	x	x
· Other deposits	X	x	x	x
· Funds borrowed from other financial institutions	X	x	x	x
· Financial liabilities at fair value through profit and loss	X	x	x	x
· Subordinated loans	x	x	x	x
· Marketable securities issued	x	x	x	x
· Miscellaneous payables	x	x	x	x

EXAMPLE – FAIR VALUE DISCLOSURES

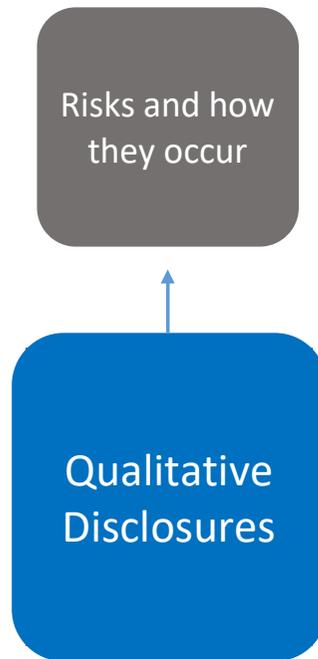
<u>Current Period</u>	Level 1 (CU)	Level 2 (CU)	Level 3 (CU)	Total (CU)
Financial assets where fair value change is reflected in the income statement	x	x	x	x
Financial assets where fair value change is reflected on other comprehensive income statements	x	x	x	x
Derivative financial assets	x	x	x	x
Total assets	x	x	x	x
Derivative financial liabilities	x	x	x	x
Financial liabilities at fair value through profit or loss	x	x	x	x
Total liabilities	x	x	x	x
<u>Prior Period</u>	Level 1 (CU)	Level 2 (CU)	Level 3 (CU)	Total (CU)
Financial assets where fair value change is reflected in the income statement	x	x	x	x
Financial assets where fair value change is reflected in other comprehensive income statements	x	x	x	x
Derivative financial assets	x	x	x	x
Total assets	x	x	x	x
Derivative financial liabilities	x	x	x	x
Financial liabilities at fair value through profit or loss	x	x	x	x
Total liabilities	x	x	x	x

NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS

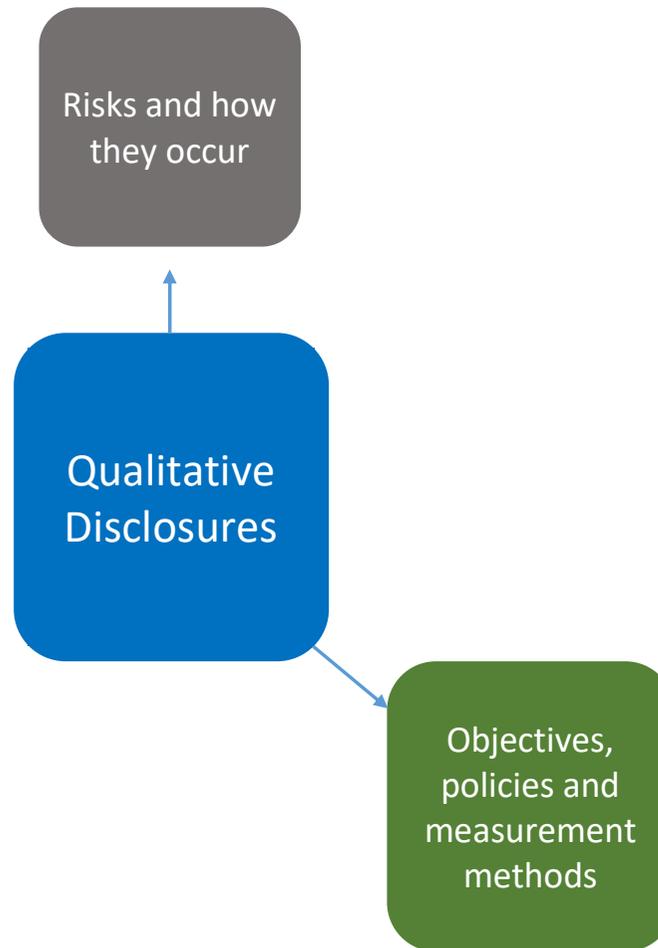


Qualitative
Disclosures

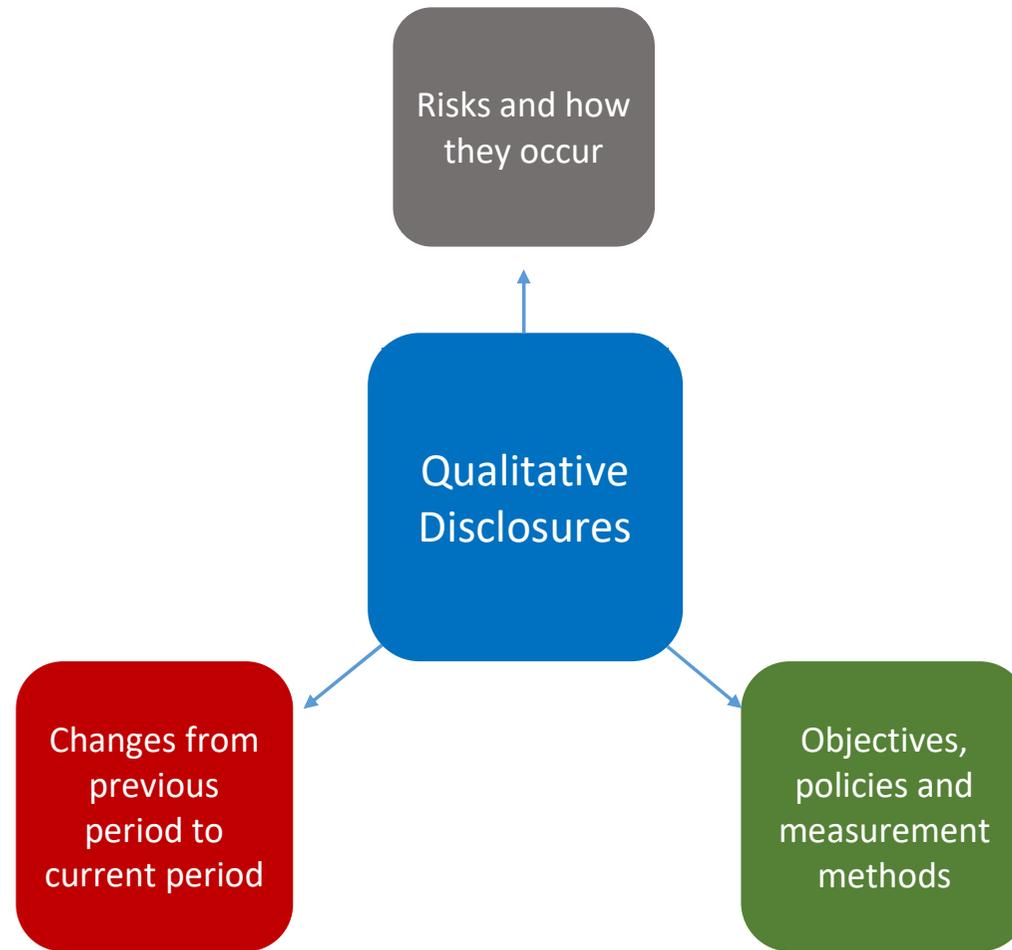
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS

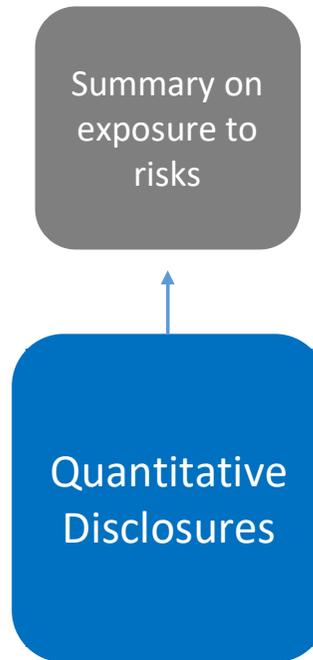


NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS

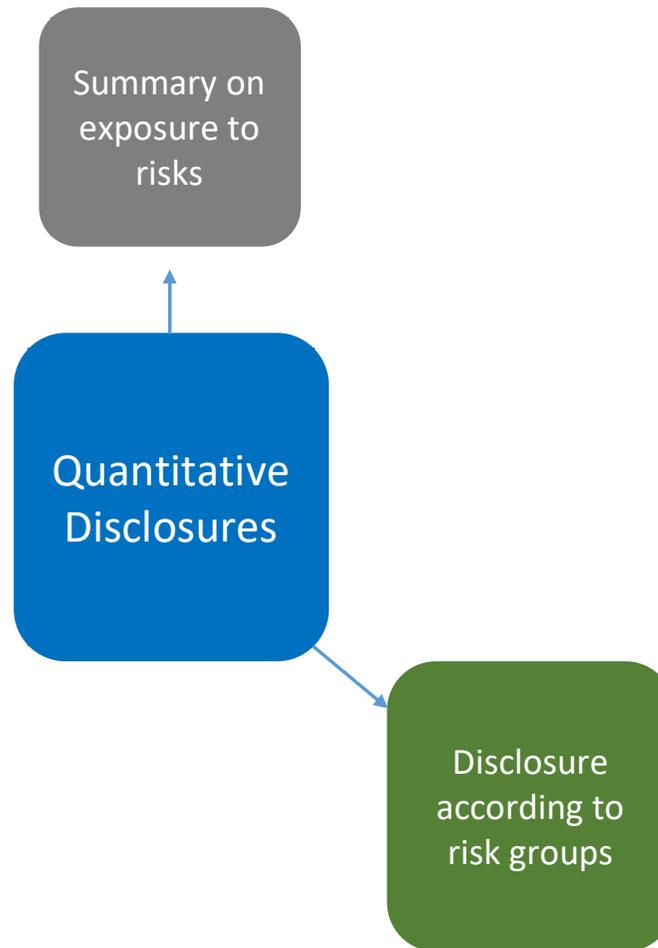


Quantitative
Disclosures

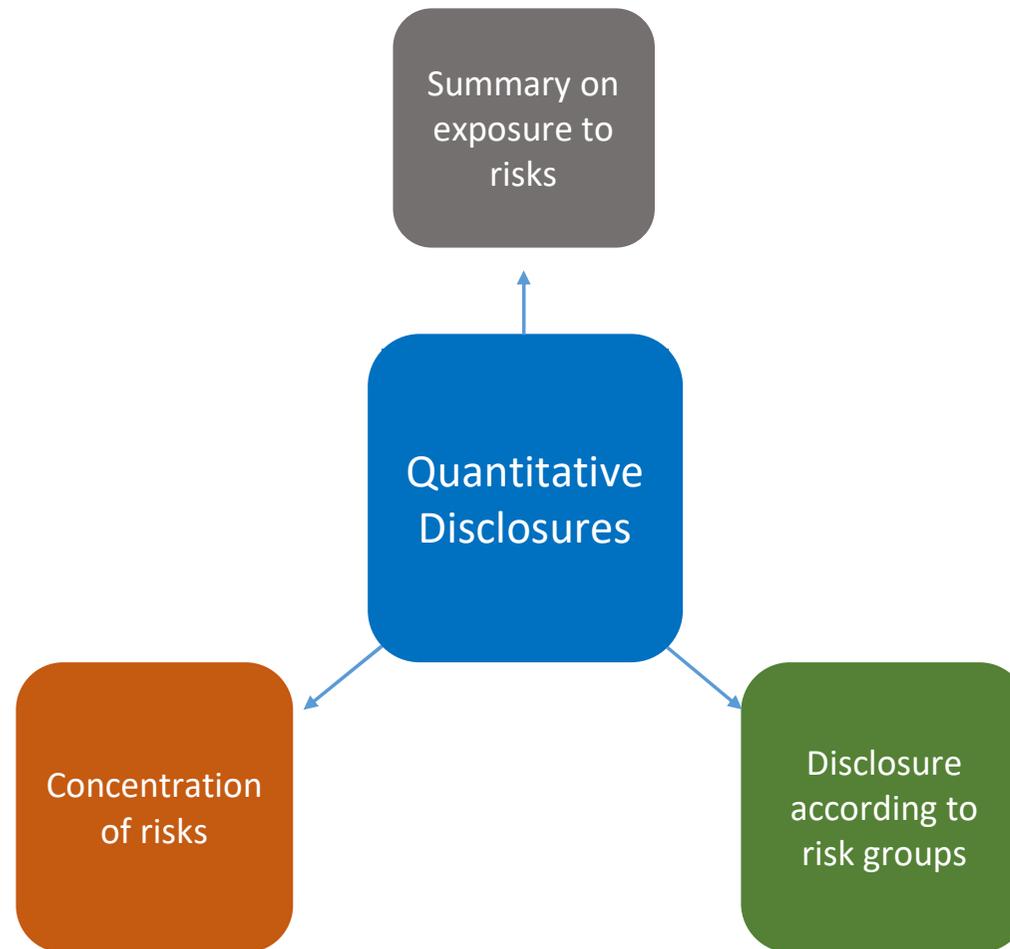
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS

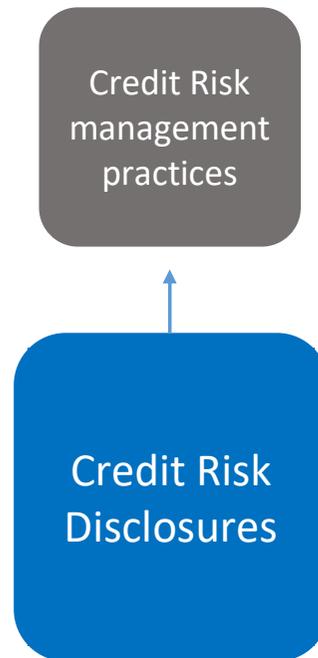


NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS

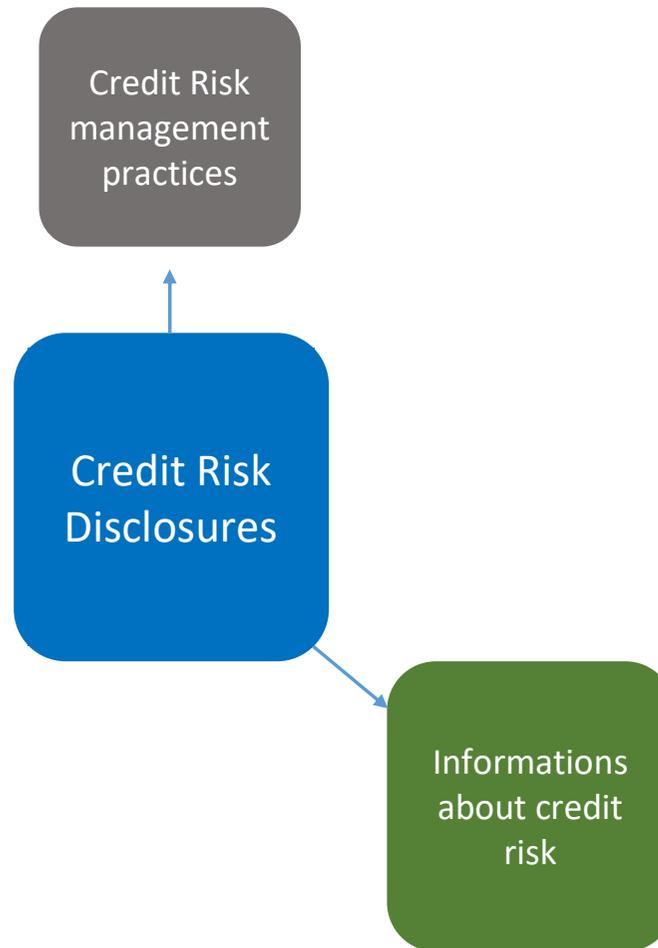


Credit Risk
Disclosures

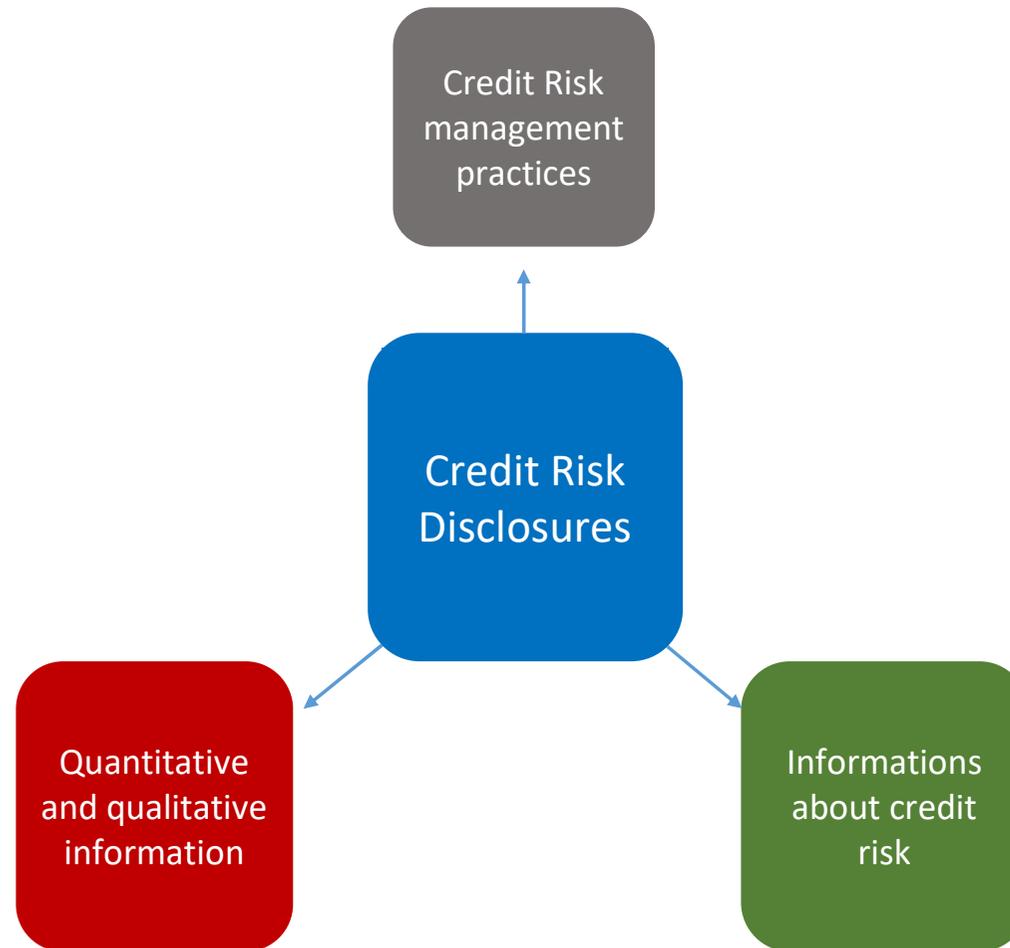
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS

