2017 | BASEL III PILLAR 3 DISCLOSURE

AS AT 31 DECEMBER 2017

APS 330: PUBLIC DISCLOSURE

ANZ

Important notice

This document has been prepared by Australia and New Zealand Banking Group Limited (ANZ) to meet its disclosure obligations under the Australian Prudential Regulation Authority (APRA) ADI Prudential Standard (APS) 330: Public Disclosure.

Table 3 Capital adequacy - Capital ratios and Risk Weighted Assets

Risk Weighted Assets (RWA)	Dec 17 $M	Sep 17 $M	Jun 17 $M
Subject to Advanced Internal Rating Based (IRB) approach			
Corporate	123,815	121,915	126,250
Sovereign	7,277	7,555	6,914
Bank	14,212	13,080	13,493
Residential Mortgage	98,880	96,267	95,528
Qualifying Revolving Retail	6,997	7,059	7,339
Other Retail	30,586	31,077	31,560
Credit risk weighted assets subject to Advanced IRB approach	**281,767**	**276,953**	**281,084**
Credit risk Specialised Lending exposures subject to slotting approach[1]	**31,137**	**31,845**	**32,832**
Subject to Standardised approach			
Corporate	13,450	13,365	16,464
Residential Mortgage	355	950	2,283
Other Retail	702	2,000	3,068
Credit risk weighted assets subject to Standardised approach	**14,507**	**16,315**	**21,815**
Credit Valuation Adjustment and Qualifying Central Counterparties	**7,439**	**7,269**	**7,822**
Credit risk weighted assets relating to securitisation exposures	937	1,083	1,179
Other assets	3,367	3,369	3,753
Total credit risk weighted assets	**339,154**	**336,834**	**348,485**
Market risk weighted assets	5,966	5,363	6,395
Operational risk weighted assets	37,208	37,305	38,738
Interest rate risk in the banking book (IRRBB) risk weighted assets	11,157	11,611	10,947
Total risk weighted assets	**393,485**	**391,113**	**404,565**
Capital ratios (%)			
Level 2 Common Equity Tier 1 capital ratio	**10.8%**	**10.6%**	**9.8%**
Level 2 Tier 1 capital ratio	**12.9%**	**12.6%**	**11.8%**
Level 2 Total capital ratio	**15.1%**	**14.8%**	**14.1%**

Credit Risk Weighted Assets (CRWA)

Total CRWA increased $2.3 billion (0.7%) from September 2017 to $339.2 billion at December 2017. This was driven by an increase in Institutional business in Advanced IRB Corporate and Advanced IRB Bank. There was also an increase in Residential Mortgage CRWA driven by growth in Australia and a regulatory determined adjustment in New Zealand, partially offset by a decrease in Standardised as a result of the continued sale of the Retail Asia and Wealth business.

Market Risk, Operational Risk and IRRBB Risk RWA

Traded Market Risk RWA increased $0.6 billion (11.0%) over the quarter driven by increased exposure to stressed market conditions.

The Operational Risk RWA remained relatively unchanged since September 2017 reflecting a minimal change in the ANZ operational risk profile.

IRRBB RWA decreased $0.5 billion (3.9%) over the quarter due to a reduction in repricing and yield curve risks.

[1] Specialised Lending exposures subject to supervisory slotting approach are those where the main servicing and repayment is from the asset being financed, and includes specified commercial property development/investment lending, project finance and object finance.

Table 4 Credit risk exposures

Exposure at Default in Table 4 represents credit exposure net of offsets for credit risk mitigation such as guarantees, credit derivatives, netting and financial collateral. It includes Advanced IRB, Specialised Lending and Standardised exposures, however does not include Securitisation, Equities or Other Assets exposures.

