

**EESTI PANK
GOVERNOR'S DECREE**

Tallinn

No 4 of 30 June 2009

**Amendments to
Eesti Pank Governor's Decree
No 9 of 13 July 2007
“Establishment of Supplementary Reports
on Credit Institutions' Balance Sheet”**

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

§ 1. The following amendments are made to Eesti Pank Governor's Decree No 9 of 13 July 2007 “Establishment of supplementary reports on credit institutions' balance sheet” (RTL 2007, 61, 1105; 77, 1339):

1) section 1 is amended and worded as follows:

„§ 1. Scope of decree

This decree establishes requirements to the contents and structure of the reports listed in section 3 of this decree (hereinafter *reports*) and the terms and procedure for submitting the reports listed under clauses 3 1)-11) of this decree to the Financial Supervision Authority and the report listed under clause 3 12) to Eesti Pank.”

2) section 3 is supplemented by clause 12 in the following wording:

“12) “Quarterly report on the balance of loans” with code 222 (Appendix 12).”

3) section 4 is amended and worded as follows:

„§ 4. Reporting period and terms for submission of reports

(1) The reporting period for the reports listed under clauses 3 1)-5) and 3 8)-10) is one month. The reporting period for the reports listed under clauses 3 6), 3 11) and 3 12) is one quarter. The reporting period for the report listed under clause 3 7) is half-year.

(2) The reports listed under clauses 3 1)-5) and 3 8)-11) are submitted by the fifth banking day after the end of the reporting period, the reports listed under clauses 3 7) and 3 12) are submitted by the 15th banking day after the end of the reporting period, and the report listed under clause 3 6) is submitted within one month after the end of the reporting period.”;

4) section 12 is supplemented by subsections 14 and 15 in the following wording:

“(14) **Central counterparty** is an entity that legally interposes itself between counterparties to contracts traded in financial markets, becoming the buyer to every seller and the seller to every buyer.

(15) **Securitiser** is a company established to carry out one or more of the transactions specified in subsection 86³⁵ (1) of the Credit Institutions Act.”;

5) Subsection 14 (8) is amended and worded as follows:

“(8) **Subordinated** loan is a credit institution's claim satisfied after the justified claims of any other creditors in the event of dissolution or declaration of bankruptcy of the debtor or a credit institution's liability that meets the conditions established in section 72¹ of the Credit Institutions Act.”;

6) subsection 14 (9) is amended and worded as follows:

“(9) **Other** loan is a loan that cannot be identified as a Loan for specific purposes with interest rate restriction, other loan with interest rate restriction, overdraft facility, credit card loan, syndicated loan or subordinated loan.”;

7) section 14 is supplemented by subsection 10 in the following wording:

“(10) **Syndicated loan** is a loan provided to the borrower by several lenders on the basis of a common loan contract.”;

8) subsection 16 (2) is amended and worded as follows:

“(2) **Subordinated debt** security is a security representing a credit institution's claim satisfied after the justified claims of any other creditors in the event of dissolution or declaration of bankruptcy of the debtor or a security representing a credit institution's liability that meets the conditions established in section 72¹ of the Credit Institutions Act.”;

9) section 16 is supplemented by subsection 11 in the following wording:

“(11) **Hybrid debt instrument** is a financial instrument that combines simultaneously a debt instrument and a hidden derivative and the value of which depends on changes in the value of the derivative's component.”;

10) Appendices 1 "Report on the turnover of resources", 2 "Report on the balance of resources", 3 "Report on the turnover of loans", 4 "Report on the balance of loans", 5 "Report on overdue and/or impaired loans", 6 "Report on changes in claims written off the credit institution's balance sheet", 8 "Report on securities", 9 "Report on the turnover of liabilities represented by securities", 10 "Report on the balance of liabilities represented by securities" and 11 "Report on accounting of intangible assets and tangible fixed assets" are amended and reworded (Appendices 1-10 to this decree);

11) The decree is supplemented by Appendix 12 "Quarterly report on the balance of loans" (Appendix 11 to this decree).

§ 2. This Decree enters into force on 1 January 2010 and it applies to the preparation and submission of reports starting from the accounting periods ending on 31 January 2010 or later.

Andres Lipstok
Governor

Appendix 1 to Eesti Pank Governor's decree no 4 of 30 June 2009 Amendments to Eesti Pank Governor's Decree No 9 of 13 July 2007 "Establishment of Supplementary Reports on Credit Institutions' Balance Sheet"

Appendix 1 to Eesti Pank Governor's Decree No 9 of 13 July 2007 Establishment of Supplementary Reports on Credit Institutions' Balance Sheet

Report on the turnover of resources

1. Area of report

1.1 Contractual amounts and credit turnover of the deposits (except demand deposits) included and loans received (hereinafter *resources*) by the credit institution during the reporting period. This does not include the contractual amounts and credit turnover of the resource recorded under the balance-sheet liability item "Deposits from central banks".

1.2 Amendments to the terms and conditions of existing contracts (e.g., extension of a contract) initiated by the customer during the reporting period. This does not include automatic changes in contracts (e.g. changes in interest rates, changing a floating interest rate into a fixed rate or vice versa, etc.) already agreed upon at the time of concluding the contract.

2. General requirements to data summarising

Contractual resource amounts and turnover amounts with coinciding identifiers are shown as one row.

3. Report row structure

- 1) resource category
- 2) resource group
- 3) reporting currency code
- 4) country code
- 5) customer
- 6) maturity
- 7) contractual resource amount
- 8) resource turnover
- 9) annual interest rate of resource
- 10) interest rate type
- 11) contractual currency code
- 12) monetary financial institutions, central counterparties or securitisers
- 13) period of notice for deposits redeemable at notice

1) Resource category identifiers

Overnight deposit	8
Time deposit	2
Savings deposit	3
Investment deposit	16
Other deposit	4
Overdraft facility	12
Repurchase agreement	9
Syndicated loan	17

Other loan received	13
Loan resource for specific purposes	7
Subordinated loan	14

The resource category "Other loan received" indicates loans received from other credit institutions and customers, excluding overdraft facilities and subordinated loans. The resource category "Overdraft facility" indicates also overnight loans.

2) Resource 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
Resources received from head office	5

Here is indicated the group of financial liabilities under which the resource recorded on the report row is classified according to the methods of preparing the balance sheet. The resource group "Resources received from head office" is used only in reports prepared by credit institution branches and it is used to record resources shown on balance sheets as resources received from the head office under the equity capital item „Head office“.

3) Reporting currency code

Here is indicated the code of the currency in which the resource is fixed in the contract. If the contract prescribes that the resource repayment amount may change due to fluctuations in the exchange rate of a certain currency, here is indicated the currency the exchange rate of which determines the size of the repayment amount. For example, if the contractual currency of a resource is EEK and the repayment amount is tied to the exchange rate of the EEK to some other currency (e.g., EUR) valid at the moment of repayment, the reporting currency of the resource will be the currency tied to EEK (in this case EUR). The contractual currency of a resource (in this case EEK) is indicated as the eleventh identifier of the report row.

4) Country code

The country code is based on the customer's residency. In case identifying a customer's residency is impossible, the code is XX.

5) 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

6) 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
More than 40 years	51

The maturity identifier is determined on the basis of the contractual maturity of a deposit or a loan.

In case of amendments to the contract involving a change in the contractual maturity of the resource of more than 20% of the initial maturity, the contractual maturity of the resource must be recorded similarly to the new contract (i.e., from the date the amendment to the contract enters into force until the end of the contract).

7) Contractual resource amount

Here is indicated the amount of the involved resource fixed in the contract, if it is known at the moment of concluding the contract (e.g., In case of time deposits).

If only the amount of the first (down)payment is known at the moment of concluding the contract, only the first (down)payment will be indicated, In case of later (down)payments the contractual resource amount will be 0 (zero).

If the amount planned to be saved by a specific date is known at the moment of concluding the contract, the total amount forecast to be collected will be indicated.

If this involves amendments initiated by the customer in a previously concluded contract, it will be handled as conclusion of a new contract and the contractual resource amount fixed in the amended contract will be indicated.

The contractual resource amount is indicated in the reporting currency and rounded up to integers.

8) Resource turnover

Here is indicated the credit turnover of a resource at the occurrence of a cash flow in the reporting period (including interest if it is taken into account in further calculation of interest). If the customer initiated an amendment to the terms and conditions of a previous contract, but there occurred no additional cash flow, the resource turnover will be 0 (zero).

The turnover is indicated in the reporting currency and rounded up to integers.

9) Annual interest rate of resource

The annual interest rate of a resource (contractual) is indicated as a percentage on an annual basis and submitted in the format of interest rate divided by 100 (i/100). If the resource received is to be repaid by instalments, the annual interest rate will be recognised on the balance of the resource (also when according to the contract the interest rate is calculated on the initial amount of the resource).

If the final annual interest rate is not known at the time of concluding the contract (or if it is established as a result of interaction between several components some of which are known and some not), the known, i.e., guaranteed interest rate (e.g., with investment deposits) will be indicated.

If the contract prescribes a floating interest rate, the interest rate valid on the reporting date will be indicated.

In case of repurchase agreements, here is indicated the effective interest rate of the transaction.

10) Interest rate type identifiers

Fixed	1
Floating	2

The interest rate type will be “Fixed” if the interest rate is agreed upon at the time of concluding the contract and it is not to be reviewed later.

The interest rate type will be “Floating” if the interest rate is indexed or tied to base rates.

