

EESTI PANK  
GOVERNOR'S DECREE

Tallinn

21 Detsember 2001, No 5

**Amendments to decrees of  
the Governor of Eesti Pank  
in connection with the beginning of work of  
the Financial Supervisory Authority**

In connection with the beginning of work of the Financial Supervisory Authority on 1 January 2002 and pursuant to § 2 of the Central Bank Act (RT I 1993, 28, 498; 30, correction notice; 1994, 30, 463; 1998, 64/65, 1006; 1999, 16, 271; 2001, 58, 353; 59, 358) and based on paragraph 3 of § 71, paragraph 1 of § 91 and paragraph 1 of § 92 of the Credit Institution Act

Eesti Pank ordains:

1. To change Eesti Pank Governor's Decree No 2 of 31 January 1997 "Reports of credit institutions" (RTL 1997, 23, 131; 1999, 6, 65; 106, 1349; 176, 2529; 2001, 2, 13) as follows:

1.1 to change clause 2 and word it as follows:

"2. Credit institutions shall submit the reports confirmed by this decree in accordance with the electronic format to the Financial Supervisory Authority by the following deadlines:";

1.2 to change the first paragraph of appendix 3 "Appendix to the balance sheet "Calculation of intangible and tangible fixed assets " and word it as follows:  
"Appendices to the balance sheet shall be submitted to the Financial Supervisory Authority quarterly. In the appendices the tangible and intangible fixed assets of the credit institution shall be shown according to the classification given below. Among tangible assets special stress shall be laid on the fixed assets situated abroad.";

1.3 to change the first paragraph of appendix 7 "Electronic format of the reports " and word it as follows:

"The report is electronically transmitted to the Financial Supervisory Authority via the data communication programme ProCarry of the Clearing and Settlement Department of Eesti Pank or via the Internet to the address xxx(x)@epbe.ee, whereas xxx(x) is the bank abbreviation. The name of the file transmitted by ProCarry shall be formed as follows:".

2. To change clause 2 of Eesti Pank Governor's Decree No 9 of 6 March 1998 "Compilation of consolidated reports of credit institutions" (RTL 1998, 90/91, 384; 2000, 76, 1147) and word it as follows:

"2. Credit institutions shall submit to the Financial Supervisory Authority consolidated interim-reports on 3, 6, 9 and 12 months of the current economic year one month after the end of the reporting period at the latest."

3. To change Eesti Pank Governor's Decree No 16 of 16 June 1998 "Reporting on the statistics of payments by credit institutions " (RTL 1998, 202/203, 807; 1999, 106, 1349) as follows:

3.1 to change clause 3 and word it as follows:

"3. The credit institutions shall submit the reports confirmed by article 1 of the present decree to the Financial Supervisory Authority in accordance with the electronic format of the reports given in the appendix 6 of the present decree and by the terms stated in the appendices 1 - 4.";

3.2 to change the provision on the format of the report of appendix 1 "Report on the payments (except payments carried out with the cards)" and word it as follows:

"The amount and the number of the turnovers of those payments which identifiers coincide shall be indicated on the same row. The code of the payment report is 160 (except payments carried out with the cards). The report is electronically presented (and forwarded) to the Financial Supervisory Authority. The description of the electronic report message has been given in Appendix 6.";

3.3 to change the provision on the format of the report of appendix 2 "Report on transactions with the cards" and word it as follows:

"The amount (sum) and the number of those transactions with the cards the identifiers of which coincide shall be indicated on the same row. The code of the card transactions is 161. The report is electronically presented (and forwarded) to the Financial Supervisory Authority. The description of the electronic report message has been given in Appendix 6. In case of the absence of the data concerning the sphere of the report, the initial sentence of the credit institution and of the report shall be presented in accordance with the electronic format of the report."

3.4 to change the provision on the format of the report of appendix 3 "Report on the cards" and word it as follows:

"The code of the card report is 162. The report is electronically presented (and forwarded) to the Financial Supervisory Authority. The description of the electronic report message has been given in the Appendix 6. In case of the absence of the data concerning the sphere of the report, the initial sentence of the credit institution and of the report shall be presented in accordance with the electronic format of the report."

3.5 to change the provision on the format of the report of appendix 4 "Report on the ATM-s (Automated Teller Machine) and on POS-s (Points of Sale) the cards" and word it as follows:

" The code of the report on the ATM-s and on the POS terminals is 163.