Table 4(a) part (i): Period end and average Exposure at Default [2]

	Dec 17				
Advanced IRB approach	**Risk Weighted Assets $M**	**Exposure at Default $M**	**Average Exposure at Default for three months $M**	**Individual Provision Charge for three months $M**	**Write-offs for three months $M**
Corporate	123,815	232,249	231,312	17	83
Sovereign	7,277	144,529	138,001	-	-
Bank	14,212	45,451	44,996	-	-
Residential Mortgage	98,880	371,669	369,169	18	9
Qualifying Revolving Retail	6,997	21,894	21,975	48	83
Other Retail	30,586	41,317	41,634	112	152
Total Advanced IRB approach	**281,767**	**857,109**	**847,087**	**195**	**327**
Specialised Lending	**31,137**	**36,568**	**36,887**	**(5)**	**3**
Standardised approach					
Corporate	13,450	14,638	14,547	5	2
Residential Mortgage	355	774	1,611	1	-
Other Retail	702	693	1,341	24	28
Total Standardised approach	**14,507**	**16,105**	**17,499**	**30**	**30**
Credit Valuation Adjustment and Qualifying Central Counterparties	**7,439**	**10,047**	**9,983**	**-**	**-**
Total	**334,850**	**919,829**	**911,456**	**220**	**360**

[2] Average Exposure at Default for quarter is calculated as the simple average of the balances at the start and the end of each three month period.

Advanced IRB approach	Sep 17 Risk Weighted Assets $M	Exposure at Default $M	Average Exposure at Default for three months $M	Individual Provision Charge for three months $M	Write-offs for three months $M
Corporate	121,915	230,375	230,277	11	119
Sovereign	7,555	131,473	131,857	-	-
Bank	13,080	44,540	45,923	-	-
Residential Mortgage	96,267	366,669	365,201	21	12
Qualifying Revolving Retail	7,059	22,055	22,136	65	66
Other Retail	31,077	41,951	42,312	119	144
Total Advanced IRB approach	**276,953**	**837,063**	**837,706**	**216**	**341**
Specialised Lending	**31,845**	**37,205**	**37,728**	**(3)**	**1**
Standardised approach					
Corporate	13,365	14,455	15,942	1	76
Residential Mortgage	950	2,448	4,343	1	1
Other Retail	2,000	1,988	2,518	31	42
Total Standardised approach	**16,315**	**18,891**	**22,803**	**33**	**119**
Credit Valuation Adjustment and Qualifying Central Counterparties	**7,269**	**9,919**	**9,973**	**-**	**-**
Total	**332,382**	**903,078**	**908,211**	**246**	**461**

Advanced IRB approach	Jun 17 Risk Weighted Assets $M	Exposure at Default $M	Average Exposure at Default for three months $M	Individual Provision Charge for three months $M	Write-offs for three months $M
Corporate	126,250	230,179	229,424	64	59
Sovereign	6,914	132,241	131,523	-	-
Bank	13,493	47,305	46,510	5	8
Residential Mortgage	95,528	363,733	359,211	21	8
Qualifying Revolving Retail	7,339	22,216	22,245	53	71
Other Retail	31,560	42,673	42,400	126	131
Total Advanced IRB approach	**281,084**	**838,347**	**831,313**	**269**	**277**
Specialised Lending	**32,832**	**38,251**	**38,474**	**(1)**	**1**
Standardised approach					
Corporate	16,464	17,428	17,147	(2)	4
Residential Mortgage	2,283	6,237	6,357	1	-
Other Retail	3,068	3,048	3,168	41	48
Total Standardised approach	**21,815**	**26,713**	**26,672**	**40**	**52**
Credit Valuation Adjustment and Qualifying Central Counterparties	**7,822**	**10,027**	**9,892**	**-**	**-**
Total	**343,553**	**913,338**	**906,351**	**308**	**330**

Table 4(a) part (ii): Exposure at Default by portfolio type[3] [4]

Portfolio Type	Dec 17 $M	Sep 17 $M	Jun 17 $M	Average for the quarter ended Dec 17 $M
Cash	37,477	26,123	33,841	31,800
Contingents liabilities, commitments, and other off-balance sheet exposures	153,627	153,775	153,303	153,702
Derivatives	39,450	38,922	40,226	39,186
Settlement Balances	22,005	21,532	20,759	21,769
Investment Securities	66,348	66,802	60,093	66,575
Net Loans, Advances & Acceptances	573,168	568,089	575,302	570,629
Other assets	3,043	2,558	2,800	2,801
Trading Securities	24,711	25,277	27,014	24,994
Total exposures	**919,829**	**903,078**	**913,338**	**911,456**

[3] Average Exposure at Default for quarter is calculated as the simple average of the balances at the start and the end of each three month period.

[4] Includes assets reclassified as 'Held for Sale' for accounting purposes.

