

EESTI PANK
Governor's decree no 5
of 13 July 2010

Supplementary reports on credit institution's balance sheet

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

Chapter 1
GENERAL PROVISIONS

§ 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 1)-11) of section 3 of this decree to the Financial Supervision Authority and the report listed under clause 12) of section 3 to Eesti Pank.”

§ 2. Application of decree

All credit institutions and branches of credit institutions operating in Estonia (hereinafter *credit institutions*) are obliged to prepare and submit the reports laid down under this decree, except the report specified in clause 6) of section 3 of this decree, which are to be submitted only by such credit institutions that are not parent undertakings of a credit institution's consolidation group.

Chapter 2
REPORTS, PRINCIPLES OF PREPARATION AND SUBMISSION THEREOF

§ 3. Reports

Credit institutions are obliged to prepare and submit the following reports:

- 1) "Report on the turnover of resources" with code 231 (Appendix 1);
- 2) "Report on the balance of resources" with code 211 (Appendix 2);
- 3) "Report on the turnover of loans" with code 232 (Appendix 3);
- 4) "Report on the balance of loans" with code 212 (Appendix 4);
- 5) "Report on overdue and/or impaired loans" with code 233 (Appendix 5);
- 6) "Report on changes in claims written off from the credit institution's balance sheet" with code 238 (Appendix 6).
- 7) "Report on the regional breakdown of deposits and loans" with code 234 (Appendix 7);
- 8) "Report on securities" with code 213 (Appendix 8);
- 9) "Report on the turnover of liabilities related to securities" with code 247 (Appendix 9);

- 10) "Report on the balance of liabilities related to securities" with code 217 (Appendix 10);
- 11) "Report on accounting of intangible assets and tangible fixed assets" with code 214 (Appendix 11);
- 12) "Quarterly report on the balance of loans" with code 222 (Appendix 12).

§ 4. Reporting period and terms for submission of reports

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

(2) The reports listed under clauses 1)-5) and 8)-11) of section 3 are submitted by the fifth banking day after the end of the reporting period, the reports listed under clauses 7) and 12) of section 3 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.

§ 5. Submission of reports

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

(2) If errors are established in the reports and accounting principles are changed, new, rectified reports will be electronically submitted to the Financial Supervision Authority.

(3) In the absence of data on a reporting area an empty report will be submitted.

§ 6. Use of classifications and international standards

(1) Currency codes in the reports are established according to the currency codes table of the international standard ISO 4217 and the codes are indicated in capital letters.

(2) The country code of the customer and claim owner is established according to the 2-letter codes in the table of countries and territories under the international standard ISO 3166 and indicated in capital letters.

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

Chapter 3 SECURITY OF DATA EXCHANGE

§ 7. Organisation of data exchange

(1) The governing body of the accountable entity appoints a representative (hereinafter *responsible representative*) responsible for meeting the reporting requirement, whose task is to ensure the availability of the accountable entity's key pair and the data exchanged upon the submission of reports.

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

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

(4) The responsible representative generates the key pair required for the submission of reports by the accountable entity (hereinafter *the key pair*) referred to in Section 8, arranges the usage thereof by the employee that forwards the reports of the accountable entity (hereinafter *authorised employee*), and forwards the public key to the Financial Supervision Authority.

(5) The Financial Supervision Authority appoints a staff member for the purpose of holding the public key forwarded by the accountable entity and in order to perform the tasks laid down in Section 9 (hereinafter *key manager*).

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

(7) The accountable entity signs the data subject to electronic transmission by the private key, encrypts the data by a public key and forwards the data to the Financial Supervision Authority.

(8) Encryption for the purposes of this decree means electronic conversion of data as a consequence of which the meaningful content of the resultant data is unavailable to non-authorised persons.

§ 8. Key pair

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

(2) The length of a public key is 1024 bits.

(3) The key pair user name includes the code of the accountable entity, the word "*aruandlus*", the name of the authorised employee, and the final validity date of the key pair.

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

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

§ 9. Exchange of keys

(1) Upon the first exchange of keys, the responsible representative of the accountable entity meets the key manager and they exchange public keys.

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

(3) The exchange of keys is formalised by a deed that fixes the key name and user name of the exchanged public keys, the personal data and fingerprints of the authorised employee and the personal data of the persons that executed the exchange. For the purposes of this decree, “fingerprint” means a symbol imprint derived from a key pair, which identifies the user of the key pair.