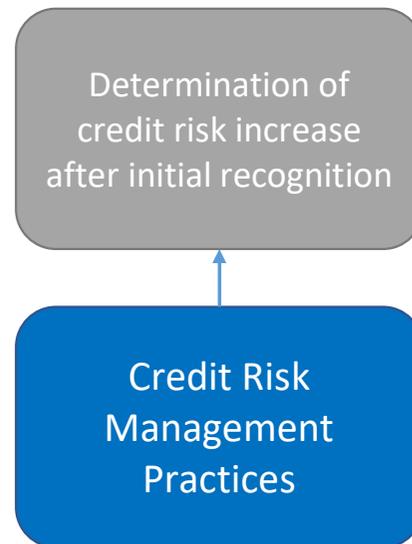


NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS

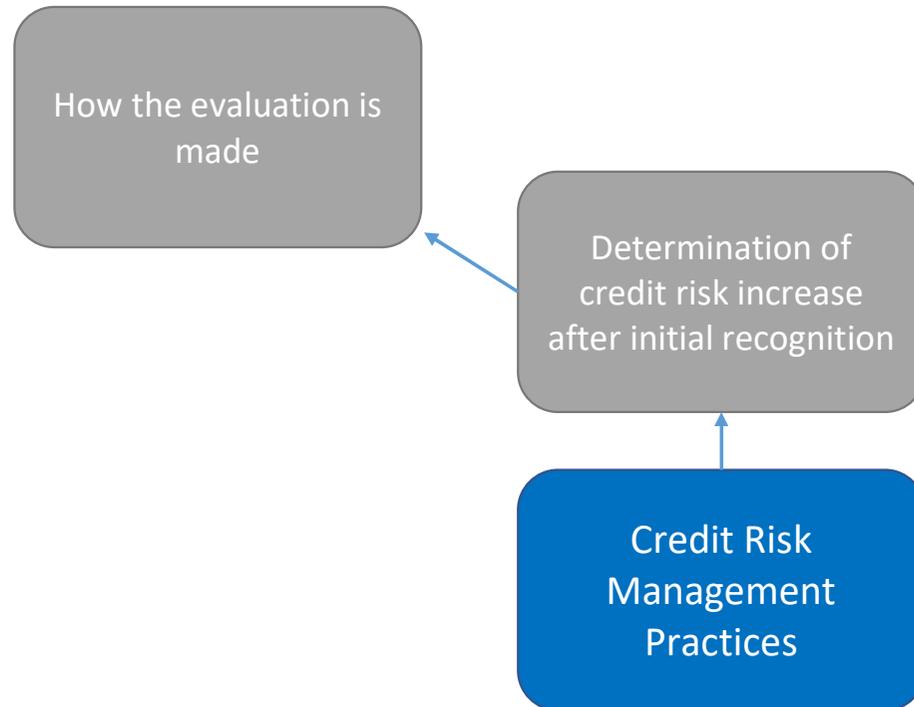


Credit Risk
Management
Practices

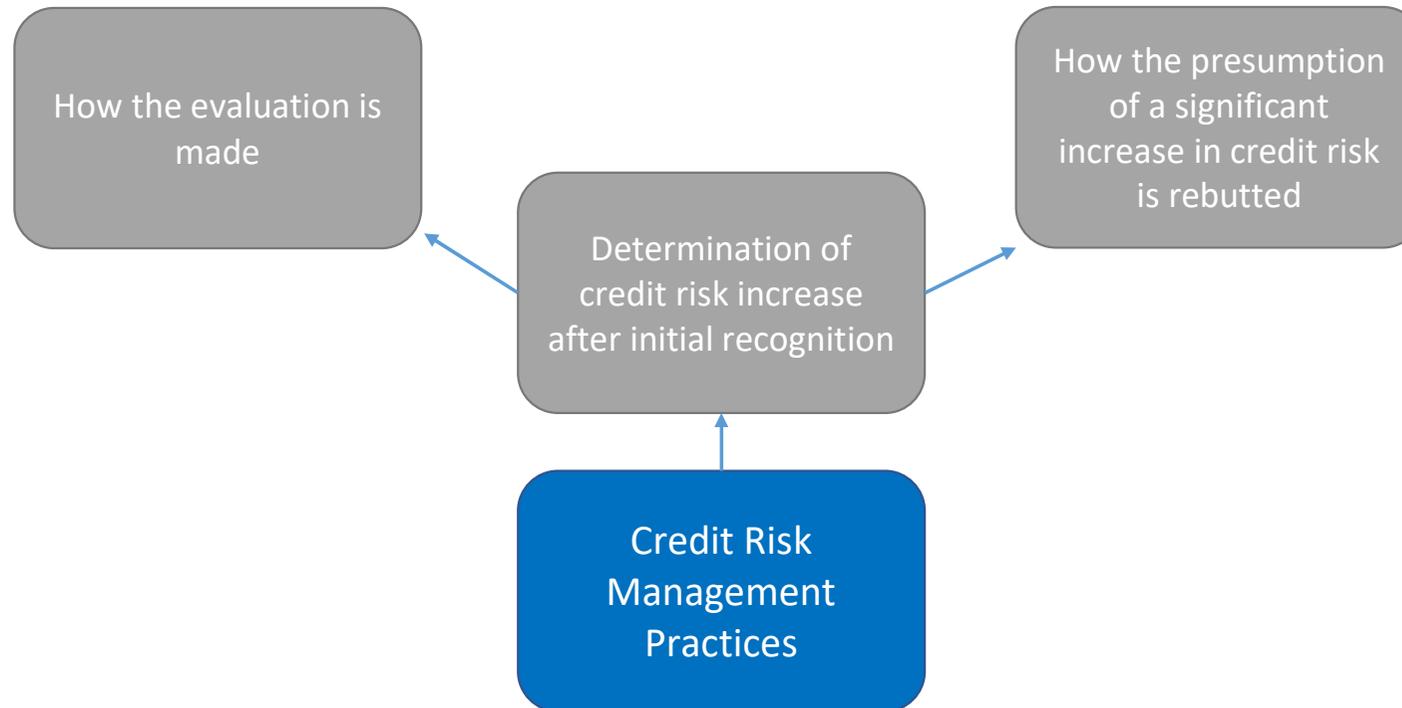
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



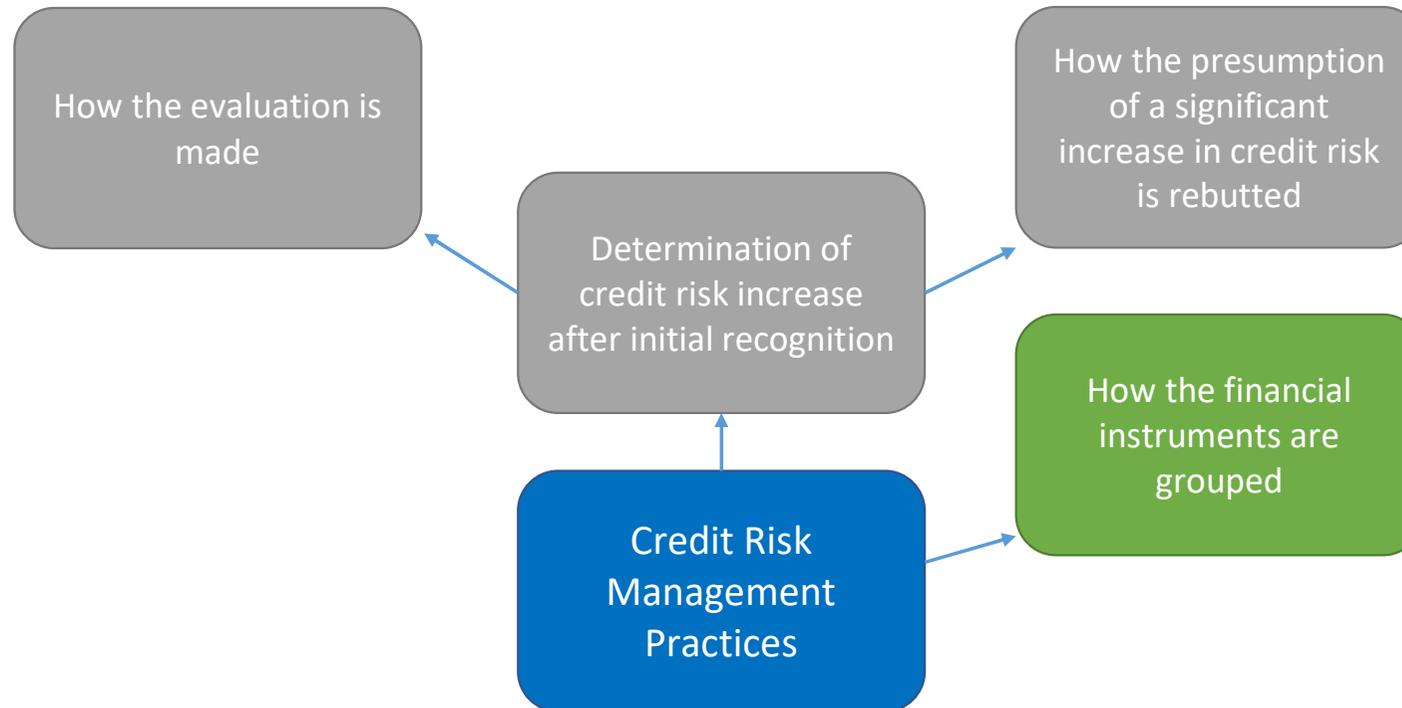
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



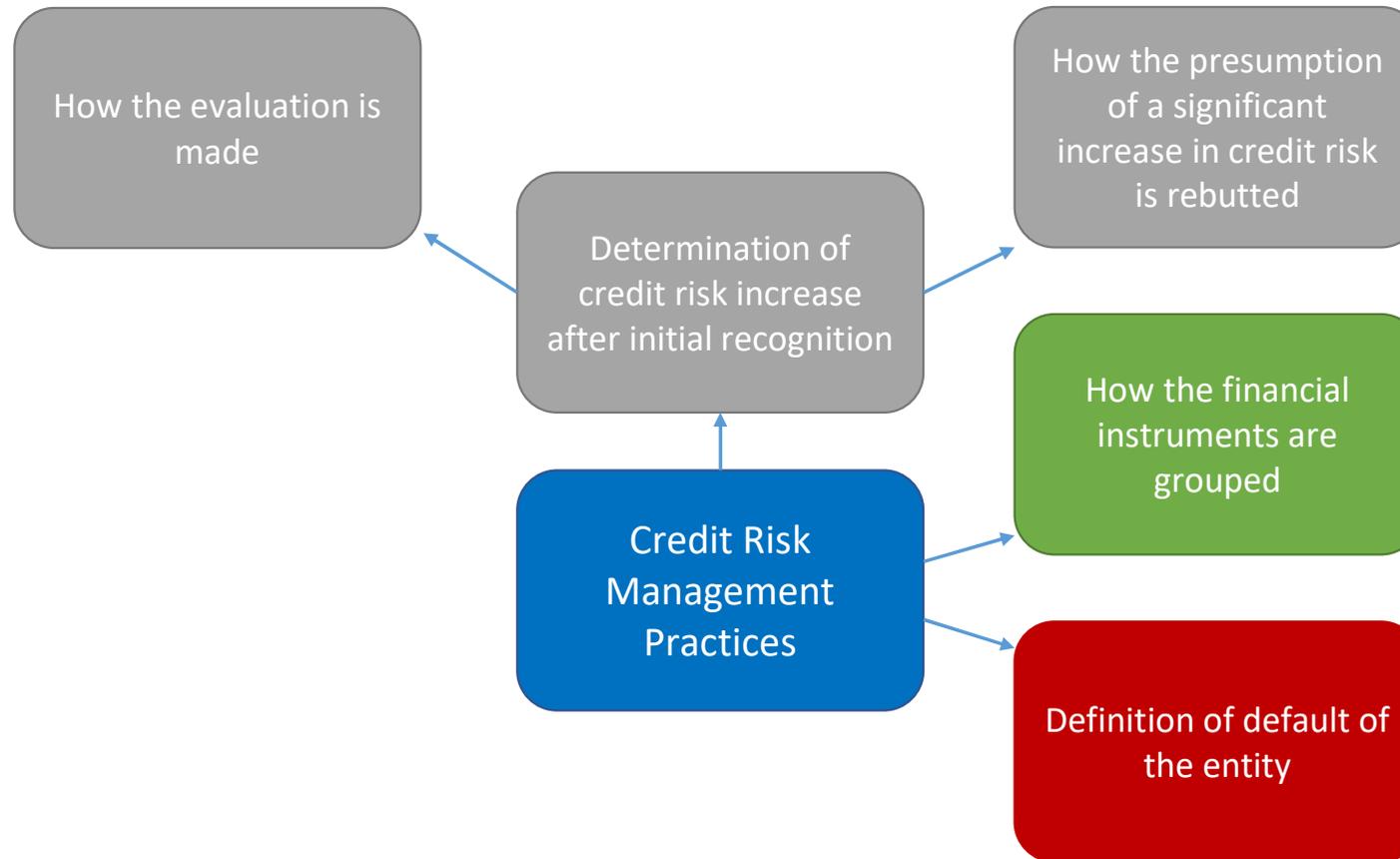
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



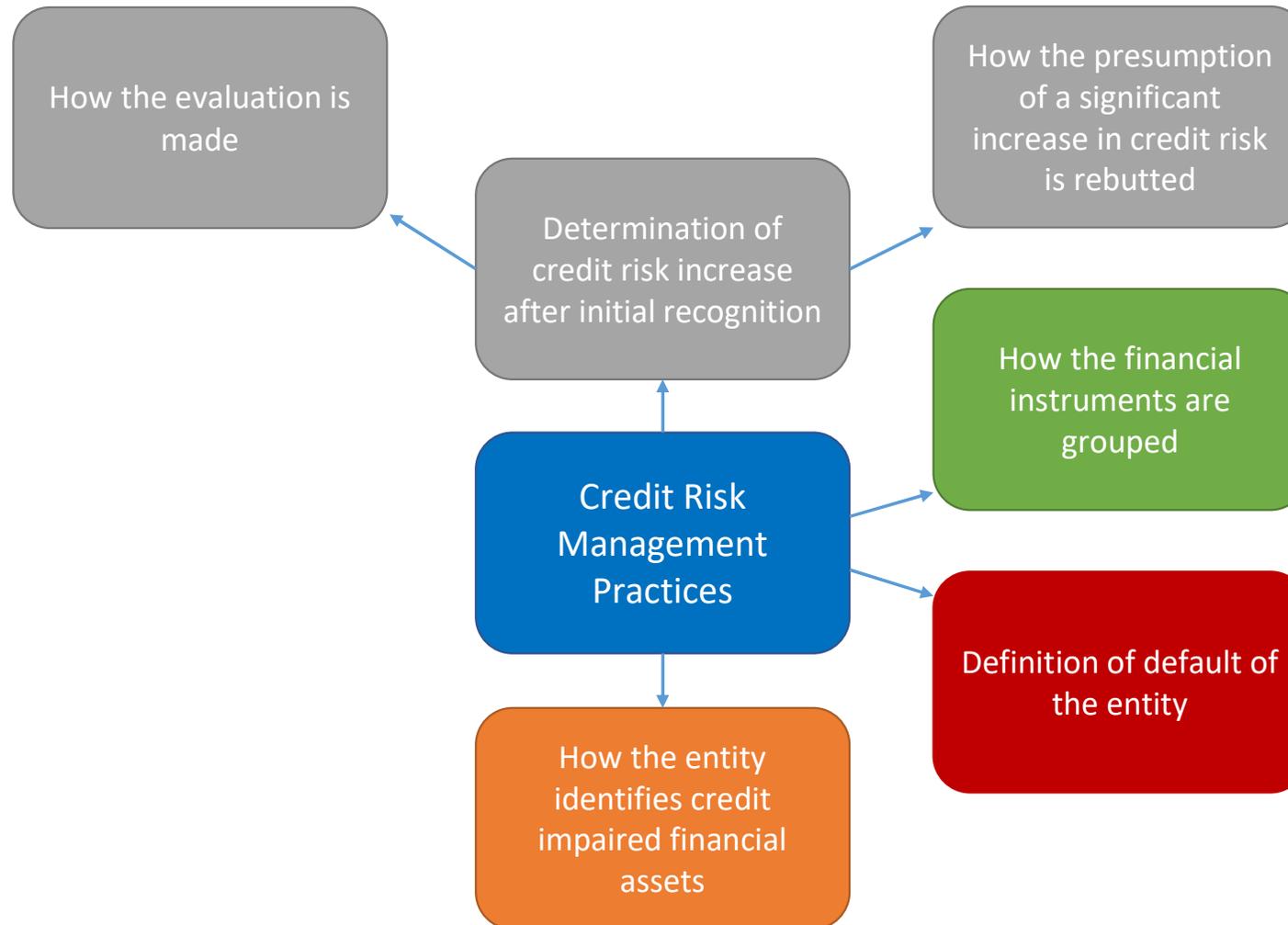
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



