

EESTI PANK
Governor's Decree No. 19
7 December 2007

**ESTABLISHMENT OF SUPPLEMENTARY REPORTS ON THE
BALANCE SHEET OF A CREDIT INSTITUTION'S
CONSOLIDATION GROUP**

This decree is established on the basis of clause 91 (1) 3) of the Credit Institutions Act.

Chapter 1
GENERAL PROVISIONS

§ 1. Scope of decree

This decree establishes requirements to the content and structure of the reports listed in Section 3 of this decree (hereinafter referred to as *reports*) and the terms and procedure for submitting the reports to the Financial Supervision Authority.

§ 2. Application of decree

The reports shall be prepared and submitted by all parent undertakings of credit institutions' consolidation groups operating in Estonia that are credit institutions.

Chapter 2
REPORTS, PRINCIPLES OF PREPARATION AND SUBMISSION THEREOF

§ 3. Reports

The parent undertaking of a credit institution's consolidation group shall prepare and submit the following consolidated reports:

- 1) "Report on the balance of claims of a credit institution's consolidation group" with code 2120 (Appendix 1);
- 2) "Report on the interest risk of a credit institution's consolidation group" with code 1500 (Appendix 2);
- 3) "Report on the changes in claims written off from the balance sheet of credit institution's consolidation group" with code 2380 (Appendix 3).

§ 4. Reporting period and terms for submission of reports

- (1) The reporting period for the reports listed in Section 3 is a quarter.
- (2) The reports listed in Section 3 shall be submitted within one month after the end of the reporting period.

§ 5. Definitions used

The definitions used in this decree are within the meaning of Eesti Pank Governor's Decree No 9 of 13 July 2007 "Establishment of supplementary reports on credit institution's balance sheet".

§ 6. Submission of reports

(1) The reports shall be submitted to the Financial Supervision Authority electronically in the XML (eXtensible Markup Language) format as provided in Eesti Pank Governor's Decree No 15 of 20 September 2002 "Electronic Format of Reports".

(2) In case mistakes are identified in the reports or calculation principles are changed, new, rectified reports shall be submitted electronically to the Financial Supervision Authority.

(3) In the absence of data concerning the respective report, an empty report shall be submitted.

§ 7. Using classifications and international standards

(1) The currency code in the reports shall be established according to the currency codes table of the international standard ISO 4217, and the code shall be written in capital letters.

(2) The country code of the claim and liability owner and the customer shall be established in the reports according to the 2-letter codes of the countries and territories table of the international standard ISO 3166, and the code shall be written in capital letters.

(3) Sectors of the economy in the reports shall be established according to the Statistical Classification of Economic Activities in Estonia (EMTAK).

Chapter 3 SECURITY OF DATA EXCHANGE

§ 8. Organisation of data exchange

(1) The management body of the accounting entity shall appoint a representative (hereinafter *responsible representative*) of the accounting entity who is responsible for fulfilling the reporting obligations and whose task is to ensure the availability of the accounting entity's key pair and the data exchanged upon the submission of reports.

(2) The accounting entity shall, on the fifth day at the latest following the decision made by the governing body of the accounting entity indicated under Subsection 1, submit to the Financial Supervision Authority certified copies of the decision made by the governing body of the accounting entity to appoint a responsible representative together with a copy of the identity document held by the responsible representative or of pages with entries of such document.

(3) If the responsible representative is replaced or the data concerning the responsible representative change, the accounting entity shall inform the Financial Supervision Authority of the changes within five banking days following the change or receipt of information about thereof and shall submit the documents listed in Subsection 2.

(4) The responsible representative shall generate the key pair (hereinafter *the key pair*) referred to in Section 9 and necessary for the submission of reports by the accounting entity, arrange the usage thereof by the employee that transmits the reports of the

accounting entity (hereinafter *the authorised employee*) and forward the public key to the Financial Supervision Authority.

(5) The Financial Supervision Authority shall appoint a staff member (hereinafter referred to as *key manager*) for holding the public key forwarded by the accounting entity and performing the tasks laid down in Section 10.

(6) Only the authorised employee or the responsible representative may disclose the password phrase protecting the private key of the key pair to the Financial Supervision Authority.

(7) The accounting entity shall sign the data subject to electronic transmission by the private key, encrypt the data by the public key and transmit the data to the Financial Supervision Authority.