Table 4(b): Impaired Asset[5] [6], Past Due Loans[7], Provisions and Write-offs

	Dec 17					
	Impaired Derivatives $M	Impaired Loans/ Facilities $M	Past Due Loans ≥ 90 days $M	Individual Provision Balance $M	Individual Provision Charge for three months $M	Write-offs for three months $M
Portfolios subject to Advanced IRB approach						
Corporate	-	1,074	163	458	17	83
Sovereign	-	-	-	3	-	-
Bank	-	-	-	-	-	-
Residential Mortgage	-	276	2,228	135	18	9
Qualifying Revolving Retail	-	80	-	-	48	83
Other Retail	-	550	317	276	112	152
Total Advanced IRB approach		**1,980**	**2,708**	**872**	**195**	**327**
Specialised Lending	**-**	**22**	**15**	**8**	**(5)**	**3**
Portfolios subject to Standardised approach						
Corporate	1	254	26	142	5	2
Residential Mortgage	-	29	16	10	1	-
Other Retail	-	49	5	2	24	28
Total Standardised approach	**1**	**332**	**47**	**154**	**30**	**30**
Qualifying Central Counterparties	**-**	**-**	**-**	**-**	**-**	**-**
Total	**1**	**2,334**	**2,770**	**1,034**	**220**	**360**

[5] Impaired Derivatives are net of Credit Valuation Adjustment (CVA) of $40 million, being a market value based assessment of the credit risk of the relevant counterparties (September 2017: $42 million; June 2017: $49 million).

[6] Impaired Loans / Facilities include restructured items of $108 million for customer facilities in which the original contractual terms have been modified for reasons related to the financial difficulties of the customer. Restructuring may consist of reduction of interest, principal or other payments legally due, or an extension in maturity materially beyond those typically offered to new facilities with similar risk (September 2017: $167 million; June 2017: $311 million).

[7] For regulatory reporting not well secured portfolio managed retail exposures have been reclassified from Past Due Loans > 90 days to Impaired Loans / Facilities

	Sep 17					
	Impaired Derivatives $M	Impaired Loans/ Facilities $M	Past Due Loans ≥ 90 days $M	Individual Provision Balance $M	Individual Provision Charge for three months $M	Write-offs for three months $M
Portfolios subject to Advanced IRB approach						
Corporate	-	1,193	175	520	11	119
Sovereign	-	-	-	3	-	-
Bank	-	-	10	-	-	-
Residential Mortgage	-	259	2,166	126	21	12
Qualifying Revolving Retail	-	99	-	18	65	66
Other Retail	-	586	325	299	119	144
Total Advanced IRB approach	**-**	**2,137**	**2,676**	**966**	**216**	**341**
Specialised Lending	**-**	**25**	**21**	**17**	**(3)**	**1**
Portfolios subject to Standardised approach						
Corporate	-	273	34	140	1	76
Residential Mortgage	-	25	19	10	1	1
Other Retail	-	121	6	3	31	42
Total Standardised approach	**-**	**419**	**59**	**153**	**33**	**119**
Qualifying Central Counterparties	**-**	**-**	**-**	**-**	**-**	**-**
Total	**-**	**2,581**	**2,756**	**1,136**	**246**	**461**

	Jun 17					
	Impaired Derivatives $M	Impaired Loans/ Facilities $M	Past Due Loans ≥ 90 days $M	Individual Provision Balance $M	Individual Provision Charge for three months $M	Write-offs for three months $M
Portfolios subject to Advanced IRB approach						
Corporate	1	1,571	228	616	64	59
Sovereign	-	-	-	3	-	-
Bank	-	-	10	-	5	8
Residential Mortgage	-	245	2,125	118	21	8
Qualifying Revolving Retail	-	117	-	-	53	71
Other Retail	-	579	323	302	126	131
Total Advanced IRB approach	**1**	**2,512**	**2,686**	**1,039**	**269**	**277**
Specialised Lending	**-**	**29**	**14**	**19**	**(1)**	**1**
Portfolios subject to Standardised approach						
Corporate	8	385	44	216	(2)	4
Residential Mortgage	-	30	25	10	1	-
Other Retail	-	226	5	6	41	48
Total Standardised approach	**8**	**641**	**74**	**232**	**40**	**52**
Qualifying Central Counterparties	**-**	**-**	**-**	**-**	**-**	**-**
Total	**9**	**3,182**	**2,774**	**1,290**	**308**	**330**