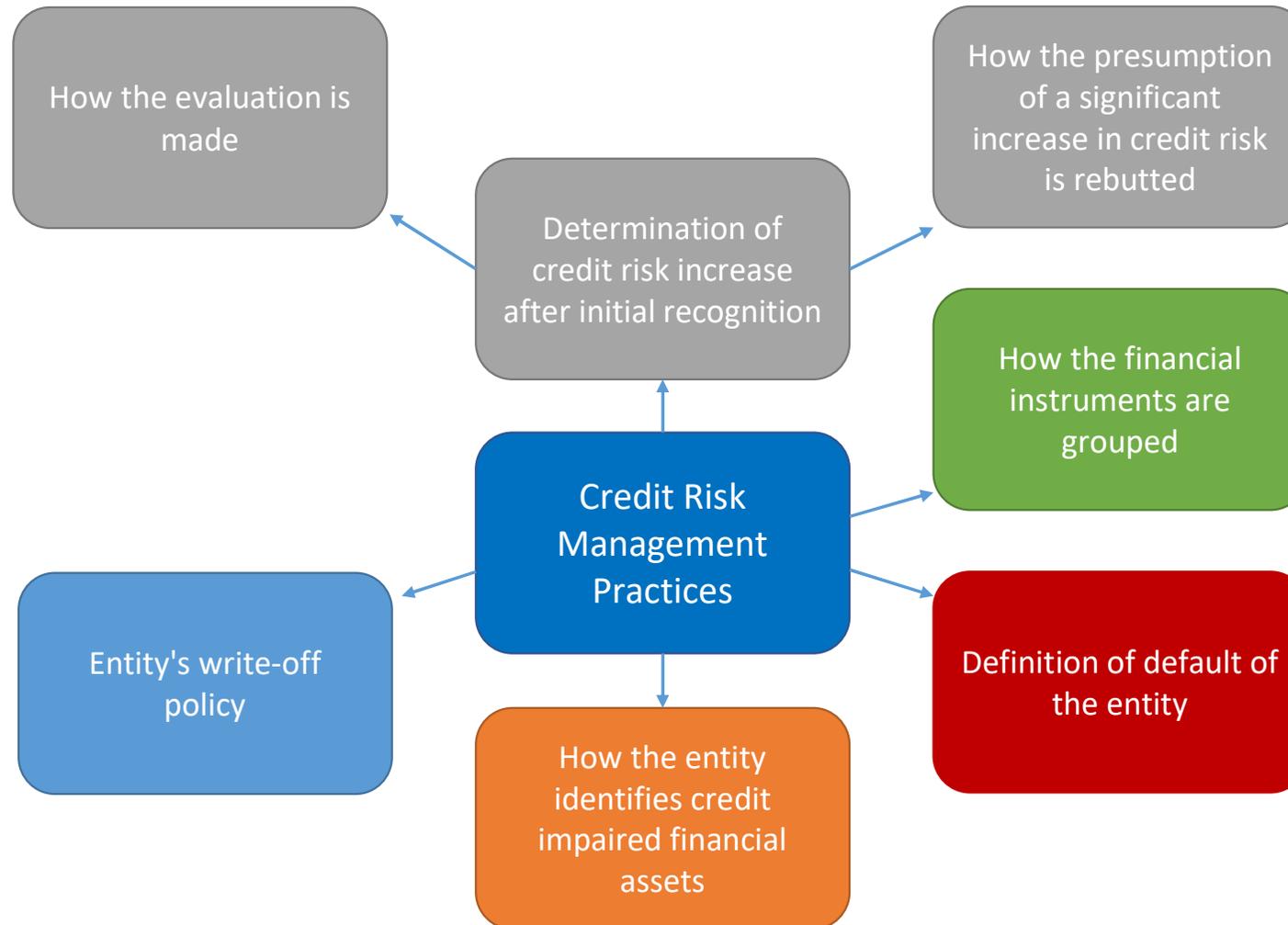
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



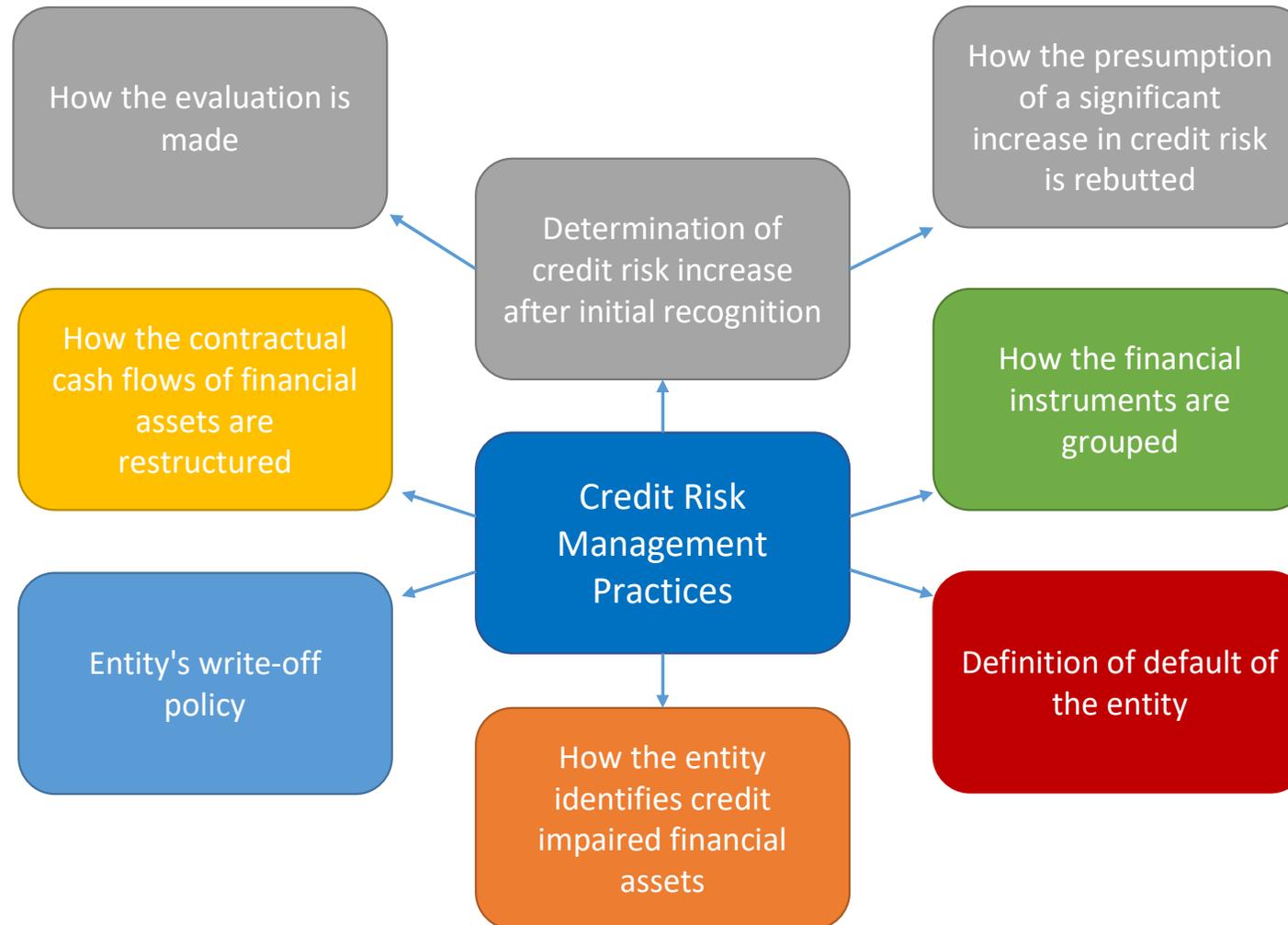
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



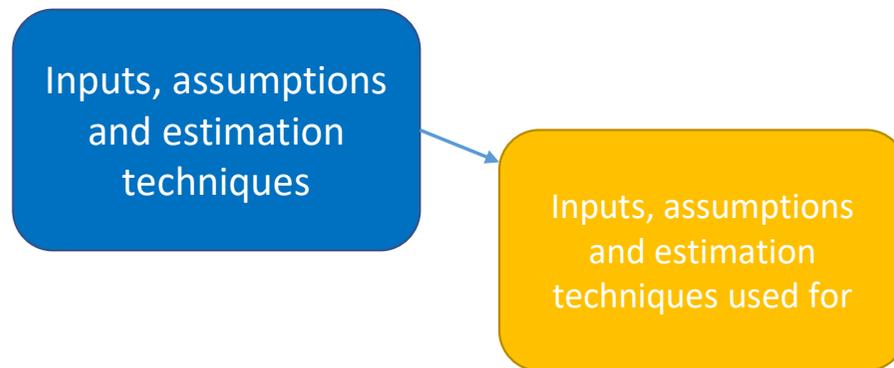
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



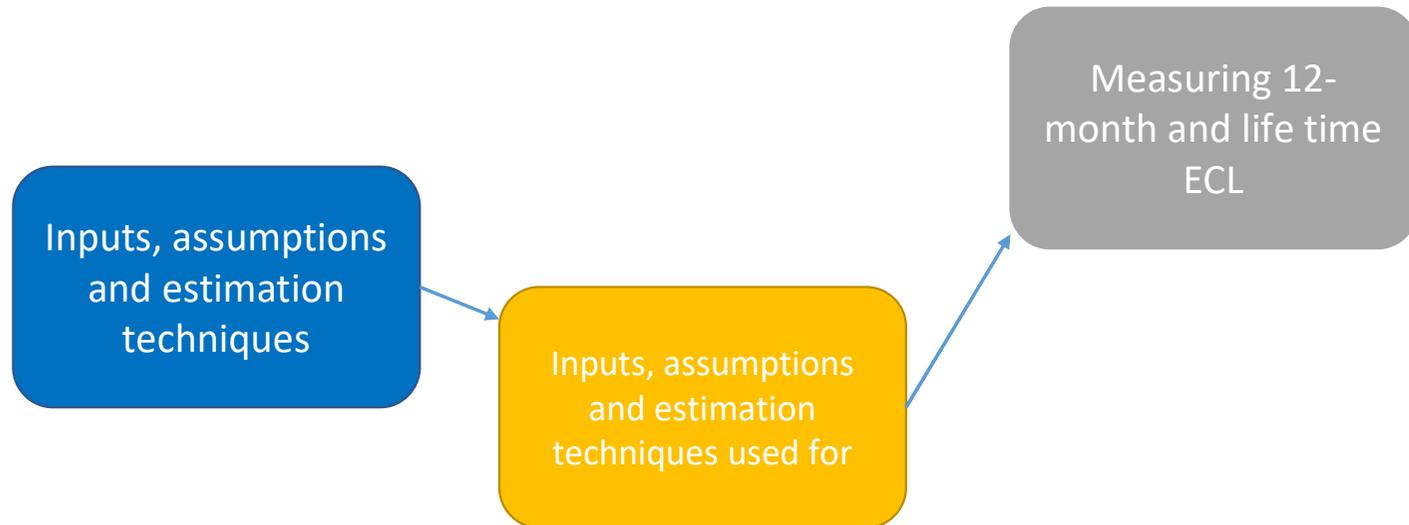
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS

Inputs, assumptions
and estimation
techniques

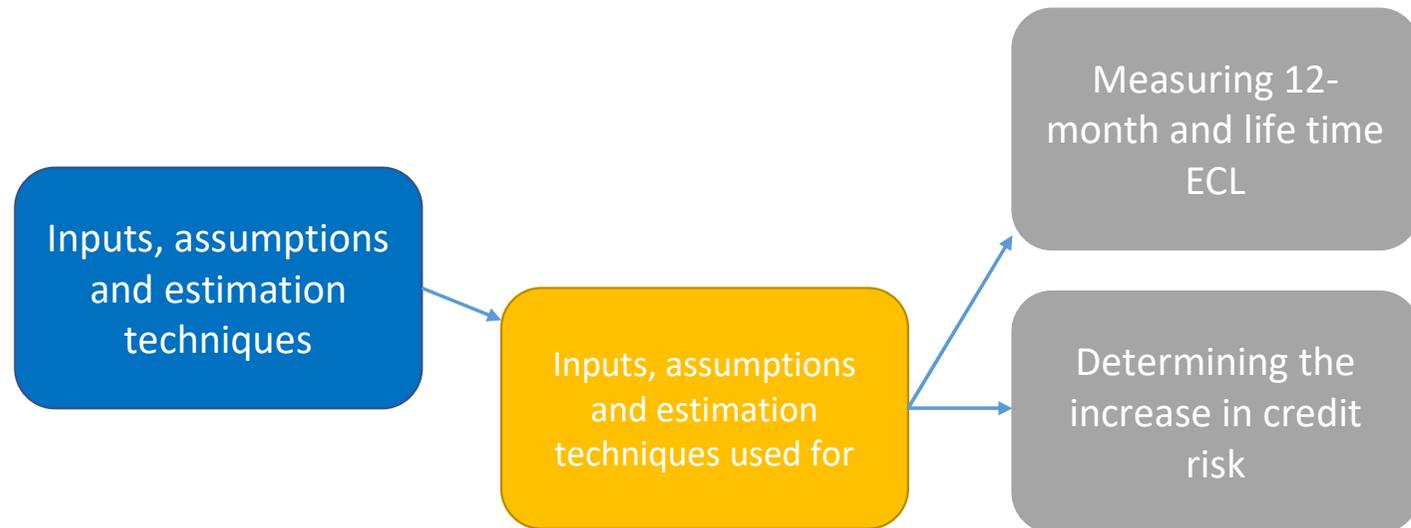
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



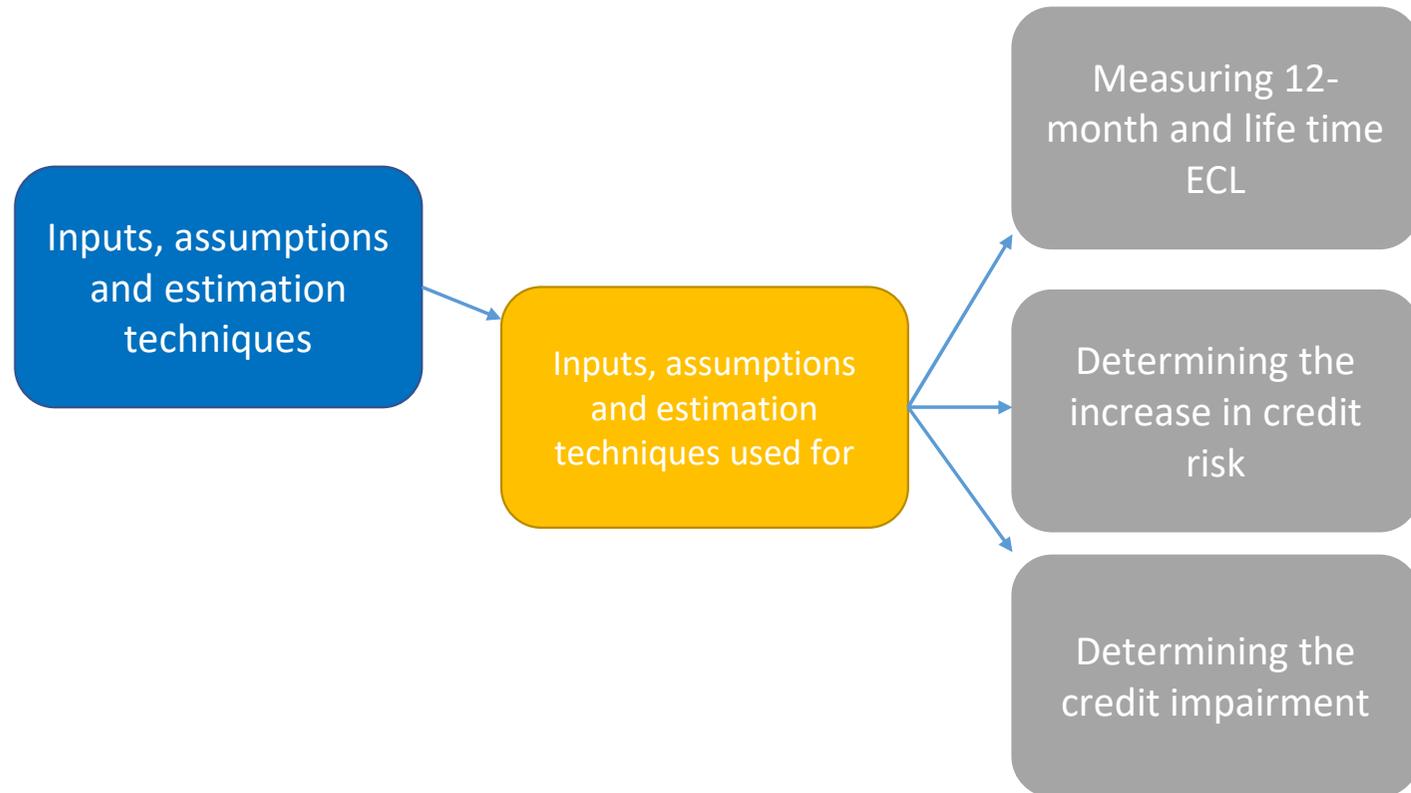
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