(4) In emergency situations (the private key has been disclosed, lost or destroyed) the counterparty is immediately notified, new key pairs are created and public keys are exchanged at a meeting between the responsible representative of the accountable entity and the key manager.

(5) Key pairs which have become unserviceable are removed from further use.

§ 10. Identification upon the submission of reports

(1) The Financial Supervision Authority and Eesti Pank establish the identify of the person that submits a report each time a report is submitted.

(2) The identification of the person that submits a report is established on the basis of the public key and the fingerprint in the course of the submission of the report.

(3) When performing the obligation specified in Subsection 1, the Financial Supervision Authority registers the following:

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

Chapter 4 DEFINITIONS USED IN APPENDICES

§ 11. Definitions used

The definitions in Appendices 1–12 to this Decree are used as defined in sections 12–17.

§ 12. Definitions used with regard to customers and issuers

(1) **Central government** comprises the following institutions:

1) Riigikogu, the Office of the President of the Republic, the State Audit Office, the Legal Chancellor, the Supreme Court, the State Chancellery, ministries and county governments and institutions in their area of government, including the embassies and consulates of the Republic of Estonia;

2) other legal persons in public law for the purposes of subsection 25(2) of the General Part of the Civil Code Act, except Eesti Pank, the Guarantee Fund, the Estonian Health Insurance Fund, the Estonian Unemployment Insurance Fund, and trade associations in public law;

3) foundations established by the state and legal persons in public law whose expenses have been covered by the above-mentioned persons in the extent of more than 50 per cent.

(2) **Local government** comprises all local government units, including municipal institutions administered by local government and foundations established by local government units whose expenses have been covered by the above-mentioned persons in the extent of more than 50 per cent.

(3) **State social security funds** comprise all state and local institutional units whose principal area of activity includes offering social support, and that meet the following two criteria:

1) pursuant to law or other legislation certain population groups are obliged to participate in social security schemes or pay contributions;

2) the general government is responsible for management of the institution by imposing or approving contributions and social benefits, irrespective of its role as a supervisory body or employer.

For example, the Estonian Health Insurance Fund and Estonian Unemployment Insurance Fund are regarded as state social security funds.

(4) **Insurance company** is a company specified under subsection 3(1) of the Insurance Activities Act.

(5) **Pension fund** is a contractual investment fund as specified under subsection 3(1) of the Funded Pensions Act.

(6) **Other financial institution** is a commercial undertaking as provided in section 5 of the Credit Institutions Act (e.g., investment fund, investment firm, savings and loan association, management company, undertaking rendering leasing services, undertaking providing foreign currency exchange services, operator of regulated securities markets, operator of the securities settlement system, undertaking providing securities listing services, firm offering financial consultation services, insurance broker, and other firm and ancillary undertaking rendering financial intermediation services). The Guarantee Fund is also regarded as other financial institution.

(7) **Credit institution** is a commercial undertaking specified under subsection 3(1) of the Credit Institutions Act.

(8) **Commercial undertaking of the state and local government** is a commercial undertaking, which is under dominant influence (control) of the central government, local government unit or any other legal person in public law for the purposes of the Securities Market Act, except for professional investors specified under subsection 6(2) of the Securities Market Act. **Profit-making state agencies** (e.g., the State Forest Management Centre) are also regarded as commercial undertakings of the state and local government.

(9) **Other commercial undertaking** is a commercial undertaking not specified under the subsections above. Other commercial undertakings also include sole proprietors who employ ten or more employees.

(10) **Non-profit institution** is a voluntary union of persons and other legal person in private law as provided in section 1 of the Non-profit Institutions Act and section 1 of the Foundations Act, except for foundations which are recorded under central government or local government.

(11) **Private person** is a natural person or a sole proprietor who employs up to nine employees. Private person is also a sole proprietor if it is impossible to identify whether they have employed persons.

(12) **Central bank** is a legal person whose principal task is to organise currency circulation both in their home country and with foreign countries, as well as partial or full holding of the country's international reserves (e.g., Eesti Pank).

(13) **Monetary financial institution (MFI)** comprises central banks, credit institutions and any other monetary financial institutions. Other monetary financial institutions are financial institutions engaged in the involvement of deposits and/or instruments similar to deposits from non-MFIs and issuance of loans and/or investment in short-term debt instruments (with residual maturity of up to 1 year) and/or in deposits. For example, other monetary financial institutions include savings and loan associations and such money market funds that comply with the conditions described above.