11) Contractual currency code

Here is indicated the contractual currency of the involved resource. For example, if the contractual currency of the involved resource is EEK and the amount to be repaid is tied to the exchange rate of the EEK to some other currency (e.g., EUR) valid at the moment of repayment, the contractual currency, i.e., EEK, will be indicated. If the reporting currency and the contractual currency coincide, the reporting currency code will be repeated here.

12) Identifiers for monetary financial institutions, central counterparties or securitisers

Credit institutions	1
Money market funds	2
Other monetary financial institutions	3
Central counterparty	4
Securitiser	5

In case of customer categories “Other financial institution” and “Credit institution” here is indicated the customer’s belonging to the list of monetary financial institutions (MFI) (identifiers 1-3) or in case of customer category "Other financial institution" here is indicated whether it is a central counterparty or a securitiser (identifiers 4 and 5). The identifier for the rest of customer categories is 0 (zero).

When classifying a customer as an MFI, one proceeds from the list of MFIs of the European Union published on the web site of the European Central Bank <http://www.ecb.int/stats/money/mfi/elegass/html/index.en.html> (subsections “Search the database” and “Download dataset”).

13) Identifiers for period of notice for deposits redeemable at notice

up to 3 months	3
more than 3 months	47

Identifiers for the period of notice for deposits redeemable at notice are established only for the resource categories “Time deposit“, “Savings deposit“, “Investment deposit“ and “Other deposit“, based on the mandatory period of notice. If the period of notice has not been established for the resource categories above, the identifier for the period of notice for deposits redeemable at notice will be 0 (zero).

In case of the resource categories “Overnight deposit“, “Repurchase agreement“, “Overdraft facility“, “Syndicated loan“, “Other loan received“, “Loan resource for specific purposes“ and “Subordinated loan“, the identifier for the period of notice for deposits redeemable at notice will be 0 (zero).

Appendix 2 to Eesti Pank Governor's decree no 4 of 30 June 2009 Amendments to Eesti Pank Governor's Decree No 9 of 13 July 2007 "Establishment of Supplementary Reports on Credit Institutions' Balance Sheet"

Appendix 2 to Eesti Pank Governor's Decree No 9 of 13 July 2007 Establishment of Supplementary Reports on Credit Institutions' Balance Sheet

Report on the balance of resources

1. Area of report

End-of-reporting-period balances of all the liabilities recorded under balance-sheet liability items (hereinafter *resource*). This does not include end-of-reporting-period balances of the resource recorded under the balance-sheet liability item "Deposits from central banks".

2. General requirements to data summarising

The book and contractual balances and the amount of accrued interest of the resources with coinciding identifiers are shown as one row.

3. Report row structure

- 1) resource category
- 2) resource group
- 3) reporting currency code
- 4) country code
- 5) customer
- 6) maturity
- 7) book balance of resource
- 8) contractual balance of resource
- 9) accrued interest
- 10) annual interest rate of resource
- 11) interest rate type
- 12) contractual currency code
- 13) monetary financial institutions, central counterparties or securitisers
- 14) period of notice for deposits redeemable at notice

1) Resource category identifiers

Overnight deposit	8
Other demand deposit	1
Time deposit	2
Savings deposit	3
Investment deposit	16
Other deposit	4
Repurchase agreement	9
Syndicated loan	17
Other loan received	5
Loan resource for specific purposes	7
Subordinated loan	14

The resource category “Other loan received” indicates loans received from other credit institutions and customers (including overnight loans and overdraft facilities), excluding syndicated loans, subordinated loans and loan resources for specific purposes.

2) Resource 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
Resources received from head office	5

Here is indicated the group of financial liabilities under which the resource recorded on the report row is classified according to the methods of preparing the balance sheet. The resource group “Resources received from head office” is used only in reports prepared by credit institution branches and it is used to record resources shown on balance sheets as resources received from the head office under the equity capital item “Head office”.

3) Reporting currency code

Here is indicated the code of the currency in which the resource is fixed in the contract. If the contract prescribes that the resource repayment amount may change due to fluctuations in the exchange rate of a certain currency, here is indicated the currency the exchange rate of which determines the size of the repayment amount. For example, if the contractual currency of a resource is EEK and the repayment amount is tied to the exchange rate of EEK to some other currency (e.g., EUR) valid at the moment of repayment, the reporting currency of the resource will be the currency tied to EEK (in this case EUR). The contractual currency of the resource (in this case EEK) is indicated as the twelfth identifier of the report row.

4) Country code

The country code is based on the customer's residency. In case identifying a customer's residency is impossible, the code is XX.

5) 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

6) 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
More than 40 years	51

The maturity identifier is determined on the basis of the contractual maturity of a deposit or a loan. In case of amendments to the contract involving a change in the contractual maturity of the resource of more than 20% of the initial maturity, the contractual maturity of the resource must be recorded similarly to the new contract (i.e., from the date the amendment to the contract enters into force until the end of the contract).

If the resource involved is to be repaid by instalments, the contractual maturity is the time interval from receiving the resource to the repayment of the last instalment.

7) Book balance of resource

Here is indicated the balance of a resource corresponding to the identifiers at book value as at the end of the reporting period without accrued interest. The balance is indicated in the reporting currency and rounded up to integers.

8) Contractual balance of resource

Here is indicated the balance of a resource corresponding to the identifiers at contractual value (i.e., without taking into account the impact of the effective interest rate) as at the end of the reporting period without accrued interest. The balance is indicated in the reporting currency and rounded up to integers.

9) Accrued interest

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

10) Annual interest rate of resource

The annual interest rate of a resource (contractual) is indicated as a percentage on an annual basis and submitted in the format of interest rate divided by 100 (i/100).

If repayment of the involved resource occurs by instalments, the annual interest rate is indicated on the balance of the resource (even when according to the contract the interest rate is calculated on the initial amount of the resource).

If the final annual interest rate is established only upon expiry of the contract, the known, i.e., guaranteed interest rate will be indicated as the annual interest rate. In case of repurchase agreements, here is indicated the effective interest rate of the transaction.

If the contract prescribes a floating interest rate, the interest rate valid on the reporting date will be indicated.

If the interest rate depends on the amount of the resource, the interest rate valid as at the end of the reporting period will be indicated.

11) Interest rate type identifiers

Fixed	1
Floating	2

The interest rate type will be “Fixed” if the interest rate is agreed upon at the time of concluding the contract and it is not to be reviewed later.

The interest rate type will be “Floating” if the interest rate is indexed or tied to base rates.

12) Contractual currency code

Here is indicated the contractual currency of the involved resource. For example, if the contractual currency of the involved resource is EEK and the amount to be repaid is tied to the exchange rate of the EEK to some other currency (e.g. EUR) valid at the moment of repayment, the contractual currency, i.e., EEK, will be indicated. If the reporting currency and the contractual currency coincide, the reporting currency code will be repeated here.

13) Identifiers for monetary financial institutions, central counterparties or securitisers

Credit institutions	1
Money market funds	2
Other monetary financial institutions	3
Central counterparty	4
Securitiser	5

In case of customer categories “Other financial institution” and “Credit institution” here is indicated the customer’s belonging to the list of monetary financial institutions (MFI) (identifiers 1-3) or in case of customer category "Other financial institution" here is indicated whether it is a central counterparty or a securitiser (identifiers 4 and 5). The identifier for the rest of customer categories is 0 (zero).

When classifying a customer as an MFI, one proceeds from the list of MFIs of the European Union published on the web site of the European Central Bank <http://www.ecb.int/stats/money/mfi/elegass/html/index.en.html> (subsections “Search the database” and “Download dataset”).

14) Identifiers for the period of notice of closing the deposit

up to 3 months	3
more than 3 months	47

Identifiers for the period of notice for deposits redeemable at notice are established only for the resource categories “Time deposit“, “Savings deposit“, “Investment deposit“ and “Other deposit“, based on the mandatory period of notice. If the period of notice has not been established for the resource categories above, the identifier for the period of notice for deposits redeemable at notice will be 0 (zero).

In case of the resource categories “Overnight deposit“, “Other demand deposit”, “Repurchase agreement“, “Syndicated loan”, “Other loan received“, “Loan resource for specific purposes“ and “Subordinated loan“, the identifier for the period of notice for deposits redeemable at notice will be 0 (zero).

Appendix 3 to Eesti Pank Governor's decree no 4 of 30 June 2009 Amendments to Eesti Pank Governor's Decree No 9 of 13 July 2007 "Establishment of Supplementary Reports on Credit Institutions' Balance Sheet"

Appendix 3 to Eesti Pank Governor's Decree No 9 of 13 July 2007 Establishment of Supplementary Reports on Credit Institutions' Balance Sheet

Report on the turnover of loans

1. Area of report

1.1 Contractual amounts and debit turnover of the loans issued and deposits placed by a credit institution (hereinafter *loans*) during the reporting period. This does not include demand deposits recorded under the balance-sheet asset item "Cash and cash balances with central banks" (overnight deposits and other highly liquid time deposits (up to 3 months) are to be recorded) held in other credit institutions and all deposits placed with central banks.

1.2 Amendments to earlier contracts (e.g., extension of a contract) the customer has initiated during the reporting period. This does not include automatic changes in contracts (e.g. changes in interest rates, changing a floating interest rate into a fixed rate or vice versa, etc.) already agreed upon at the time of concluding the contract.

2. General requirements to data summarising

The contractual loan amounts and loan turnover amounts with coinciding identifiers are shown as one row.