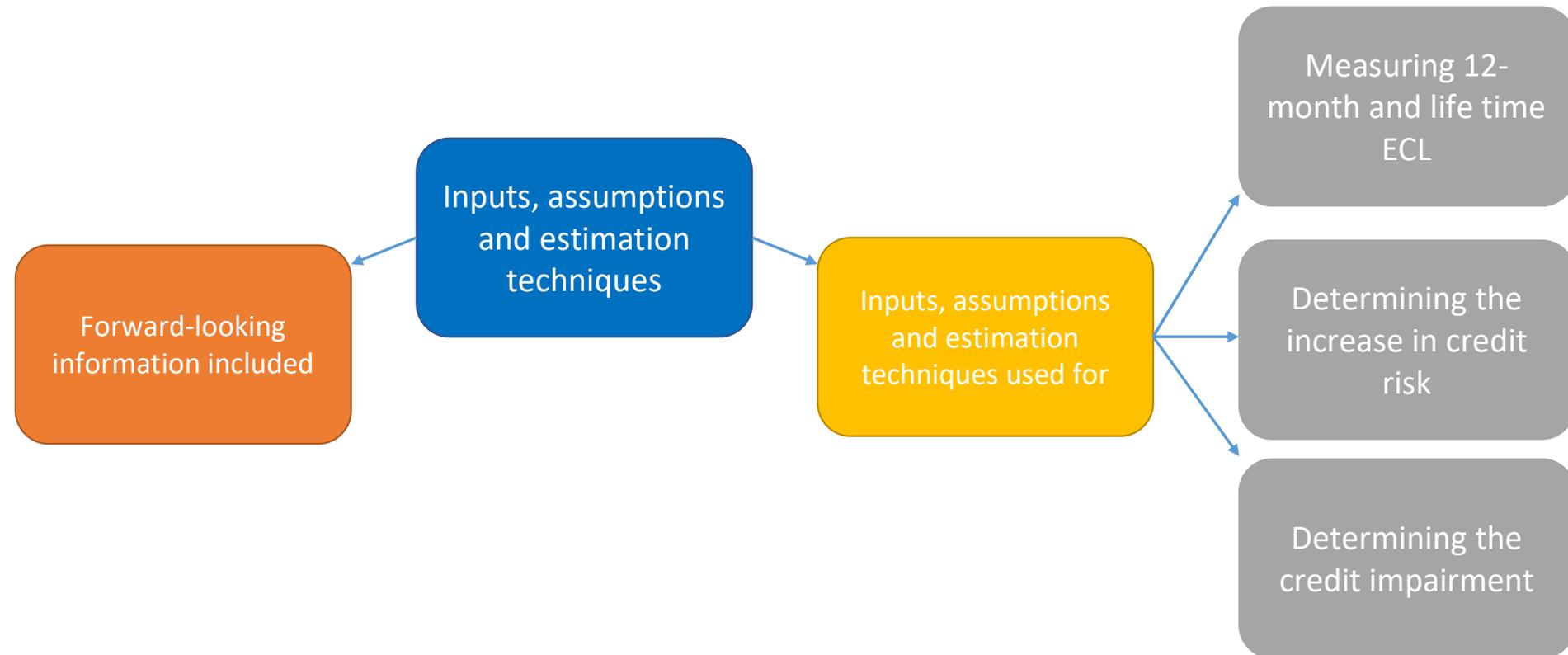
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



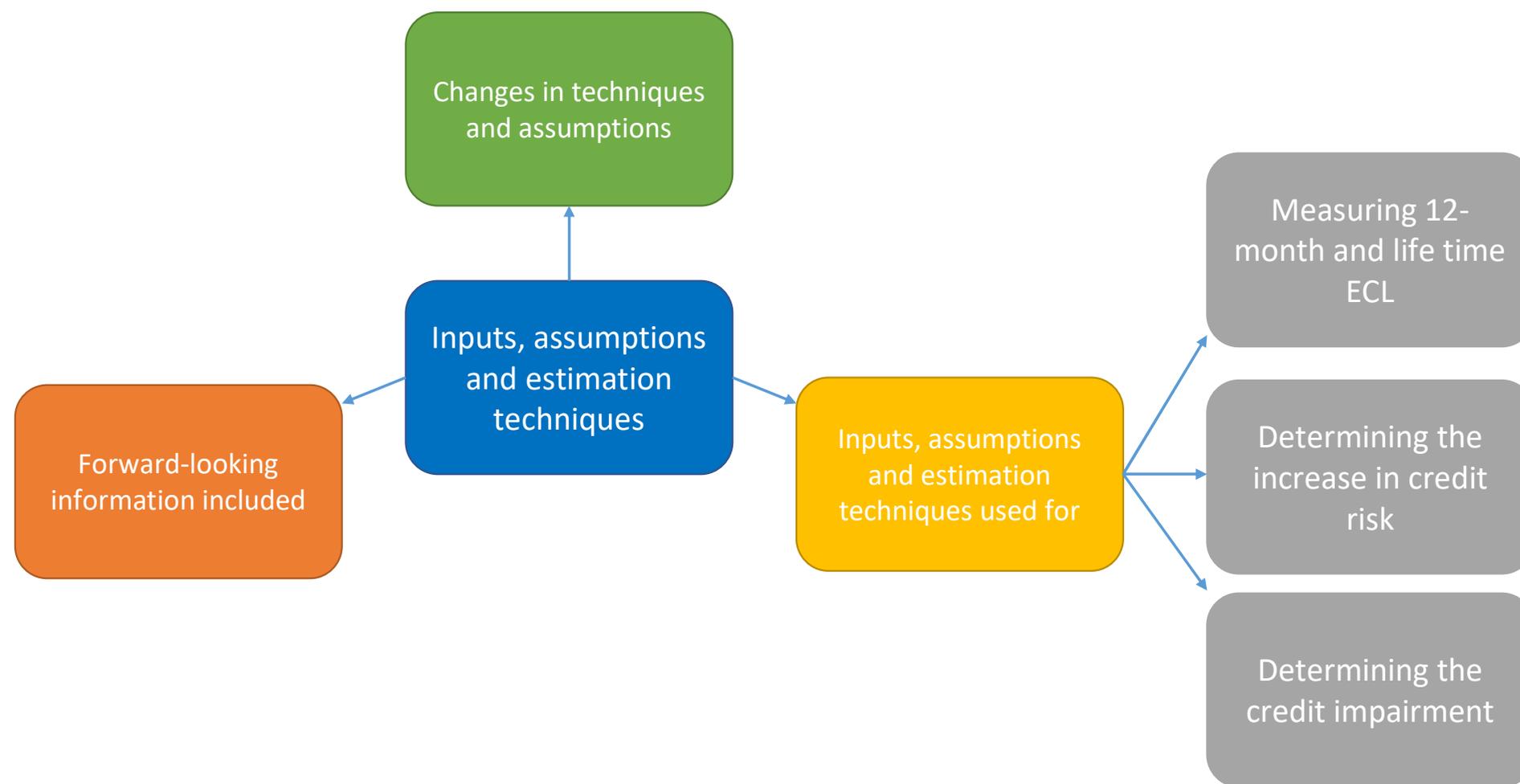
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



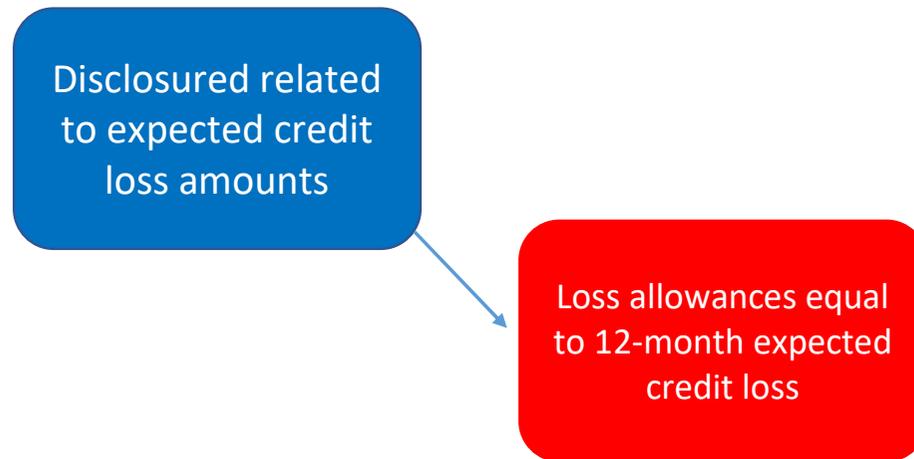
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



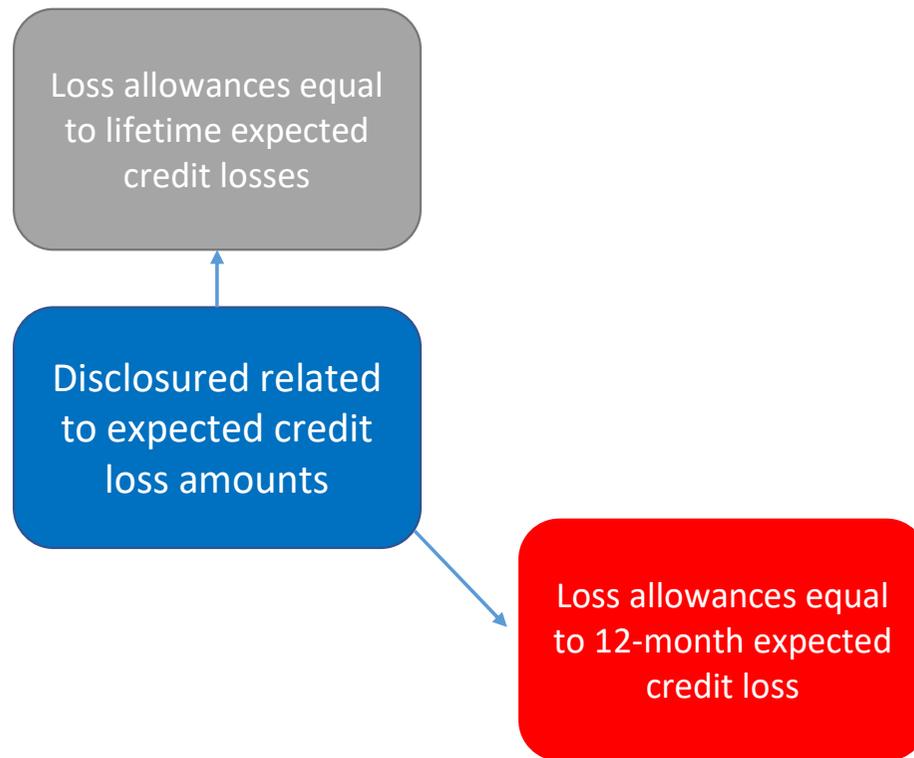
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS

Disclosed related
to expected credit
loss amounts

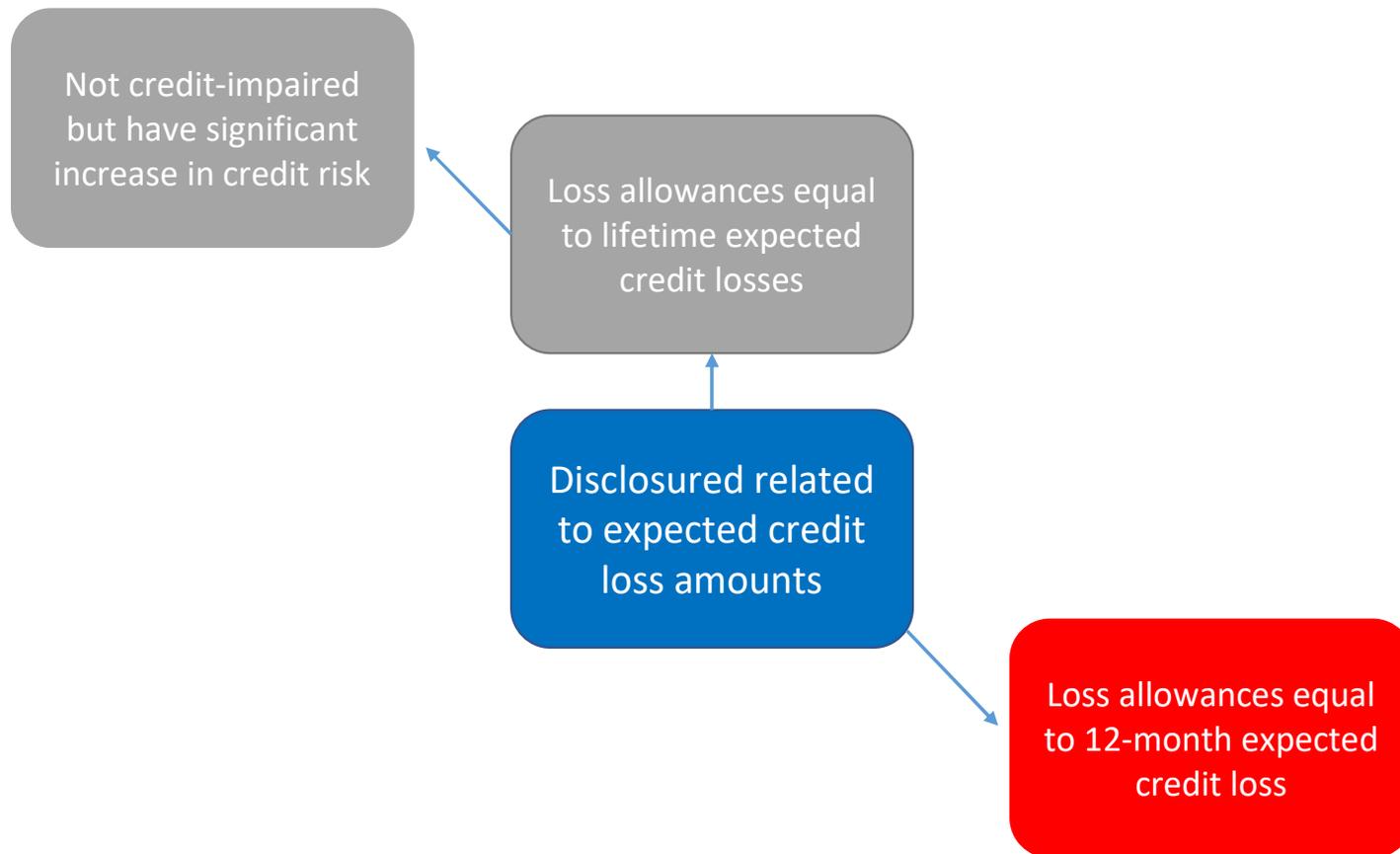
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



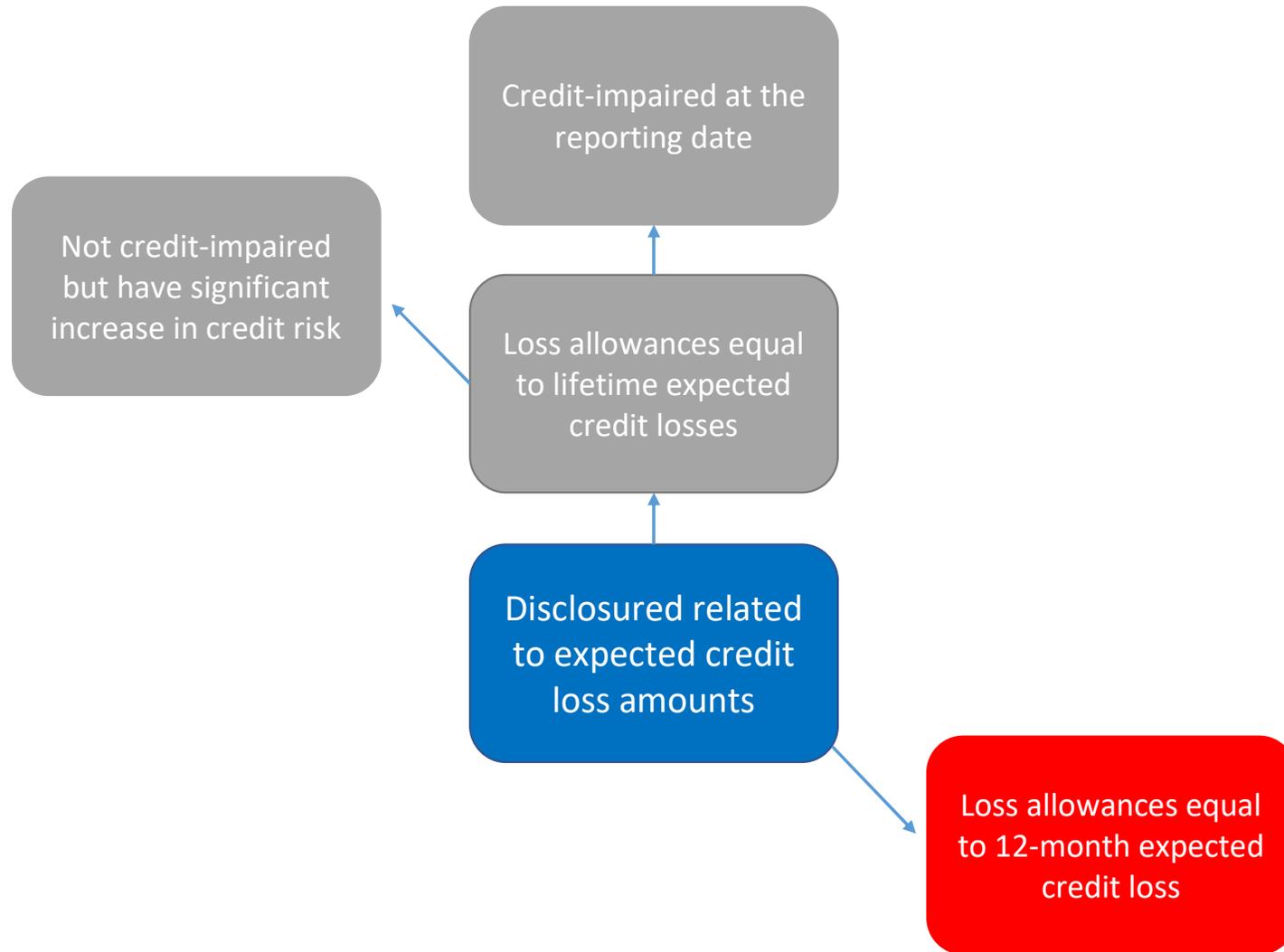
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