(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 under subsection 86³⁵(1) of the Credit Institutions Act.

§ 13. Definitions used with regard to residency

(1) **Residents** are:

- 1) state authorities and agencies of the Republic of Estonia in the broadest sense (legislative, executive and judicial power and their agencies, constitutional institutions), as well as local government units and their agencies;
- 2) Estonia's diplomatic, consular and other official representative offices abroad, as well as other representative offices of Estonian agencies and organisations abroad not involved in economic or commercial activities;
- 3) legal persons in public law and their agencies established by the laws of the Republic of Estonia;
- 4) legal persons in private law registered in Estonia;
- 5) associations and organisations of persons with partial passive legal capacity permitted by the Estonian legal order, founded and pursuing activities in Estonia, which are not legal persons;
- 6) branches and representations of foreign legal persons registered in Estonia;
- 7) Estonian citizens residing in Estonia;
- 8) aliens residing in Estonia with a permanent residence permit;
- 9) aliens residing in Estonia with a temporary residence permit for at least one year;
- 10) persons listed in clauses 7–9 studying or undergoing medical treatment abroad, regardless of the duration of their studies or medical treatment;
- 11) diplomats, military personnel, staff of consular and other representative offices as well as their family members staying abroad and enjoying immunity and diplomatic privileges;
- 12) persons staying abroad specified under clauses 7–9 who are members of ship crews or seasonal and cross-border workers, irrespective of the duration of their stay abroad;
- 13) regulated business entities representing real estate (land together with essential parts thereof) located on the territory of Estonia.

(2) **Non-residents** are all the persons not listed under subsection 1.

§ 14. Definitions used with regard to loans

(1) **Loan** constitutes a financial claim under a contract in compliance with loan agreement terms and conditions provided for under subsection 396(1) of the Law of Obligations Act.

(2) **Reverse-repurchase agreement** is a contract under which the accountable credit institution buys securities or commodities or tradable certificates representing securities or commodities with an obligation to sell the purchased assets or similar assets back at a fixed price at an agreed time.

(3) **Repurchase agreement** is a contract under which the accountable credit institution sells securities or commodities or tradable certificates representing securities or commodities with an obligation to buy them or similar assets back at a fixed price at an agreed time.

(4) **Overdraft facility** is loan resource at the disposal of the customer as specified under subsections 407(1) to (4) of the Law of Obligations Act.

(5) **Credit card loan** is the used amount of credit limits of credit cards (including charge cards) issued by a credit institution.

(6) **Loan for specific purposes with interest rate restriction** is a loan issued on account of resource for specific purposes and whose interest margin is restricted. Such loan also includes classified transaction loans with limited interest margin. Loans that are based on a resource for specific purposes but have unrestricted interest margin are recorded as market interest rate loans.

(7) **Other loan with interest rate restriction** is a loan issued with an interest rate lower than the market interest rate (for example, a loan issued to a commercial undertaking belonging to the same consolidation group as the credit institution).

(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.

(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.

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

§ 15. Definitions used with regard to deposits

(1) **Deposit** is a financial obligation of the account manager to the account holder, which arises from the settlement contract or deposit agreement made between the account manager and account holder. Deposits also include registered acknowledgement of obligation (certificates of deposit) issued in respect of the deposit, if it is not transferable.

(2) **Demand deposit** is a deposit complying with the following conditions:

- 1) the deposit is intended for settlements;
- 2) the deposit is made for an unspecified term;
- 3) the deposited funds can be used and controlled freely (subject to advance notice of up to 24-hours).

(3) **Overnight deposit** is a deposit with the term being the time between two consecutive banking days and which is not intended for settlements.

(4) **Time deposit** is a deposit complying with the following conditions:

- 1) the deposit is intended for depositing money;
- 2) the deposit is not intended for settlements with third parties;
- 3) the term for the deposit is fixed by a contract;

4) the amount of the deposit and the interest paid are fixed by a contract and cannot be changed;

5) violation of the contract conditions may result in contractual penalty (e.g., lower interest).

