

## **\* XBRL reporting of the "Narratives" - Technical Note \***

### **1. XBRL reporting protocol**

The narratives are part of the consolidated IFRS reporting and have been implemented as an additional form ("Narratives") in the control panel of the FINREP reporting. As mentioned in the XBRL protocol published on the site of the Banking, Finance and Insurance Commission ([www.cbfa.be](http://www.cbfa.be)), the content type and the entry point for reporting the narratives are:

- Content type: "IfrsAcquisitionDataset" **<content xsi:type="IfrsAcquisitionDataset">**
- schemaRef: t-narr-be-....xsd

Every form of FINREP corresponds to a taxonomy with a given entry point, as indicated in the XBRL protocol. As a consequence, all forms can be reported separately as individual instance documents or all together in one single instance document. This principle remains valid also for the new "Narratives" form as well as all the other general principles described in the XBRL protocol.

### **2. stringItemType: flat text and XHTML 1.0 accepted**

All elements to be reported in the context of the "Narratives" have a "stringItemType", implying that textual information can be reported. Next to flat text, also the XHTML 1.0 standard format is accepted in order to allow for formatting and tabular information. There are two important syntax restrictions:

1. The symbols "<" and ">" in the XHTML document are to be replaced by respectively "&lt;" and "&gt;" (for a good understanding: all entries are within "quotes");
2. The reported instance document must still be a Well Formed XML document. This implies that instance documents must only take into account the "predefined entity references", representing special characters, defined in the XML specification. Using predefined entity references defined in XHTML, but not in XML, will result in the rejection of the instance document (as it's not a Well Formed XML document).

List of the predefined entity references in XML:

&lt;	<	less than
&gt;	>	greater than
&amp;	&	ampersand
&apos;	'	apostrophe
&quot;	"	quotation mark

### **3. Illustrative example of "Narratives" instance document**

The example below is a well-formed XML instance document, illustrating the use of flat text as well as the use of XHTML including some basic formatting and tabular information. It provides a very useful and representative basis, as all possible elements in combination with the necessary dimensions have been provided.

```
<?xml version="1.0" encoding="utf-8"?>
```

```
<cssr_document xmlns="http://www.nbb.be/cssr" xmlns:xsi="http://www.w3.org/2001/XMLSchema-instance">
```

```
<admin creation_time="2009-09-16T12:31:27" >
```

```
<sender bic="TESTST03">
```

```
<contact>
```

```
<name>Mc</name>
```

```
<communication xsi:type="Email" address="Mail@Mail.be" />
```

```
<communication xsi:type="Telephone" number="322222222" />
```

```
</contact>
```

```
</sender>
```

```

<receiver />
<processing_parameters>
  <email_response>Groupmail@Mail.be</email_response>
  <transform_response>true</transform_response>
  <transform_acknowledgement>true</transform_acknowledgement>
</processing_parameters>
</admin>

<content xsi:type="IfrsAcquisitionDataset">

<xbrl
  xmlns="http://www.xbrl.org/2003/instance"
  xmlns:link="http://www.xbrl.org/2003/linkbase"
  xmlns:xlink="http://www.w3.org/1999/xlink"
  xmlns:xbrldi="http://xbrl.org/2006/xbrldi"
  xmlns:d-sc-be="http://www.c-ebs.org/eu/fr/esrs/corep/2006-07-01/d-sc-be-2006-07-01"
  xmlns:d-Risk-be="http://www.xbrl.be/be/fr/narratives/d-Risk-be/2009-12-31"
  xmlns:d-AccErr-be="http://www.xbrl.be/be/fr/narratives/d-AccErr-be/2009-12-31"
  xmlns:d-NonAdjE-be="http://www.xbrl.be/be/fr/narratives/d-NonAdjE-be/2009-12-31"
  xmlns:d-ChAccEst-be="http://www.xbrl.be/be/fr/narratives/d-ChAccEst-be/2009-12-31"
  xmlns:iso4217="http://www.xbrl.org/2003/iso4217"
  xmlns:ifrs="http://xbrl.iasb.org/taxonomy/2009-04-01/ifrs"
  xmlns:p-narr-be="http://www.xbrl.be/be/fr/narratives/p-narr-be/2009-12-31">

  <link:schemaRef xlink:type="simple" xlink:href="http://www.xbrl.be/be/fr/narratives/t-narr-be/2009-12-31/t-narr-be-2009-12-31.xsd"/>

  <context id="D-2009-12">
    <entity>
      <identifier scheme="http://www.swift.com">TESTST03</identifier>
    </entity>
    <period>
      <startDate>2009-01-01</startDate>
      <endDate>2009-12-31</endDate>
    </period>
    <scenario>
      <xbrldi:explicitMember dimension="d-sc-be:ScopeDimension">d-sc-be:Consolidated</xbrldi:explicitMember>
    </scenario>
  </context>

  <context id="D-2009-12-AccountingError1">
    <entity>
      <identifier scheme="http://www.swift.com">TESTST03</identifier>
    </entity>
    <period>
      <startDate>2009-01-01</startDate>
      <endDate>2009-12-31</endDate>
    </period>
    <scenario>
      <xbrldi:typedMember dimension="d-AccErr-be:AccountingErrorDimension">
        <d-AccErr-be:AccountingErrorDomain>Accounting Error 1</d-AccErr-be:AccountingErrorDomain>
      </xbrldi:typedMember>
      <xbrldi:explicitMember dimension="d-sc-be:ScopeDimension">d-sc-be:Consolidated</xbrldi:explicitMember>
    </scenario>
  </context>

