

**EESTI PANK  
GOVERNOR'S DECREE**

Tallinn

20 September 2002 No 15

**Electronic format of reports**

Based on § 91, subsection 1, clause 2 and subsection 3 of the Credit Institution Act ( RT I 1999, 23, 349; 2000, 35, 222; 40, 250; 2001, 48, 268; 93, 565; 102, 672; 2002, 21, 117; 23, 131; 53, 336; 63, 387)

**Eesti Pank ordains:**

1. In submitting electronic reports to the Financial Supervision Authority and Eesti Pank, credit institutions are obligated to format the reports into XML documents (eXtensible markup Language, defined in the recommendation of the World Wide Web Consortium <http://www.w3.org/TR/2000/REC-xml-20001006>).
2. The technical specifications for submitting the reports and schemes are available on the Eesti Pank web site.
3. To make the following amendments in Decree No 2 of the Governor of Eesti Pank of 31 January 1997 "Reports of credit institutions" (RTL 1997, 23, 131; 1999, 6, 65; 106, 1349; 176, 2529; 2001, 2, 13; 139, 2071):
  - 3.1. to omit the words "balance sheet" and "off-balance sheet obligations" from clause 1;
  - 3.2. 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 Supervision Authority by the following deadlines:

    - 2.1. appendix to the balance sheet "Calculation of intangible and tangible fixed assets" by the fifth banking day after the end of the quarter;
    - 2.2. profit account and appendix to the profit account "Services sold to and bought from non-residents" by the tenth banking day after the end of the quarter.";
    - 2.3. to invalidate Appendix 7 "Electronic format of the reports".
4. To make the following amendments in Decree No 16 of the Governor of Eesti Pank of 16 June 1998 "Reports on the payment statistics of credit institutions" (RTL 1998, 202/203, 807; 1999, 106, 1349; 2001, 139, 2071):
  - 4.1. to omit the word "and electronic format of the reports according to Appendix 6" from clause 1;
  - 4.2. 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 Supervision Authority in accordance with the deadlines stated in the appendices 1 - 4 of this Decree.";

4.3. to change the provision on the report format in Appendix 1 "Report on the payments (except payments carried out with cards)" and word it as follows:

"Report format

The amount and the number of the turnovers of those payments the identifiers of which 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 submitted (and forwarded) to the Financial Supervision Authority.";

To replace in the provisions concerning the structure of the rows of the report the words "Appendix 6 of Decree No 2 of the Governor of Eesti Pank of 31 January 1997" with the words "Appendix 4 of Decree No 12 of the Governor of Eesti Pank of 22 December 2000";

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

"Report format:

The amount (sum) and the number of those transactions with 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 submitted (and forwarded) to the Financial Supervision Authority. In case of the absence of the data concerning the sphere of the report, an empty report shall be submitted."

4.5. To change the provision on the format of the report of Appendix 3 "Report on cards" and word it as follows:

"Report format:

The code of the card report is 162. The report is electronically submitted (and forwarded) to the Financial Supervisory Authority. In case of the absence of the data concerning the sphere of the report, an empty report shall be submitted."

4.6. To change the provision on the format of the report of Appendix 4 "Report on the ATMs (Automated Teller Machine) and POSs (Points of Sale)" and word it as follows:

"Report format:

The code of the report on the ATM-s and on the POS terminals is 163. The report is electronically submitted (and forwarded) to the Financial Supervision Authority. In case of the absence of the data concerning the sphere of the report, an empty report shall be submitted.";

5. To make the following amendments in Decree No 25 of the Governor of Eesti Pank of 17 November 1998 "Electronic format of consolidated reports of credit institutions" (RTL 1998, 344/345, 1414; 2001, 139, 2071):

5.1. to omit the words "and to Appendix 2 "Electronic format of reports"";

5.2. to invalidate Appendix 2 "Electronic format of reports".

6. To make the following amendments in Decree No 31 of the Governor of Eesti Pank of 24 December 1998 "Credit institutions' reports on off-balance sheet transactions" (RTL 1999, 6, 61; 106, 1349; 2001, 139, 2071; 2002, 83, 1275):

6.1. to omit the words "and "Electronic format of reports" according to Appendix 3" from clause 1;

6.2. to invalidate Appendix 3 "Electronic format of reports".

7. To make the following amendments in Decree No 11 of the Governor of Eesti Pank of 7 November 2000 "Establishment of requirements to and deadlines for statements of credit institutions" (RTL 2000, 117, 1826; 2001, 139, 2071) as follows:

7.1. to omit subclause 9 of clause 1;

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

"2. 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.";

7.3. to change clause 3 "Format" of Appendix 1 "Statement of the turnover of resources (monthly)" and word it as follows:

"3. Format

The report is electronically transmitted to the Financial Supervision Authority. The code of the Statement of the turnover of resources is 231. The interest rate is indicated in the format interest rate divided by a hundred (i/100). The code of the currency and country is indicated with capital letters.";

7.4. to change clause 3 "Format" of Appendix 2 "Statement of the stock of resources (monthly)" and word it as follows:

"3. Format:

The report is electronically transmitted to the Financial Supervision Authority. The code of the Statement of the stock of resources is 211. The code of the currency and country is indicated with capital letters.";

7.5. to change clause 3 "Format" of Appendix 3 "Statement of the turnover of loans (monthly)" and word it as follows:

"3. Format

The report is electronically transmitted to the Financial Supervision Authority. The code of the Statement of the turnover of loans is 232. The interest rate is indicated in the format interest rate divided by a hundred (i/100). The code of the currency and country is indicated with capital letters.";

7.6. to change clause 3 "Format" of Appendix 4 "Statement of the stock of loans (monthly)" and word it as follows:

"3. Format

The report is electronically transmitted to the Financial Supervision Authority. The code of the Statement of the stock of loans is 212. The code of the currency and country is indicated with capital letters.";

7.7. to change clause 3 "Format" of Appendix 5 "Statement of non-performing loans and/or depreciated loans (monthly)" and word it as follows:

"3. Format

The report is electronically transmitted to the Financial Supervision Authority. The code of the Statement of non-performing loans and/or depreciated loans is 233. The code of the currency and country is indicated with capital letters.";

7.8. to change clause 3 "Format" of Appendix 6 "Statement of regional distribution of deposits and loans (monthly)" and word it as follows:

"3. Format

The report is electronically transmitted to the Financial Supervision Authority. The code of the Statement of regional distribution of deposits and loans is 234.";

7.9. to change clause 3 "Format" of Appendix 7 "Statement of securities" and word it as follows:

"3. Format

The report is electronically transmitted to the Financial Supervision Authority. The code of the Statement of securities is 213. The interest rate is indicated in the format interest rate divided by a hundred (i/100). The code of the currency and country is indicated with capital letters.";

7.10. to change the first sentence of clause 3 "Format" of Appendix 8 "Definitions used in the statements (Appendices 1-7)" and word it as follows:

As regards the definitions used in the statements (Appendices 1-7), one has to proceed from the definitions given in Appendix 6 confirmed by Decree No 12 of the Governor of Eesti Pank of 22 December 2002 "Reports of Credit Institutions" and the definitions below as well as the definitions which cover the notions used in the statements confirmed by the present decree.";

7.11. to invalidate Appendix 9 "Electronic format of the reports".

8. To make the following amendments in Decree No 13 of the Governor of Eesti Pank of 22 December 2002 "Procedure for calculating and meeting the reserve requirement" (RTL 2001, 2, 14; 139, 2071) as follows:

8.1. to change clause 4 and word it as follows:

"Credit institutions shall submit the report "Reserve requirement calculation" according to the instructions given in Appendix 4 of the present Decree.";

8.2. to invalidate Appendix 5 "Electronic format of the report "Reserve requirement calculation"".

9. To make the following amendments in Decree No 8 of the Governor of Eesti Pank of 18 June 2002 "Credit institutions' reports on deposits guaranteed by the Guarantee Fund and on quarterly contributions paid to the Guarantee Fund" (RTL 2002, 69, 1087):

9.1. to omit the words "and "Electronic format of the reports" (Appendix 3)" from clause 1";

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

"2. Credit institutions are to submit the reports to the Guarantee Fund via the Financial Supervision Authority according to the terms stipulated in appendices 1 and 2.";

9.3. to change clause 4 "Format" of Appendix 1 "Report on the deposits guaranteed by the Guarantee Fund" and word it as follows:

"4. Format

The report is transmitted to the Financial Supervision Authority electronically. The code of the report of the Guarantee Fund is 236.";

9.4. to change clause 4 "Format" of Appendix 2 " and word it as follows:

"4. Format

The report is transmitted to the Financial Supervision Authority electronically. The code of the report on the quarterly contributions paid to the Guarantee Fund is 237.";

9.5. to invalidate Appendix 3 "Electronic format of the report".

10. To make the following amendments in Decree No 12 of the Governor of Eesti Pank of 2 July 2002 "Prudential ratios for credit institutions" (RTL 2002, 80, 1236):

10.1. to omit the words "and "Electronic format of the report" (Appendix 6)" from clause 1;

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

"2. Credit institutions are to submit to the Financial Supervision Authority the reports confirmed by clause 1 of the present Decree by the deadlines stated in Appendices 1-5 of the present Decree.";

10.3. to change clause 4.2 "Format" of Appendix 4 "Instructions for the calculations of credit institutions' investments and reporting procedure on solo and consolidated basis" and word it as follows:

"4.2 Format

The reports are transmitted to the Financial Supervision Authority electronically. If no data concerning the sphere of the report is available, an empty report has to be submitted. The code of the report Investments in financial fixed assets and reporting procedure on solo basis is 140 and on consolidated basis 1400. The code of the report Investments (excluding financial fixed assets) and reporting procedure on solo basis is 141 and on consolidated basis 1410.";

10.4. to change clause 2.2 "Format" of Appendix 5 "Instructions for the calculations of credit institutions' liquidity and reporting procedure" and word it as follows:

"2.2 Format

The report is transmitted to the Financial Supervision Authority electronically. If no data concerning the sphere of the report is available, an empty report has to be submitted. The code of the Liquidity report is 110. The sum of the balances of those liabilities or claims the identifiers of which coincide has to be shown as one line.";

10.5. to invalidate Appendix 6 "Electronic format of reports".

11. To invalidate Decree No 21 of the Governor of Eesti Pank of 2 September 1997 "Safeguarding the exchange of data between the credit institutions and the Banking Statistics and Analysis Department of Eesti Pank" and Decree No 22 of 18 September 1997 "Appointment of a key manager of the Banking Statistics and Analysis Department".

12. The Decree enters into force on 30 September 2002.

/signature/  
Vahur Kraft  
Governor