3. Report row structure

- 1) loan category
- 2) loan group
- 3) reporting currency code
- 4) country code
- 5) customer
- 6) maturity
- 7) sector of the economy
- 8) loan collateral
- 9) contractual loan amount
- 10) loan turnover
- 11) annual interest rate of loan
- 12) interest rate type
- 13) contractual currency code
- 14) monetary financial institutions, central counterparties or securitisers
- 15) loan purpose
- 16) Annual percentage rate of charge
- 17) initial period of fixation of the interest rate
- 18) number of loans
- 19) loan amount

1) Loan category identifiers

Loan for specific purposes 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
Syndicated loan	12
Other loan	3
Other claim	4

“Loan for specific purposes with interest rate restriction” also includes all study loans guaranteed by the state.

Other study loans are indicated under “Other loan”.

“Other claim” includes all claims within the report area which are neither loans nor reverse repurchase agreements (e.g., overnight deposits, deposits deposited with financial institutions).

2) Loan 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 investments	6

Here is indicated the group of financial assets under which the loan shown on the report row is classified according to the methods of preparing the balance sheet.

3) Reporting currency code

Here is indicated the currency in which the loan amount is fixed in the loan contract. If the contract prescribes that the loan repayment amount may change due to fluctuations in the exchange rate of a certain currency, here is indicated the currency the exchange rate of which determines the size of the repayment amount. For example, if the contractual currency of a loan is EEK and the repayment amount is tied to the exchange rate of EEK to some other currency (e.g., EUR) valid at the moment of repayment, the reporting currency of the loan will be the currency tied to EEK (in this case EUR). The contractual currency of the loan (in this case EEK) is indicated as the thirteenth identifier of the report row.

4) Country code

The country code is based on the customer's residency. In case identifying a customer's residency is impossible, the code is XX.

5) 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

6) 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
More than 40 years	51

The maturity identifier is determined on the basis of the contractual maturity of the loan, even if the loan amount is paid out by instalments. In case of amendments to the loan contract involving a change in the contractual maturity of the loan of more than 20% of the initial maturity, the contractual maturity of the loan must be recorded similarly to the new contract (i.e. from the date the amendment to the contract enters into force until the end of the loan contract).

7) Identifiers for sectors of the economy

A loan 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 case of loans issued 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.

8) 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 the same credit institution	7
Other	8
Without collateral	9

If one loan has several collaterals, the collateral providing the biggest guarantee for the loan will be indicated.

9) Contractual loan amount

Here is indicated the full amount of the issued loan fixed in the contract. If the loan is paid out by instalments, the contractual amount of the loan will be indicated only when the first payment is made. In case of later payments, the contractual amount of the loan will be 0 (zero). In case of overdraft facilities and credit card loans, the contractual amount of the loan will also be 0 (zero).

If this involves amendments initiated by the customer in a previously concluded contract, it will be handled as conclusion of a new contract and the contractual loan amount fixed in the amended contract will be indicated.

The contractual loan amount is indicated in the reporting currency and rounded up to integers.

10) Loan turnover

Here is indicated the debit turnover of a loan (including the debit turnover of such loans that were issued and repaid in one and the same month) during the reporting period, if there has been a cash flow. The turnover of overdraft facility and credit card loan is indicated as the sum of overdraft facility and credit card loan turnovers of all the banking days in the reporting period. If the customer initiated an amendment to the terms and conditions of a previous contract, but there occurred no additional cash flow, the loan turnover will be 0 (zero).

The loan turnover is indicated in the reporting currency and rounded up to integers.

11) Annual interest rate of loan

The annual interest rate of a loan (contractual) is indicated as a percentage on an annual basis and submitted in the format of interest rate divided by 100 (i/100). If repayment of a loan occurs by instalments, the annual interest rate is indicated on the balance of the loan (also when according to the contract the interest rate is calculated on the initial amount of the loan).

If the contract states a floating interest rate, the interest rate fixed on the reporting date will be indicated.

If the customer initiated amendments to the terms and conditions of a previous contract, the annual interest rate of the loan will be the annual interest rate fixed after the amendments at the end of the reporting period.

The annual interest rate of the loan is the interest rate actually received by the credit institution. For example, in case of study loans guaranteed by the state, the annual interest rate must also include compensation paid by the government. In case of reverse repurchase agreements, the effective interest rate of the transaction is indicated. In case of overdraft facilities, the annual interest rate is 0 (zero).

12) Interest rate type identifiers

Fixed	1
Floating	2

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

13) Contractual currency code

Here is indicated the contractual currency of the issued loan. For example, if the contractual currency of the issued loan is EEK and the amount to be repaid is tied to the exchange rate of the EEK to some other currency (e.g. EUR) valid at the moment of repayment, the contractual currency, i.e., EEK, will be indicated. If the reporting currency and the contractual currency coincide, the reporting currency code will be repeated here.

14) Identifiers for monetary financial institutions, central counterparties or securitisers

Credit institutions	1
Money market funds	2
Other monetary financial institutions	3
Central counterparty	4
Securitiser	5

In case of customer categories “Other financial institution”, “Credit institution” and “Central bank” here is indicated the customer’s belonging to the list of monetary financial institutions (MFI) (identifiers 1-3) or in case of customer category “Other financial institution” here is indicated whether it is a central counterparty or a securitiser (identifiers 4 and 5). The identifier for the rest of customer categories is 0 (zero).

When classifying a customer as an MFI, one proceeds from the list of MFIs of the European Union published on the web site of the European Central Bank <http://www.ecb.int/stats/money/mfi/elegass/html/index.en.html> (subsections “Search the database” and “Download dataset”).

In case of the customer type “Central bank” the MFI identifier will be “Other monetary financial institutions”.

15) Loan 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 indicated the purpose of the issued loan.

The loan 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 determine the particular purpose.

In case of refinancing a loan, the loan purpose is determined according to the purpose of the loan to be refinanced.

The identifiers 7, 9-12, 14, 15 and 23 are only used for the customer category “Private person”; in case of other customer categories, identifiers 7-11 and 14-22 are used.

The identifier “Other” is used only when it is impossible to classify the loan under any other purpose.

16) Annual percentage rate of charge

Here is indicated the annual percentage rate of charge of loans of the customer category “Private person” according to the Minister of Finance Regulation No 98 of 7 August 2002 “Procedure for calculating the annual percentage rate of charge”. The cost rate is indicated as a percentage and submitted in the format of rate divided by 100 (r/100). In case of other customer categories or the loan category “Other claim” the cost rate is 0 (zero).

17) Identifiers for the initial period of fixation of the interest rate

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
More than 40 years	51

Here is indicated the period of fixation of the initial interest rate. The period of fixation of the initial interest rate is a time period subsequent to the conclusion of or amendment to a contract during which the interest rate remains unchanged.

For example, when it is agreed upon at the time of concluding the loan contract that the interest rate is 6 months' EURIBOR + 2% and the interest rate will be reviewed for the first time after 6 months, the period of fixation of the initial interest rate will be 6 months.

If the fixed and floating interest rate are combined, the period of fixation of the initial interest rate will be indicated according to the period of time from the date of entering into the contract to the date the interest rate becomes floating, i.e. the period of fixation of the initial interest rate is the period of time of using the fixed interest rate, which is agreed upon at the time of concluding the loan contract.

If the floating and fixed interest rate are combined, the period of fixation of the initial interest rate is the period of time from the date of entering into the loan contract until the date of the first possible review of the interest rate.

In case of amendments by the customer in the terms and conditions of a previously concluded contract, the period of fixation of the initial interest rate will be indicated as the period of time from amending the contract to the moment of the next possible interest rate change.

In case of the interest rate type "Fixed", the period of fixation of the initial interest rate will be the contractual maturity of the loan.

In case of payouts arising from contracts concluded in earlier reporting periods, the period of fixation of the initial interest rate will be 0 (zero).

18) Number of loans

Here is indicated the total number of loans, which is summarised in the tenth column of the report row under "Loan turnover". The number of loans is recorded in pieces.

19) Loan amount

Up to EUR 250,000	3
EUR 250,000 to EUR 1,000,000	4
More than EUR 1,000,000	2

Here is indicated whether the amount of individual loans calculated as a total in the ninth column of the report row “Contractual loan amount” is up to 250,000 euro (incl.), 250,000 to 1,000,000 euro or more than 1,000,000 euro. In case of later payouts arising from contracts concluded in earlier reporting periods and in case of overdraft facilities and credit card loans, the loan amount identifier will be 0 (zero).

Appendix 4 to Eesti Pank Governor's decree no 4 of 30 June 2009 Amendments to Eesti Pank Governor's Decree No 9 of 13 July 2007 "Establishment of Supplementary Reports on Credit Institutions' Balance Sheet"

Appendix 4 to Eesti Pank Governor's Decree No 9 of 13 July 2007 Establishment of Supplementary Reports on Credit Institutions' Balance Sheet

Report on the balance of loans

1. Area of report

End-of-reporting-period balances of the loans and deposits (hereinafter *loans*) recorded under the credit institution's balance-sheet asset items.

2. General requirements to data summarising

The book and contractual balances and the amount of accrued interest of the loans with coinciding identifiers are shown as one row.

3. Report row structure

- 1) loan category
- 2) loan group
- 3) reporting currency code
- 4) country code
- 5) customer
- 6) maturity
- 7) sector of the economy
- 8) loan collateral
- 9) book balance of loan
- 10) contractual loan balance
- 11) accrued interest
- 12) annual interest rate of loan
- 13) interest rate type
- 14) contractual currency code
- 15) monetary financial institutions, central counterparties or securitisers
- 16) corporate customer
- 17) loan purpose
- 18) loan class
- 19) number of loans

1) Loan category identifiers

Loan for specific purposes with interest rate restriction	1
Other loan with interest rate restriction	5
Overdraft facility	9
Credit card loan	10
Subordinated loan	6
Syndicated loan	12
Reverse repurchase agreement	7
Other loan	3
Other claim	4

“Loan for specific purposes with interest rate restriction” also includes all educational loans guaranteed by the state.