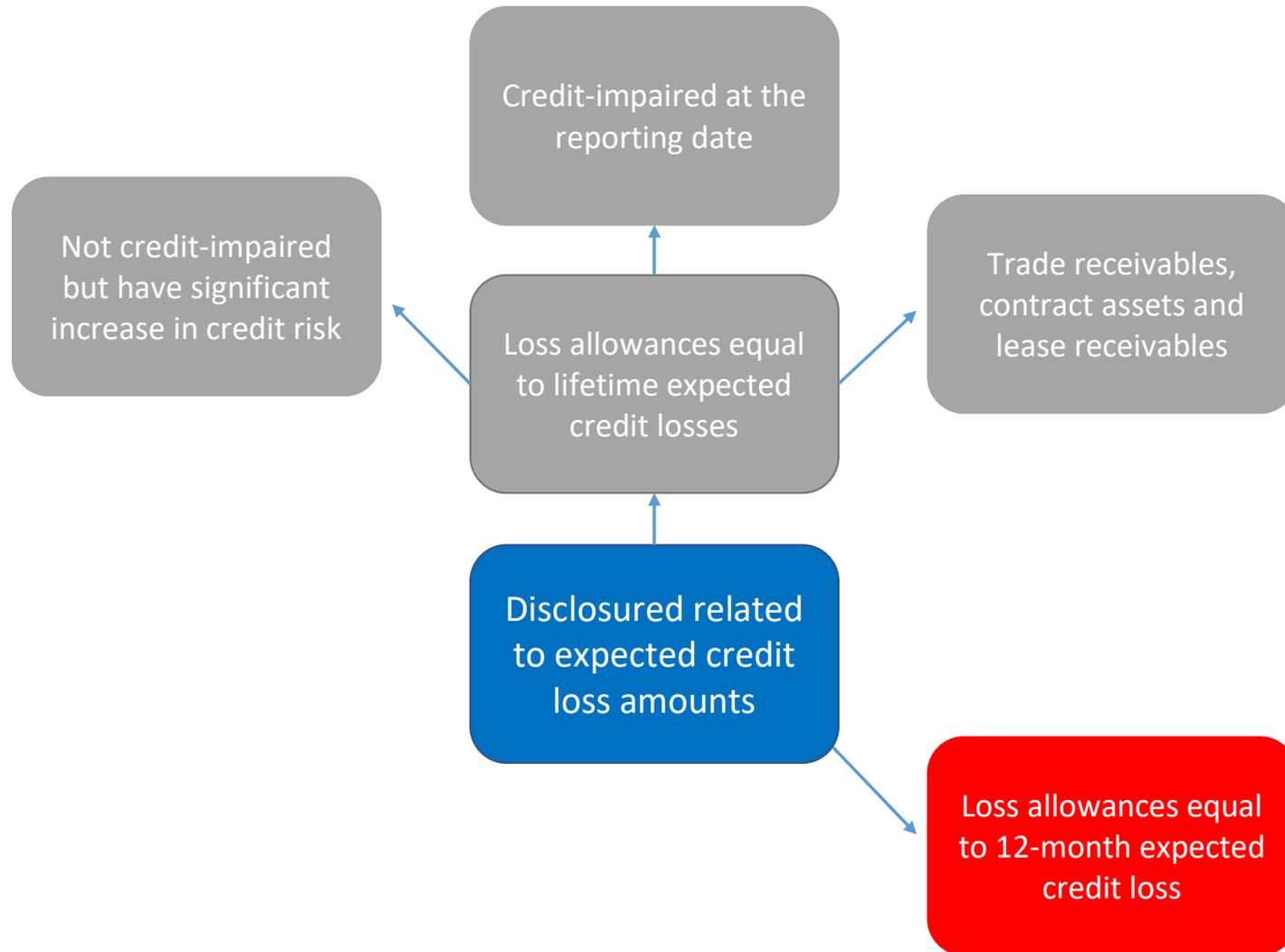
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



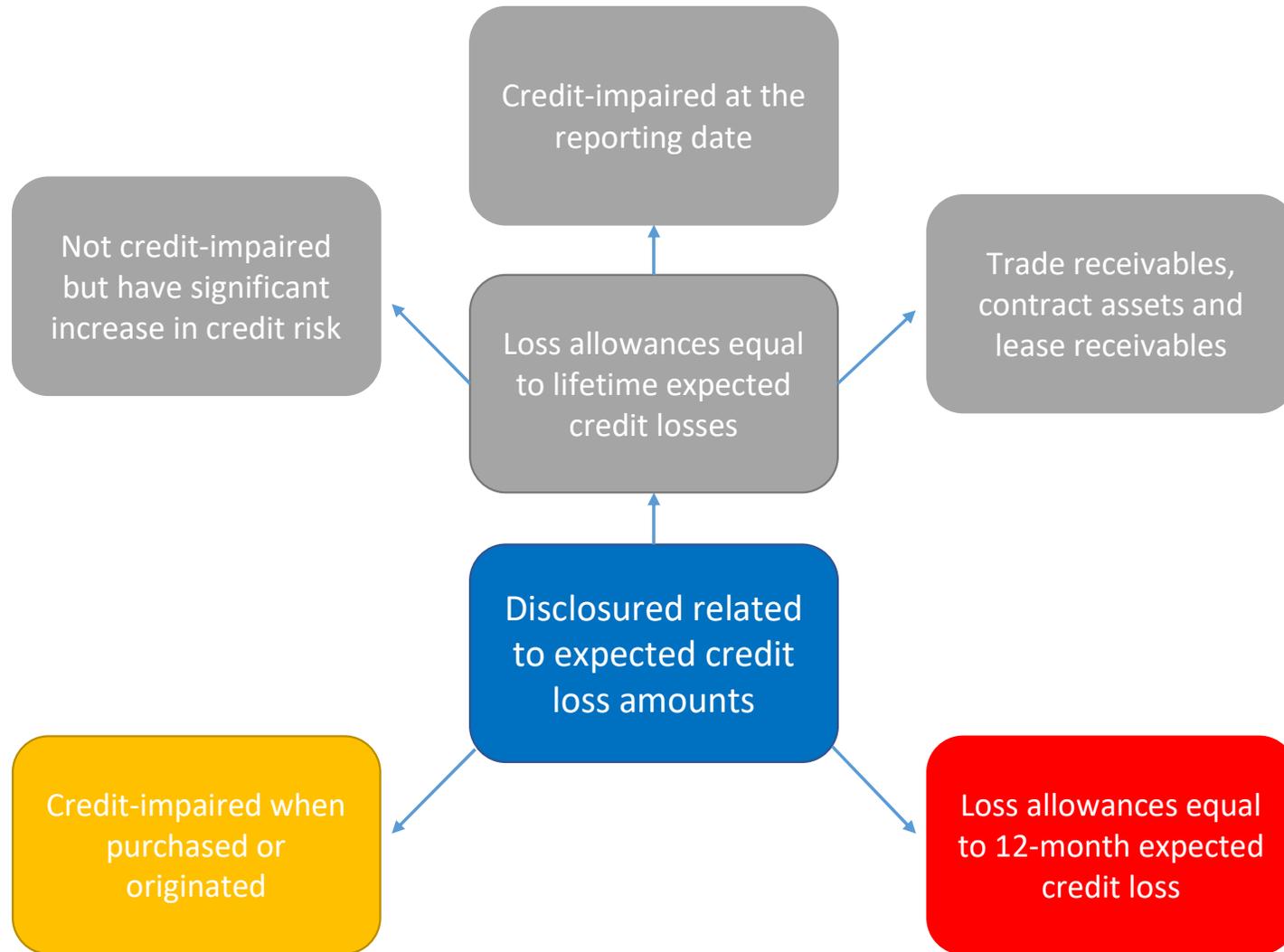
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



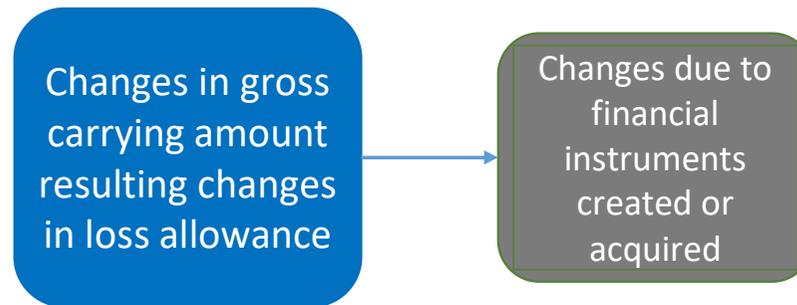
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



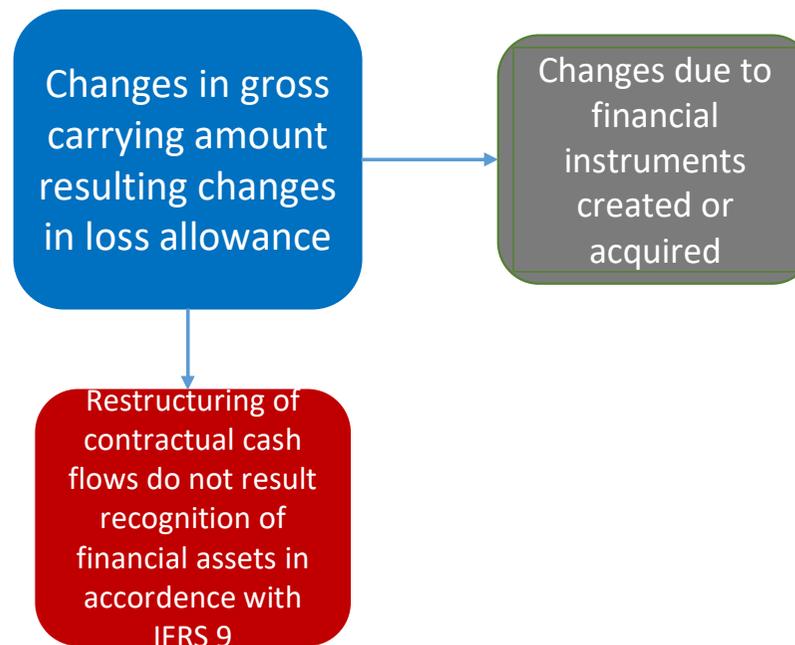
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS

Changes in gross
carrying amount
resulting changes
in loss allowance

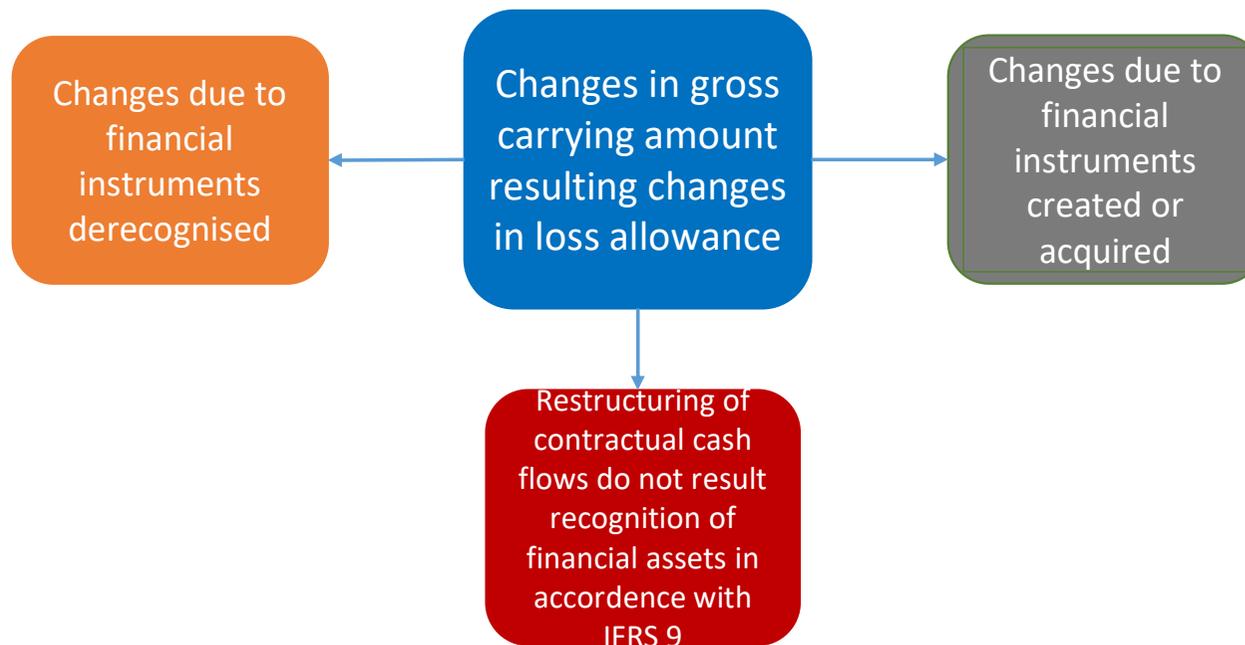
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



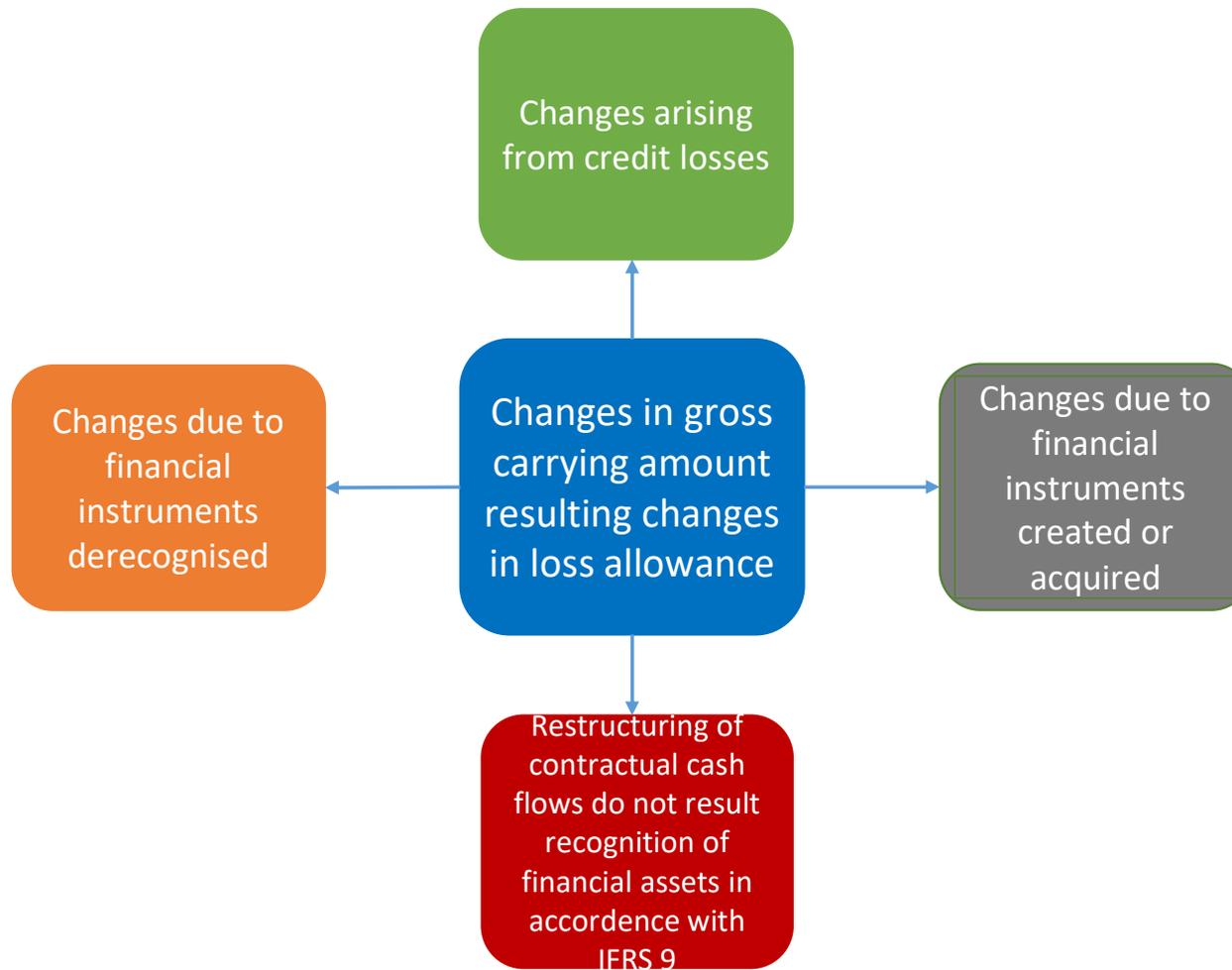
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



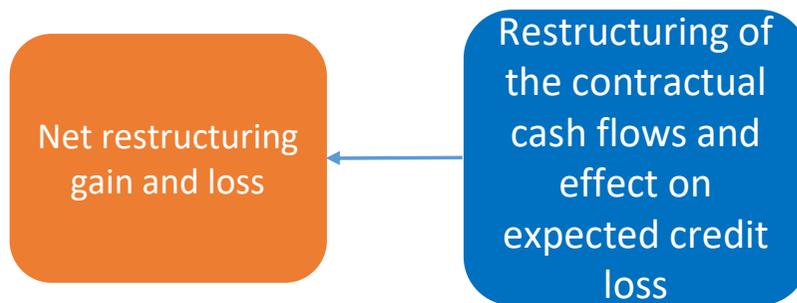
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



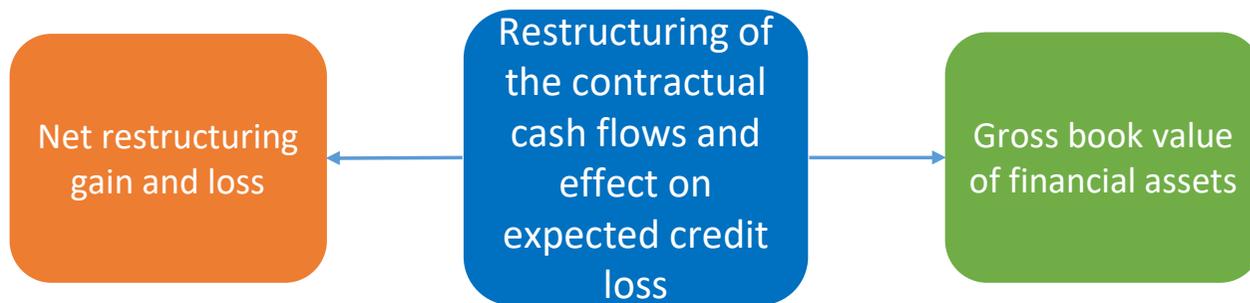
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS

Restructuring of
the contractual
cash flows and
effect on
expected credit
loss

NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



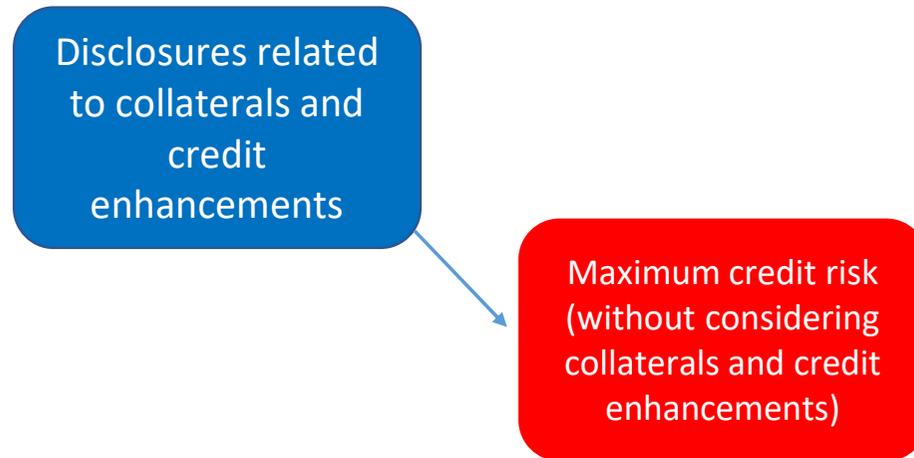
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



