

**EESTI PANK**

**GOVERNOR'S DECREE**

Tallinn

21 May 2004, No 12

**Amendments to 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'**

Pursuant to subsection 35 (3) and clause 92 (2) 1) of the "Guarantee Fund Act" (RT I 2002, 23, 131; 57, 357; 102, 600; 2004, 30, 208; 36, 251; 37, 252)

**Eesti Pank decrees:**

1. To amend Appendix 1 "Report on the deposits guaranteed by the Guarantee Fund" to 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; 112, 1623), and approve it in new wording (appended).
2. This decree shall be implemented as of 1 June 2004.

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Vahur Kraft

Governor

## **REPORT ON THE DEPOSITS GUARANTEED BY THE GUARANTEE FUND**

### **1. Purpose of report**

The purpose of the report on the deposits guaranteed by the Guarantee Fund (hereinafter *report*) is to monitor the structural distribution of resources (hereinafter referred to as *deposits*) involved by credit institutions and subject to guarantee as stipulated in the Guarantee Fund Act, as well as to collect data for checking the size of quarterly contributions.

### **2. Area of report**

The report comprises all the stocks of the deposits and of interim accounts related to the deposits involved by the credit institutions as at the end of the reporting period which have been reflected in the balance sheet items (liabilities) "Amounts owed to customers" (excl. "Amounts owed to the government" and "Amounts owed to financial institutions") and "Payments in transit".

Deposit in the meaning of this report is a claim arising from the settlement contract of the depositor against the credit institution, which is the account keeper, a claim arising from the settlement or loan contract against the credit institution, which is the receiver of the loan; and a non-alienable deposit certificate issued by the credit institution.

Interim account related to the deposit is, in the meaning of this report, an amount, for the transfer of which the depositor or some other entitled person has opened a respective payment order in their account, but which the credit institution has not executed as at the end of the last banking day.

### **3. Submitters of report**

The submitters of report are all the credit institutions founded and operating in the Republic of Estonia and the Estonian subsidiaries of foreign credit institutions whose domestic guarantee scheme guarantees deposits to smaller extent than stipulated in the Guarantee Fund Act.

### **4. Format**

The report is transmitted to the Financial Supervisory Authority electronically. As one row of the report, the sum of the stocks of those deposits, the identifiers of which coincide, shall be submitted. In case the data belonging to the area of report is missing, a blank report shall be submitted.

The code of the report of the Guarantee Fund is 236.

## **5. Reporting period**

The statement is submitted four times a year as at the end of the reporting period. The reporting period is a quarter.

## **6. Deadline of submission of the report**

The report shall be submitted on the 10th (tenth) banking day from the end of the accounting period at the latest.

## **7. Structure of rows**

7.1. Deposit

7.2. Customer

7.3. Division according to deposited amount

7.4. Stock of deposits at the end of the reporting period

7.5. Number of deposits

7.6. Stock of deposits nominated in USDs at the end of the reporting period

7.7. Number of deposits nominated in USDs

7.8. Size of the customer who is a legal person

7.9. Stock of deposits on which the calculation of quarterly contribution is based

### ***7.1. Identifiers of deposits are the following:***

Deposit	1
Deposits-related interim accounts	2

### ***7.2. Identifiers of customer are the following:***

Commercial undertaking of state or local government	7
Commercial undertaking belonging to consolidation group	14
Other commercial undertaking	8
Non-profit association	9
Private person	10
Unspecified	11

Identifier 14 “Commercial undertaking belonging to consolidation group” covers only those commercial undertakings that belong to the same area of report and to the same consolidation group as the reporting credit institution. Identifier 8 “Other commercial undertaking” does not involve the commercial undertakings covered by identifier 14.

Identifier 11 “Unspecified” is used only in the case of deposits-related interim accounts if the customer cannot be identified.

### ***7.3. Division according to deposited sum:***

Up to 9	1
10 - 40,000	2
40,001 - 70,000	3
70,001 - 100,000	4
100,001 - 150,000	5
150,001 - 200,000	6
200,001 - 313,000	7
Over 313,000	8
Unspecified	9

The divisions are indicated in the Estonian kroons

Identifier 9 "Unspecified" is used only in case of deposits-related interim accounts if the identification of the customer or divisions of sums reflected on interim accounts is not possible.

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### ***7.4. Stock of deposits at the end of reporting period***

Stock of deposits at the end of a reporting period is indicated on the row of the electronic report as stock of the balance sheet of customers' deposits or of interim accounts related to deposits, in Estonian kroons rounded up to integers. Stock of deposits nominated in foreign currency is converted into Estonian kroons according to the Eesti Pank exchange rate valid at the end of the reporting period.

### ***7.5. Number of deposits***

Here is indicated the number of deposits included in the total stock of deposits as reflected on a row of the electronic report. If one customer has opened several deposits of the same or different type, these deposits are considered as one. A deposit the balance of which at the end of the reporting period is 0 or can be rounded up to 0, is not considered a deposit.

Interim accounts related to deposits are not included among the number of deposits. Thus, in case of interim accounts related to deposits the number of deposits is 0 (zero).

### ***7.6. Stock of deposits nominated in USDs as at the end of the reporting period***

Stock of the balance sheet of interim accounts of USD deposits or deposits related to USD deposits is indicated on field 7.4 of the report row, in Estonian kroons, rounded

up to integers.

The stock of deposits nominated in USDs is converted into Estonian kroons according to the Eesti Pank exchange rate valid at the end of the reporting period.

If the reporting row field 7.4 does not include the stock of the balance sheet of interim accounts of USD deposits or deposits related to USD deposits, the stock of deposits nominated in USDs is indicated as 0 (zero).

#### ***7.7. Number of deposits nominated in USDs***

Here is indicated the number of deposits included in the amount of deposits' stocks nominated in USDs included in field 7.5 and reflected in 7.6 of the report row. If one customer has opened several deposits of the same or different type, these deposits are considered one. A deposit the balance of which at the end of the reporting period is 0 or can be rounded up to 0, is not considered a deposit.

Interim accounts related to the deposits nominated in USDs are not included in the number of deposits and in their case, the number of deposits is marked as 0 (zero). The value of the current field is also marked as 0 (zero) if field 7.4 does not include deposits nominated in USDs.

#### ***7.8. Size of the customer who is a legal person:***

Legal person – big customer	1
Other customer	2

Legal person-big customer is a customer whose at least two of the following financial indicators based on the approved recent annual report are bigger than:

- balance sheet volume EUR 3,125,000;
- annual net turnover EUR 6,250,000;
- average number of employees per year 50 persons.

If it is not possible to identify the indicators specifying the size of legal person, this customer is shown under identifier 2 "Other customer".

#### ***7.9. Stock of deposits on which the calculation of quarterly contribution is based***

Here is shown the balance sheet stock of deposits and interim deposits related to the deposits, on which the calculation of quarterly contribution payable to the deposits' guarantee sectoral fund is based shown in the Estonian kroons rounded up to integers. The stated deposits cover all the deposits of commercial undertakings of state or local government, other commercial undertakings, non-profit associations, individuals and unspecified customers as well as their interim accounts related to deposits, excluding the deposits and interim accounts of legal persons-big customers. If the customer belongs to the same consolidation group as the credit institution or is a legal person big customer, the value of the present field is 0 (zero).