(8) For the purposes of this Decree, “encryption” means electronic conversion of data whereby the meaningful content of the resulting data is made unavailable to unauthorised persons.

§ 9. Key pair

(1) The key pair consists of a public key and a private key within the meaning of Subsection 2 (2) of the Digital Signatures Act, subject to the specifications provided by this Decree.

(2) The size of a public key is 1,024 bits.

(3) The user identifier of a key pair shall contain the code of the accounting entity, the word “*aruandlus*”, the name of the authorised employee, and the date of expiry of the key pair.

(4) Key pairs shall be changed regularly at least once every two years.

(5) Used key pairs shall be preserved in order to ensure the availability of the data exchanged.

§ 10. Exchange of keys

(1) In case of the first exchange of keys, the responsible representative of the accounting entity shall meet the key manager and they shall exchange public keys. The exchanges of keys shall be documented in a corresponding report where the key names and user identifiers, the personal data and fingerprints of the authorised employee and the personal data of the persons participating in the exchange are recorded. For the purposes of this Decree, “fingerprint” means a symbol imprint which is derived from a key pair and which identifies the user of the key pair.

(2) In case of subsequent regular exchange of keys, the new public keys shall be transmitted electronically after being signed by the currently valid private key and encrypted using the public key of the counterparty.

(3) In cases of emergency (a private key has been disclosed, lost or destroyed), the counterparties shall be immediately notified of the situation, new key pairs shall be

generated, and the responsible representative of the accounting entity shall meet the key manager and they shall exchange public keys.

(4) Key pairs which have become unusable shall be removed from further use.

§ 11. Identification upon submitting reports

(1) The Financial Supervision Authority shall identify the person that submits a report every time a report is submitted.

(2) Identification of the person that submits a report shall be based on the public key and the fingerprint.

(3) When performing the obligations specified in Subsection 1, the Financial Supervision Authority shall register the following:

- 1) name of the authorised employee;
- 2) fingerprint of the authorised employee;
- 3) name of the accounting entity;
- 4) time of submission of the report;
- 5) code of the report.

Chapter 4 IMPLEMENTING PROVISIONS

§ 12. Repeal of decree

Eesti Pank Governor's Decree no 1 of 25 January 2005 "Establishment of report on the balance of claims of a credit institution's consolidation group, report on interest rate risk, and report on the movement of claims written off from the balance sheet" (RTL 2005, 17, 169; 56, 791) shall be repealed.

§ 13. Entry into force of decree

This decree shall enter into force on 1 January 2008.

Andres Lipstok
Governor

Appendix 1
to Eesti Pank Governor's Decree
No 19 of 7 December 2007
“Establishment of supplementary reports
on the balance sheet of a
credit institution's consolidation group”

**Report on the balance of claims
of a credit institution's consolidation group**

1. Area of report

The balances of loans, deposits, factoring claims, leasing claims and other similar claims (hereinafter *claims*) recorded under the asset item of the credit institution's consolidated balance sheet as at the end of the reporting period.

The report does not cover claims related to equity, debt and derivative instruments. In the case of impaired claims, individual and general impairment belong to the area of the report.

The area of the report does not cover the claims of insurers recorded under the asset items of the consolidated balance sheet.

2. General requirements for data summarising

The book balances and contractual balances of the claims and the amount of accrued interest, due claims, due interest, and impairment which have coinciding identifiers are recorded as one row by the owner of each individual claim and the country code of the claim owner.

General impairment is recorded as one row by the owner of each individual claim, the country code of the claim owner, and the group of claim.

3. Report row structure

- 1) claim owner
- 2) country code of the claim owner
- 3) claim type
- 4) claim group
- 5) reporting currency code
- 6) country code
- 7) customer
- 8) maturity
- 9) sector of the economy
- 10) claim collateral
- 11) annual interest rate of the claim
- 12) interest rate type
- 13) contractual currency code
- 14) purpose
- 15) claim category
- 16) book balance of claim
- 17) contractual claim balance
- 18) accrued interest
- 19) due claim
- 20) due interest

- 21) period passed from the maturity date
- 22) impairment

1) Identifiers of the claim owner

Credit institution	1
Leasing company	2
Other	3

Here is recorded the identifier of the type of claim owner belonging to the consolidation group.

2) Country code of the claim owner

Here is recorded the country code based on the claim owner's residency.