Other study loans are indicated under “Other loan”.

“Other claim” includes all claims within the report area, which are neither loans nor reverse repurchase agreements (e.g., overnight deposits, deposits with central banks and financial institutions).

2) Loan 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 investments	6

Here is indicated the group of financial assets under which the loan shown on the report row is classified according to the methods of preparing the balance sheet.

3) Reporting currency code

Here is indicated the currency in which the loan amount is fixed in the loan contract. If the contract prescribes that the loan repayment amount may change due to fluctuations in the exchange rate of a certain currency, here is indicated the currency the exchange rate of which determines the size of the repayment amount. For example, if the contractual currency of a loan is EEK and the repayment amount is tied to the exchange rate of EEK to some other currency (e.g., EUR) valid at the moment of repayment, the reporting currency of the loan will be the currency tied to EEK (in this case EUR). The contractual currency of the loan (in this case EEK) is indicated as the fourteenth identifier of the report row.

4) Country code

The country code is based on the customer's residency. In case identifying a customer's residency is impossible, the code is XX.

5) 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

6) 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
More than 40 years	51

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

In case of amendments to the loan contract involving a change in the contractual maturity of the loan of more than 20% of the initial maturity, the contractual maturity of the loan must be recorded similarly to the new contract (i.e. from the date the amendment to the contract until the end of the loan contract).

In case of loan contracts cancelled by the credit institution the maturity will still be the contractual maturity of the loan, i.e., the maturity valid prior to the decision to cancel the loan contract was adopted.

7) Identifiers for sectors of the economy

A loan 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

In case of loans issued 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.

8) 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 the same credit institution	7
Other	8
Without collateral	9

If one loan has several collaterals, the collateral providing the biggest guarantee for the loan will be indicated.

9) Book balance of loan

Here is indicated the balance of a loan corresponding to identifiers at book value as at the end of the reporting period without accrued interest. The balance is indicated in gross value (i.e., without allowance) in the reporting currency and rounded up to integers.

10) Contractual loan balance

Here is indicated the balance of a loan corresponding to identifiers at contractual value (i.e., without taking into account the impact of the effective interest rate) as at the end of the reporting period without accrued interest. The balance is indicated in gross value (i.e., without allowance) in the reporting currency and rounded up to integers.

11) Accrued interest

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

12) Annual interest rate of loan

The annual interest rate of a loan (contractual) is indicated as a percentage on an annual basis and submitted in the format of interest rate divided by 100 (i/100). If repayment of a loan occurs by instalments, the annual interest rate is indicated on the balance of the loan (also when according to the contract the interest rate is calculated on the initial amount of the loan).

If the contract prescribes a floating interest rate, the interest rate valid on the reporting date will be indicated.

The annual interest rate of the loan is the interest rate actually received by the credit institution. For example, in case of study loans guaranteed by the state, the annual interest rate must also include compensation paid by the government.

In case of reverse repurchase agreements, the effective interest rate of the transaction will be indicated.

In case of a credit card loan the contractual annual interest rate will be the interest rate actually applied to the loan on the reporting date.

In case of loan contracts cancelled by the credit institution, the annual interest rate will be 0 (zero).

13) Interest rate type identifiers

Fixed	1
Floating	2

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

14) Contractual currency code

Here is indicated the contractual currency of the issued loan. For example, if the contractual currency of the issued loan is EEK and the amount to be repaid is tied to the exchange rate of the EEK to some other currency (e.g. EUR) valid at the moment of repayment, the contractual currency, i.e., EEK, will be indicated. If the reporting currency and the contractual currency coincide, the reporting currency code will be repeated here.

15) Identifiers for monetary financial institutions, central counterparties or securitisers

Credit institutions	1
Money market funds	2
Other monetary financial institutions	3
Central counterparty	4
Securitiser	5

In case of customer categories “Other financial institution”, “Credit institution” and “Central bank” here is indicated the customer’s belonging to the list of monetary financial institutions (MFI) (identifiers 1-3) or in case of customer category “Other financial institution” here is indicated whether it is a central counterparty or a securitiser (identifiers 4 and 5). The identifier for the rest of customer categories is 0 (zero).

When classifying a customer as an MFI, one proceeds from the list of MFIs of the European Union published on the web site of the European Central Bank <http://www.ecb.int/stats/money/mfi/elegass/html/index.en.html> (subsections “Search the database” and “Download dataset”).

In case of the customer type “Central bank” the MFI identifier will be “Other monetary financial institutions”.

16) Identifiers for corporate customers

Corporate key customer	1
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Other customer 2

Here is indicated whether the customer recorded on the report row is a corporate key customer or not. Corporate key customer is identified only for customer types “Commercial undertaking of state or local government” and “Other commercial undertaking”.

A corporate key customer is a legal person as specified in Subsection 30(5) of the Guarantee Fund Act. The rest of the customers are recorded under the indicator 2 “Other customer”.

17) Loan 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 indicated the purpose of the issued loan. The loan purposes “Commencing commercial activity of a company” and “Expanding the commercial activity of a company” are used 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 determine the specific purpose. In case of refinancing a loan, the loan purpose is determined according to the purpose of the loan to be refinanced. The identifiers 7, 9-12, 14, 15 and 23 are only used for the customer category “Private person”; in case of other customer categories, identifiers 7-11 and 14-22 are used.

The identifier “Other” is used only when it is impossible to classify the loan under any other purpose.

18) Loan class identifiers

In order	1
Under special surveillance	2
Doubtful	3
Risky	4
Hopeless	5

The loan class is indicated pursuant to Appendix “Minimum requirements on loan servicing and procedure for entering uncollectible claims in expenses” to Eesti Pank

Governor's Decree No 9 "Servicing loans of credit institutions and entering uncollectible claims in expenses" of 27 June 2000.

19) Number of loans

Here is indicated the number of loans that are summarised under report row columns 9 "Book balance of loan" and 10 "Contractual balance of loan". The number of loans is recorded in pieces. If a report row contains a summary of loans with 0-balance but with unpaid accrued interest balance as at end of the reporting period, such loans will not be taken into account when the number of loans is determined.

Appendix 5 to Eesti Pank Governor's decree no 4 of 30 June 2009 Amendments to Eesti Pank Governor's Decree No 9 of 13 July 2007 "Establishment of Supplementary Reports on Credit Institutions' Balance Sheet"

Appendix 5 to Eesti Pank Governor's Decree No 9 of 13 July 2007 Establishment of Supplementary Reports on Credit Institutions' Balance Sheet

Report on overdue and/or impaired loans

1. Area of report

1.1 Overdue loans, deposits and other receivables (hereinafter *loans*) recorded under the credit institution's balance-sheet asset items as at the end of the reporting period.

1.2 Impaired loans, deposits and other receivables (hereinafter *loans*) recorded under the credit institution's balance-sheet asset items as at the end of the reporting period.

A loan is overdue, when the scheduled payment of principal or interest has not been received by the due date (if the due date falls on a day off, then by the banking day following the due date). In the case of impaired loans, individual and general impairment belong to the report area.

2. General requirements to data summarising

The due loan amount of the overdue and/or impaired loans, due interest amount, loan balance, and the amount of impairment with coinciding identifiers are shown as one row.

Homogeneous loans of insignificant value assessed by groups can be grouped and treated as a common loan category.

General impairment is indicated as one row across each different loan category.

3. Report row structure

- 1) loan category
- 2) loan group
- 3) reporting currency code
- 4) country code
- 5) customer
- 6) maturity
- 7) sector of the economy
- 8) loan collateral
- 9) period passed from the maturity date
- 10) due loan amount
- 11) due interest
- 12) loan balance
- 13) impairment
- 14) contractual currency code
- 15) loan purpose
- 16) loan class

1) Loan category identifiers

Loan for specific purposes with interest rate restriction	1
Other loan with interest rate restriction	5
Overdraft facility	9

Credit card loan	10
Subordinated loan	6
Syndicated loan	12
Reverse repurchase agreement	7
Other loan	3
Debt instrument	11
Other claim	4

The loan category “Other claim” covers all claims within the report area which are not loans, reverse repurchase agreements or debt instruments (e.g., deposits).

In case of general impairment of loans, the loan category identifier will be 0 (zero).

2) Loan group identifiers

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 investments	6

Here is indicated the group of financial assets under which the loan shown on the report row is classified according to the methods of preparing the balance sheet. In case of general impairment of loans, here will be indicated the group of financial assets under which the loans that are objects of general impairment are classified.

3) Reporting currency code

Here is indicated the currency in which the loan amount is fixed in the loan contract. If the contract prescribes that the loan repayment amount may change due to fluctuations in the exchange rate of a certain currency, here is indicated the currency the exchange rate of which determines the size of the repayment amount. For example, if the contractual currency of a loan is EEK and the repayment amount is tied to the exchange rate of EEK to some other currency (e.g., EUR) valid at the moment of repayment, the reporting currency of the loan will be the currency tied to EEK (in this case EUR). The contractual currency of the loan (in this case EEK) is indicated as the fourteenth identifier of the report row.

In case of general impairment of loans here is indicated the currency in which the impairment is made.