```

```
<context id="D-2009-12-NonAdjustingEvent1">
  <entity>
    <identifier scheme="http://www.swift.com">TESTST03</identifier>
  </entity>
  <period>
    <startDate>2009-01-01</startDate>
    <endDate>2009-12-31</endDate>
  </period>
  <scenario>
    <xbrldi:typedMember dimension="d-NonAdjE-be:NonAdjustingEventAfterReportingPeriodDimension">
      <d-NonAdjE-be:NonAdjustingEventAfterReportingPeriodDomain>Non-Adjusting Event 1</d-NonAdjE-
be:NonAdjustingEventAfterReportingPeriodDomain>
    </xbrldi:typedMember>
    <xbrldi:explicitMember dimension="d-sc-be:ScopeDimension">d-sc-be:Consolidated</xbrldi:explicitMember>
  </scenario>
</context>
```

```
<context id="D-2009-12-ChangeInAccountingEstimate1">
  <entity>
    <identifier scheme="http://www.swift.com">TESTST03</identifier>
  </entity>
  <period>
    <startDate>2009-01-01</startDate>
    <endDate>2009-12-31</endDate>
  </period>
  <scenario>
    <xbrldi:typedMember dimension="d-ChAccEst-be:ChangeInAccountingEstimateDimension">
      <d-ChAccEst-be:ChangeInAccountingEstimateDomain>Change In Accounting Estimate 1</d-ChAccEst-
be:ChangeInAccountingEstimateDomain>
    </xbrldi:typedMember>
    <xbrldi:explicitMember dimension="d-sc-be:ScopeDimension">d-sc-be:Consolidated</xbrldi:explicitMember>
  </scenario>
</context>
```

```
<context id="D-2009-12-CreditRisk">
  <entity>
    <identifier scheme="http://www.swift.com">TESTST03</identifier>
  </entity>
  <period>
    <startDate>2009-01-01</startDate>
    <endDate>2009-12-31</endDate>
  </period>
  <scenario>
    <xbrldi:explicitMember dimension="d-sc-be:ScopeDimension">d-sc-be:Consolidated</xbrldi:explicitMember>
    <xbrldi:explicitMember dimension="d-Risk-be:RiskDimension">d-Risk-be:CreditRisk</xbrldi:explicitMember>
  </scenario>
</context>
```

```
<context id="D-2009-12-LiquidityRisk">
  <entity>
    <identifier scheme="http://www.swift.com">TESTST03</identifier>
  </entity>
  <period>
    <startDate>2009-01-01</startDate>
    <endDate>2009-12-31</endDate>
  </period>
```

```
<scenario>
  <xbrldi:explicitMember dimension="d-sc-be:ScopeDimension">d-sc-be:Consolidated</xbrldi:explicitMember>
  <xbrldi:explicitMember dimension="d-Risk-be:RiskDimension">d-Risk-be:LiquidityRisk</xbrldi:explicitMember>
</scenario>
</context>
```

```
<context id="D-2009-12-EquityRisk">
  <entity>
    <identifier scheme="http://www.swift.com">TESTST03</identifier>
  </entity>
  <period>
    <startDate>2009-01-01</startDate>
    <endDate>2009-12-31</endDate>
  </period>
  <scenario>
    <xbrldi:explicitMember dimension="d-sc-be:ScopeDimension">d-sc-be:Consolidated</xbrldi:explicitMember>
    <xbrldi:explicitMember dimension="d-Risk-be:RiskDimension">d-Risk-be:EquityRisk</xbrldi:explicitMember>
  </scenario>
</context>
```

```
<context id="D-2009-12-InterestRateRisk">
  <entity>
    <identifier scheme="http://www.swift.com">TESTST03</identifier>
  </entity>
  <period>
    <startDate>2009-01-01</startDate>
    <endDate>2009-12-31</endDate>
  </period>
  <scenario>
    <xbrldi:explicitMember dimension="d-sc-be:ScopeDimension">d-sc-be:Consolidated</xbrldi:explicitMember>
    <xbrldi:explicitMember dimension="d-Risk-be:RiskDimension">d-Risk-be:InterestRateRisk</xbrldi:explicitMember>
  </scenario>
</context>
```

```
<context id="D-2009-12-CurrencyRisk">
  <entity>
    <identifier scheme="http://www.swift.com">TESTST03</identifier>
  </entity>
  <period>
    <startDate>2009-01-01</startDate>
    <endDate>2009-12-31</endDate>
  </period>
  <scenario>
    <xbrldi:explicitMember dimension="d-sc-be:ScopeDimension">d-sc-be:Consolidated</xbrldi:explicitMember>
    <xbrldi:explicitMember dimension="d-Risk-be:RiskDimension">d-Risk-be:CurrencyRisk</xbrldi:explicitMember>
  </scenario>
</context>
```

```
<context id="D-2009-12-OtherRisks">
  <entity>
    <identifier scheme="http://www.swift.com">TESTST03</identifier>
  </entity>
  <period>
    <startDate>2009-01-01</startDate>
    <endDate>2009-12-31</endDate>
  </period>
```

```

<scenario>
  <xbrldi:explicitMember dimension="d-sc-be:ScopeDimension">d-sc-be:Consolidated</xbrldi:explicitMember>
  <xbrldi:explicitMember dimension="d-Risk-be:RiskDimension">d-Risk-be:OtherRisks</xbrldi:explicitMember>
</scenario>
</context>