3) Claim type identifiers

Transaction loan with interest rate restriction	1
Other loan with interest rate restriction	5
Overdraft facility	9
Credit card loan	10
Subordinated loan	6
Reverse repurchase agreement	7
Other loan	3
Financial lease	11
Operational lease	12
Hire purchase	13
Factoring	14
Other claim	4

The claim type is fixed at the moment the claim arises and it is not subject to later alterations in the report on the balance of claims. The claim type "Loan for specific purposes with interest rate restriction" also includes all state educational loans. Other study loans are recorded under "Other loan". The claim type "Hire-purchase" also includes consumer factoring. The claim type "Other claim" covers all the claims belonging to the area of the report that do not belong under previous claim types (eg deposits).

In case of general impairment of claims, the claim type identifier will be 0 (zero).

4) Claim group identifiers

Cash and cash balances with central banks	1
Financial assets held for trading	2
Financial assets designated at fair value through profit or loss	3
Available-for-sale financial assets	4
Loans and other receivables (incl. financial lease)	5
Held-to-maturity financial investments	6

Here is recorded into which group of financial assets the claim recorded on the report row is classified according to the methods of preparing the balance sheet.

In the case of general impairment of claims, here is recorded the group of financial assets into which the claims that are the object of general impairment are classified.

5) Reporting currency code

Here is recorded the code of the currency in which the claim is involved. If the contractual currency of the claim is EEK, but the amount to be repaid is related to the exchange rate between EEK and some other currency (eg EUR), the claim shall be treated as involved in that currency (in this case EUR). The contractual currency of the claim (in this case EEK) shall be recorded as the thirteenth identifier of the report row.

In the case of general impairment of claims here is recorded the currency in which the impairment is made.

6) Country code

The country code is based on the customer's residency. In the case of general impairment of claims and if identifying the customer's residency is impossible, the country code is XX.

7) Customer identifiers

Central government	1
Local government	2
State social security fund	13
Insurance company and pension fund	4
Other financial institution	5
Credit institution	6
Commercial undertaking of state or local government	7
Other commercial undertaking	8
Non-profit institution	9
Private person	10
Central bank	12

In the case of general impairment of claims, the customer identifier will be 0 (zero).

8) Maturity identifiers

Without maturity	1
On demand	2
Up to 1 month	11
1 to 3 months	29
3 to 6 months	4
6 to 12 months	5
1 to 2 years	6
2 to 3 years	7
3 to 4 years	36
4 to 5 years	37
5 to 10 years	9
10 to 15 years	43
15 to 20 years	44
20 to 25 years	45
25 to 30 years	48
30 to 35 years	49
35 to 40 years	50
Over 40 years	51

The maturity identifier is established on the basis of the contractual maturity of the claim, even if the amount is paid out by instalments.

In case of amendments to the contract involving a change in the contractual maturity of the claim of more than 20% of the initial maturity, the contractual maturity of the claim is recorded similarly to the new contract (ie from the date the contract is changed until the end of the new maturity).

In case of general impairment of claims, the maturity identifier will be 0 (zero).

9) Identifiers for sectors of the economy

A claim is classified pursuant to the main sphere of activity of the customer, not according to the specific loan project.

Agriculture, forestry, fishing	A
Mining	B
Manufacturing	C
Electricity, gas, steam and air conditioning supply	D
Water supply; sewerage, waste management and remediation activities	E
Construction	F
Wholesale and retail trade, repair of motor vehicles and motorcycles	G
Transportation and storage	H
Accommodation and food service activities	I
Information and communication activities	J
Financial and insurance activities	K
Real estate activities	L
Professional, scientific and technical activities	M
Administrative and support service activities	N
Public administration and national defence; statutory social insurance	O
Education	P
Human health and social work activities	Q
Arts, entertainment and recreation activities	R
Other service activities	S
Activities of households as employers; undifferentiated goods- and services-producing activities of private households for own use	T
Activities of extraterritorial organisations and units	U

In the case of loans granted to private persons, the identifier of the sector of the economy will be 0 (zero), except for business loans taken out by sole proprietors, which shall be recorded according to the principal area of activity of the sole proprietor.

In case of general impairment of claims, the identifier for the sector of the economy will be 0 (zero).