4) Country code

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

5) 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 case of general impairment of loans, the customer identifier will be 0 (zero).

6) 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
More than 40 years	51

Here is indicated the contractual maturity of the loan. In case of amendments to the loan contract involving a change in the contractual maturity of the loan of more than 20% of the initial maturity, the contractual maturity of the loan must be recorded similarly to the new contract (i.e. from the date the amendment to the contract enters into force until the end of the loan contract).

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

In case of loan contracts cancelled by the credit institution the maturity will still be the contractual maturity of the loan, i.e., the maturity valid prior to the decision to cancel the loan contract was adopted.

7) Identifiers for sectors of the economy

A loan 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 case of debt instruments secured by mortgage the sector of the economy will be L "Real estate activities".

In case of loans issued 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.

In case of general impairment of loans, the identifier for the sector of the economy will be X.

8) 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 the same credit institution	7
Other	8
Without collateral	9

If one loan has several collaterals, the collateral providing the biggest guarantee for the loan will be indicated.

In case of general impairment of loans, the loan collateral identifier will be "Without collateral".

9) Identifiers for the period passed from the maturity date

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

The period passed from the repayment of the loan is directly related to the due loan and interest amount.

The period passed from the repayment of the loan “Maturity date not due” is used for loans that are only impaired.

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

In case of general impairment of loans the identifier for the period passed from the repayment of the loan will be 0 (zero).

10) Due loan amount

Here is indicated the amount of the overdue loan or a part of the loan overdue as at the end of the reporting period, without accrued interest. The due loan amount is indicated in gross value (i.e., without impairment) in the reporting currency and rounded up to integers.

In case of general impairment of loans the due loan amount will be 0 (zero).

11) Due interest

Here is indicated the amount of interest payments that is overdue. The interest due is indicated in the same currency as the loan and rounded up to integers.

In case of general impairment of loans the amount of due interest will be 0 (zero).

12) Loan balance

Here is indicated the contractual value of a balance of an overdue and/or impaired loan (i.e., without considering the impact of effective interest rate) as at the end of the reporting period without accrued interest. The loan balance is indicated in gross value (i.e., without impairment) in the reporting currency and rounded up to integers.

In case of general impairment of loans the amount of loan balance will be 0 (zero).

13) Impairment

Here is indicated the amount by which a loan, part of the loan or loan group is impaired. The amount of impairment is indicated in the reporting currency and rounded up to integers. If the loan has not been impaired, the impairment amount will be 0 (zero).

14) Contractual currency code

Here is indicated the contractual currency of the issued loan. For example, if the contractual currency of the issued loan is EEK and the amount to be repaid is tied to the exchange rate of the EEK to some other currency (e.g. EUR) valid at the moment of repayment, the contractual currency, i.e., EEK, will be indicated. If the reporting currency and the contractual currency coincide, the reporting currency code will be repeated here.

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

15) Loan purpose identifiers

Acquisition of real estate for one's own use
(excl. acquisition or renovation of a dwelling)
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 indicated the purpose of the issued loan. The loan purposes “Commencing commercial activity of a company” and “Expanding the commercial activity of a company” are used 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 determine the specific purpose. In case of refinancing a loan, the loan purpose is determined according to the purpose of the loan to be refinanced. The identifiers 7, 9-12, 14, 15 and 23 are only used for the customer category “Private person”; in case of other customer categories, identifiers 7-11 and 14-22 are used.

The loan purpose identifier “Other” is applied only in case of general impairment of loans and when it is impossible to classify the loan under any other purpose.

16) Loan class identifiers

In order	1
Under special surveillance	2
Doubtful	3
Risky	4
Hopeless	5

The loan class is indicated pursuant to Appendix “Minimum requirements on loan servicing and procedure for entering uncollectible claims in expenses” to Eesti Pank Governor’s Decree No 9 “Servicing loans of credit institutions and entering uncollectible claims in expenses” of 27 June 2000.

In case of general impairment of loans, the loan class identifier will be 0 (zero).

Appendix 6 to Eesti Pank Governor's decree no 4 of 30 June 2009 Amendments to Eesti Pank Governor's Decree No 9 of 13 July 2007 "Establishment of Supplementary Reports on Credit Institutions' Balance Sheet"

Appendix 6 to Eesti Pank Governor's Decree No 9 of 13 July 2007 Establishment of Supplementary Reports on Credit Institutions' Balance Sheet

Report on changes in claims written off the credit institution's balance sheet

1. Area of report

1.1 Claims written off the credit institution's balance sheet during the reporting period.

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

1.3 Terminating the off-balance-sheet accounting of the claim 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 included here.

2. General requirements to data summarising

The total amount of turnovers of claims with coinciding identifiers are shown as one row.

3. Report row structure

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

1) Claim category identifiers

Loan for specific purposes 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
Syndicated loan	12
Other loan	3
Debt instrument	11
Other claim	4

Here is indicated the category of claim fixed at the moment the claim originated. The claim category “Loan for specific purposes with interest rate restriction” also includes all educational loans guaranteed by the state. Other study loans are recorded under the claim category “Other loan”. The claim category “Other claim” covers all the claims within the report area which do not belong under previous claim categories (e.g., deposits).

2) Loan group identifiers

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

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

3) Reporting currency code

Here is indicated the code of the currency in which the claim is fixed in the contract. If the contract prescribes that the claim repayment amount may change due to fluctuations in the exchange rate of a certain currency, here is indicated the currency the exchange rate of which determines the size of the repayment amount. For example, if the contractual currency of a claim is EEK and the repayment amount is tied to the exchange rate of EEK to some other currency (e.g., EUR) valid at the moment of repayment, the reporting currency of the claim will be the currency tied to EEK (in this case EUR). The contractual currency of the claim (in this case EEK) is recorded as the eighth identifier of the report row.

4) Country code

The country code is based on the customer's residency. In case identifying a customer's residency is impossible, the code is XX.

5) 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

6) 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
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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 case of loans issued 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.

7) 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 a group	7
Other	8
Without collateral	9

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

8) Contractual currency code

Here is indicated the contractual currency of the claim. For example, if the contractual currency of the claim is EEK and the amount to be repaid is tied to the exchange rate of the EEK to some other currency (e.g. EUR) valid at the moment of repayment, the

contractual currency, i.e., EEK, will be indicated. If the reporting currency and the contractual currency coincide, the reporting currency code will be repeated here.

9) 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 identifier "Commencing commercial activity of a company" is used when a loan is granted on the basis of a business plan, where the loan served more than one purpose, or where it was impossible to determine the particular purpose. In case of refinanced claims, determining the purpose has to proceed from the purpose of the refinanced claim. The identifiers 7, 9-12, 14, 15 and 23 are only used for the customer category "Private person"; in case of other customer categories, identifiers 7-11 and 14-22 are used.

The claim purpose "Other" is applied only when it is impossible to classify the claim under any other purpose.

10) Writing off a claim from the balance sheet

Here is indicated the amount of claims written off the balance sheet during the reporting period. The amount written off is indicated in gross value (i.e., without impairment) in the reporting currency and rounded up to integers.

11) Receipt of claim

Here is indicated the amount of claims written off the balance sheet received during the reporting period. The received amount is indicated in the reporting currency and rounded up to integers.

12) Terminating the off-balance-sheet accounting of claim

Here is indicated the amount of claims written off the balance sheet by which the off-balance-sheet accounting of the claim was terminated in the reporting period. Terminating the off-balance-sheet accounting of the claim is indicated only in case 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 which occurred in conjunction with receipt of the respective sum, is indicated under the report row column "Receipt of claim", and the amount of "Terminating the off-balance-sheet accounting of the claim" is 0 (zero). The amount by which the off-balance-sheet accounting of the claim has been terminated is indicated in the reporting currency rounded up to integers.

Appendix 7 to Eesti Pank Governor's decree no 4 of 30 June 2009 Amendments to Eesti Pank Governor's Decree No 9 of 13 July 2007 "Establishment of Supplementary Reports on Credit Institutions' Balance Sheet"

Appendix 8 to Eesti Pank Governor's Decree No 9 of 13 July 2007 Establishment of Supplementary Reports on Credit Institutions' Balance Sheet

Report on securities

1. Area of report

1.1 End-of-reporting-period balances of equity, debt and derivative instruments (hereinafter *securities*) recorded under the credit institution's balance-sheet asset items.

1.2 End-of-reporting-period balances of advance payments for securities.

1.3 End-of-reporting-period balances of accrued interest and dividend claims related to securities written off the balance sheet.

2. General requirements to data summarising

The balance, nominal value, value in market price, accrued interest/dividends and the quantity of those securities that have coinciding identifiers are shown as one row.

In case of an amortised debt security, the debt security is recorded on different rows according to different residual maturities of the different instalments of the debt security. The volumetric features characteristic of the debt security as a whole (e.g., quantity and accumulated interest) are recorded with the latest repayable instalment.

In case of advance payment for securities, the security for which the advance payment was made is indicated on the report row; in case of interest and dividend claims the security to which the claims are related is shown.

