

Council Directive of 8 December 1986 on the annual accounts and consolidated accounts of banks and other financial institutions (86/635/EEC)

SECTION 4

**SPECIAL PROVISIONS RELATING TO CERTAIN BALANCE SHEET ITEMS**

*Article 13*

**Assets: Item 1 — Cash in hand, balances with central banks and post office banks**

- 1 Cash in hand shall comprise legal tender including foreign notes and coins.
- 2 This item may include only balances with the central banks and post office banks of the country or countries in which a credit institution is established. Such balances must be readily available at all times. Other claims on such bodies must be shown as loans and advances to credit institutions (Assets item 3) or as loans and advances to customers (Assets item 4).