The report is electronically presented (and forwarded) to the Financial Supervisory Authority. The description of the electronic report message has been given in the Appendix 6. In case of the absence of the data concerning the sphere of the report the initial sentence of the credit institution and of the report shall be presented in accordance with the electronic format of the report.";

3.6 to change the first paragraph of appendix 4 "Electronic format of the reports on the payment statistics" and word it as follows:

"The reports in the form of the cryptogram are forwarded to the Financial Supervisory Authority, using either the electronic communication ProCarry of the Clearing and Settlement Department of Eesti Pank or via the Internet to the address xxx(x)@epbe.ee, in which xxx(x) is a bank abbreviation. The names of the fails forwarded with the ProCarry are formed during the testing period in the following way:".

4. To change Eesti Pank Governor's Decree No 21 of 17 August 1998 "Foreign currency purchase and sale report" (RTL 1999, 106, 1349) as follows:

4.1 to change clause 3 and word it as follows:

"3. Credit institutions shall submit to the Financial Supervisory Authority the report endorsed by Clause 1 of the present Decree by the terms established in Appendix 1 of the present Decree and according to the electronic format given in Appendix 2.";

4.2 to change appendix 1 " Foreign currency purchase and sale report"

4.2.1 to change the first sentence of the provision regarding the electronic format of the report and word it as follows:

"The report is electronically submitted to the Financial Supervisory Authority.";

4.2.2 to change the provision regarding the accounting period of the report and word it as follows:

"The accounting period shall be ten days. The report shall be submitted as of the 10<sup>th</sup>, 20<sup>th</sup> day of the month and end of the month. Upon request of the Financial Supervisory Authority, a credit institution shall be ready to submit this report also for each banking day.";

4.3 to change the first paragraph of appendix 2 "Electronic format of the report" and word it as follows:

"Foreign currency purchase and sale reports shall be submitted to the Financial Supervisory Authority using ProCarry, electronic communication program of the Clearing and Settlement Department of Eesti Pank, or through Internet at the address xxx(x)@epbe.ee, where xxx(x) is the abbreviated name of the bank. The formation of the name of the file forwarded by ProCarry is separately specified in the currency exchange report.".

5. To change Eesti Pank Governor's Decree No 25 of 17 November 1998 "Electronic format of consolidated reports of credit institutions" (RTL 1998, 344/345, 1414) as follows:

5.1 to change the first sentence in the provision regarding the report format and word it as follows:

"The reports are electronically transmitted to the Financial Supervisory Authority.";

5.2 to change the first paragraph of appendix 2 "Electronic format of the reports" and word it as follows:

"The credit institutions' consolidated balance sheet, off-balance sheet contingent and irrevocable liabilities as well as consolidated profit account are electronically transmitted to the Financial Supervisory Authority via the data communication programme ProCarry of the Clearing and Settlement Department of Eesti Pank or via the Internet to the address xxx(x)@epbe.ee, whereas xxx(x) is the bank abbreviation. The name of the file transmitted by ProCarry is formed as follows:".

6. To change Eesti Pank Governor's Decree No 31 of 24 December 1998 "Credit institutions' reports on off-balance sheet transactions" (RTL 1999, 6, 61; 106, 1349) as follows:

6.1 to change appendix 1 "Reports No 1- 6 on off-balance sheet transactions":

6.1.1 to change "Report No 1 on off-balance sheet transactions":

6.1.1.1 to change the first sentence in the provision regarding the report format and word it as follows:

"The report is electronically transmitted to the Financial Supervisory Authority.";

6.1.1.2 to change the provision regarding the reporting period and word it as follows:

"The reporting period is a calendar month. The credit institution shall be ready to submit this report more frequently if required so by the Financial Supervisory Authority.";

6.1.2 to change "Report No 2 on off-balance sheet transactions":

6.1.2.1 to change the first sentence in the provision regarding the format of the presentation and word it as follows:

"The report is electronically transmitted to the Financial Supervisory Authority.";

6.1.2.2 to change the provision regarding the reporting period and word it as follows:

"The reporting period is a calendar month. The credit institution shall be ready to submit this report more frequently if required so by the Financial Supervisory Authority.";

6.1.3 to change "Report No 3 on off-balance sheet transactions":

6.1.3.1 to change the first sentence in the provision regarding the format of the presentation and word it as follows:

"The report is electronically transmitted to the Financial Supervisory Authority.";