3. Report row structure

- 1) security category
- 2) security group
- 3) reporting currency code
- 4) country code
- 5) security issuer
- 6) listing
- 7) maturity
- 8) sector of the economy
- 9) quantity
- 10) security balance
- 11) nominal value
- 12) market value
- 13) accrued interest/dividends
- 14) yield
- 15) special condition
- 16) monetary financial institutions, central counterparties or securitisers
- 17) security class
- 18) security collateral
- 19) ISIN-code
- 20) residual maturity
- 21) type of coupon

22) coupon

1) Security category identifiers

Money market instrument	8
Other debt instrument	1
Share and unit of associated undertaking	3
Share and unit of subsidiary	4
Other share	5
Unit	6
Privatisation voucher	7
Investment fund unit	9
Derivative instrument	10
Money market fund unit	11

2) Security 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 investments	6
Investments in associates and subsidiaries	7
Derivatives – hedge accounting	8

Here is indicated the group of financial assets under which the security shown on the report row is classified according to the methods of preparing the balance sheet.

3) Reporting currency code

The currency code is indicated on the basis of the nominal value of the security, even if the market price of the security is fixed in another currency.

Derivative instruments have EEK as the reporting currency.

4) Country code

The country code is based on the residency of the security issuer (in case of derivative securities, on the residency of the transaction counterparty). In case identifying the issuer's residency is impossible, the code is XX.

5) Security issuer 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

Here is indicated the issuer of the security owned by the credit institution, not the person which sells the securities (securities broker). In case of a derivative instrument, the issuer is the transaction counterparty. The security issuer “Private person” is only used for the security type “Derivative instrument”.

6) Listing

Not listed	0
Listed	1

If the security (except derivative instrument, advance payments for securities, interest and dividend claims) indicated on the report row has been listed on a regulated securities market, its listing will be “Listed”. The identifier for the rest of securities (i.e., securities which are not listed, all derivative instruments, advance payments for securities, interest and dividend claims) is 0 (zero).

7) 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
More than 40 years	51

Here is indicated the contractual redemption date of the security. The maturity indicator is “Without maturity” for securities that have no maturity (e.g., shares, units) and for advance payments for securities, interest and dividend claims.

8) Identifiers for sectors of the economy

Securities are classified based on the sector of the economy where the security issuer belongs.

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 case of debt instruments secured by mortgage the sector of the economy will be L “Real estate activities”.

In case of the security category “Derivative instrument”, advance payments for securities and interest and dividend claims the identifier for the sector of the economy will be X.

9) Quantity

Here is indicated the number of securities recorded on the report row. The quantity is indicated in pieces. The quantity is 0 (zero) in case of the security category “Derivative instrument”, advance payments for securities and interest and dividend claims. The quantity will also be 0 (zero) in case of amortised debt instruments, if the residual maturity of the debt instrument recorded on the report row does not coincide with the residual maturity of its latest repayable instalment.

10) Security balance

Here is indicated the balance of the security marked with the identifier at book value as at the end of the reporting period without accrued interest or declared dividends. The balance is indicated in gross value (i.e., without allowance) in the reporting currency and rounded up to integers. In case of interest and dividend claims, the balance of security will be 0 (zero).

11) Nominal value

Here is indicated the nominal value of securities summarised on the report row indicated in the reporting currency per security. The nominal value will be 0 (zero) in case of the security category “Derivative instrument”, advance payments for securities and interest and dividend claims.

12) Market value

Here is indicated the market value or fair value of securities summarised on the report row in the reporting currency per security. The market value of listed securities is established proceeding from their listings on public stock exchanges. In case of unlisted shares/units, incl. shares/units of subsidiaries and affiliated companies, the fair value is established on the basis the ratio of own capital to the shares/units of respective companies. The market price is 0 (zero) for the security type “Derivative instrument”, advance payments for securities and interest and dividend claims.

13) Accrued interest/dividends

Here is indicated interest on debt instruments that has been calculated on the accrual basis, but not received by the end of the reporting period (arising from discount as well as from coupon) or declared dividends on equity instruments. The interest and dividends are indicated in the reporting currency and rounded up to integers. Interest on debt instruments acquired at discount or premium is calculated by dividing the difference between the acquisition value and nominal value across the duration periods of the debt security. In case of other securities and advance payments for securities, the accrued interest/dividend will be 0 (zero). Accrued interest/dividend is also 0 (zero) for amortised debt securities, if the residual maturity of the security recorded on the report row does not coincide with the residual maturity of its latest repayable instalment.

14) Yield

Here is indicated income received from investment in securities. Yield is indicated in per cent on an annual basis and submitted in the format of annual per cent divided by 100 (i/100). In case of securities, where the yield is not fixed upon acquisition of the security (e.g., share, unit), the yield of security as expected by the credit institution will be indicated. The yields of the security types "Privatisation voucher" (except those measured at fair value), "Derivative instrument", advance payments for securities and interest and dividend claims are 0 (zero).

15) Special condition identifiers

Repurchase	1
Not marketable in secondary markets	3
Preferred share	5
Subordinated debt instrument	6
Collateral	7
Without special conditions	4

The special condition "Repurchase" covers securities that have been sold or lent by repurchase transaction, and the special condition "Collateral" includes the securities that are pledged to guarantee an obligation of the reporting credit institution or a third party. The special condition identifier is "Without special conditions" in case of the security type "Derivative instrument", advance payments for securities and interest and dividend claims.

16) Identifiers for monetary financial institutions, central counterparties or securitisers

Credit institutions	1
Money market funds	2
Other monetary financial institutions	3
Central counterparty	4
Securitiser	5

In case of customer categories "Other financial institution", "Credit institution" and "Central bank" here is indicated the customer's belonging to the list of monetary financial institutions (MFI) (identifiers 1-3) or in case of customer category "Other financial institution" here is indicated whether it is a central counterparty or a

securitiser (identifiers 4 and 5). The identifier for the rest of customer categories is 0 (zero).

When classifying a customer as an MFI, one proceeds from the list of MFIs of the European Union published on the web site of the European Central Bank <http://www.ecb.int/stats/money/mfi/elegass/html/index.en.html> (subsections “Search the database” and “Download dataset”).

In case of the customer type “Central bank” the MFI identifier will be “Other monetary financial institutions”.

17) Security class identifiers

In order	1
Under special surveillance	2
Doubtful	3
Risky	4
Hopeless	5

The security class is indicated pursuant to Appendix “Minimum requirements on loan servicing and procedure for entering uncollectible claims in expenses” to Eesti Pank Governor’s Decree No 9 “Servicing loans of credit institutions and entering uncollectible claims in expenses” of 27 June 2000. The security class identifier is 0 (zero) for the security category “Derivative instrument”.

18) Security 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 the same credit institution	7
Other	8
Without collateral	9

Here is indicated the collateral of a security the issuer or reseller has established in favour of the credit institution or provided either upon selling the security or later. In case of the security category “Derivative instrument”, advance payments made for securities and interest and dividend claims the collateral will be 0 (zero).

19) ISIN-code

Here is indicated the ISIN-code of the security recorded on the report row. In case the security is without an ISIN-code or it is impossible to establish the code, the ISIN-code is XX. The ISIN code is XX also for the security category “Derivative instrument”.

20) Identifiers for residual maturity

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
More than 40 years	51

Here is indicated the residual maturity from the reporting date to the maturity of the security. The maturity indicator is “Without maturity” for securities that have no maturity (e.g., shares, units) and for advance payments for securities, interest and dividend claims.

21) Identifiers for the type of security coupon

Fixed	1
Floating	2

Here is indicated the type of debt instrument coupons (periodic interest payment). In case of discounted debt instruments, the coupon type will be “Fixed”. In case of other securities, advance payments for securities and interest and dividend claims the coupon type identifier will be 0 (zero).

22) Coupon

Here is indicated the coupon of debt instruments. The amount of coupon is calculated as a ratio of interest amount paid during a 1-year period to the nominal value of security and it is presented in the format of percentage rate divided by 100 (i/100).

If the coupon amount is periodically adjusted, the amount of the coupon fixed on the reporting date will be indicated here.

The coupon amount is 0 (zero) for discounted debt instruments. In case of other securities, advance payments for securities and interest and dividend claims the coupon identifier will also be 0 (zero).

Appendix 8 to Eesti Pank Governor's decree no 4 of 30 June 2009 Amendments to Eesti Pank Governor's Decree No 9 of 13 July 2007 "Establishment of Supplementary Reports on Credit Institutions' Balance Sheet"

Appendix 9 to Eesti Pank Governor's Decree No 9 of 13 July 2007 Establishment of Supplementary Reports on Credit Institutions' Balance Sheet

Report on the turnover of liabilities represented by securities

1. Area of report

1.1 The reporting-period credit turnover of debt instruments issued by the credit institution during the reporting period and other liabilities represented by securities, except derivative instruments (hereinafter *liabilities represented by securities*).

1.2 Reporting-period amendments to the terms and conditions of contracts (e.g. extension of a contract) related to debt instruments (except money market instruments) issued by the reporting credit institution in earlier reporting periods.

2. General requirements to data summarising

The total of the quantities of securities providing the basis for liabilities represented by securities and the total of the turnovers of liabilities represented by securities, which have coinciding identifiers, are shown as one row.

3. Report row structure

- 1) category of liability represented by securities
- 2) group of liability represented by securities
- 3) reporting currency code
- 4) country code
- 5) customer
- 6) monetary financial institutions, central counterparties or securitisers
- 7) issuer
- 8) ISIN-code
- 9) listing
- 10) maturity
- 11) interest
- 12) quantity
- 13) nominal value
- 14) turnover of liability represented by securities

1) Identifiers for the category of liability represented by securities

Money market instrument	1
Subordinated debt instrument	7
Other debt instrument	2
Share	3
Unit	4
Hybrid debt instrument	8
Other security	6

Here is indicated the security in which the credit institution's liability represented by securities originated. The category of liability represented by securities "Other debt

security” covers, inter alia, debt instruments issued by the reporting credit institution that are not subordinated debt instruments or hybrid debt instruments.