Table 4(c): Specific Provision Balance and General Reserve for Credit Losses [8]

	Dec 17		
	Specific Provision Balance $M	General Reserve for Credit Losses $M	Total $M
Collective Provision	334	2,293	2,627
Individual Provision	1,034	-	1,034
Total Provision for Credit Impairment	**1,368**	**2,293**	**3,661**

	Sep 17		
	Specific Provision Balance $M	General Reserve for Credit Losses $M	Total $M
Collective Provision	352	2,310	2,662
Individual Provision	1,136	-	1,136
Total Provision for Credit Impairment	**1,488**	**2,310**	**3,798**

	Jun 17		
	Specific Provision Balance $M	General Reserve for Credit Losses $M	Total $M
Collective Provision	350	2,385	2,735
Individual Provision	1,290	-	1,290
Total Provision for Credit Impairment	**1,640**	**2,385**	**4,025**

[8] Due to definitional differences, there is a variation in the split between ANZ's Individual Provision and Collective Provision for accounting purposes and the Specific Provision and General Reserve for Credit Losses (GRCL) for regulatory purposes. This does not impact total provisions, and essentially relates to the classification of collectively assessed provisions on defaulted accounts. The disclosures in this document are based on Individual Provision and Collective Provision, for ease of comparison with other published results.

Table 5 Securitisation

Table 5(a) part (i): Banking Book - Summary of current period's activity by underlying asset type and facility [9]

	Dec 17 Original value securitised			
Securitisation activity by underlying asset type	**ANZ Originated $M**	**ANZ Self Securitised $M**	**ANZ Sponsored $M**	**Recognised gain or loss on sale $M**
Residential mortgage	(104)	(724)	-	-
Credit cards and other personal loans	-	-	-	-
Auto and equipment finance	-	-	-	-
Commercial loans	-	-	-	-
Other	-	-	-	-
Total	**(104)**	**(724)**	**-**	**-**

Securitisation activity by facility provided				**Notional amount $M**
Liquidity facilities	-	-	-	(51)
Funding facilities	-	-	-	(219)
Underwriting facilities	-	-	-	-
Lending facilities	-	-	-	-
Credit enhancements	-	-	-	-
Holdings of securities (excluding trading book)	-	-	-	(229)
Other	-	-	-	7
Total	**-**	**-**	**-**	**(492)**

	Sep 17 Original value securitised			
Securitisation activity by underlying asset type	**ANZ Originated $M**	**ANZ Self Securitised $M**	**ANZ Sponsored $M**	**Recognised gain or loss on sale $M**
Residential mortgage	(222)	(10,213)	-	-
Credit cards and other personal loans	-	-	-	-
Auto and equipment finance	-	-	-	-
Commercial loans	-	-	-	-
Other	-	-	-	-
Total	**(222)**	**(10,213)**	**-**	**-**

Securitisation activity by facility provided				**Notional amount $M**
Liquidity facilities	-	-	-	-
Funding facilities	-	-	-	815
Underwriting facilities	-	-	-	-
Lending facilities	-	-	-	-
Credit enhancements	-	-	-	-
Holdings of securities (excluding trading book)	-	-	-	(635)
Other	-	-	-	4
Total	**-**	**-**	**-**	**184**

[9] Activity represents net movement in outstandings.

Securitisation activity by underlying asset type	Jun 17 Original value securitised ANZ Originated $M	ANZ Self Securitised $M	ANZ Sponsored $M	Recognised gain or loss on sale $M
Residential mortgage	(129)	102	-	-
Credit cards and other personal loans	-	-	-	-
Auto and equipment finance	-	-	-	-
Commercial loans	-	-	-	-
Other	-	-	-	-
Total	**(129)**	**102**	**-**	**-**

Securitisation activity by facility provided				Notional amount $M
Liquidity facilities	-	-	-	-
Funding facilities	-	-	-	119
Underwriting facilities	-	-	-	-
Lending facilities	-	-	-	-
Credit enhancements	-	-	-	-
Holdings of securities (excluding trading book)	-	-	-	(295)
Other	-	-	-	-
Total	**-**	**-**	**-**	**(176)**

Table 5(a) part (ii): Trading Book - Summary of current period's activity by underlying asset type and facility

No assets from ANZ's Trading Book were securitised during the reporting period.