```

```

<ifrs:StatementOfIFRSCompliance contextRef="D-2009-12">Abc def</ifrs:StatementOfIFRSCompliance>

```

```

<ifrs:ExplanationOfMeasurementBasesUsedInPreparingFinancialStatements contextRef="D-2009-12">Example of
formatting and tabular information in XHTML below as well as some other useful
features</ifrs:ExplanationOfMeasurementBasesUsedInPreparingFinancialStatements>

```

```

<ifrs:DescriptionOfOtherAccountingPoliciesRelevantToUnderstandingOfFinancialStatements contextRef="D-2009-
12">Text before the html tag is possible &lt;html xmlns="http://www.w3.org/1999/xhtml">
&lt;body>

```

```

&lt;p>Content1 of first HTML here. Some special characters are directly available (among others): ()!{} &lt;/p>
&lt;p>Content2 of first HTML here.
ThisIsAddedToBroadenThePageInReadOnlyViewByMeansOfTheMagnifyingGlassWithinCSSR&lt;/p>

```

```

&lt;ol>
  &lt;li>List item one&lt;/li>
  &lt;li>List item two&lt;/li>
&lt;/ol>

```

```

&lt;dl>
  &lt;dt>Term&lt;/dt>
  &lt;dd>definition&lt;/dd>
&lt;/dl>
&lt;br>

```

```

&lt;table width="80%" border="10" cellpadding="3" cellspacing="5" align="center">
&lt;caption>
&lt;b>How To Code A Table&lt;/b>
&lt;br />