(5) **Savings deposit** is a deposit complying with the following conditions:

- 1) the deposit is intended for accumulating and depositing money;
- 2) the deposit is not intended for settlements with third parties;
- 3) the term for the deposit may be associated with a specific condition (e.g. wedding day, accumulation of a certain amount of money in the account);
- 4) the amount deposited may be increased;
- 5) violation of the contract conditions entails penalty;
- 6) withdrawal of the deposit may require giving advance notice.

(6) **Investment deposit** is a deposit complying with the following conditions:

- 1) the deposit is intended for depositing money;
- 2) the deposit is not intended for settlements with third parties;
- 3) the term for the deposit is fixed by a contract and cannot be changed;
- 4) the interest paid on the deposit depends partly or fully on a change in the value of certain investments;
- 5) premature termination of the contract may entail penalty.

(7) **Other deposit** is a deposit that cannot be identified as a demand deposit, overnight deposit, time deposit, savings deposit, or investment deposit.

(8) **Loan resource for specific purposes** is a resource that has been allocated to a credit institution for re-lending to a specific target group and/or under pre-determined conditions.

§ 16. Definitions used with regard to securities

(1) **Debt instrument** is a security which proves the debt obligation of the borrower and sets out that the borrower is required to repay the loan to the lender on an agreed date and pay the interest due and that the lender has a right of claim with regard to the loan.

(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.

(3) **Equity instrument** is any contract certifying a holding in a company's outstanding assets after all its liabilities have been deducted.

(4) **Share** is an equity instrument which proves the right of its owner to a part of the assets and earnings of a public limited company and grants its owner (shareholder) the right to participate in the general meetings of shareholders and in distribution of the earnings or the assets remaining after dissolution of the company, and other rights provided by the law and the articles of association.

(5) **Preferred share** is a non-voting equity instrument which gives its holder a pre-emptive right to dividends and assets remaining after dissolution of the company.

(6) **Unit** is an equity instrument certifying its holder's right to a part of the assets and earnings of a private limited company and entitling the holder to participate in the management of a private limited company, distribution of earnings and, upon dissolution of the private limited company, distribution of remaining assets, and other rights provided by the law and the articles of association.

(7) **Money market instrument** is a security specified under clause 2(1)5) of the Securities Market Act.

(8) **Fund unit (investment fund unit/money market fund unit)** is a registered security denoting the right of the holder of the unit to a proportional part of the fund's assets.

(9) **Privatisation voucher** is a security specified under subsection 28(1) of the Privatisation Act and similar securities of other countries.

(10) **Derivative instrument** is a derivative security as provided in subsection 2(2) of the Securities Market Act and similar tradable security expressing the rights or obligations to acquire, exchange or transfer.

(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.

§ 17. Definitions used with regard to holdings

(1) **Subsidiary** is an undertaking controlled by a parent undertaking. Control is assumed to exist if the parent undertaking holds, directly or through subsidiary undertakings, more than 50% of the subsidiary's voting rights, except for the cases when it is possible to clearly prove that such voting right does not involve control. Control also exists when the parent company holds 50% of voting rights or less, but the parent company:

1) has actual control over more than 50% of the voting rights based on an agreement with other investors;

2) controls the undertaking's financial and operating policy pursuant to articles of association or an agreement;

3) is able to appoint or remove the majority of members of the executive management and the highest supervisory body (e. g. executive board and supervisory board of a commercial undertaking); or

4) is able to appoint the executive management and exercise a significant influence over the resolutions of the highest supervisory body.

(2) **Associated undertaking** is an undertaking which is dominantly influenced by the parent undertaking, but which is not subject to its control. Dominant influence is assumed to exist if one investing undertaking holds, directly or through subsidiary undertakings, more than 20% of the associated undertaking's voting rights, except in

cases when it is possible to clearly prove that such voting right does not involve dominant influence. In exceptional cases dominant influence may also exist with less than 20% holding.

The following circumstances normally characterise the existence of dominant influence:

- 1) representation in the executive management or the highest supervisory body of the investment object;
- 2) participation in business policy decision-making of the investment object;
- 3) significant transactions between the investor and the investment object;
- 4) partial overlap of the management of the investor and the investment object;
- 5) exchange of technical information between the investor and the investment object.

Chapter 5 IMPLEMENTING PROVISIONS

§ 18. Repeal of decree

Eesti Pank Governor's Decree No 9 of 13 July 2007 "Establishment of supplementary reports on credit institutions' balance sheet" (RTL 2007, 61, 1105; 2009, 54, 798) is repealed.