2) Identifiers for the group of liability represented by securities

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

Here is indicated the group of financial assets under which the liability represented by securities shown on the report row is classified according to the methods of preparing the balance sheet.

3) Reporting currency code

Here is indicated the code of the currency in which the liability represented by securities is fixed in the contract. If the contract prescribes that the repayment amount of the liability represented by securities may change due to fluctuations in the exchange rate of a certain currency, here is indicated the currency the exchange rate of which determines the size of the repayment amount. For example, if the currency of the nominal value of the security forming the basis for the liability represented by securities is EEK and the repayment amount is tied to the exchange rate of EEK to some other currency (e.g., EUR) valid at the moment of repayment, the reporting currency of the liability will be the currency tied to EEK (in this case EUR).

4) Country code

The country code is based on the customer's residency. In case identifying a customer's residency is impossible, the code is XX.

5) 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

Here is indicated the customer to whom the credit institution's liability represented by securities was created. In case of debt instruments issued by the reporting credit institution, the customer identifier is determined based on the buyer of the security.

6) Identifiers for monetary financial institutions, central counterparties or securitisers

Credit institutions	1
Money market funds	2

Other monetary financial institutions	3
Central counterparty	4
Securitiser	5

In case of customer categories “Other financial institution”, “Credit institution” and “Central bank” here is indicated the customer’s belonging to the list of monetary financial institutions (MFI) (identifiers 1-3) or in case of customer category “Other financial institution” here is indicated whether it is a central counterparty or a securitiser (identifiers 4 and 5). The identifier for the rest of customer categories is 0 (zero).

When classifying a customer as an MFI, one proceeds from the list of MFIs of the European Union published on the web site of the European Central Bank <http://www.ecb.int/stats/money/mfi/elegass/html/index.en.html> (subsections “Search the database” and “Download dataset”).

In case of the customer type “Central bank” the MFI identifier will be “Other monetary financial institutions”.

7) Security issuer 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

Here is indicated the issuer in whose securities the credit institution’s liability represented by securities was created. In case of debt securities issued by the reporting credit institution the issuer identifier is 0 (zero).

8) ISIN-code

Here is indicated the ISIN-code of the security forming the basis of the liability represented by securities recorded on the report row. In case the security is without an ISIN-code or it is impossible to establish the code, the ISIN-code is XX.

9) Listing

Not listed	0
Listed	1

If the security shown on the report row, which forms the basis of the liability represented by securities, has been listed on a regulated market, it will be “Listed”. The rest of securities (i.e., unlisted securities) are “Not listed”.

10) 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
More than 40 years	51

The maturity identifier is determined on the basis of the contractual maturity of the liability represented by securities. The maturity includes the time period from entry into force of the contract until its contractual expiry date. In case of debt instruments issued by the reporting credit institution, the maturity is indicated on the basis of the contractual redemption date of the debt instruments, and in case of other liabilities represented by securities, the maturity is based on their contractual maturity.

In case of amendments to the contract (e.g., extension of the contract) the maturity of the contract is calculated by adding the term of extension to the initial maturity (i.e., the maturity of the contract is from the start of the initial contract to the end of the extension).

11) Annual interest rate

Here is indicated the discount rate of the debt instruments issued by the reporting credit institution and recorded on the report row expressed as annual percentage rate and submitted in the format of interest rate divided by a hundred (i/100). The identifier for the rest of the liabilities represented by securities is 0 (zero).

12) Quantity

Here is indicated the number of securities recorded under the fourteenth column of the report row "Turnover of liabilities represented by securities". The quantity is indicated in pieces. In case of amendments to the terms and conditions of contracts related to debt instruments (except money market instruments) issued by the credit institution in earlier reporting periods, the quantity is established according to the number of debt instruments fixed in the contracts that are amended.

13) Nominal value

Here is indicated the nominal value of the securities forming the basis of the liability represented by securities recorded on the report row. The nominal value is indicated in the reporting currency per security.

14) Turnover of liability represented by securities

Here is indicated the reporting-period credit turnover of the liability represented by securities in case there occurs a cash flow. In case of amendments to the terms and conditions of contracts related to debt instruments (except money market instruments) issued by the credit institution in earlier reporting periods, if there was no additional cash flow, the turnover of the liability represented by securities will be 0 (zero). The turnover is indicated in the reporting currency and rounded up to integers.

Appendix 9 to Eesti Pank Governor's decree no 4 of 30 June 2009 Amendments to
Eesti Pank Governor's Decree No 9 of 13 July 2007 "Establishment of Supplementary
Reports on Credit Institutions' Balance Sheet"
Appendix 10 to Eesti Pank Governor's Decree No 9 of 13
July 2007 Establishment of Supplementary Reports on
Credit Institutions' Balance Sheet

Report on the balance of liabilities represented by securities

1. Area of report

1.1 End-of-reporting-period balances of debt instruments and other liabilities represented by securities (hereinafter *liabilities represented by securities*) recorded under the credit institution's balance-sheet liability items.

1.2 End-of-reporting-period balances of accrued interest liability related to debt instruments issued by the reporting credit institution that have been derecognised from the balance sheet.

2. General requirements to data summarising

The total of the amounts of securities providing the basis for liabilities represented by securities and the sum of the balances of liabilities represented by securities and accrued interest with coinciding identifiers are shown as one row.

In case of interest liability, the security to which the liability is related will be indicated on the report row.

3. Report row structure

- 1) category of liability represented by securities
- 2) group of liability represented by securities
- 3) reporting currency code
- 4) country code
- 5) customer
- 6) monetary financial institutions, central counterparties or securitisers
- 7) security issuer
- 8) ISIN-code
- 9) listing
- 10) maturity
- 11) annual interest rate
- 12) quantity
- 13) nominal value
- 14) balance of liability represented by securities
- 15) accrued interest

1) Identifiers for the category of liability represented by securities

Money market instrument	1
Subordinated debt instrument	7
Other debt instrument	2
Share	3
Unit	4
Derivative instrument	5
Hybrid debt instrument	8

Other security 6

Here is indicated the security in which the credit institution's liability represented by securities originated. The category of liability represented by securities "Other debt security" covers, inter alia, debt instruments issued by the reporting credit institution that are not subordinated debt instruments or hybrid debt instruments.

2) Identifiers for the group of liability represented by securities

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
Derivatives – hedge accounting	5

Here is indicated the group of financial assets under which the liability represented by securities shown on the report row is classified according to the methods of preparing the balance sheet.

3) Reporting currency code

Here is indicated the code of the currency in which the liability represented by securities is fixed in the contract. If the contract prescribes that the repayment amount of the liability represented by securities may change due to fluctuations in the exchange rate of a certain currency, here is indicated the currency the exchange rate of which determines the size of the repayment amount. For example, if the currency of the nominal value of the security forming the basis for the liability represented by securities is EEK and the repayment amount is tied to the exchange rate of EEK to some other currency (e.g., EUR) valid at the moment of repayment, the reporting currency of the liability will be the currency tied to EEK (in this case EUR). In case of the liability category "Derivative instrument" the reporting currency will be EEK.

4) Country code

The country code is based on the customer's residency. In case of the liability category "Derivative instrument" the country code of the transaction counterparty is indicated here.

In case identifying a customer's residency is impossible, the code is XX.

5) 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

Here is indicated the customer to whom the credit institution's liability represented by securities was created. In case of debt instruments issued by the reporting credit institution, the customer identifier is determined based on the first buyer of the security. The customer identifier is 0 (zero) for the liability represented by securities category "Derivative instrument".

6) Identifiers for monetary financial institutions, central counterparties or securitisers

Credit institutions	1
Money market funds	2
Other monetary financial institutions	3
Central counterparty	4
Securitiser	5

In case of customer categories "Other financial institution", "Credit institution" and "Central bank" here is indicated the customer's belonging to the list of monetary financial institutions (MFI) (identifiers 1-3) or in case of customer category "Other financial institution" here is indicated whether it is a central counterparty or a securitiser (identifiers 4 and 5). The identifier for the rest of customer categories is 0 (zero).

When classifying a customer as an MFI, one proceeds from the list of MFIs of the European Union published on the web site of the European Central Bank <http://www.ecb.int/stats/money/mfi/elegass/html/index.en.html> (subsections "Search the database" and "Download dataset").

In case of the customer type "Central bank" the MFI identifier will be "Other monetary financial institutions".

7) Security issuer 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

Here is indicated the issuer in whose securities the credit institution's liability represented by securities was created. In case of the liability category "Derivative instrument", the issuer is the transaction counterparty. In case of debt instruments issued by the reporting credit institution the issuer identifier is 0 (zero).

8) ISIN-code

Here is recorded the ISIN-code of the security forming the basis of the liability represented by securities recorded on the report row. In case the security is without an ISIN-code or it is impossible to establish the code, the ISIN-code is XX. The ISIN

code is XX also for the liability represented by securities category “Derivative instrument”.

9) Listing

Not listed	0
Listed	1

If the security recorded on the report row (excl. derivative instruments and interest liabilities), which forms the basis of the liability represented by securities, has been listed on a regulated market, it will be “Listed”. The rest of securities (i.e., unlisted securities, all derivative instruments and interest liabilities) are “Not listed”.