```

Use the caption tag to name the table and to provide useful information about the contents

```

&lt;/caption>
&lt;tr>
&lt;th colspan="2">Use the &lt;b>th&lt;/b> tag to create the header which will display in bold&lt;/th>
&lt;/tr>
&lt;tr>
&lt;td style="width:50%">The &lt;b>tr&lt;/b> tag creates the row&lt;/td>
&lt;td style="width:50%">The &lt;b>td&lt;/b> tag creates individual cells for each row&lt;/td>
&lt;/tr>
&lt;tr>
&lt;td style="width:50%">You should always use the closing tags&lt;/td>
&lt;td style="width:50%">You can use a variety of XHTML tags inside the cell&lt;/td>
&lt;/tr>
&lt;tr>
&lt;td style="width:50%">The three new table tags are &lt;b>tbody, tfoot,&lt;/b> and
&lt;b>thead&lt;/b>
&lt;td style="width:50%">The &lt;b>colspan&lt;/b> attribute allows you span more than one cell&lt;/td>
&lt;/tr>
&lt;/table>

```

```
</body>
</html>
<html xmlns="http://www.w3.org/1999/xhtml">
</body>
```

```
<p>Content1 of second HTML here. </p>
<p>Content2 of second HTML here. </p>
```

```
</body>
</html>
```

Text after the html tag is also possible

```
</ifrs:DescriptionOfOtherAccountingPoliciesRelevantToUnderstandingOfFinancialStatements>
```

```
<ifrs:ExplanationOfAssumptionAboutFutureWithSignificantRiskOfResultingInMaterialAdjustments contextRef="D-2009-12"> <html xmlns="http://www.w3.org/1999/xhtml">
```

```
<head>
  <title>XHTML: Bookmarks</title>
  <style>
    h1, h2, h3, h4, h5, h6 {
      font-family: Arial;
      page-break-after: avoid;
    }

    p {
      text-align: justify;
    }
  </style>
</head>
```

```
<body style="margin:2cm;">
  <h1>XHTML: Bookmarks Sample</h1>
  <p>This sample file shows how to generate bookmarks from XHTML. </p>
  <h2>Section 1</h2>
  <p>XHTML is a family of document types and modules that reproduce, subset, and extend HTML 4. HTML,
as originally conceived, was to be a language for the exchange of scientific and other technical documents, suitable for
use by non-document specialists. HTML addressed the problem of SGML complexity by specifying a small set of
structural and semantic tags suitable for authoring relatively simple documents. In addition to simplifying the document
structure, HTML added support for hypertext. Multimedia capabilities were added later. In a remarkably short period of
time, HTML became widely popular and outgrew rapidly its original purpose. Since HTML's inception, there has been
rapid invention of new elements for use within HTML (as a standard) and for adapting HTML to highly specialized
markets. This caused interoperability problems for documents across different platforms.</p>
  <h2>Section 2</h2>
  <h3>Sub-Section 2.1</h3>
  <p>XHTML is a family of document types and modules that reproduce, subset, and extend HTML 4. HTML,
as originally conceived, was to be a language for the exchange of scientific and other technical documents, suitable for
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time, HTML became widely popular and outgrew rapidly its original purpose. Since HTML's inception, there has been
rapid invention of new elements for use within HTML (as a standard) and for adapting HTML to highly specialized
markets. This caused interoperability problems for documents across different platforms.</p>
  <h3>Sub-Section 2.2</h3>
  <h4>Sub-Section 2.2.1</h4>
```

<p>XHTML is a family of document types and modules that reproduce, subset, and extend HTML 4. HTML, as originally conceived, was to be a language for the exchange of scientific and other technical documents, suitable for use by non-document specialists. HTML addressed the problem of SGML complexity by specifying a small set of structural and semantic tags suitable for authoring relatively simple documents. In addition to simplifying the document structure, HTML added support for hypertext. Multimedia capabilities were added later. In a remarkably short period of time, HTML became widely popular and outgrew rapidly its original purpose. Since HTML's inception, there has been rapid invention of new elements for use within HTML (as a standard) and for adapting HTML to highly specialized markets. This caused interoperability problems for documents across different platforms.</p>

