

**SCHEME OF THE BALANCE SHEET STATEMENT OF A SAVINGS AND LOAN
 ASSOCIATION**

ASSETS	
1. Cash	
2. Claims on the central bank	
3. Claims on credit institutions	
3.1. Demand deposits	
3.2. Fixed-term deposits	
3.3. Other claims	
4. Funds of payment service clients	
5. Claims on clients	
5A. of which overdrafts	
5B. of which loans secured with a mortgage	
5C. of which loans to complete payment transactions	
5.1. Claims on other financial institutions	
of which deposits at other financial institutions	
5.2. Loans to other non-financial companies	
5.2.1. Up to one year	
5.2.2. More than one year	
5.3. Loans to non-profit institutions serving households	
5.3.1. Up to one year	
5.3.2. More than one year	
5.4. Loans to households	
5.4.1. Up to one year	
5.4.2. More than one year	
6. Doubtful receivables (minus sign)	
6.1. Doubtful receivables from credit institutions	
6.2. Doubtful receivables from clients	
6.3. Other doubtful receivables	
7. Securities	
7A. of which repo transactions	
7.1. Bonds and other fixed-income securities	
7.2. Shares and units	
7.2.1. Shares and units of subsidiaries	
7.2.2. Shares and units of associated enterprises	
7.2.3. Other shares and units	
7.3. Derivative securities	
8. Intangible fixed assets	
9. Tangible fixed assets	
10. Real estate investment	
11. Other assets	
11A. of which payments in progress	
12. Accruals and prepaid expenses for future periods	
12A. of which interest claims	
13. TOTAL ASSETS	

LIABILITIES AND EQUITY	
1. Liabilities to the central bank	
2. Liabilities to credit institutions	
2A. of which up to one year	
3. Liabilities to clients	
3.1. Liabilities to the government	
3.1.1. Central government	
3.1.2. State social security funds	
3.1.3. Local governments	
3.2. Liabilities to other financial institutions	
3.2.1. Demand deposits	
3.2.2. Fixed-term deposits	
3.2.3. Savings deposits	
3.2.4. Other liabilities	
3.3. Liabilities to non-financial corporations of the state or local government	
3.3.1. Demand deposits	
3.3.2. Fixed-term deposits	
3.3.3. Savings deposits	
3.3.4. Other liabilities	
3.4. Liabilities to other non-financial companies	
3.4.1. Demand deposits	
3.4.2. Fixed-term deposits	
3.4.3. Savings deposits	
3.4.4. Other liabilities	
3.5. Liabilities to non-profit institutions serving households	
3.5.1. Demand deposits	
3.5.2. Fixed-term deposits	
3.5.3. Savings deposits	
3.5.4. Other liabilities	
3.6. Liabilities to households	
3.6.1. Demand deposits	
3.6.2. Fixed-term deposits	
3.6.3. Savings deposits	
3.6.4. Other liabilities	
4. Liabilities to clients of payment services	
5. Loan resource for specific purposes	
6. Securities obligations	
6.1. Bonds issued	
6.2. Derivative securities	
6.3. Other securities liabilities	
7. Other liabilities	
7A. of which payments in progress	
8. Accruals and income collected in advance for future periods	
8A. of which interest liabilities	
9. Provisions	
9.1. Short-term provisions	
9.2. Long-term provisions	
10. Subordinated liabilities	
11. TOTAL LIABILITIES	
12. Equity capital	
Registered equity capital	
Unregistered equity capital	

13. Premium rate (agio)	
14. Reserve requirement	
15. Other reserves	
16. Undistributed profit or loss from previous years	
17. Profit or loss for the financial year	
18. Own shares (minus sign)	
19. TOTAL EQUITY	
20. TOTAL LIABILITIES AND TOTAL EQUITY	
Number of members of the savings and loan association	