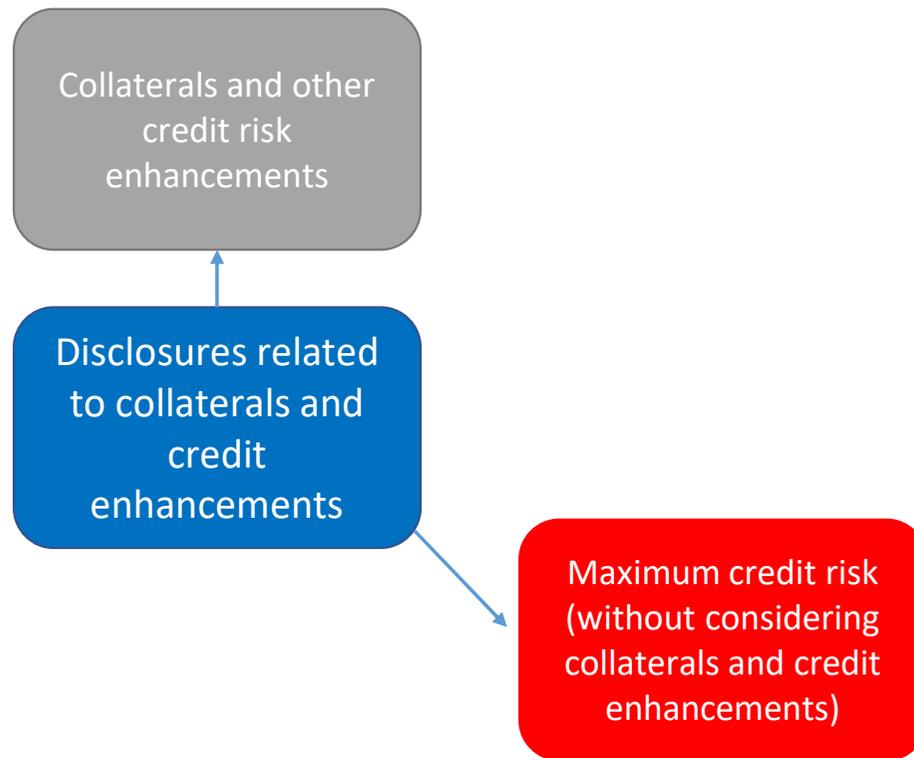
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS

Disclosures related
to collaterals and
credit
enhancements

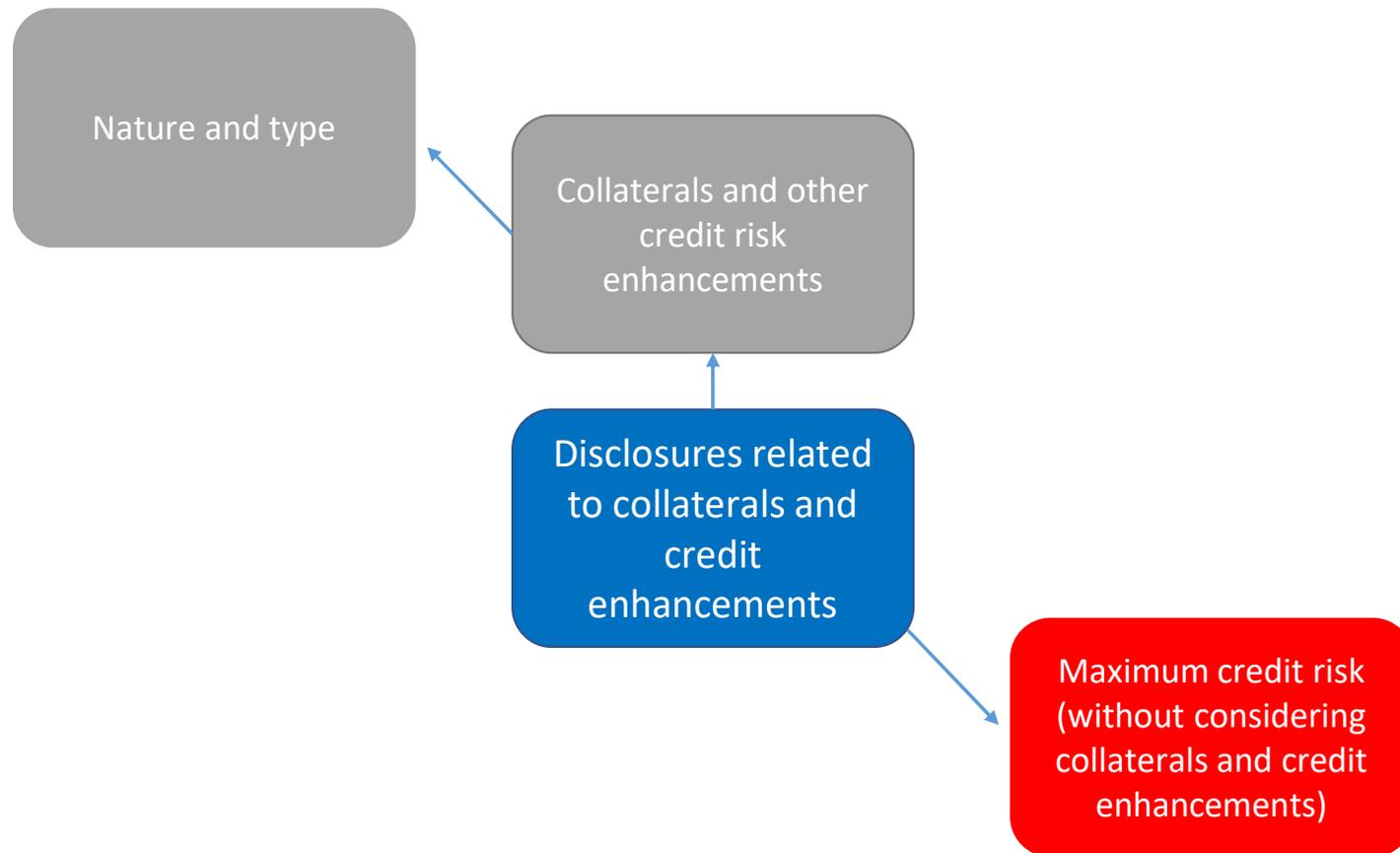
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



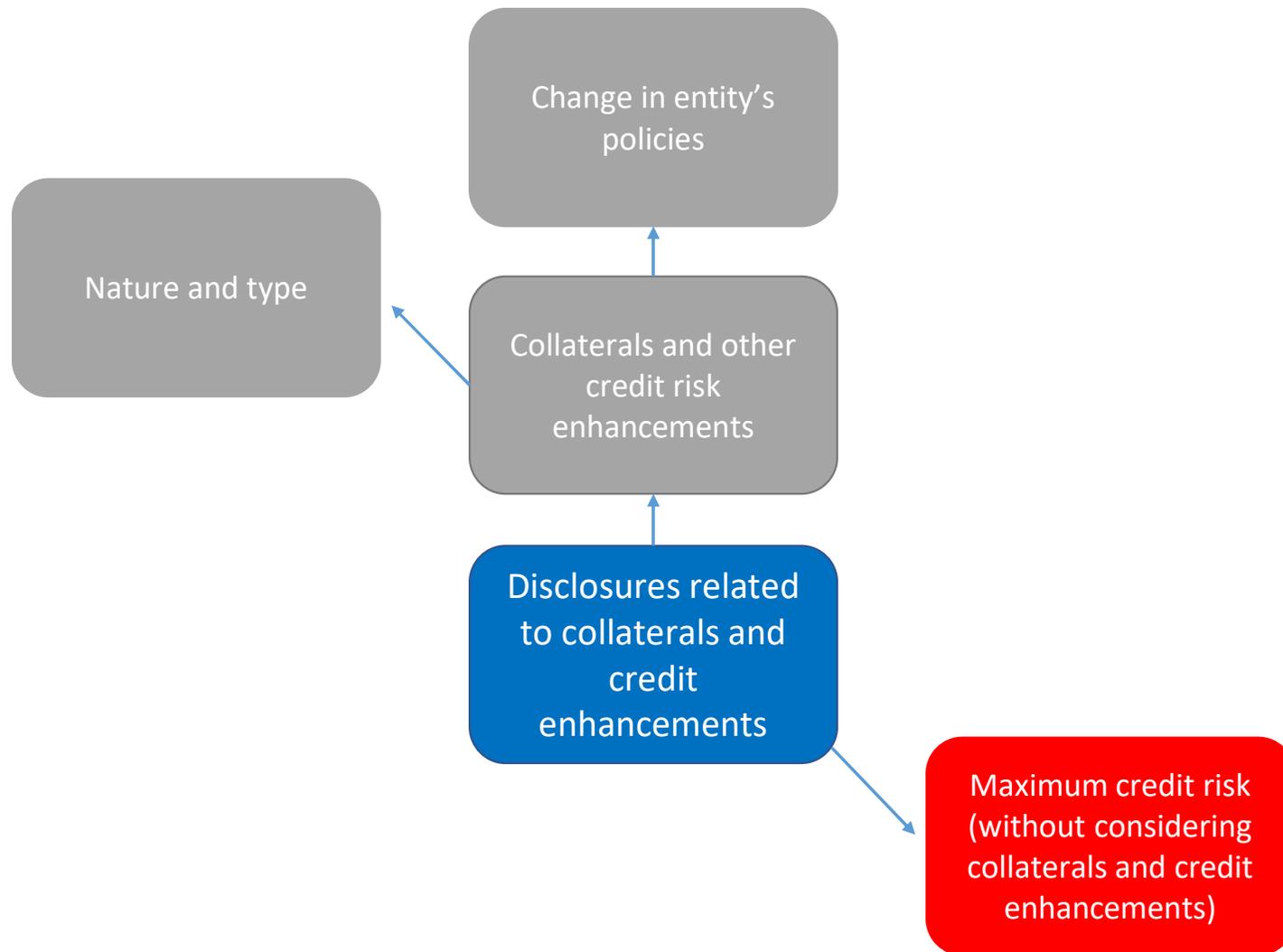
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



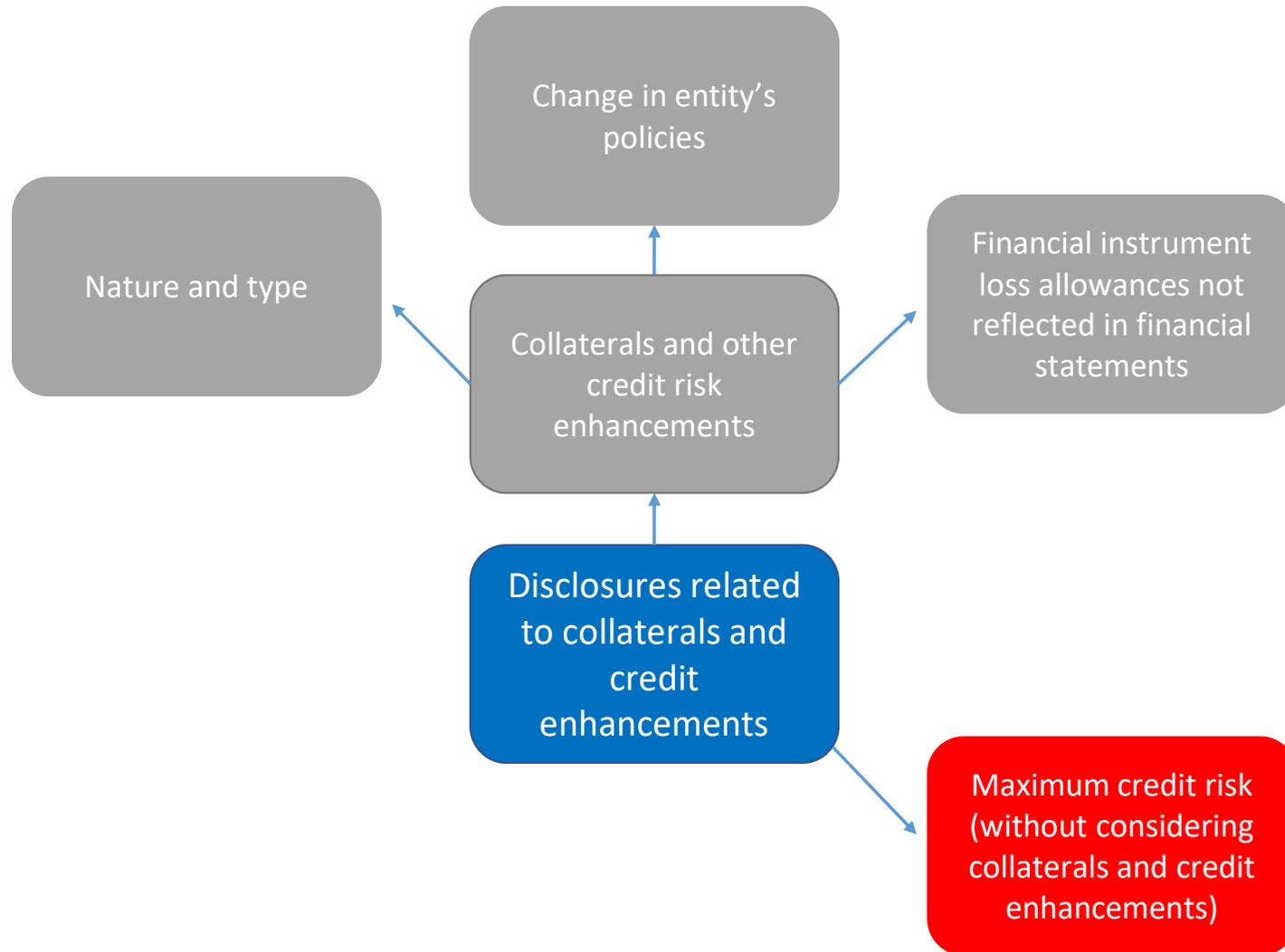
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



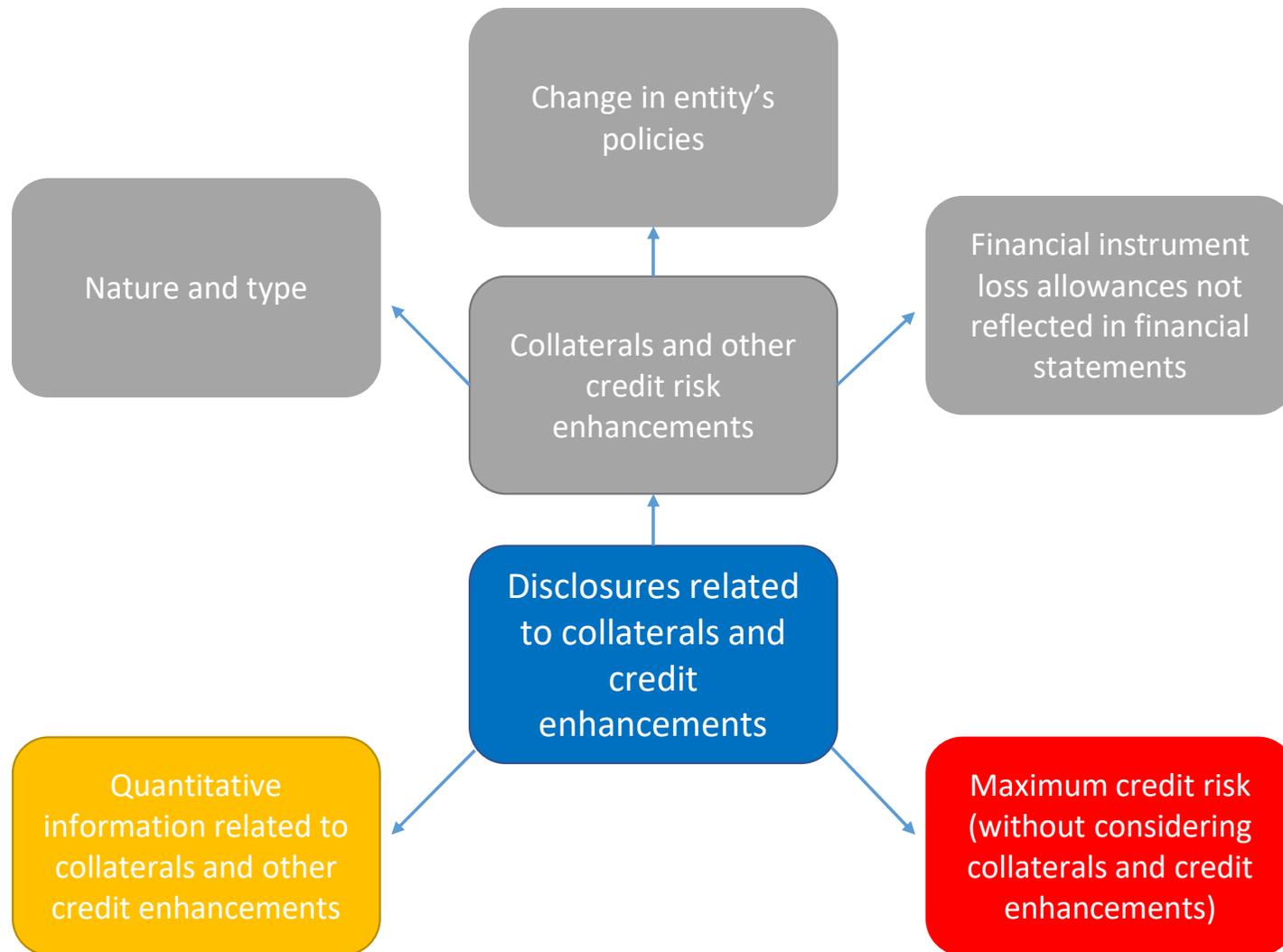
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



