EESTI PANK
Governor's Decree No. 14
21 July 2010

Amendments to Eesti Pank Governor's Decree No. 19 of 7 December 2007 "Establishment of supplementary reports on the balance sheet of a credit institution's consolidation group"

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

§ 1. Eesti Pank Governor's Decree No. 19 of 7 December 2007 "Establishment of supplementary reports on the balance sheet of a credit institution's consolidation group" (RTL 2007, 99, 1659) is amended as follows:
1) Section 5 "Definitions used" is amended and worded as follows:
"The definitions used in this decree are within the meaning of Eesti Pank Governor's Decree No. 5 of 13 July 2010 "Supplementary reports on credit institutions' balance sheet".;
2) sub-clause 5 ("Reporting currency code") of clause 3 of Appendix 1 "Report on the balance of claims of a credit institution's consolidation group" is amended and worded as follows:
"5) Reporting currency code
Here is recorded the code of the currency in which the claim is involved. If the contractual currency of the claim is the euro, but the amount to be repaid is related to the exchange rate between the euro and some other currency (e.g. CHF), the claim shall be treated as involved in that currency (in this case CHF).
In the case of general impairment of claims here is recorded the currency in which the impairment is made.";
3) sub-clause 13 ("Contractual currency code") of clause 3 of Appendix 1 "Report on the balance of claims of a credit institution's consolidation group" is repealed;
4) in sub-clauses 16-20 and 22 of clause 3 of Appendix 1 "Report on the balance of claims of a credit institution's consolidation group", the word "integers" is replaced with the words "two digits after the decimal point";
5) sub-clause 6 ("Reporting currency code") of clause 3 of Appendix 2 "Report on the interest rate risk of a credit institution's consolidation group" is amended and worded as follows:
"6. Reporting currency code
Here is recorded the currency to which the interest-sensitive balance-sheet and off-balance-sheet claim or liability is related. If the contractual currency is the euro, but the total amount of the claim or liability is tied to the exchange rate between the euro and some other currency (e.g. CHF), the currency code will be the currency the exchange rate of which is related to the total amount of the future claim or liability (in this case CHF).";
6) in sub-clause 7 ("Cash flow") of clause 3 of Appendix 2 "Report on the interest rate risk of a credit institution's consolidation group", the word "integers" is replaced with the words "two digits after the decimal point";
7) Appendix 3 "Report on the changes in claims written off from the balance sheet of credit institution's consolidation group" is amended and established in the new wording (attached).

§ 2. This decree enters into force on 1 January 2011.

Märten Ross
Deputy Governor acting as Governor

Appendix
To Eesti Pank Governor's Decree
No. 14 of 21 July 2010
"Amendments to Eesti Pank Governor's Decree No. 19 of 7 December 2007
"Establishment of supplementary reports on the balance sheet
of a credit institution's consolidation group"

Appendix 3
to Eesti Pank Governor's Decree
No. 19 of 7 December 2007
"Establishment of supplementary reports on the balance sheet
of a credit institution's consolidation group"

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

1. Area of report
1.1 Claims written off the balance sheet of a credit institution's consolidation group during the reporting period.
1.2 Receipt of claims written off the balance sheet of a credit institution's consolidation group during the reporting period.
1.3 Terminating the off-balance-sheet accounting of the 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 covered by this report.

2. General requirements for data summarising
The turnover of such claims that have coinciding identifiers are recorded as one row by the owner of each individual claim and the country code of the claim owner.

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

1) Claim owner identifiers:

Credit institution	1
Leasing company	2
Other	3

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

2) Country code of the claim owner
Here is indicated the country code based on the claim owner's residency.

3) Claim type identifiers

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

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

4) Claim group identifiers

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

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

5) Reporting currency code
Here is recorded the code of the currency in which the claim is involved. If the contractual currency of the claim is the euro, but the amount to be repaid is related to the exchange rate between the euro and some other currency (e.g. CHF), the claim shall be treated as involved in that currency (in this case CHF).

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

7) Customer identifiers

Central government	1
Local government	2
State social security fund	13
Insurance company and pension fund	4
Other financial institution	5
Credit institution	6
Commercial undertaking of state or local government	7
Other commercial undertaking	8

Non-profit institution	9
Private person	10
Central bank	12

8) Identifiers for sectors of the economy

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

Agriculture, forestry, fishing	A
Mining and quarring	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 defence; compulsory social security	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 bodies	U

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

9) Loan collateral identifiers

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

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

10) Purpose identifiers

Acquisition of real estate for one's own use (excl. acquisition or renovation of a dwelling)	15
Commercial real estate	
Housing development projects	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
Trade financing	22
Acquisition/renovation of dwelling	11
Acquisition of goods and services (incl. daily settlements)	12
Acquisition of education	23
Other	14

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

11) Writing off the claim from the balance sheet
This comprises the amount of the claims written off the balance sheet during the reporting period. The sum written off will be recorded in gross value (i.e. without impairment) in the reporting currency and rounded up to two digits after the decimal point.

12) Receipt of the claim
This comprises the amount of claims written off the balance sheet that was received during the reporting period. The received amount is recorded in the reporting currency and rounded up to two digits after the decimal point.

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

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