10) 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
More than 40 years	51

The maturity identifier is determined on the basis of the contractual maturity of the liability represented by securities. The maturity includes the time period from entry into force of the contract until its contractual expiry date. In case of debt instruments issued by the reporting credit institution, the maturity is indicated based on the contractual redemption date of the debt instruments, and in case of other liabilities represented by securities, on the contractual maturity of reverse repurchase agreements and similar transactions such as securities lending and buy/sellback agreements etc. The maturity is “Without maturity” for interest liabilities.

11) Annual interest rate

Here is indicated the discount rate of the debt instruments issued by the reporting credit institution and recorded on the report row expressed as annual percentage rate and submitted in the format of interest rate divided by a hundred (i/100). The identifier for the rest of liabilities represented by securities and for interest liabilities is 0 (zero).

12) Quantity

Here is indicated the number of securities recorded in the fourteenth column of the report row "Balance of liabilities represented by securities". The quantity is indicated in pieces.

In case of the liability represented by securities category "Derivative instrument" and for interest liabilities the quantity will be 0 (zero).

13) Nominal value

Here is indicated the nominal value of the securities forming the basis of the liability represented by securities recorded on the report row. The nominal value is indicated in the reporting currency per security.

In case of the liability represented by securities category "Derivative instrument" and for interest liabilities the nominal value will be 0 (zero).

14) Balance of liability represented by securities

Here is recorded the balance of the liability represented by securities corresponding to the identifiers at book value as at the end of the reporting period without accrued interest. The balance is indicated in the reporting currency and rounded up to integers. In case of interest liability, the balance of the liability represented by securities will be 0 (zero).

15) Accrued interest

Here is indicated interest on debt instruments issued by the reporting credit institution, calculated on accrual basis but not paid by the end of the reporting period. The interest is indicated in the reporting currency and rounded up to integers. The accrued interest for other liabilities represented by securities is 0 (zero).

Appendix 10 to Eesti Pank Governor's decree no 4 of 30 June 2009 Amendments to Eesti Pank Governor's Decree No 9 of 13 July 2007 "Establishment of Supplementary Reports on Credit Institutions' Balance Sheet"

Appendix 11 to Eesti Pank Governor's Decree No 9 of 13 July 2007 Establishment of Supplementary Reports on Credit Institutions' Balance Sheet

Report on accounting of intangible assets and tangible fixed assets

1. Area of report

Balances of intangible assets and tangible fixed assets (hereinafter *fixed assets*), fixed assets acquired and sold during the reporting period, expenditure made on improvement of fixed assets, revaluation of fixed assets, depreciation of fixed assets and market value of fixed assets recorded on the credit institution's balance sheet. The data are represented in EEK thousand rounded up to integers.

2. Report structure

- 1) Item category
- 2) Residual value at end of preceding quarter
- 3) Acquired fixed assets at acquisition cost
- 4) Sold fixed assets at residual value
- 5) Expenditure on improvement of fixed assets
- 6) Revaluation of fixed assets
- 7) Depreciation of fixed assets
- 8) Residual value at end of reporting quarter
- 9) Market value

1) **Item category identifiers**

Title of item	Identifier
Intangible assets	700
Formation costs	701
Goodwill	702
Development costs	703
Prepayments for intangible assets	713
Other intangible assets	704
Tangible assets	705
incl. fixed assets abroad	714
Land and buildings	706
incl. land and building for own use	707
Computers	709
Cars	710
Prepayments for tangible fixed assets	711
Other tangible assets	712

2) Residual value at end of preceding quarter

Here are indicated the credit institution's fixed assets at the end of the quarter preceding the reporting quarter at residual book value. If there is no such category of fixed assets, the value will be 0 (zero).

3) Acquired fixed assets at acquisition cost

Here are indicated the fixed assets at acquisition cost acquired by the credit institution during the reporting quarter. If no fixed assets were acquired during the reporting quarter, the value will be 0 (zero).

If a prepayment was made in the previous reporting period for the acquisition of fixed assets in the reporting period, the prepayment amount is recorded in the respective report row position with a minus sign and the acquired assets under the respective item in their total cost to avoid double accounting.

4) Sold fixed assets at residual value

Here are indicated the fixed assets at residual value sold by the credit institution during the reporting quarter. If no fixed assets were sold during the reporting quarter, the value will be 0 (zero).

5) Expenditure on improvement of fixed assets

Here are indicated value-increasing improvement, repair and maintenance of fixed assets made by the credit institution during the reporting quarter, if these are covered by the definition of tangible assets and meet the criteria of recording assets on the balance sheet. If no expenditure on improvement of fixed assets was made during the reporting quarter, the value will be 0 (zero).

6) Revaluation of fixed assets

Here is indicated the revaluation of fixed assets by the credit institution during the reporting quarter. The write-down of fixed assets is indicated as negative value and write-ups as positive value. If no revaluations of fixed assets were made during the reporting quarter, the value will be 0 (zero).

7) Depreciation of fixed assets

Here is indicated the depreciation of fixed assets during the reporting quarter. In case of fixed assets that are not depreciated, the value will be 0 (zero).

8) Residual value at end of reporting quarter

Here are indicated the credit institution's fixed assets at residual book value at the end of the reporting quarter (Residual value at the end of the reporting quarter = Residual value at the end of the preceding quarter + Acquired fixed assets at acquisition cost – Sold fixed assets at residual value + Expenditure on improvement of fixed assets + Revaluation of fixed assets – Depreciation of fixed assets). If the credit institution did not have any type of fixed assets at the end of the reporting quarter, the value will be 0 (zero).

9) Market value

Here is indicated the value of the credit institution's fixed assets at which it would be possible to sell the fixed assets on the market. It is compiled once a year in the report whose reporting period coincides with the end of the financial year. In reports whose reporting period does not coincide with the end of the financial year the value will be

recorded as 0 (zero). The value will also be 0 (zero) if the fixed assets have no market value.

Appendix 11 to Eesti Pank Governor's decree no 4 of 30 June 2009 Amendments to Eesti Pank Governor's Decree No 9 of 13 July 2007 "Establishment of Supplementary Reports on Credit Institutions' Balance Sheet"

Appendix 12 to Eesti Pank Governor's Decree No 9 of 13 July 2007 Establishment of Supplementary Reports on Credit Institutions' Balance Sheet

Quarterly report on the balance of loans

1. Area of report

End-of-reporting-period balances of the loans and deposits (hereinafter *loans*) recorded under the credit institution's balance sheet asset items.

2. General requirements to data summarising

The contractual balances of loans with coinciding identifiers are shown as one row.

3. Report row structure

- 1) loan category
- 2) reporting currency code
- 3) country code
- 4) customer
- 5) contractual maturity
- 6) residual maturity
- 7) period until the next interest rate reset
- 8) contractual loan balance
- 9) interest rate type

1) Loan category identifiers

Loan for specific purposes with interest rate restriction	1
Other loan with interest rate restriction	5
Overdraft facility	9
Credit card loan	10
Syndicated loan	12
Subordinated loan	6
Reverse repurchase agreement	7
Other loan	3
Other claim	4

"Loan for specific purposes with interest rate restriction" also includes all educational loans guaranteed by the state. Other study loans are indicated under "Other loan". The loan category "Other claim" includes all claims within the report area, which are neither loans nor reverse repurchase agreements (e.g., overnight deposits, deposits with central banks and financial institutions).

2) Reporting currency code

Here is indicated the currency in which the loan amount is fixed in the loan contract. If the contract prescribes that the loan repayment amount may change due to fluctuations in the exchange rate of a certain currency, here is indicated the currency the exchange

rate of which determines the size of the repayment amount. For example, if the contractual currency of a loan is EEK and the repayment amount is tied to the exchange rate of EEK to some other currency (e.g., EUR) valid at the moment of repayment, the reporting currency of the loan will be the currency tied to EEK (in this case EUR).

3) Country code

The country code is based on the customer's residency. In case identifying a customer's residency is impossible, the code is XX.

4) 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

5) Identifiers for contractual maturity

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
More than 40 years	51

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

In case of amendments to the loan contract involving a change in the contractual maturity of the loan of more than 20% of the initial maturity, the contractual maturity of the loan must be recorded similarly to the new contract (i.e. from the date the amendment to the contract until the end of the loan contract).

6) Identifiers for residual maturity

Without maturity	1
Up to 1 year	31
1 to 2 years	6
2 to 5 years	24
5 to 10 years	9
10 to 20 years	52
20 to 30 years	53
More than 30 years	54

The identifier is determined on the basis of the time period from the end of the reporting period to the residual maturity.

7) Identifiers for the period until the next interest rate reset

Up to 1 year	31
1 to 2 years	6
2 to 5 years	24
More than 5 years	25

Here is indicated the time period from the reporting period until the next due date of resetting the interest rate.

For example, if it is agreed upon the time of concluding the loan contract that the interest rate is subject to review every six months and the last time the interest rate was changed was in the previous month, the period until the next interest rate reset will be 5 months (i.e., the next time the interest rate is reviewed will be in 5 months).

If fixed and floating interest rates are used in combination, the period until the next interest rate reset will be the time period from the reporting period until the date the interest rate becomes floating.

If the floating interest rate is used, the period until the next interest rate reset will be the time period from the reporting period until the next possible date of review of the interest rate.

In case of the interest rate type “Fixed”, the identifier for the period until the next interest rate reset will be 0 (zero).

8) Contractual loan balance

Here is indicated the balance of a loan corresponding to identifiers at contractual value (i.e., without taking into account the impact of the effective interest rate) as at the end of the reporting period without accrued interest. The balance is indicated in gross value (i.e., without allowance) in the reporting currency and rounded up to integers.

9) Interest rate type identifiers

Fixed	1
Floating	2

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