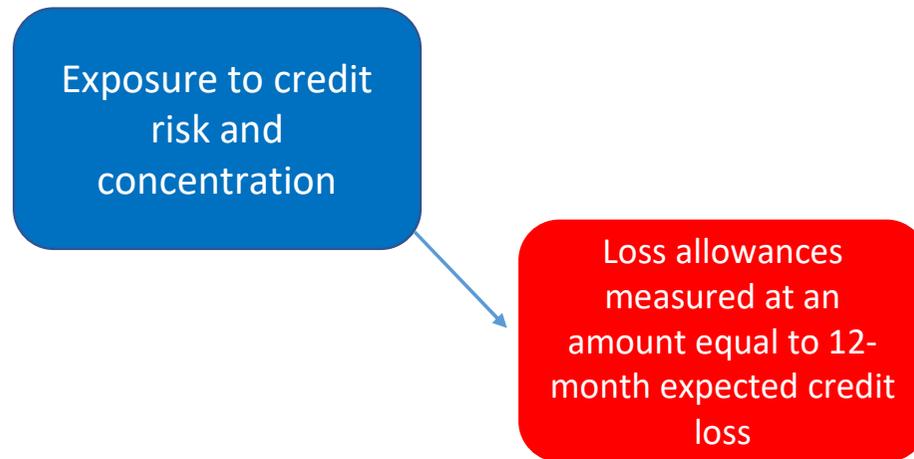
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



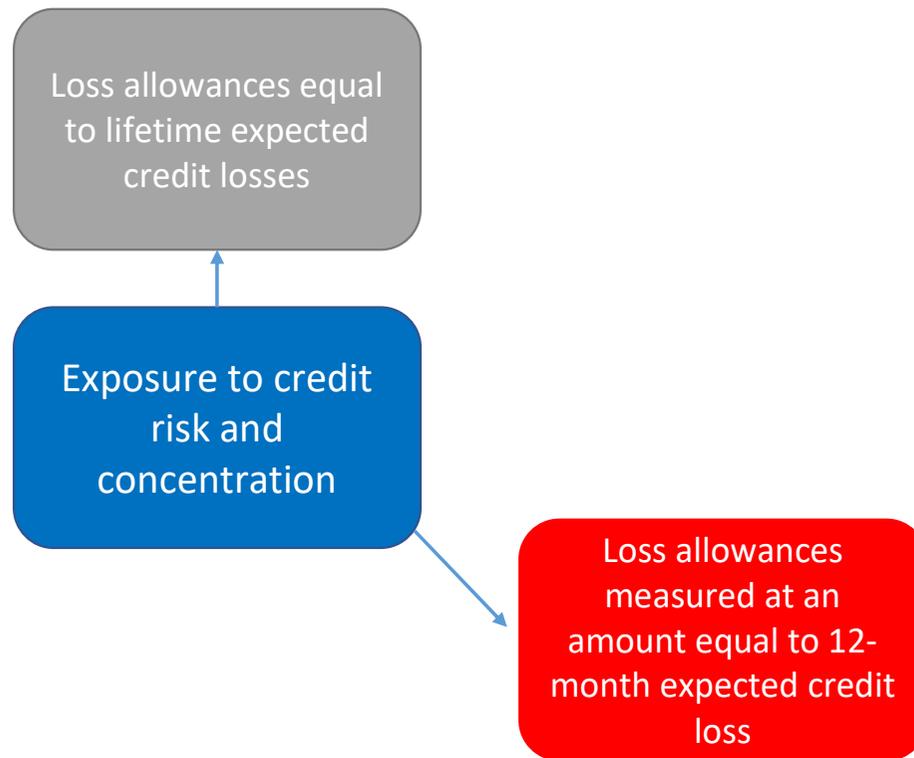
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS

Exposure to credit
risk and
concentration

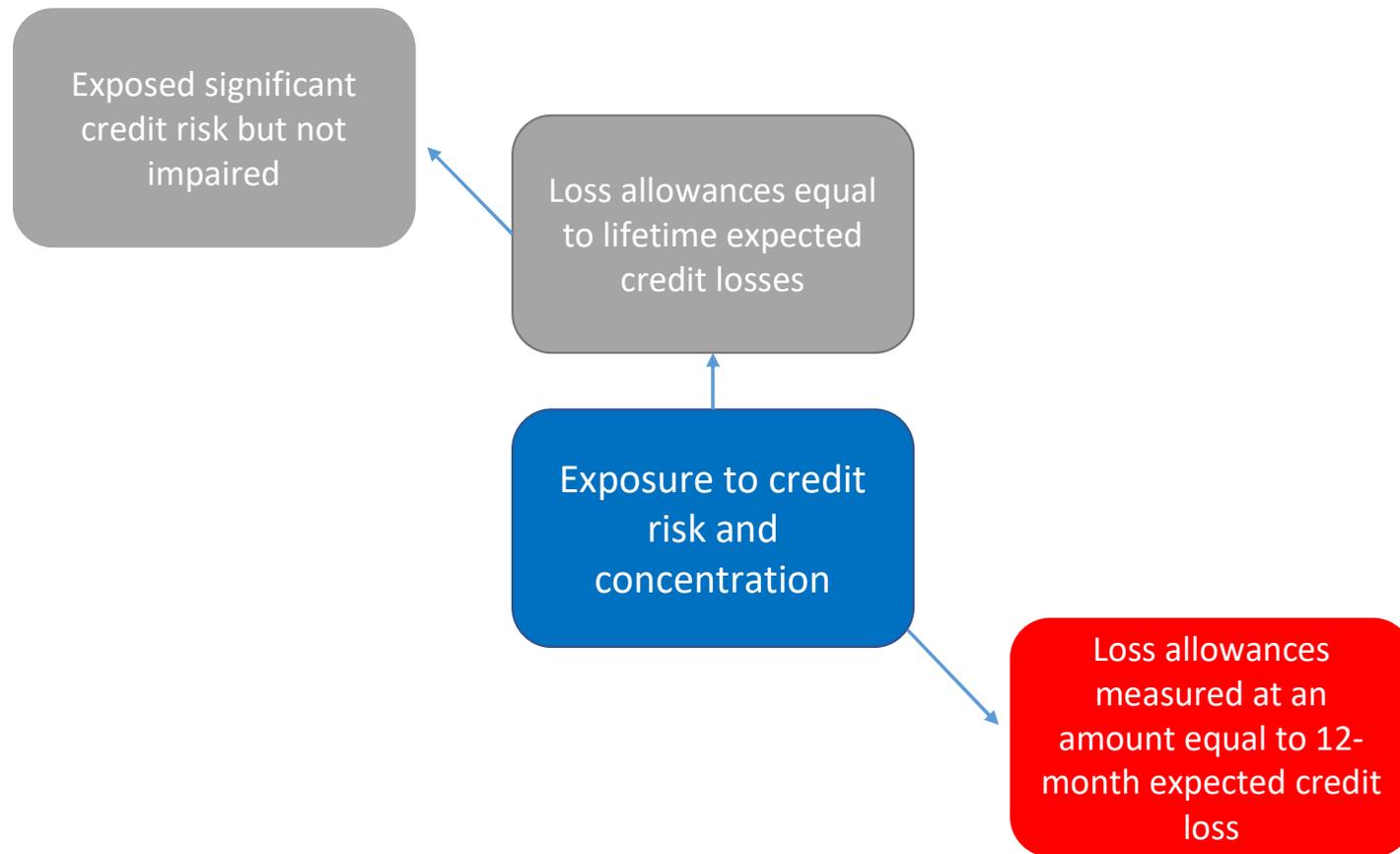
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



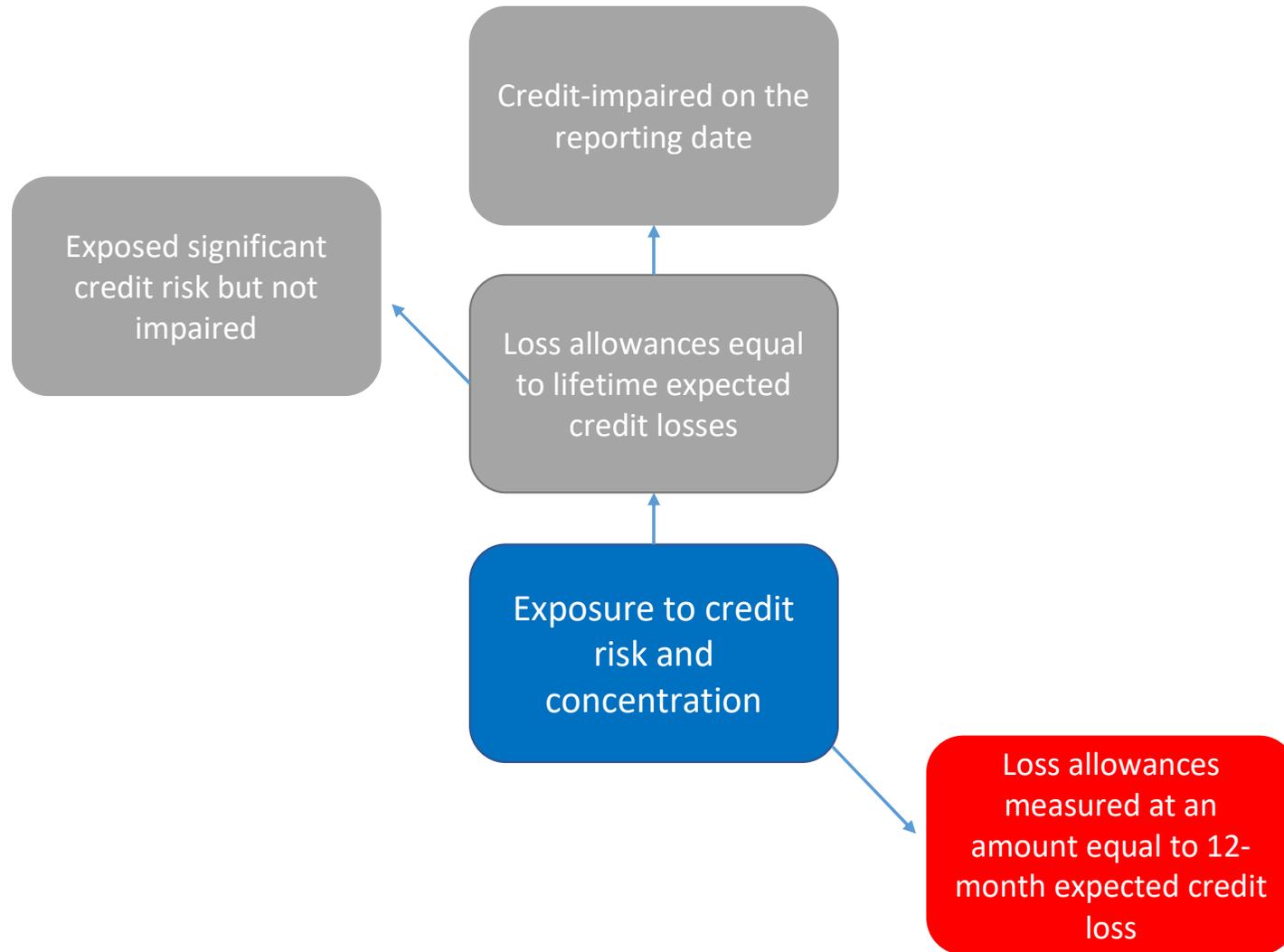
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



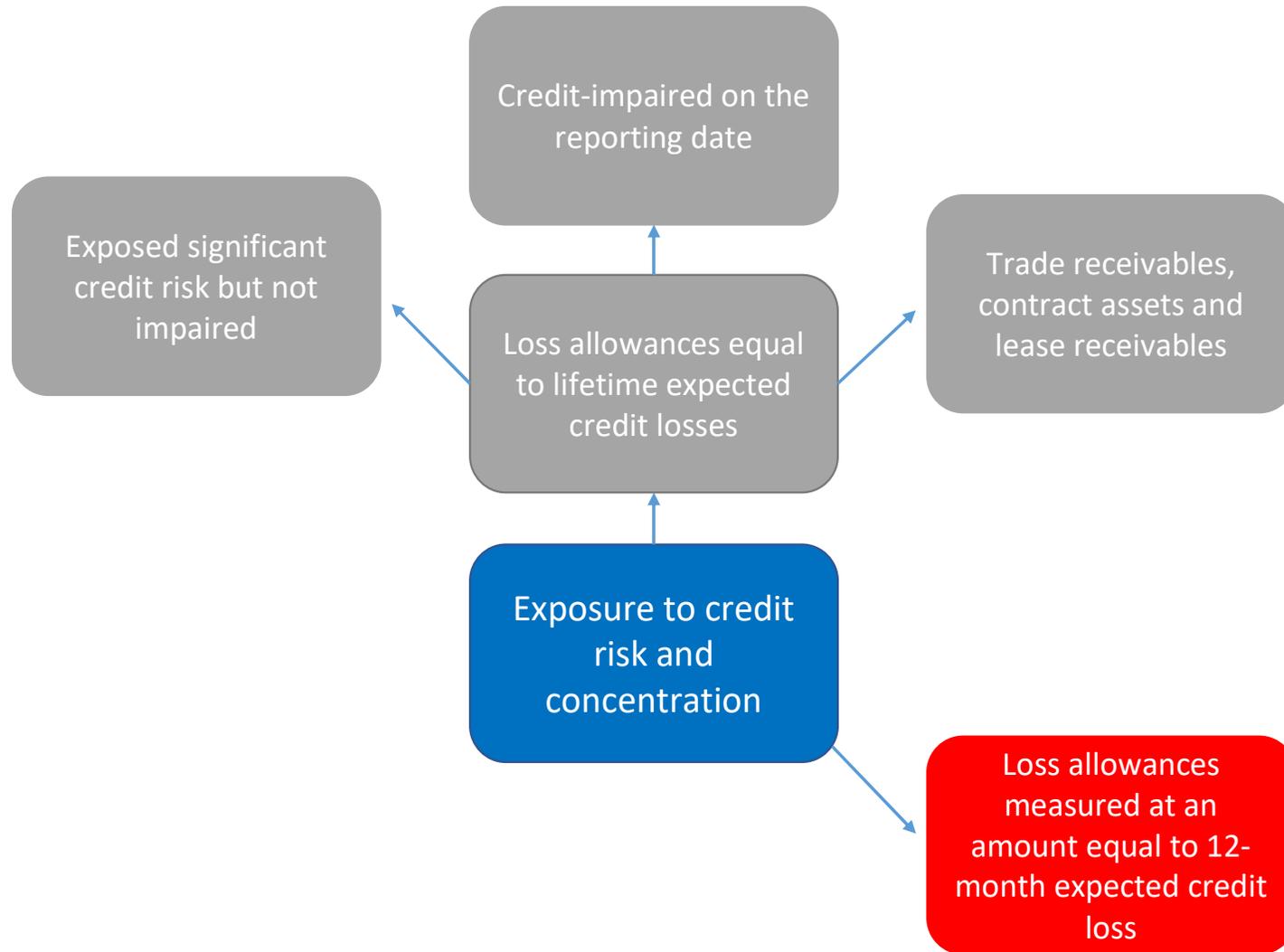
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



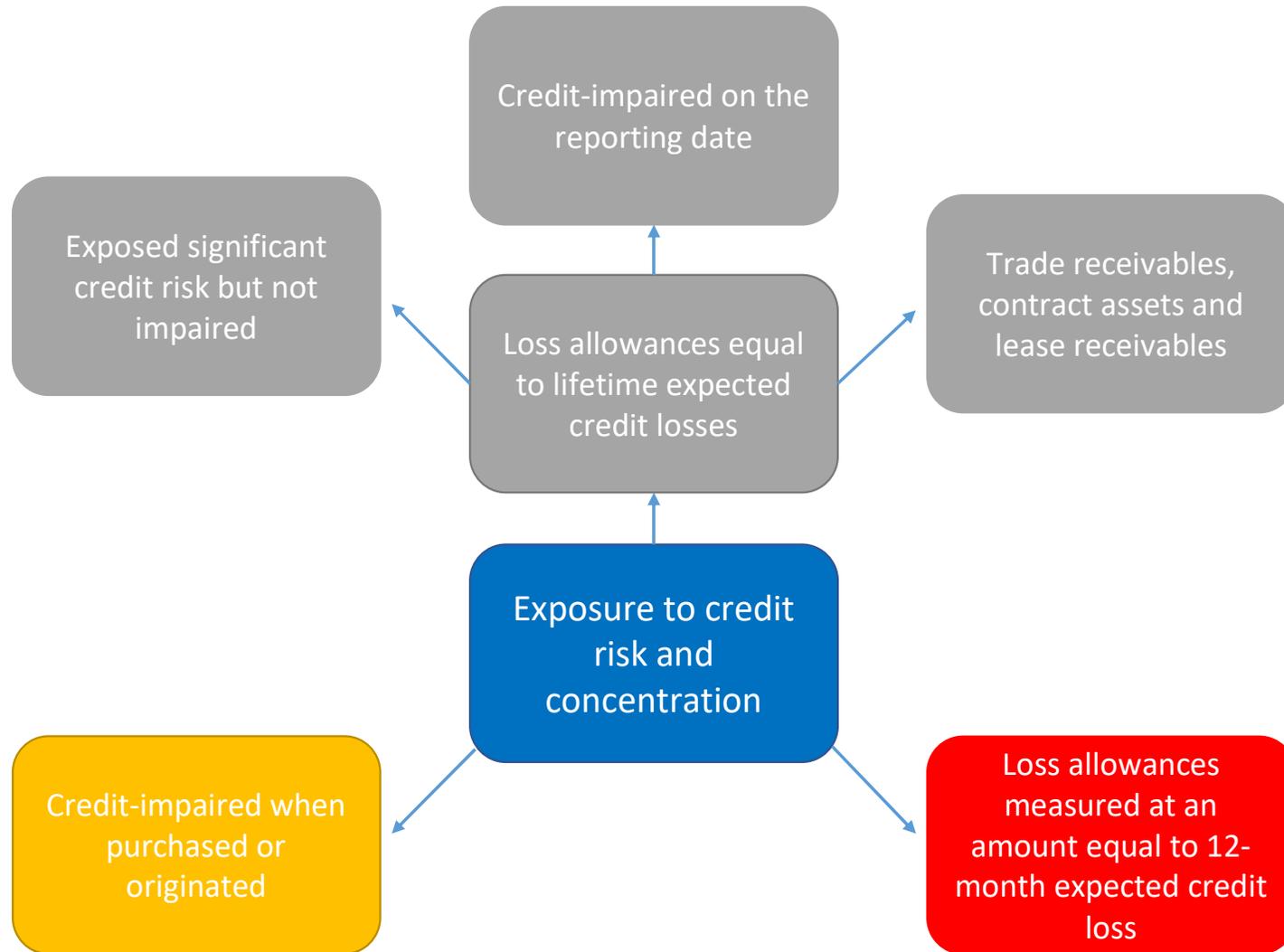
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