<h4>Sub-Section 2.2.2</h4>

<p>XHTML is a family of document types and modules that reproduce, subset, and extend HTML 4. HTML, as originally conceived, was to be a language for the exchange of scientific and other technical documents, suitable for use by non-document specialists. HTML addressed the problem of SGML complexity by specifying a small set of structural and semantic tags suitable for authoring relatively simple documents. In addition to simplifying the document structure, HTML added support for hypertext. Multimedia capabilities were added later. In a remarkably short period of time, HTML became widely popular and outgrew rapidly its original purpose. Since HTML's inception, there has been rapid invention of new elements for use within HTML (as a standard) and for adapting HTML to highly specialized markets. This caused interoperability problems for documents across different platforms.</p>

</body>

</html></ifrs:ExplanationOfAssumptionAboutFutureWithSignificantRiskOfResultingInMaterialAdjustments>

<ifrs:DescriptionOfNatureOfAssetsAndLiabilitiesWithSignificantRiskOfMaterialAdjustmentsWithinNextFinancialYear contextRef="D-2009-12">Abc

def</ifrs:DescriptionOfNatureOfAssetsAndLiabilitiesWithSignificantRiskOfMaterialAdjustmentsWithinNextFinancialYear>

<ifrs:DescriptionOfNatureOfNonadjustingEventAfterReportingPeriod contextRef="D-2009-12-NonAdjustingEvent1">Abc def</ifrs:DescriptionOfNatureOfNonadjustingEventAfterReportingPeriod>

<ifrs:ExplanationOfFinancialEffectOfNonadjustingEventAfterReportingPeriod contextRef="D-2009-12-NonAdjustingEvent1">Abc def</ifrs:ExplanationOfFinancialEffectOfNonadjustingEventAfterReportingPeriod>

<ifrs:DescriptionOfInitialApplicationOfStandardsOrInterpretations contextRef="D-2009-12">Abc def</ifrs:DescriptionOfInitialApplicationOfStandardsOrInterpretations>

<ifrs:DescriptionOfVoluntaryChangeInAccountingPolicy contextRef="D-2009-12">Abc def</ifrs:DescriptionOfVoluntaryChangeInAccountingPolicy>

<ifrs:ExplanationOfNotAppliedNewStandardsOrInterpretations contextRef="D-2009-12">Abc def</ifrs:ExplanationOfNotAppliedNewStandardsOrInterpretations>

<ifrs:DescriptionOfExpectedImpactOfInitialApplicationOfNewStandardsOrInterpretations contextRef="D-2009-12">Abc def</ifrs:DescriptionOfExpectedImpactOfInitialApplicationOfNewStandardsOrInterpretations>

<ifrs:DescriptionOfNatureAndAmountOfChangeInAccountingEstimate contextRef="D-2009-12-ChangeInAccountingEstimate1">Abc def</ifrs:DescriptionOfNatureAndAmountOfChangeInAccountingEstimate>

<ifrs:DescriptionOfFactThatAmountOfChangeInAccountingEstimateIsImpracticable contextRef="D-2009-12-ChangeInAccountingEstimate1">Abc def</ifrs:DescriptionOfFactThatAmountOfChangeInAccountingEstimateIsImpracticable>

<ifrs:DescriptionOfNatureAmountAndCorrectionOfAccountingErrorsInPriorPeriodsEstimate contextRef="D-2009-12-AccountingError1">Abc def</ifrs:DescriptionOfNatureAmountAndCorrectionOfAccountingErrorsInPriorPeriodsEstimate>

<ifrs:DescriptionOfNatureAndFinancialEffectOfBusinessCombinationsDuringPeriod contextRef="D-2009-12">Abc  
def</ifrs:DescriptionOfNatureAndFinancialEffectOfBusinessCombinationsDuringPeriod>

<ifrs:DescriptionOfNatureAndFinancialEffectOfBusinessCombinationsAfterReportingPeriodBeforeStatementsAuthorise  
dForIssue contextRef="D-2009-12">Abc  
def</ifrs:DescriptionOfNatureAndFinancialEffectOfBusinessCombinationsAfterReportingPeriodBeforeStatementsAutho  
risedForIssue>

<ifrs:ExplanationOfFinancialEffectOfGainOrLossRelatedToBusinessCombinations contextRef="D-2009-12">Abc  
def</ifrs:ExplanationOfFinancialEffectOfGainOrLossRelatedToBusinessCombinations>