10) Claim collateral identifiers

First ranking mortgage	1
Other mortgage	2
Pledge of register	
Security	3
Pledge of building	4
Motor-cars (not production-oriented)	11
Commercial vehicles	12
Pledge of another movable	5
Commercial pledge	10
Surety, guarantee	6
Deposit with a credit institution belonging to the group	7
Object of leasing	13
Other	8
Without collateral	9

If one claim has several collaterals, the collateral that provides the biggest guarantee for the loan shall be recorded.

In case of general impairment of claims, the claim collateral identifier shall be 0 (zero).

11) Annual interest rate of claim

The annual interest rate (contractual) of a claim is recorded in percentage with two decimal point accuracy on annual basis and submitted in the format interest rate divided by 100 (i/100). If repayment of a claim occurs by instalments, the annual interest rate is recorded on the balance of the claim (also when according to the contract the interest rate is calculated on the initial sum of the claim).

If the contract states a floating interest rate, the interest rate valid on the reporting date shall be recorded.

The interest rate actually received by the credit institution shall be recorded as the annual interest rate of loan. For example, in case of state educational loans, the annual interest rate must also include compensation paid by the government. If the claim has no interest, the interest rate is recorded as 0 (zero). In the case of reverse repurchase agreements and loans without interest rate that have larger contract charges or service charges than usual, here is recorded the effective interest rate.

In case of general impairment of claims, the annual interest rate of the claim will be 0 (zero).

12) Interest rate type identifiers

Fixed	1
Floating	2

The interest rate type is “Fixed” if the interest rate is agreed upon at concluding the contract and is not to be reviewed later. In other cases, incl. when the interest rate is initially fixed, but becomes floating after a certain time (or vice versa), the interest rate type is “Floating”.

In case of general impairment of claims, the interest rate type will be 0 (zero).

13) Contractual currency code

Here is recorded the contractual currency of the claim. If the contractual currency of the claim is EEK, but the amount to be repaid is tied to the rate between EEK and some other currency (eg EUR), then the contractual currency of the claim, ie, EEK, is recorded. If the reporting currency and the contractual currency coincide, the reporting currency code is repeated here.

In the case of general impairment of claims, the reporting currency code is repeated here.

14) Purpose identifiers

Acquisition of real estate for one's own use (excl. acquisition or renovation of a dwelling)	15
Commercial real estate	
Housing development project	16
Financing sales areas	17
Financing office areas	20
Financing storage and production areas	21
Other commercial real estate	18
Acquisition of other fixed assets	19
Acquisition of securities	7
Acquisition of other current assets	8
Commencing commercial activity of a company	9
Expanding the commercial activity of a company	10
Financing trade	22
Acquisition/ renovation of dwelling	11
Acquisition of goods and services (incl. daily settlements)	12
Acquisition of education	23
Other	14

Here is presented the customer's purpose of using the funds that the claim is based on. The claim purposes "Commencing commercial activity of a company" and "Expanding the commercial activity of a company" are used when a loan is granted according to a business plan, where the loan serves more than one purpose, or when it is impossible to distinguish the specific purpose. In case of refinancing the claim, determining the claim purpose has to proceed from the purpose of the refinanced claim. Identifiers 7, 9-12, 14, 15 and 23 are only used for customer class "Private person"; in case of the rest of the customer classes identifiers 7-11 and 14-22 apply. The claim purpose identifier "Other" is applied only in the case of general impairment of claims and when it is impossible to classify the loan under any other purpose.

15) Claim category

Here is recorded the category or rating of a claim, which is based on the claim classification or rating system internally used by the credit institution's consolidation group. The claim category identifier is recorded as an integer (1, 2, 3, etc) and establishing thereof is based on the principle that the identifier of the claim group with the lowest risk is the smallest numerically, and the identifier of the claim group with the highest risk the biggest. The number of various identifiers depends on the number of groups the claims in the credit institution's consolidation group are divided into (proceeding from the likelihood of these claims being repaid).

In case of general impairment of claims, the claim category identifier is 100 (zero).

16) Book balance of claim

Here is recorded the balance of a claim corresponding to the identifiers at book value as at the end of the reporting period without accrued interest. The balance is recorded in gross value (ie without impairment) in the reporting currency and rounded up to integers.

In case of general impairment of claims the amount of claim balance at book value will be 0 (zero).

17) Contractual claim balance

Here is recorded the balance of a claim corresponding to the identifiers at contractual value (ie without taking into account the impact of the effective interest rate) as at the end of the reporting period without accrued interest. The balance shall be recorded in gross value (ie without impairment) in the reporting currency and rounded up to integers.