§ 19. Entry into force of decree

This decree enters into force on 1 January 2011 and it will be applied to the preparation and submission of reports starting from the accounting periods ending on 31 January 2011 or later.

Andres Lipstok
Governor

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 in the reporting period.

1.2 Amendments to the terms and conditions of earlier contracts (e.g., extension of a contract) initiated by the customer in the reporting period. This does not include automatic changes in contracts (e.g. changes in interest rates, replacing a floating interest rate by 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 type
- 2) resource group
- 3) reporting currency code
- 4) country code
- 5) customer
- 6) maturity
- 7) contractual sum of resource
- 8) resource turnover
- 9) annual interest rate of resource
- 10) interest rate type
- 11) monetary financial institutions, central counterparties or securitisers
- 12) period of notice for deposits redeemable at notice

1) Resource type 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

The resource type “Other loan received” covers loans received from other credit institutions and customers, excluding overdraft facilities and subordinated loans. The resource type “Overdraft facility“ also covers 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
Deposits from central banks	6

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 for recording resources shown in their balance sheet as resources received from the head office under the equity capital item „Head office“.

3) Reporting currency code

Here is indicated 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 EUR and the repayment amount is tied to the exchange rate of EUR to some other currency (e.g., CHF) valid at the moment of repayment, the reporting currency of the resource will be the currency tied to EUR (in this case CHF).

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
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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 based on 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 sum of resource

Here is recorded the sum 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 sum 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 sum intended to be saved by the specified date is known at the moment of concluding the contract, the total sum forecast to be collected will be shown.

If this involves amendments to the terms and conditions of a previously concluded contract initiated by the customer, it will be regarded 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 two decimal places.

8) Resource turnover

Here is recorded 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 two decimal places.

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 tranches, 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, the effective interest rate of the transaction will be indicated.

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) 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 types “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 type “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 types is 0 (zero).

Categorisation of customers as MFIs is based on the European Union’s list of MFIs published on the website of the European Central Bank.

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

12) Identifiers for the 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 types “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 types above, the identifier for the period of notice for deposits redeemable at notice will be 0 (zero).

In case of resource types “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).

Report on the balance of resources

1. Area of report

End-of-reporting-period balances of all the deposits and loans (hereinafter *resource*) recorded under balance-sheet liability items.

2. General requirements to data summarising

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

3. Report row structure

- 1) resource type
- 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) monetary financial institutions, central counterparties or securitisers
- 13) period of notice for deposits redeemable at notice

1) Resource type 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 type “Other loan received” covers 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
Deposits from central banks	6

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 for recording resources shown in their balance sheet as resources received from the head office under the equity capital item "Head office".

3) Reporting currency code

Here is indicated 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 EUR and the repayment amount is tied to the exchange rate of EUR to some other currency (e.g., CHF) valid at the moment of repayment, the reporting currency of the resource will be the currency tied to EUR (in this case CHF).

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 association	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 based on 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 tranches, the contractual maturity is the time interval between receiving the resource and the repayment of the last tranche.

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 two decimal places.

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 two decimal places.

9) Accrued interest

Here is indicated 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 two decimal places.

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 tranches, 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, the effective interest rate of the transaction will be indicated.

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) 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 types “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 type “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 types is 0 (zero).

Categorisation of customers as MFIs is based on the European Union’s list of MFIs published on the website of the European Central Bank.

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

13) Identifiers for the 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 types “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 types above, the identifier for the period of notice for deposits redeemable at notice will be 0 (zero).

In case of the resource types “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).

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*) in the reporting period. This does not cover 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 with other credit institutions and all deposits placed with central banks.

1.2 Amendments to the terms and conditions of earlier contracts (e.g., extension of a contract) the customer has initiated in the reporting period. This does not cover automatic changes in contracts (e.g., changes in interest rates, replacing a floating interest rate by a fixed rate or vice versa, etc.) already agreed upon at the time of concluding the contract and amendments to overdraft facility and credit card loan contracts.

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 type
- 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) monetary financial institutions, central counterparties or securitisers
- 14) loan purpose
- 15) consumer credit cost rate
- 16) initial period of fixation of the interest rate
- 17) number of loans
- 18) loan amount

1) Loan type 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 area of the report which are neither loans nor reverse repurchase agreements (e.g., overnight deposits, deposits placed 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 EUR and the repayment amount is tied to the exchange rate of EUR to some other currency (e.g., CHF) valid at the moment of repayment, the reporting currency of the loan will be the currency tied to EUR (in this case CHF).