Table 5(b) part (i): Banking Book – Exposure at Default by exposure type

Securitisation exposure type - On balance sheet	Dec 17 $M	Sep 17 $M	Jun 17 $M
Liquidity facilities	18	21	22
Funding facilities	6,388	7,004	7,202
Underwriting facilities	-	-	-
Lending facilities	-	-	-
Credit enhancements	-	-	-
Holdings of securities (excluding trading book)	2,340	2,569	2,909
Protection provided	-	-	-
Other	145	151	173
Total	**8,891**	**9,745**	**10,306**

Securitisation exposure type - Off Balance Sheet	Dec-17 $M	Sep 17 $M	Jun 17 $M
Liquidity facilities	-	51	56
Funding facilities	-	-	-
Underwriting facilities	-	-	-
Lending facilities	-	-	-
Credit enhancements	-	-	-
Holdings of securities (excluding trading book)	-	-	-
Protection provided	-	-	-
Other	-	-	-
Total	**-**	**51**	**56**

Total Securitisation exposure type	Dec-17 $M	Sep 17 $M	Jun 17 $M
Liquidity facilities	18	72	78
Funding facilities	6,388	7,004	7,202
Underwriting facilities	-	-	-
Lending facilities	-	-	-
Credit enhancements	-	-	-
Holdings of securities (excluding trading book)	2,340	2,569	2,909
Protection provided	-	-	-
Other	145	151	173
Total	**8,891**	**9,796**	**10,362**

Table 5(b) part (ii): Trading Book - Exposure at Default by exposure type

Securitisation exposure type - On balance sheet	Dec 17 $M	Sep 17 $M	Jun 17 $M
Liquidity facilities	-	-	-
Funding facilities	-	-	-
Underwriting facilities	-	-	-
Lending facilities	-	-	-
Credit enhancements	-	-	-
Holdings of securities	-	23	6
Protection provided	-	-	-
Other	-	-	-
Total	**-**	**23**	**6**

Securitisation exposure type - Off Balance Sheet	Dec 17 $M	Sep 17 $M	Jun 17 $M
Liquidity facilities	-	-	-
Funding facilities	-	-	-
Underwriting facilities	-	-	-
Lending facilities	-	-	-
Credit enhancements	-	-	-
Holdings of securities	-	-	-
Protection provided	-	-	-
Other	-	-	-
Total	**-**	**-**	**-**

Total Securitisation exposure type	Dec 17 $M	Sep 17 $M	Jun 17 $M
Liquidity facilities	-	-	-
Funding facilities	-	-	-
Underwriting facilities	-	-	-
Lending facilities	-	-	-
Credit enhancements	-	-	-
Holdings of securities	-	23	6
Protection provided	-	-	-
Other	-	-	-
Total	**-**	**23**	**6**

Table 18 Leverage ratio

The Leverage Ratio requirements are part of the Basel Committee on Banking Supervision (BCBS) Basel III capital framework. It is a simple, non-risk based supplement or backstop to the current risk based capital requirements and is intended to restrict the build-up of excessive leverage in the banking system.

Consistent with the BCBS definition, APRA's Leverage Ratio compares Tier 1 Capital to the Exposure Measure (expressed as a percentage) as defined by APS 110: Capital Adequacy. Currently the Leverage Ratio is only a disclosure requirement, with implementation as a Pillar 1 requirement by July 2019.

The following information is the short form data disclosure required to be published under paragraph 47 of APS 330

	Capital and total exposures	**Dec 17 $M**	**Sep 17 $M**	**Jun 17 $M**	**Mar 17 $M**
20	Tier 1 capital	50,574	49,324	47,594	48,091
21	Total exposures	926,021	909,179	925,892	906,454
Leverage ratio					
22	Basel III leverage ratio	5.5%	5.4%	5.1%	5.3%