In case of general impairment of claims the amount of the contractual claim balance shall be 0 (zero).

18) Accrued interest

Here is recorded the interest related to the claim recorded on the report row that is calculated on accrual basis but not received by the end of the reporting period. The interest is recorded in the reporting currency and rounded up to integers.

In case of general impairment of claims the amount of accrued interest will be 0 (zero).

19) Due claim

Here is recorded the amount by which the claim (or part of it) recorded on the report row is not paid by the maturity date. The due amount is recorded in gross value (ie without impairment) in the reporting currency and rounded up to integers.

If the claim (or part of it) recorded on the report row is paid by the maturity date, the amount of the due claim will be 0 (zero). In case of general impairment of claims, the amount of the due claim will be 0 (zero).

20) Due interest

Here is recorded the amount of interest payments related to the claim recorded on the report row which is not paid by the maturity date. The due interest is recorded in gross value (ie without impairment) in the reporting currency and rounded up to integers.

If the interest related to the claim recorded on the report row is paid by the specified date, the amount of the due interest will be 0 (zero). In case of general impairment of claims, the amount of due interest will be 0 (zero).

21) Period passed from the maturity date of the claim

Maturity date not due	1	
up to 10 days past the maturity date	5	
10 to 30 days past the maturity date	6	
30 to 60 days past the maturity date	3	
60 to 90 days past the maturity date	7	
more than 90 days past the maturity date	8	8

Here is indicated the period passed from the maturity date of the claim and/or interest. Identifier 1 “Maturity date not due” is used for claims that are not unpaid by the maturity date.

In case there is a delay in payments and different parts of the claim have a different lag-time, all the partial amounts are allocated the identifier of maximum period passed from the maturity date. In case the due claim amounts and due interest amounts have different periods passed from the maturity date, the longest of them is recorded.

In case of general impairment of claims, the identifier of the period passed from the repayment of the claim will be 0 (zero).

22) Impairment

Here is indicated the amount by which the claim (or part of it) is impaired. The amount of impairment is indicated in the reporting currency and rounded up to integers.

In case the claim has not been impaired, the amount of impairment will be 0 (zero).

Appendix 2
to Eesti Pank Governor's Decree
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**Report on the interest rate risk
of a credit institution's consolidation group**

1. Area of report

1.1 The balance-sheet interest-sensitive claims and liabilities of the credit institution's consolidation group that are accompanied by cash flows.

Balance-sheet claims and liabilities include both the principal and balance-sheet accrued interest. The cash flows related to derivatives are not covered here – these are recorded as the cash flows of off-balance-sheet claims and liabilities.

1.2 The off-balance-sheet irrevocable interest-sensitive claims and liabilities of the credit institution's consolidation group that may be accompanied by cash flows.

Here are covered also currency- and interest-related derivatives in the case of which all the future cash flows accompanying the instrument also belong to the area of report. In the case of derivatives settled in the future by way of netting, the area of report includes as separate cash flows all the underlying assets forming the basis of the netting.

1.3 The future interest payment and interest income cash flows of balance-sheet interest-sensitive claims and liabilities of the credit institution's consolidation group. The balance-sheet accrued interest future cash flows that are recorded as balance-sheet interest-sensitive claims and liabilities cash flows are not covered here.

2. General requirements for data summarising

The total amount of the cash flows of the interest-sensitive claims or liabilities that have coinciding identifiers has to be shown as one row.

3. Report row structure

- 1) liability group
- 2) claim group
- 3) item type
- 4) maturity
- 5) interest rate type
- 6) reporting currency code
- 7) cash flow

1) Liability group identifiers

Financial liabilities held for trading	1
Financial liabilities designated at fair value through profit or loss	2
Financial liabilities measured at amortised cost	3
Financial liabilities associated with transferred financial assets	4
Off-balance-sheet irrevocable liabilities	10

Here is indicated into which group of financial liabilities the interest-sensitive liability (excl off-balance-sheet irrevocable liability) recorded on the report row will be classified according to the methods of preparing the balance sheet. In the case of interest-sensitive claims, the liability group identifier will be 0 (zero).