EXAMPLE – EXPECTED CREDIT LOSS DISCLOSURES

	Current Period (CU)	Prior Period (CU)
1-30 days overdue	x	x
31-60 days overdue	x	x
61-90 days overdue	x	x
91-180 days overdue	x	x
Total	x	x

EXAMPLE – EXPECTED CREDIT LOSS DISCLOSURES

	Stage 1 (12 Month Expected Credit Losses) (CU)	Stage 2 (Lifetime expected credit losses) (CU)	Stage 3 (Lifetime expected credit losses-default) (CU)	Total (CU)
Beginning of the period (January 1, 202X)	x	x	X	x
Additions	x	x	X	x
Disposals	(x)	(x)	(x)	(x)
Non-Performing loan sales	(x)	(x)	(x)	(x)
Write offs	(x)	(x)	(x)	(x)
Transfer to stage 1	x	x	(x)	x
Transfer to stage 2	(x)	x	x	x
Transfer to stage 3	x	(x)	x	x
End of the period	x	x	x	x
Beginning of the period (January 1, 202X-1)	x	x	x	x
Additions	x	x	x	x
Disposals	(x)	(x)	(x)	(x)
Non-Performing loan sales	(x)	(x)	(x)	(x)
Write offs	(x)	(x)	(x)	(x)
Transfer to stage 1	x	x	(x)	(x)
Transfer to stage 2	x	(x)	x	x
Transfer to stage 3	x	x	x	(x)
End of the period	x	x	x	x

EXAMPLE – EXPECTED CREDIT LOSS DISCLOSURES

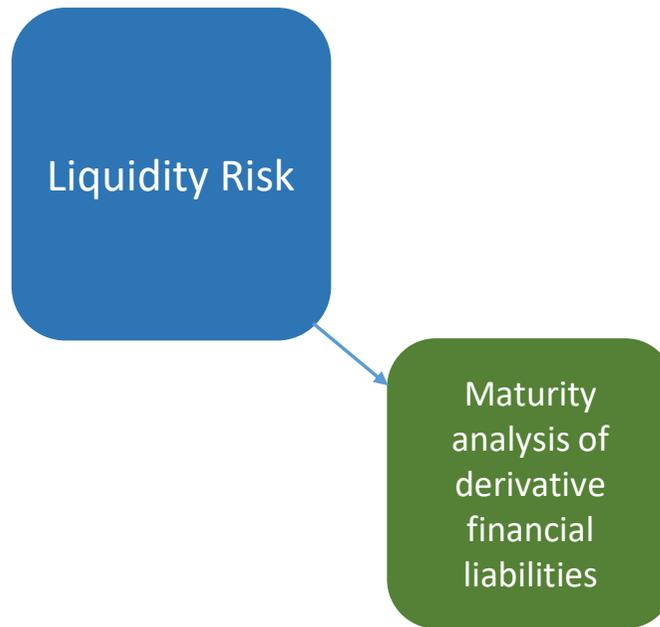
Current Period	Exposures unsecured: carrying amount as per IAS	Exposures secured by collateral	Collateralized amount of exposures secured by collateral	Exposures secured by financial guarantees	Collateralized amount of exposures secured by financial guarantees	Exposures secured by credit derivatives	Collateralized amount of exposures secured by credit derivatives
	(CU)	(CU)	(CU)	(CU)	(CU)	(CU)	(CU)
Loans	x	x	x	x	x	x	x
Debt securities	x	x	x	x	x	x	x
TOTAL	x	x	x	x	x	x	x
Of which defaulted	x	x	x	x	x	x	x
Prior Period	Exposures unsecured: carrying amount as per IAS	Exposures secured by collateral	Collateralized amount of exposures secured by collateral	Exposures secured by financial guarantees	Collateralized amount of exposures secured by financial guarantees	Exposures secured by credit derivatives	Collateralized amount of exposures secured by credit derivatives
	(CU)	(CU)	(CU)	(CU)	(CU)	(CU)	(CU)
Loans	x	x	x	x	x	x	x
Debt securities	x	x	x	x	x	x	x
TOTAL	x	x	x	x	x	x	x
Of which defaulted	x	x	x	x	x	x	x

NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS

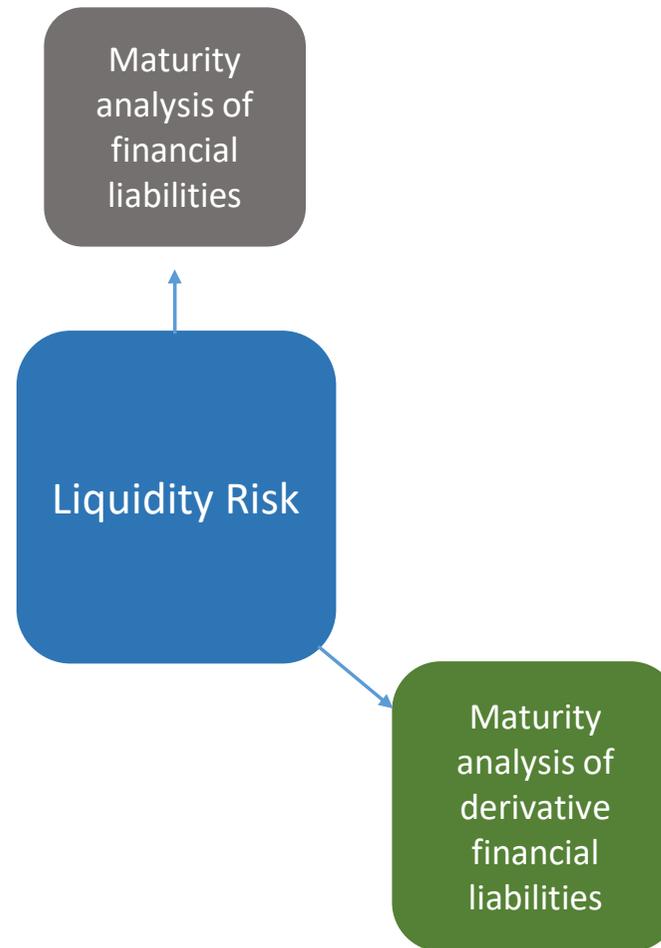


Liquidity Risk

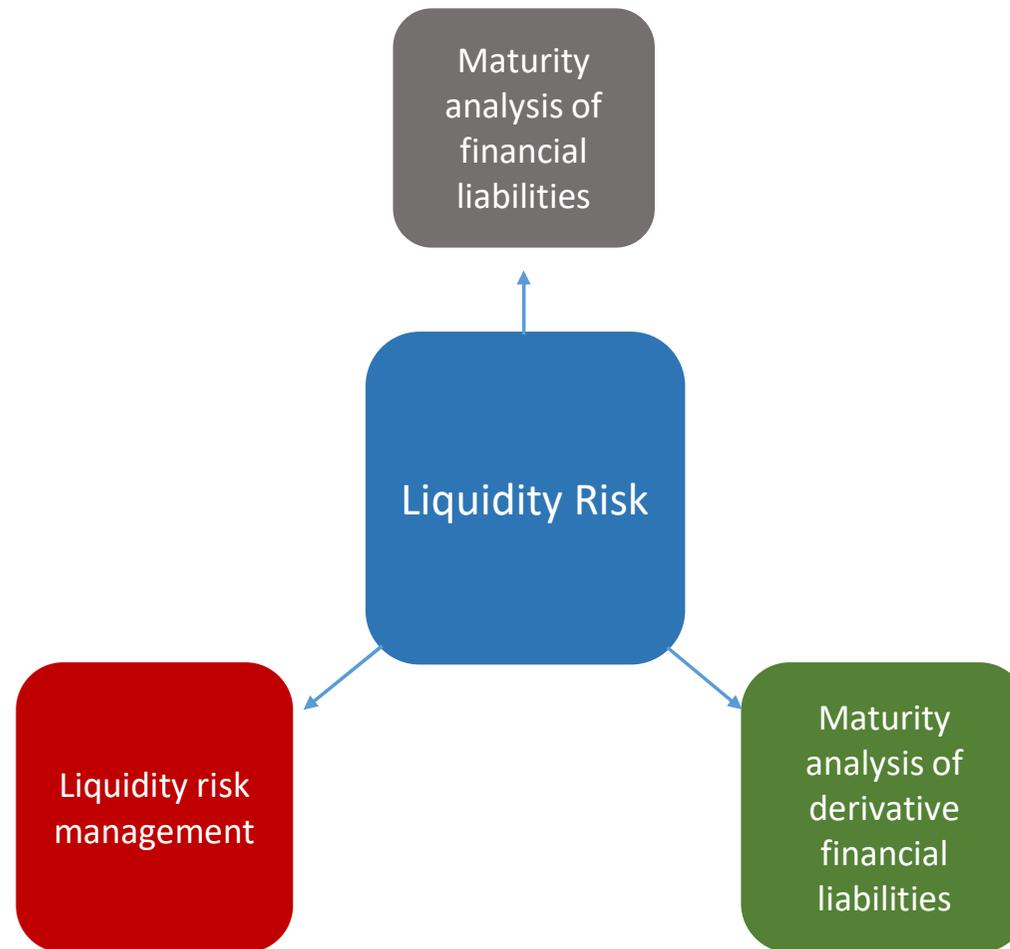
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS

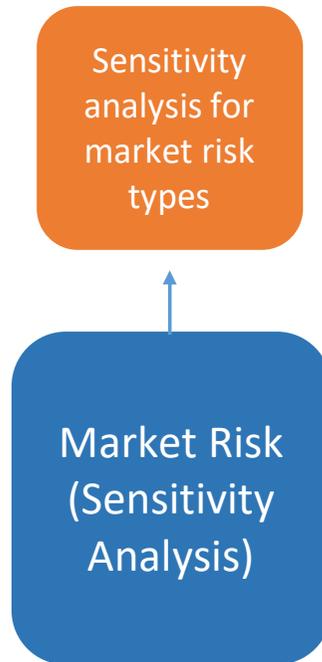


NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS

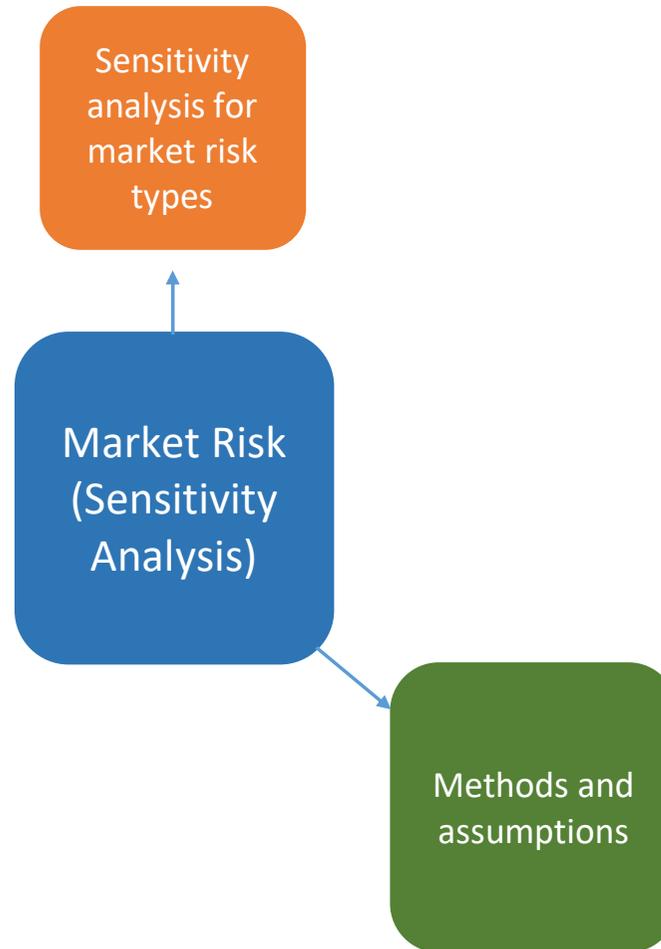


Market Risk
(Sensitivity
Analysis)

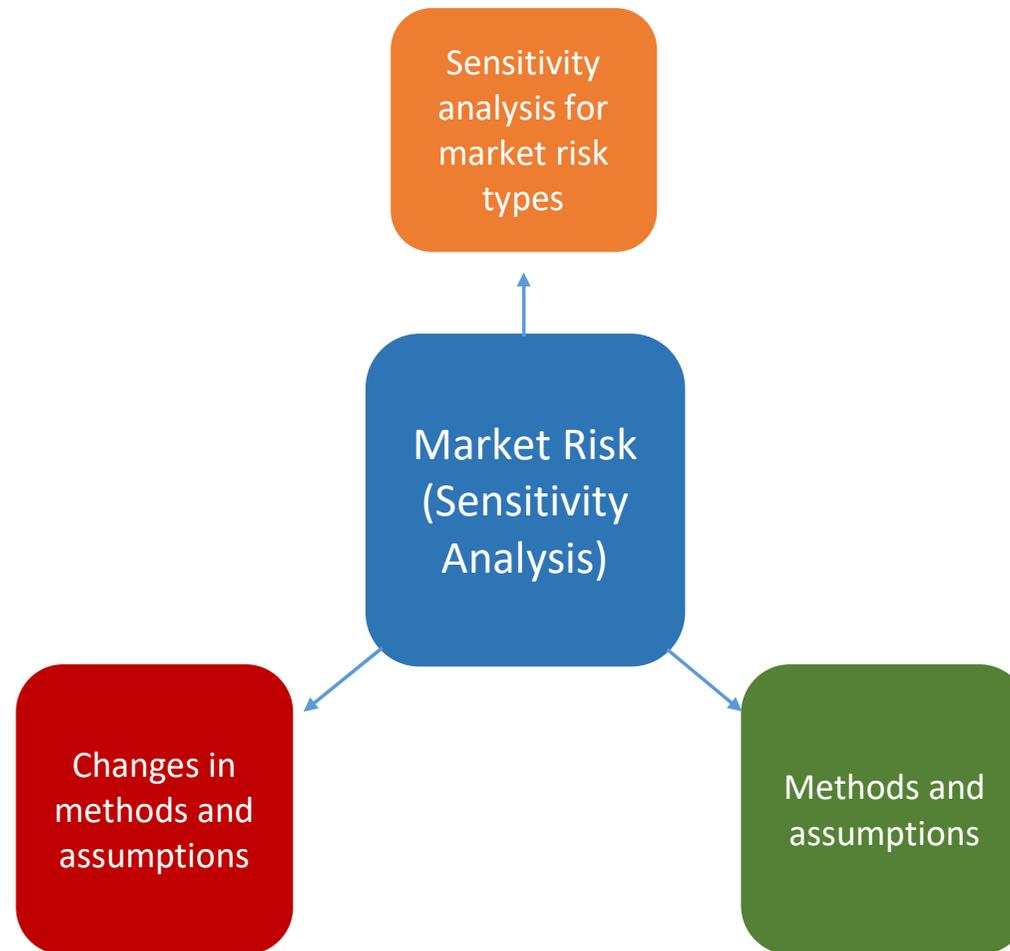
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



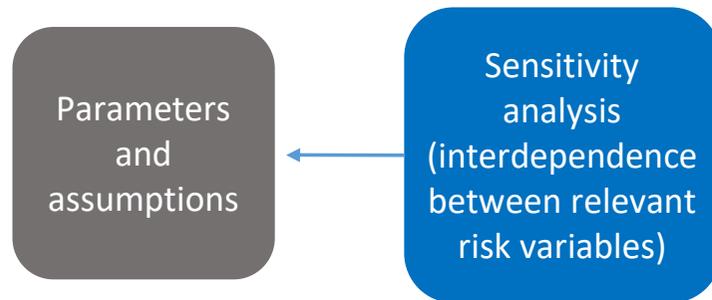
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



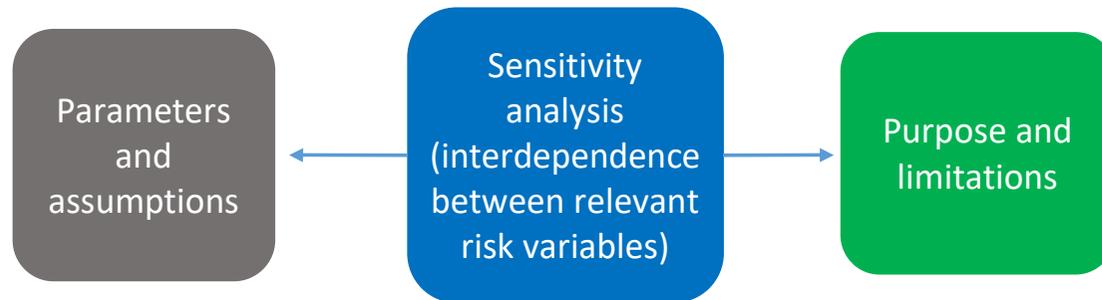
NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS

Sensitivity
analysis
(interdependence
between relevant
risk variables)

NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



NECESSARY DISCLOSURES ABOUT THE NATURE AND LEVEL OF RISKS ARISING FROM FINANCIAL INSTRUMENTS



EXAMPLE – RISK SENSITIVITY ANALYSIS

	Current Period	Prior Period
Change in currency exchange rates	Profit/loss effect	Profit/loss effect
(+) 15%	x	x
(-) 15%	(x)	(x)



PASSFR.EU

A Digital Learning Platform for Generation Z:
Passport to IFRS®



Co-funded by the
Erasmus+ Programme
of the European Union