<ifrs:ExplanationOfFinancialEffectOfErrorCorrectionsRelatedToBusinessCombinations contextRef="D-2009-12">Abc  
def</ifrs:ExplanationOfFinancialEffectOfErrorCorrectionsRelatedToBusinessCombinations>

<ifrs:ExplanationOfFinancialEffectOfOtherAdjustmentsRelatedToBusinessCombinations contextRef="D-2009-12">Abc  
def</ifrs:ExplanationOfFinancialEffectOfOtherAdjustmentsRelatedToBusinessCombinations>

<ifrs:AdditionalInformationAboutChangesDuringPeriod contextRef="D-2009-12">Abc  
def</ifrs:AdditionalInformationAboutChangesDuringPeriod>

<ifrs:ExplanationOfGoodwillIncludedInDisposalGroupClassifiedAsHeldForSale contextRef="D-2009-12">Abc  
def</ifrs:ExplanationOfGoodwillIncludedInDisposalGroupClassifiedAsHeldForSale>

<ifrs:ExplanationOfRecognitionAndDerecognitionOfGoodwillDuringPeriod contextRef="D-2009-12">Abc  
def</ifrs:ExplanationOfRecognitionAndDerecognitionOfGoodwillDuringPeriod>

<ifrs:DescriptionOfTypeOfHedge contextRef="D-2009-12">Abc def</ifrs:DescriptionOfTypeOfHedge>

<ifrs:DescriptionOfFinancialInstrumentsDesignatedAsHedgingInstrument contextRef="D-2009-12">Abc  
def</ifrs:DescriptionOfFinancialInstrumentsDesignatedAsHedgingInstrument>

<ifrs:DescriptionOfNatureOfRisksBeingHedged contextRef="D-2009-12">Abc  
def</ifrs:DescriptionOfNatureOfRisksBeingHedged>

<ifrs:DescriptionOfPeriodsWhenCashFlowsExpectedToOccur contextRef="D-2009-12">Abc  
def</ifrs:DescriptionOfPeriodsWhenCashFlowsExpectedToOccur>

<ifrs:DescriptionOfPeriodsWhenCashFlowsAffectProfitOrLoss contextRef="D-2009-12">Abc  
def</ifrs:DescriptionOfPeriodsWhenCashFlowsAffectProfitOrLoss>

<ifrs:DescriptionOfForecastTransactionHedgeAccountingPreviouslyUsedButNoLongerExpectedToOccur  
contextRef="D-2009-12">Abc  
def</ifrs:DescriptionOfForecastTransactionHedgeAccountingPreviouslyUsedButNoLongerExpectedToOccur>

<ifrs:MethodsAndAssumptionsToDetermineFairValueOfFinancialAssetsAndFinancialLiabilities contextRef="D-2009-  
12">Abc def</ifrs:MethodsAndAssumptionsToDetermineFairValueOfFinancialAssetsAndFinancialLiabilities>

<ifrs:DescriptionOfInformationOfDifferenceBetweenFairValueAtInitialRecognitionAndAmountUsingValuationTechnique  
contextRef="D-2009-12">Abc  
def</ifrs:DescriptionOfInformationOfDifferenceBetweenFairValueAtInitialRecognitionAndAmountUsingValuation Techni  
que>

<ifrs:DescriptionOfReclassificationOfFinancialAssetsAtCostOrAmortisedCostRatherThanAtFairValue contextRef="D-  
2009-12">Abc  
def</ifrs:DescriptionOfReclassificationOfFinancialAssetsAtCostOrAmortisedCostRatherThanAtFairValue>



<ifrs:DescriptionOfReclassificationOfFinancialAssetsAtFairValueRatherThanAtCostOrAmortisedCost contextRef="D-2009-12">Abc  
def</ifrs:DescriptionOfReclassificationOfFinancialAssetsAtFairValueRatherThanAtCostOrAmortisedCost>

<ifrs:MethodsToDetermineAmountOfChangesInFairValueOfFinancialAssetsAndFinancialLiabilitiesAttributableToChangesInCreditRisk contextRef="D-2009-12">Abc  
def</ifrs:MethodsToDetermineAmountOfChangesInFairValueOfFinancialAssetsAndFinancialLiabilitiesAttributableToChangesInCreditRisk>