2) Claim group identifiers

Cash and cash balances with central banks	1
Financial assets held for trading	2
Financial assets designated at fair value through profit or loss	3
Available-for-sale financial assets	4
Loans and receivables (incl financial lease)	5
Held-to-maturity investments	6
Off-balance-sheet irrevocable claims	10

Here is indicated into which group of financial assets the interest-sensitive claim (excl off-balance-sheet irrevocable claim) recorded on the report row will be classified according to the methods of preparing the balance sheet. In the case of interest-sensitive liabilities, the claim group identifier will be 0 (zero).

3) Item type identifiers

Balance-sheet interest-sensitive claims and liabilities

Demand deposit	1
Time and savings deposit	2
Overnight deposit	3
Overnight loan	4
Overdraft facility and factoring	5
Subordinated loan or liability	6
Other loan	7
Debt instrument	8
Other balance-sheet interest-sensitive claims or liabilities	9

Off-balance-sheet irrevocable interest-sensitive claims and liabilities

Currency-related derivatives	10
Interest-rate-related derivatives	11
Irrevocable credit lines	12
Other irrevocable interest-sensitive claims or liabilities	13
Future interest payments and interest income	15

The item type "Time and savings deposit" includes deposits that are not demand deposits, overnight deposits or guarantee deposits. The item type "Overdraft facility and factoring" includes also credit card loans. The item type "Subordinated loan or liability" does not include subordinated debt instruments – these are recorded under the item type "Debt instrument". The item type "Other balance-sheet interest-sensitive claims or liabilities" includes balance-sheet interest-sensitive claims or liabilities belonging to the area of the rest of the report that are not debt instruments or derivatives and that are accompanied by cash flows (repo or reverse report transactions, guarantee deposits among others).

The item type "Irrevocable credit lines" includes standby loans and credit limits of credit cards. The item type "Other irrevocable interest-sensitive claims or liabilities" includes off-balance-sheet interest-sensitive claims or liabilities belonging to the area of the rest of the report that may be accompanied by cash flows and that are not future interest payments (eg forward forward deposits).

The item type “Future interest payments” includes interest payments of balance-sheet interest-sensitive claims and liabilities the accrual accounting and cash flows of which take place in the future. Here are also recorded all interest payments related to derivatives. Such future interest payments that are calculated on the basis of variable balance (eg interest payments of overdraft facilities, factoring claims, etc).

4) Maturity identifiers

Overdue	26
Without maturity	1
On demand	2
Up to 1 month	11
1 to 3 months	29
3 to 6 months	4
6 to 12 months	5
1 to 2 years	6
2 to 3 years	7
3 to 4 years	36
4 to 5 years	37
5 to 10 years	9
10 to 15 years	43
15 to 20 years	44
20 to 25 years	45
25 to 30 years	48
30 to 35 years	49
35 to 40 years	50
Over 40 years	51

Here is indicated the residual maturity from the reporting date to the occurrence of the cash flow. The maturities of incoming cash flows are treated according to the latest receipt and the maturities of outgoing cash flows according to the earliest possible outgoing.

The cash flows of one transaction which take place at different maturities are allocated the appropriate maturity periods and recorded on separate report rows. Proceeding from this principle, the payments of principal (or part of the principal) and accrued interest – provided these occur at different maturities – as well as future interest payments are treated as separate cash flows.

When differentiating between the cash flows of floating interest rate related claims and liabilities and indicating the maturity, the residual maturity until the next time the interest rate is fixed will be taken into account. As regards cash flow(s) occurring before the next time the interest rate is fixed, the maturity is determined by the residual maturity until the occurrence of each cash flow. The cash flows occurring after the next time the interest rate is fixed will be summarised and the residual maturity identifier of the amount will be the maturity left until the next fixing of the interest rate. For example, the monthly repayments of a floating interest rate claim with its interest rate fixed every six months are assigned maturity identifiers 11 (1 repayment), 29 (2 repayments) and 4 (3 repayments), proceeding from the maturity of each payment, and all the repayments occurring after the last fixing of the interest rate will be summarised. The amount received will be assigned maturity identifier 4, proceeding from the maturity left until the next fixing of the interest rate.

In case of interest-sensitive claims and liabilities with variable balance (eg overdraft facilities, factoring, etc), the maturity identifier is established according to the residual maturity of the contract if the interest rate is fixed and, and in case of floating interest rate, according to the maturity left until fixing the next interest rate.