6.1.3.2 to change the provision regarding the reporting period and word it as follows:

"The reporting period is a calendar month. The credit institution shall be ready to submit this report more frequently if required so by the Financial Supervisory Authority.";

6.1.4 to change "Report No 4 on off-balance sheet transactions":

6.1.4.1 to change the first sentence in the provision regarding the format of the presentation and word it as follows:

"The report is electronically transmitted to the Financial Supervisory Authority.";

6.1.4.2 to change the provision regarding the reporting period and word it as follows:

"The reporting period is a calendar month. The credit institution shall be ready to submit this report more frequently if required so by the Financial Supervisory Authority.";

6.1.5 to change "Report No 5 on off-balance sheet transactions":

6.1.5.1 to change the first sentence in the provision regarding the format of the presentation and word it as follows:

"The report is electronically transmitted to the Financial Supervisory Authority.";

6.1.5.2 to change the provision regarding the reporting period and word it as follows:

"The reporting period is a calendar month. The credit institution shall be ready to submit this report more frequently if required so by the Financial Supervisory Authority.";

6.1.6 to change "Report No 5 on off-balance sheet items":

6.1.6.1 to change the first sentence in the provision regarding the format of the presentation and word it as follows:

"The report is electronically transmitted to the Financial Supervisory Authority.";

6.1.6.2 to change the provision regarding the reporting period and word it as follows:

"The reporting period is a quarter. The credit institution shall be ready to submit this report more frequently if required so by the Financial Supervisory Authority.";

6.2 To change the first paragraph of appendix 3 "The electronic report format" and word it as follows:

"The report is electronically transmitted to the Financial Supervisory Authority via the data communication programme ProCarry of the Clearing and Settlement Department of Eesti Pank or the Internet to the address xxx(x)@epbe.ee, whereas xxx(x) is the bank abbreviation. Names of the files transmitted by ProCarry are described in each report.".

7. To change Eesti Pank Governor's Decree No 18 of 6 July 1999 "Prudential ratios for credit institutions" (RTL 1999, 120, 1628; 2000, 76, 1147) as follows:

7.1 to change clause 2 and word it as follows:

"2. Credit institutions shall present the reports confirmed in article 1 of the present decree to the Financial Supervisory Authority at the terms mentioned in the appendices 1 and 4 of the present decree and according to the electronic format given in Appendix 5.";

7.2 to change clause 3 and word it as follows:

"3. It is the right of the Financial Supervisory Authority to clarify the prudential ratios for credit institutions.";

7.3 to change appendix 1 "Calculating instructions for capital adequacy report manual and the reporting procedures for credit institutions on an individual and on a consolidated basis" as follows:

7.3.1 to change clause 8 "Frequency and terms of the reporting" of chapter 1 and word it as follows:

"8. Frequency and terms of the reporting

The reporting period of the capital adequacy report is a month on an individual (stand-alone) basis and a quarter on a consolidated basis. Credit institutions shall present their capital adequacy reports on an individual (stand-alone) basis to the Financial Supervisory Authority by the 5<sup>th</sup> banking day of the month following the reporting period and on a consolidated basis, with the interim report, not later than 2 months after the end of the reporting period.";

7.3.2 to change appendix 1.7 "Capital adequacy reports" as follows:

7.3.2.1 to change clause 1.3 "The format of the presentation" and word it as follows:

"1.3 The format of the presentation

The report is electronically forwarded to the Financial Supervisory Authority. The electronic format of the report has been described in Appendix 5 of the present decree. The code of the report on the risks weighted assets is 120. The sum of the balances of the assets which assets class identifiers and risk weighting coincide shall be shown on one row.";

7.3.2.2 to change clause 2.3 "The format of the presentation" and word it as follows:

"2.3 The format of the presentation

The report is electronically forwarded to the Financial Supervisory Authority. The electronic format of the report has been described in Appendix 5 of the present decree. The code of the report on the risks of the interest position is 121. The sums of the net positions which assets class identifiers coincide shall be recorded on one row.";

7.3.2.3 to change clause 3.3 "The format of the presentation" and word it as follows:

"3.3 The format of the presentation

The report is electronically forwarded to the Financial Supervisory Authority. The electronic format of the report has been described in Appendix 5 to the present decree. The code of the report on the risks of the equity position is 122. The sums of the net positions and adjustments which assets class identifiers coincide shall be recorded as one row.";