<ifrs:DescriptionOfReasonsAndFactorsWhyAmountOfChangesInFairValueOfFinancialAssetsAndFinancialLiabilitiesAttributableToChangesInCreditRiskNotFaithfullyRepresent contextRef="D-2009-12">Abc  
def</ifrs:DescriptionOfReasonsAndFactorsWhyAmountOfChangesInFairValueOfFinancialAssetsAndFinancialLiabilitiesAttributableToChangesInCreditRiskNotFaithfullyRepresent>

<ifrs:DescriptionOfFinancialAssetsPledgedAsCollateralForLiabilitiesOrContingentLiabilities contextRef="D-2009-12">Abc def</ifrs:DescriptionOfFinancialAssetsPledgedAsCollateralForLiabilitiesOrContingentLiabilities>

<ifrs:DescriptionOfCollateralPermittedToSellOrRepledgeInAbsenceOfDefaultByOwnerOfCollateral contextRef="D-2009-12">Abc def</ifrs:DescriptionOfCollateralPermittedToSellOrRepledgeInAbsenceOfDefaultByOwnerOfCollateral>

<ifrs:DescriptionOfCollateralHeldAsSecurityAndOtherCreditEnhancements contextRef="D-2009-12">Abc  
def</ifrs:DescriptionOfCollateralHeldAsSecurityAndOtherCreditEnhancements>

<ifrs:DescriptionOfNatureAndCarryingAmountOfAssetsObtained contextRef="D-2009-12">Abc  
def</ifrs:DescriptionOfNatureAndCarryingAmountOfAssetsObtained>

<ifrs:DescriptionOfPoliciesForDisposingOfAssetsNotReadilyConvertibleIntoCashOrForUsingThemInItsOperations contextRef="D-2009-12">Abc  
def</ifrs:DescriptionOfPoliciesForDisposingOfAssetsNotReadilyConvertibleIntoCashOrForUsingThemInItsOperations>

<ifrs:DescriptionOfDetailsOfDefaultsDuringPeriodOfPrincipalInterestSinkingFundOrRedemptionTermsOfLoansPayable contextRef="D-2009-12">Abc  
def</ifrs:DescriptionOfDetailsOfDefaultsDuringPeriodOfPrincipalInterestSinkingFundOrRedemptionTermsOfLoansPayable>

<ifrs:DisclosureWhetherLoansPayableInDefaultRemediedOrTermsOfLoansPayableRenegotiatedBeforeAuthorisationForIssueOfFinancialStatements contextRef="D-2009-12">Abc  
def</ifrs:DisclosureWhetherLoansPayableInDefaultRemediedOrTermsOfLoansPayableRenegotiatedBeforeAuthorisationForIssueOfFinancialStatements>

<ifrs:DescriptionOfAccountingPolicyForRecognitionOfRevenue contextRef="D-2009-12">Abc  
def</ifrs:DescriptionOfAccountingPolicyForRecognitionOfRevenue>

<ifrs:ExplanationOfRecognisedAmountForEachSignificantCategoryOfRevenue contextRef="D-2009-12">Abc  
def</ifrs:ExplanationOfRecognisedAmountForEachSignificantCategoryOfRevenue>

<p-narr-be:InterestIncomeExpenseAccountingPolicy contextRef="D-2009-12">Abc def</p-narr-be:InterestIncomeExpenseAccountingPolicy>

<p-narr-be:RealisedGainsLossesSalesFinancialAssets contextRef="D-2009-12">Abc def</p-narr-be:RealisedGainsLossesSalesFinancialAssets>

<p-narr-be:FeeCommissionPolicy contextRef="D-2009-12">Abc def</p-narr-be:FeeCommissionPolicy>

<p-narr-be:DividendPolicy contextRef="D-2009-12">Abc def</p-narr-be:DividendPolicy>

<p-narr-be:ExplanationCriteriaDeterminingFinancialAssetGroupFinancialAssetsImpaired contextRef="D-2009-12">Abc def</p-narr-be:ExplanationCriteriaDeterminingFinancialAssetGroupFinancialAssetsImpaired>

<p-narr-be:ExplanationCriteriaWritingOffAllowanceAgainstImpairedFinancialAsset contextRef="D-2009-12">Abc def</p-narr-be:ExplanationCriteriaWritingOffAllowanceAgainstImpairedFinancialAsset>

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