5) Interest rate type identifiers

Fixed	1
Floating	2

The interest rate type is “Fixed” if the interest rate is agreed upon at concluding the contract and is not to be reviewed later. In other cases, incl when the interest rate is initially fixed, but becomes floating after a certain time (or vice versa), the interest rate type is indicated as “Floating”.

6) Reporting currency code

Here is recorded the currency to which the interest-sensitive balance-sheet and off-balance-sheet claim or liability is related. If the contractual currency is EEK, but the total amount of the claim or liability is tied to the exchange rate between EEK and some other currency (eg EUR), the currency code will be the currency the exchange rate of which is related to the total amount of the future claim or liability (in this case EUR).

7) Cash flow

Here is recorded the amount of the cash flow based on identifiers, which is related to the respective interest-sensitive balance-sheet or off-balance-sheet claim or liability, as at the end of the reporting period. The cash flow is expressed in the reporting currency and rounded up to integers.

Determining the size of the cash flow of a balance-sheet interest-sensitive claim or liability is based on its contractual value and it will be recorded in gross value (ie without impairment).

Cash flows related to derivatives are recorded in the nominal value of the contract. If the reporting credit institution uses the standard method in determining the exposure value of derivatives when calculating prudential ratios, the nominal values of options will be adjusted by the delta.

Determining the size of the cash flow of other off-balance-sheet interest-sensitive claims or liabilities is based on its contractual value and will be recorded in the extent to which it has not been used as at the end of the reporting period.

Determining the size of interest payments is based on the values agreed upon in the schedule of payments of the claim or liability.

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on the balance sheet of a
credit institution's consolidation group"

**Report on the changes in claims written off from the balance sheet
of credit institution's consolidation group**

1. Area of report

1.1 Claims written off the balance sheet of a credit institution's consolidation group during the reporting period.

1.2 Receipt of claims written off the balance sheet of a credit institution's consolidation group during the reporting period.

1.3 Terminating the off-balance-sheet accounting of the claims written off the credit institution's balance sheet during the reporting period.

Interest claims and default interest related to claims written off the balance sheet are not covered by this report.

2. General requirements for data summarising

The turnover of such claims that have coinciding identifiers are recorded as one **row by the owner of each individual claim and the country code of the claim owner.**

3. Report row structure

- 1) claim owner
- 2) country code of claim owner
- 3) claim type
- 4) claim group
- 5) reporting currency code
- 6) country code
- 7) customer
- 8) sector of the economy
- 9) claim collateral
- 10) contractual currency code
- 11) purpose
- 12) writing off the claim from the balance sheet
- 13) receipt of the claim
- 14) termination of off-balance-sheet accounting

1) Claim owner identifiers:

Credit institution	1
Leasing company	2
Other	3

Here is indicated the identifier of the type of claim owner belonging to the consolidation group.

2) Country code of the claim owner

Here is indicated the country code based on the claim owner's residency.

3) Claim type identifiers

Transaction loan with interest rate restriction	1
Other loan with interest rate restriction	5
Overdraft facility	9
Credit card loan	10
Subordinated loan	6
Other loan	3
Reverse repurchase agreement	7
Financial lease	11
Operational lease	12
Hire purchase	13
Factoring	14
Other claim	4

Here is indicated the type of claim, which was fixed at the moment the claim originated. The claim type "Loan for specific purposes with interest rate restriction" also includes all state educational loans. Other study loans are recorded under "Other loan". The claim type "Hire-purchase" also includes consumer factoring. The claim type "Other claim" covers all the claims belonging to the area of the report, which do not belong under previous claim types (eg deposits).

4) Claim group identifiers

Available-for-sale financial assets	4
Loans and other receivables (incl financial lease)	5
Held-to-maturity financial investments	6

This indicates into which group of financial assets the claim recorded on the report row is classified according to the methods of preparing the balance sheet.

5) Reporting currency code

Here is indicated the code of the currency in which the claim is involved. If the contractual currency of the claim is EEK, but the amount to be repaid is related to the exchange rate between EEK and some other currency (eg EUR), the claim will be treated as involved in that currency (in this case EUR). The contractual currency of the claim (in this case EEK) is indicated as the tenth identifier of the report row.

6) Country code

The country code is based on the customer's residency. If identifying a customer's residency is impossible, the code will be XX.