7.3.2.4 to change clause 4.3 " The format of the presentation" and word it as follows:

"4.3 The format of the presentation

The report is electronically forwarded to the Financial Supervisory Authority. The electronic format of the report has been described in Appendix 5 to the present decree. The code of the report on the risks of the equity position is 123. The sums of the market prices and transaction prices fixed in the contracts which identifiers coincide shall be indicated as one row.";

7.3.2.5 to change clause 5.3 " The form of the presentation" and word it as follows:

"5.3 The format of the presentation

The report is electronically forwarded to the Financial Supervisory Authority. The electronic format of the report has been described in Appendix 5 to the present decree. The code of the report on the net own funds is 10.";

7.3.2.6 to change clause 6.3 " The format of the presentation" and word it as follows:

"6.3 The format of the presentation

The report is electronically forwarded to the Financial Supervisory Authority. The electronic format of the report is described in Appendix 5 of the present decree. The code of the report on the net positions in foreign currencies is 100. The sums of the net positions the foreign currency code of which coincides shall be recorded as one row.";

7.3.2.7 to change clause 7.3 " The format of the presentation" and word it as follows:

"7.3 The format of the presentation

The report is electronically forwarded to the Financial Supervisory Authority. The electronic format of the report has been described in Appendix 5 to the present decree. The code of the capital adequacy report is 10.";

7.4 to change appendix 2 "Calculating instructions for investments report manual for credit institutions and the reporting procedures on an individual and on a consolidated basis" as follows:

7.4.1 to change clause 4.2.1 and word it as follows:

"4.2.1 The reports are electronically forwarded to the Financial Supervisory Authority. The electronic format of the report has been described in Appendix 5 to the present decree. The code of the report on the investments to the financial fixed assets is 140. The code of the report on the investments to the tangible assets is 141."

7.4.2 to change clause 5 "Frequency and the terms of the reporting" and word it as follows:

"5. Frequency and the terms of the reporting

The reporting period of the report on the investments is a month on an individual (stand-alone) basis and a quarter on a consolidated basis. Credit institutions shall present the report on the investments on an individual basis to the Financial Supervisory Authority by the 5<sup>th</sup> banking day of the month following the reporting period and on a consolidated basis within the interim report not later than two months after the end of the reporting period.";

7.5 to change appendix 3 "Calculating instructions for large exposures report manual for credit institutions and the reporting procedures on an individual and on a consolidated basis" as follows:

7.5.1 to change clause 5.2 "The format of the presentation" and word it as follows:

"5.2 The format of the presentation

The report is electronically forwarded to the Financial Supervisory Authority. The electronic format of the report is described in Appendix 5 to the present decree. The code of the large exposures report is 130.";

7.5.2 to change clause 6 "Frequency and the terms of the reporting" as follows:

"6. Frequency and the terms of the reporting

The reporting period of the large exposure report is a month on an individual (stand-alone) basis and a quarter on a consolidated basis. The credit institutions shall present their large exposure reports on a stand-alone basis to the by the Financial Supervisory Authority 5<sup>th</sup> banking day of the month following the reporting period on a consolidated basis, with the interim report, not later than two months after the end of the reporting period.";

7.6 to change appendix 4 "Calculating instructions for liquidity report manual of credit institutions and the reporting procedures" as follows:

7.6.1 to change clause 2.2 " The format of the presentation" as follows:

"2.2 The format of the presentation

The report is electronically forwarded to the Financial Supervisory Authority. The electronic format of the report is described in Appendix 5 to the present decree. The code of the liquidity report is 110. The sum of the balances of those obligations or claims the identifiers of which coincide shall be shown as one row.";

7.6.2 to change clause 3 " Frequency and the term of the reporting" as follows:

"3. Frequency and the term of the reporting

The reporting period of the liquidity report for a credit institution is a month. Credit institutions shall present their liquidity reports to the Financial Supervisory Authority by the 5<sup>th</sup> banking day of the month following the reporting period.";

7.7 to change the first paragraph of appendix 5 "The electronic format of the reports " and word it as follows:

"The reports on the prudential ratios of credit institutions are forwarded to the Financial Supervisory Authority using the electronic communication of the Clearing and Settlement Department of the Bank of Estonia named ProCarry or via the Internet to the address xxx(x)@epbe.ee in which xxx(x) is a shortened form for the bank. The names of the files sent by the ProCarry are formed in the following way:".