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 association	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 tranches. 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 a loan is paid out in tranches, 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 is 0 (zero). In case of overdraft facilities and credit card loans, the contractual amount of the loan is also marked as 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 two decimal places.

10) Loan turnover

Here is indicated the debit turnover of a loan (incl. the debit turnover of such loans that were issued and repaid in one and the same month) in 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 two decimal places.

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

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 carries initially a fixed interest rate, which becomes floating after a certain time (or vice versa), the type of interest rate will be indicated as “Floating”.

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 types “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 type “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 types is 0 (zero).

Categorisation of customers as MFIs is based on the European Union’s list of MFIs published on the website of the European Central Bank.

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

14) 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 projects	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 a 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 7–12, 14, 15 and 23 are only used for the customer type “Private person”; in case of other customer types, identifiers 7-11 and 14-22 are used.

The loan purpose “Other” is applied only when it is impossible to classify the loan under any another purpose.

15) Annual percentage rate of charge

Here is indicated the rate of charge on loans of the customer type “Private person” on the basis of subsection 406(3) of the Law of Obligations Act pursuant to the procedure established by the Minister of Finance. The rate of charge is indicated as a percentage and submitted in the format of rate divided by 100 (r/100). In case of other customer types or the loan type “Other claim”, the annual percentage rate of charge is 0 (zero).

16) Identifiers for the period of fixation of the initial 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

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 is for the first time reviewed 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 term of using the fixed interest rate, which is agreed upon when 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 is indicated as the period of time from amending the contract to the moment of the next possible interest rate change.

For the "Fixed" interest rate type, the period of fixation of the initial interest rate is the contractual maturity of the loan.

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

17) 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.

18) 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 payments arising from contracts concluded in preceding reporting periods and for overdraft facilities and credit card loans, the loan amount identifier is as 0 (zero).

Report on the balance of loans

1. Area of report

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

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 type
- 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 balance of loan
- 11) accrued interest
- 12) annual interest rate of loan
- 13) interest rate type
- 14) monetary financial institutions, central counterparties or securitisers
- 15) corporate customer
- 16) loan purpose
- 17) loan class
- 18) number of loans

1) Loan type 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 study loans guaranteed by the state.

Other study loans are indicated under “Other loan”.

The loan type “Other claim” covers 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 EUR and the repayment amount is tied to the exchange rate of EUR to some other currency (e.g., CHF) valid at the moment of repayment, the reporting currency of the loan will be the currency tied to EUR (in this case CHF).

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 association	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 trenches.

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.

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 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 impairment) in the reporting currency and rounded up to two decimal places.

10) Contractual balance of loan

Here is indicated the balance of a loan corresponding to the identifiers at contractual value (i.e. without considering 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 impairment) in the reporting currency and rounded up to two decimal places.

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 two decimal places.

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

In case of a credit card loan the contractual annual interest rate is 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 is 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 indicated as “Floating”.

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 types “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 type “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 types is 0 (zero).

Categorisation of customers as MFIs is based on the European Union’s list of MFIs published on the website of the European Central Bank.

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

15) Identifiers for corporate customers

Corporate key customer	1
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 In case of customer types “Commercial undertaking of state or local government” and “Other commercial undertaking”.

A corporate key customer is a legal person, who had at least two of the following three economic indicators during the latest confirmed annual report bigger than:

- 1) balance sheet total – 3,650,000 euro;
- 2) annual net turnover – 7,300,000 euro;

3) annual average number of employees – 50 people.

The rest of the customers are recorded under the indicator “Other customer”.

16) 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 projects	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 7–12, 14, 15 and 23 are only used for the customer type “Private person”; in case of other customer types, identifiers 7-11 and 14-22 are used.

The loan purpose “Other” is applied only when it is impossible to classify the loan under any another purpose.

17) 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.

18) Number of loans

Here is indicated the number of loans that are summarised under report row field 9 “Book balance of loan” and field 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.

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 case of impaired loans, individual and general impairment belong to the area of the report.

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 type of loan.

General impairment is presented as one row across each of the different groups of loans.