7) Customer identifiers

Central government	1
Local government	2
State social security fund	13
Insurance company and pension fund	4
Other financial institution	5

Credit institution	6
Commercial undertaking of state or local government	7
Other commercial undertaking	8
Non-profit institution	9
Private person	10
Central bank	12

8) Identifiers for sectors of the economy

A claim is classified pursuant to the main sphere of activity of the customer, not, for example, according to the specific loan project.

Agriculture, forestry, fishing	A
Mining	B
Manufacturing	C
Electricity, gas, steam and air conditioning supply	D
Water supply; sewerage, waste management and remediation activities	E
Construction	F
Wholesale and retail trade, repair of motor vehicles and motorcycles	G
Transportation and storage	H
Accommodation and food service activities	I
Information and communication activities	J
Financial and insurance activities	K
Real estate activities	L
Professional, scientific and technical activities	M
Administrative and support service activities	N
Public administration and national defence; statutory social insurance	O
Education	P
Human health and social work activities	Q
Arts, entertainment and recreation activities	R
Other service activities	S
Activities of households as employers; undifferentiated goods- and services-producing activities of private households for own use	T
Activities of extraterritorial organisations and units	U

In the case of loans granted to private persons, the identifier of the sector of the economy will be 0 (zero), except for business loans taken out by sole proprietors, which are indicated according to the principal area of activity of the sole proprietor.

9) Loan collateral identifiers

First ranking mortgage	1
Other mortgage	2

Pledge of register	
Security	3
Pledge of building	4
Motor-cars (not production-oriented)	11
Commercial vehicles	12
Pledge of another movable	5
Commercial pledge	10
Surety, guarantee	6
Deposit with a credit institution belonging to a group	7
Object of leasing	13
Other	8
Without collateral	9

Here is indicated the initial collateral of the written-off claim. If one claim has several collaterals, the collateral that provides the biggest guarantee for the claim will be indicated.

10) Contractual currency code

Here is indicated the contractual currency of the claim. If the contractual currency of the claim is EEK, but the amount to be repaid is tied to the exchange rate between EEK and some other currency (eg EUR), the contractual currency of the claim, ie EEK will be indicated. If the reporting currency and the contractual currency coincide, the reporting currency code will be repeated here.

11) Purpose identifiers

Acquisition of real estate for one's own use (excl. acquisition or renovation of a dwelling)	15
Commercial real estate	
Housing development project	16
Financing sales areas	17
Financing office areas	20
Financing storage and production areas	21
Other commercial real estate	18
Acquisition of securities	7
Acquisition of other fixed assets	19
Acquisition of other current assets	8
Commencing commercial activity of a company	9
Expanding the commercial activity of a company	10
Financing trade	22
Acquisition/ renovation of dwelling	11
Acquisition of goods and services (incl. daily settlements)	12
Acquisition of education	23
Other	14

Here is indicated the customer's purpose of using the funds that the claim is based on. The purposes "Commencing commercial activity of a company" and "Expanding the commercial activity of a company" are used, for example, when a loan is granted on the basis of a business plan where the loan serves more than one purpose, or when it is impossible to distinguish the specific purpose. In case of refinancing the claim, determining the claim purpose has to proceed from the purpose of the refinanced claim. Identifiers 7, 9-12, 14, 15 and 23 are only used for customer class "Private person"; in case of the rest of the customer classes identifiers 7-11 and 14-22 apply. The claim purpose "Other" is applied only when it is impossible to classify the claim under any other purpose.

12) Writing off the claim from the balance sheet

This comprises the amount of the claims written off the balance sheet during the reporting period. The sum written off will be recorded in gross value (ie without impairment) in the reporting currency and rounded up to integers.

13) Receipt of the claim

This comprises the amount of claims written off the balance sheet that was received during the reporting period. **The received amount is recorded in the reporting currency and rounded up to integers.**

14) Termination of the off-balance-sheet accounting of the claim

This comprises the amount of written off claims by which the off-balance-sheet accounting of the claim was terminated in the reporting period. Termination of the off-balance-sheet accounting of the claim will be recorded only when the termination of the off-balance-sheet accounting occurred, regardless of the fact that the respective amount was not received. Terminating the off-balance-sheet accounting of the claim that occurred in conjunction with the receipt of the respective sum, will be recorded under the report column "Receipt of claim", and the amount of "Terminating the off-balance-sheet accounting of the claim" will be 0 (zero). The amount by which the off-balance-sheet accounting of the claim was terminated will be indicated in the reporting currency rounded up to integers.