Glossary

ADI	Authorised Deposit-taking Institution.
Basel III Credit Valuation Adjustment (CVA) capital charge	CVA charge is an additional capital requirement under Basel III for bilateral derivative exposures. Derivatives not cleared through a central exchange/counterparty are subject to this additional capital charge and also receive normal CRWA treatment under Basel II principles.
Collective Provision (CP)	Collective provision is the provision for credit losses that are inherent in the portfolio but not able to be individually identified. A collective provision may only be recognised when a loss event has already occurred. Losses expected as a result of future events, no matter how likely, are not recognised.
Credit exposure	The aggregate of all claims, commitments and contingent liabilities arising from on- and off-balance sheet transactions (in the banking book and trading book) with the counterparty or group of related counterparties.
Credit risk	The risk of financial loss resulting from the failure of ANZ's customers and counterparties to honour or perform fully the terms of a loan or contract.
Credit Valuation Adjustment (CVA)	Over the life of a derivative instrument, ANZ uses a CVA model to adjust fair value to take into account the impact of counterparty credit quality. The methodology calculates the present value of expected losses over the life of the financial instrument as a function of probability of default, loss given default, expected credit risk exposure and an asset correlation factor. Impaired derivatives are also subject to a CVA.
Days past due	The number of days a credit obligation is overdue, commencing on the date that the arrears or excess occurs and accruing for each completed calendar day thereafter.
Exposure at Default (EAD)	Exposure At Default is defined as the expected facility exposure at the date of default.
Impaired Assets (IA)	Facilities are classified as impaired when there is doubt as to whether the contractual amounts due, including interest and other payments, will be met in a timely manner. Impaired assets include impaired facilities, and impaired derivatives. Impaired derivatives have a credit value adjustment (CVA), which is a market assessment of the credit risk of the relevant counterparties.
Impaired Loans (IL)	Impaired loans comprise of drawn facilities where the customer's status is defined as impaired.
Individual Provision Charge (IPC)	Individual provision charge is the amount of expected credit losses on financial instruments assessed for impairment on an individual basis (as opposed to on a collective basis). It takes into account expected cash flows over the lives of those financial instruments.
Individual Provisions (IP)	Individual provisions are assessed on a case-by-case basis for all individually managed impaired assets taking into consideration factors such as the realisable value of security (or other credit mitigants), the likely return available upon liquidation or bankruptcy, legal uncertainties, estimated costs involved in recovery, the market price of the exposure in secondary markets and the amount and timing of expected receipts and recoveries.

Market risk	The risk to ANZ's earnings arising from changes in interest rates, currency exchange rates and credit spreads, or from fluctuations in bond, commodity or equity prices. ANZ has grouped market risk into two broad categories to facilitate the measurement, reporting and control of market risk: Traded market risk - the risk of loss from changes in the value of financial instruments due to movements in price factors for physical and derivative trading positions. Trading positions arise from transactions where ANZ acts as principal with clients or with the market. Non-traded market risk (or balance sheet risk) - comprises interest rate risk in the banking book and the risk to the AUD denominated value of ANZ's capital and earnings due to foreign exchange rate movements.
Operational risk	The risk of loss resulting from inadequate or failed internal controls or from external events, including legal risk but excluding reputation risk.
Past due facilities	Facilities where a contractual payment has not been met or the customer is outside of contractual arrangements are deemed past due. Past due facilities include those operating in excess of approved arrangements or where scheduled repayments are outstanding but do not include impaired assets.
Qualifying Central Counterparties (QCCP)	QCCP is a central counterparty which is an entity that interposes itself between counterparties to derivative contracts. Trades with QCCP attract a more favorable risk weight calculation.
Recoveries	Payments received and taken to profit for the current period for the amounts written off in prior financial periods.
Restructured items	Restructured items comprise facilities in which the original contractual terms have been modified for reasons related to the financial difficulties of the customer. Restructuring may consist of reduction of interest, principal or other payments legally due, or an extension in maturity materially beyond those typically offered to new facilities with similar risk.
Risk Weighted Assets (RWA)	Assets (both on and off-balance sheet) are risk weighted according to each asset's inherent potential for default and what the likely losses would be in the case of default. In the case of non asset backed risks (i.e. market and operational risk), RWA is determined by multiplying the capital requirements for those risks by 12.5.
Securitisation risk	The risk of credit related losses greater than expected due to a securitisation failing to operate as anticipated, or of the values and risks accepted or transferred, not emerging as expected.
Write-offs	Facilities are written off against the related provision for impairment when they are assessed as partially or fully uncollectable, and after proceeds from the realisation of any collateral have been received. Where individual provisions recognised in previous periods have subsequently decreased or are no longer required, such impairment losses are reversed in the current period income statement.

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