Assets			**FASB**	**Liabilities**		
Characteristics	--> *Business Strategy*	--> Category	Stand: 22JUL11	**Characteristics**	--> *Business Strategy*	--> Category

Assets

Equity Instrument	n.r. --> "Default"	*FV-NI*

Equity Instrument	* non-public entity AND * non-marketable	**Cost**

Derivative Asset	n.r.	*FV-NI*

Debt Instrument * amount transferred and to be returned at maturity/other settlement is the principal AND * contractual repaymt or other settlement recovers all investment unless investor chooses otherwise	* collect subst. all contractl CF AND * able to manage Cr.R. AND * not held for sale	**AC**
	* invest cash to max total return or manage I.R. & L.R. AND * not held for sale	**FV-OCI** *(recycling)*
	* held for sale OR * actively manage/monitor on FV basis	*FV-NI*

Other Debt Instr.	n.r. --> "Default"	*FV-NI*

Liabilities

Derivative Liab.	n.r.	*FV-NI*

Liability * amount transferred and to be returned at maturity/other settlement is the principal AND * contractual repaymt or other settlement recovers all investment unless investor chooses otherwise	* held for transfer AND ability and means to transact at FV OR * short sales	*FV-NI*
	* others	**AC**

Other Liability	* if assets used to settle liability	**like asset**
	n.r. --> "Default"	*FV-NI*

Assets

Hybrids	*always*	- Host	-->	**as above**
	bifurcate	- Derivative	-->	*FV-NI*

FV-NI-Option	- if bifurcation circumvented	-->	**t.b.d.**
	- group ass/liab. managed at FV	-->	**t.b.d.**

Reclassification	*never allowed*

Liabilities

Hybrids	always	- Host	-->	**as above**
	bifurcate	- Derivative	-->	*FV-NI*

FV-NI-Option	- *if bifurcation circumvented*	-->	**allowed**
	- group ass/liab. managed at FV	-->	**t.b.d.**

Reclassification	never allowed

Assets			**IFRS 9**	Liabilities		

Assets

Characteristics	--> Business Model	--> Category
Equity Instrument	n.r. --> "Default"	**FV-PL**
	* not held for trading	**FV-OCI-Option (no recycling)**
Derivative Asset	n.r.	**FV-PL**
Debt Instrument * contractual CF on specific dates AND * CF are solely payment of principal & interest (consideration only for time value & Cr.R.)	* hold to collect contractual CF (infrequent sales possible)	**AC**
	* hold to collect contract. CF AND * otherwise acc. mismatch	**FV-PL-Option**
	* held for trading	**FV-PL**
Other Debt Instr.	n.r. --> "Default"	**FV-PL**

Liabilities

Characteristics	--> Business Model	--> Category
Derivative Liab.	n.r.	**FV-PL**
Other Liability	* held for trading	**FV-PL**
	* otherwise acc. mismatch OR * group of assets/liabilities managed on FV basis	**FV-PL-Option (partly OCI)**
	n.r. --> "Default"	**AC**

Assets (lower section)

Hybrids	not bifurc	- if fin. host, entire FI	-->	**as above**
	bifurcate	- Nonfinanc. Host	-->	**as above**
		- Derivative	-->	**FV-PL**
FV-PL-Option	- if otherwise acc. mismatch		-->	**allowed**
Reclassification	mandatory if change bus. model			

Liabilities (lower section)

Hybrids	always	- Host	-->	**as above**
	bifurcate	- Derivative	-->	**FV-PL**
FV-PL-Option	- if otherwise acc. mismatch		-->	**allowed**
	- group ass/liab. managed at FV		-->	**allowed**
Reclassification	never allowed			

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Assets

Characteristics -->	Business Intent	--> Category	
Equity Instrument	* held for trading	**FV-PL**	HfT
	* others	**FV-OCI (recycl.)**	AfS
	* others, no FV available	**Cost**	AfS
Derivative Asset	n.r.	**FV-PL**	HfT

Debt Instrument
* fixed / determinable
  payments AND
  * fixed maturity OR
  * no active market
	* intention and ability to hold
	  until maturity (if fixed maturity)
	* any (if no active market)
		AC	HtM
			
			LaR

	* others (if fixed maturity) * any (if no active market)	**FV-OCI (recycl.)** **FV-OCI-Option**	AfS AfS
	* held for trading * see below (3 cases)	**FV-PL** **FV-PL-Option**	HfT FVPL
Other Debt Instr.	n.r. --> "Default"	**FV-OCI (recycl.)**	AfS
	* held for trading * see below (3 cases)	**FV-PL** **FV-PL-Option**	HfT FVPL

Liabilities

Characteristics -->	Business Intent	--> Category	
Derivative Liab.	n.r.	**FV-PL**	HfT
Other Liability	* held for trading (near term sale/ purchase OR short-term profits)	**FV-PL**	HfT
	* otherwise acc. mismatch OR * group of assets/liabilities managed on FV basis OR * circumvent bifurcation	**FV-PL-Option**	FVPL
	n.r. --> "Default"	**AC**	OL

Assets

Hybrids	always	- Host	-->	**as above**
	bifurcate	- Derivative	-->	**FV-PL**

FV-PL-Option	- if otherwise acc. mismatch	-->	**allowed**
	- group ass/liab. managed at FV	-->	**allowed**
	- if bifurcation circumvented	-->	**allowed**

Reclassification	mandatory if change bus. intent (except FV-PL)

Liabilities

Hybrids	always	- Host	-->	**as above**
	bifurcate	- Derivative	-->	**FV-PL**

FV-PL-Option	- if otherwise acc. mismatch	-->	**allowed**
	- group ass/liab. managed at FV	-->	**allowed**
	- if bifurcation circumvented	-->	**allowed**

Reclassification	never allowed