8. To change Eesti Pank Governor's Decree No 25 of 19 October 1999 "Public disclosure reports of credit institutions" (RTL 1999, 148, 2094; 2000, 29, 346; 2001, 17, 243) as follows:

8.1. to change clause 2 and word it as follows:

"Credit institutions shall submit Public Disclosure Reports to the Financial Supervisory Authority electronically as text files, and tables included in Public Disclosure Reports to the Financial Supervisory Authority electronically in Excel 97 format, pursuant to the publication terms specified in the Appendix to this Decree.";

8.2 to change clause 3.4 of chapter I "Procedure for the preparation of Public Disclosure Reports" and word it as follows:

"3.4. The Interim Disclosure Report shall be submitted to the Financial Supervisory Authority and published within two months upon the end of the accounting period at the latest. The Public Annual Report shall be submitted to the Financial Supervisory Authority and published at least two weeks prior to the regular general meeting of shareholders or members."

9. To change Eesti Pank Governor's Decree No 7 of 22 June 2000 "Report on the structure of deposits of credit institutions" (RTL 2000, 76, 1144) as follows:

9.1 to change clause 2 and word it as follows:

"2. " The Report on the structure of deposits" shall be submitted to the Financial Supervisory Authority according to the deadlines stated in Appendix 1 and the electronic format provided in Appendix 2.";

9.2 to change appendix 1 "Report on the structure of deposits" as follows:

9.2.1 to change the first sentence of clause 4 "Format" and word it as follows:

"The statement is transmitted to the Financial Supervisory Authority electronically.";

9.2.2 to change clause 5 "Reporting period" and word it as follows:

"5. Reporting period

The statement is submitted /to the Financial Supervisory Authority/ four times a year as of end of the reporting period. Reporting period is a quarter. Upon request of the Financial Supervisory Authority credit institutions shall submit the report more frequently.";

9.3. to change the first paragraph of appendix 2 " The electronic report format" and word it as follows:

"The report is electronically transmitted to the Financial Supervisory Authority via the data communication programme ProCarry of the Clearing and Settlement Department of Eesti Pank or the Internet to the address xxx(x)@epbe.ee, whereas xxx(x) is the bank abbreviation. Names of the files transmitted by ProCarry are described in each report."

10. To change Eesti Pank Governor's Decree No 11 of 7 November 2000

"Establishment of requirements to and deadlines for statements of credit institutions" (RTL 2000, 117, 1826) as follows:

10.1 to change clause 2 and word it as follows:

"In compiling and submitting to the Financial Supervisory Authority the statements confirmed by Clause 1 of the present Decree credit institutions shall proceed from the deadlines and electronic format of the statements.";

10.2 to change appendix 1 "Statement of the turnover of resources (monthly)" as follows:

10.2.1 to change the first sentence of clause 3 "Format" and word it as follows:

"The statement is transmitted to the Financial Supervisory Authority electronically.";

10.2.2 to change clause 4 "Reporting period" and word it as follows:

"4. Reporting period

Reporting month is one calendar month. The statement is submitted to the Financial Supervisory Authority once a month as of end of the reporting month. Upon the request of the Financial Supervisory Authority, a credit institution shall be ready to submit the statement more frequently.";

10.3 to change appendix 2 "Statement of the stock of resources (monthly)" as follows:



10.3.1 to change the first sentence of clause 3 "Format of submission of the statement" and word it as follows:

"The statement is transmitted to the Financial Supervisory Authority electronically.";

10.3.2 to change clause 4 "Reporting period" and word it as follows:

"4. Reporting period

Reporting month is one calendar month. The statement is submitted to the Financial Supervisory Authority once a month as of end of the reporting month. Upon the request of the Financial Supervisory Authority, a credit institution shall be ready to submit the statement more frequently.";

10.4 to change appendix 3 "Statement of the turnover of loans (monthly)" as follows:

10.4.1 to change the first sentence of clause 3 "Format" and word it as follows:

"The statement is transmitted to the Financial Supervisory Authority electronically.";

10.4.2 to change clause 4 "Reporting period" and word it as follows:

"4. Reporting period

Reporting month is one calendar month. The statement is submitted to the Financial Supervisory Authority once a month as of end of the reporting month. Upon the request of the Financial Supervisory Authority, a credit institution shall be ready to submit the statement more frequently.";

10.5 to change appendix 4 "Statement of the stock of loans (monthly)" as follows:

10.5.1 to change the first sentence of clause 3 "Format" and word it as follows:

"The statement is transmitted to the Financial Supervisory Authority electronically.";

10.5.2 to change clause 4 "Reporting period" and word it as follows:

"4. Reporting period

Reporting month is one calendar month. The statement is submitted to the Financial Supervisory Authority once a month as of end of the reporting month. Upon the request of the Financial Supervisory Authority, a credit institution shall be ready to submit the statement more frequently.";

10.6 to change appendix 5 "Statement of non-performing loans and/or depreciated loans (monthly)" as follows:

10.6.1 to change the first sentence of clause 3 "Format" and word it as follows:

"The statement is transmitted to the Financial Supervisory Authority electronically.";

10.6.2 to change clause 4 "Reporting period" and word it as follows:

"4. Reporting period

Reporting month is one calendar month. The statement is submitted to the Financial Supervisory Authority once a month as of end of the reporting month. Upon the request of the Financial Supervisory Authority, a credit institution shall be ready to submit the statement more frequently.";

10.7 to change appendix 6 "Statement of regional division of deposits and loans (6 months)" as follows:

10.7.1 to change the first sentence of clause 3 "Format" and word it as follows:

"The statement is transmitted to the Financial Supervisory Authority electronically.";

10.7.2 to change clause 4 "Reporting period" and word it as follows:

"4. Reporting period

Reporting month is one calendar month. The statement is submitted to the Financial Supervisory Authority once a month as of end of the reporting month. Upon the

request of the Financial Supervisory Authority, a credit institution shall be ready to submit the statement more frequently.";

10.8 to change appendix 7 "Statement of securities (monthly)" as follows:

10.8.1 to change the first sentence of clause 3 "Format" and word it as follows:

"The statement is transmitted to the Financial Supervisory Authority electronically.";

10.8.2 to change the first sentence of clause 3 "Format" and change it as follows:

"The statement is transmitted to the Financial Supervisory Authority electronically.";

10.9 to change the first sentence of appendix 9 "Electronic format of the reports" and word it as follows:

" The reports are electronically transmitted to the Financial Supervisory Authority via the data communication programme ProCarry of the Clearing and Settlement Department of Eesti Pank or via the Internet to the address xxx(x)@epbe.ee, whereas xxx(x) is the bank abbreviation. The name of the file transmitted by ProCarry is described in each report."

11. To change clause 3 of Eesti Pank Governor's Decree No 12 of 22 December 2000 "Reports of credit institutions" (RTL 2001, 2, 13) and word it as follows:

"3. To submit the report 'Balance Sheet' to the Financial Supervisory Authority each month as of 10<sup>th</sup> and 20<sup>th</sup> day and as of end of month by the following deadlines:

3.1. the balance sheet as of 10<sup>th</sup> and 20<sup>th</sup> day of the reporting month by the next but one banking day following the reporting day;

3.2. the balance sheet as of end of month by the 5<sup>th</sup> banking day of the month following the reporting month."

12. To change Eesti Pank Governor's Decree No 13 of 22 December 2000 "Procedure for calculating and meeting the reserve requirement" (RTL 2001, 2, 14) as follows:

12.1 to change clause 1.3 of appendix 1 "Procedure for calculating and meeting the reserve requirement" and word it as follows:

"The report "Reserve requirement calculation" shall be submitted to the Financial Supervisory Authority together with the balance sheet as of the 20<sup>th</sup> day for the next but one banking day after the reporting day.";

12.2 to change the last sentence of appendix 4 "Instructions to the report 'Reserve requirement calculation'" and word it as follows:

"Data of lines 6, 7, 9, 10 and 11 are electronically transmitted to the Financial Supervisory Authority.";

12.3 to change the first paragraph of appendix 5 "The electronic report format of the report 'Reserve requirement calculation' " and word it as follows:

"The report is electronically transmitted to the Financial Supervisory Authority via the data communication programme ProCarry of the Clearing and Settlement Department of Eesti Pank or via the Internet to the address xxx(x)@epbe.ee, whereas xxx(x) is the bank abbreviation. The name of the file transmitted by ProCarry is formed as follows: statexx.ryy whereas xxx is the code of the sending bank and yy - the number of the day as of the sending date.

The transmitted file is in the text format without any check symbols of application programmes."

13. The present Decree comes into force on 1 January 2002.

/signature/  
Vahur Kraft  
Governor