

## Notes to tables

### Banks' and monetary sector loans and advances – Tables S–8, S–9, S–10, S–20, S–21, S–22 and S–241

Banks implemented the International Financial Reporting Standard (IFRS) 9 Financial Instruments from January 2018. This has fundamentally changed banks' calculation of provision for credit losses (impairments) and has affected outstanding credit balances. For a comprehensive overview, see Box 3: *Impairments and credit statistics* on page 52 in this *Quarterly Bulletin*.