3. Report row structure

- 1) loan type
- 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) loan purpose
- 15) loan class

1) Loan type 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 type “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 type identifier is 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 is indicated the group of financial assets under which the loans that are the 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 EUR and the repayment amount is tied to the exchange rate of EUR to some other currency (e.g., CHF) valid at the moment of repayment, the reporting currency of the loan will be the currency tied to EUR (in this case CHF).

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 association	9

Private person	10
Central bank	12

In case of general impairment of loans, the customer identifier is 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 is 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.

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 is "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 maturity date is directly related to the due loan and interest amount.

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

If there is a delay in repayments and different parts of the loan have a different lag-time, all the instalments will be allocated the identifier of maximum period passed from the maturity date. If 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 maturity date is 0 (zero).

10) Due loan amount

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

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

11) Due interest

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

In case of off-balance-sheet accounting of interest, the interest is not indicated.

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

12) Loan balance

Here is indicated the balance of an overdue and/or impaired loan in contractual value (i.e., without considering the impact of the 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 two decimal places.

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

13) Impairment

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

14) 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 projects	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 7–12, 14, 15 and 23 are only used for the customer type “Private person”; in case of other customer types, 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.

15) 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 is 0 (zero).

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 in the reporting period.

1.2 Receipt of claims written off the credit institution’s balance sheet in the reporting period.

1.3 Termination of off-balance-sheet accounting of the claim written off the credit institution’s balance sheet in 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 to data summarising

The turnover of claims with coinciding identifiers is shown as one row.

3. Report row structure

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

1) Claim type 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 claim type fixed at the moment the claim originated.

The claim type “Loan for specific purposes with interest rate restriction” also covers all study loans guaranteed by the state.

Other study loans are recorded under the claim type “Other loan”.
The claim type “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 EUR and the repayment amount is tied to the exchange rate of EUR to some other currency (e.g., CHF) valid at the moment of repayment, the reporting currency of the claim will be the currency tied to EUR (in this case CHF).

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 association	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 a 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 is 0 (zero), except for business loans taken 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) 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
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 purpose "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 7–12, 14, 15 and 23 are only used for the customer type "Private person"; in case of other customer types, 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.

9) Writing off a claim from the balance sheet

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

10) Receipt of claim

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

11) Termination of off-balance-sheet accounting of claim

Here is indicated the amount by which the off-balance-sheet accounting of the claim recorded on the report row has been terminated in the reporting period. Terminating the off-balance-sheet accounting of a claim is indicated 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 a claim which occurred as a result of receipt of the respective sum is indicated under "Receipt of claim", and the amount of "Termination of off-balance-sheet accounting of the claim" is 0 (zero). The amount by which the off-balance-sheet accounting of a claim has been terminated is indicated in the reporting currency and rounded up to two decimal places.

Report on the regional breakdown of deposits and loans

1. Area of report

Balances of deposits received and loans issued by a credit institution as at the end of the reporting period. The above-mentioned liabilities and balances with the central bank, the central government and other credit institutions and deposits placed with financial institutions do not fall under the scope of the report.

2. General requirements to data summarising

The balances of the deposits or loans and the number of items having coinciding identifiers are indicated as one row.

3. Report row structure

- 1) item type
- 2) customer
- 3) balance of deposit or loan
- 4) county or town code (classified according to the location of the credit institution or its branch)
- 5) county or town code (classified according to the place of registration or residence of the customer)
- 6) number of items

1) Item type identifiers

Demand deposit	3
Other deposit	4
Loan	2

The item type “Demand deposit“ also covers overnight deposits.

2) Customer identifiers

Local government	2
Insurance company and pension fund	4
Other financial institution	5
Commercial undertaking of state or local government	7
Other commercial undertaking	8
Non-profit association	9
Private person	10

3) Balance of deposit or loan

The balances of received deposits are indicated at contractual value (i.e., without considering the impact of the effective interest rate) at the end of the reporting period without accrued interest. The balances are indicated in euro and rounded up to two decimal places.

The balances of issued loans are indicated at contractual value (i.e. without considering the impact of the effective interest rate) at the end of the reporting period without accrued interest. The balances are indicated in gross value (i.e., without impairment) in euro and rounded up to two decimal places.

4) County or town code (classified according to the location of the credit institution or its branch)

When classifying deposits and loans by regions, one proceeds from the region, where the credit institution or a branch thereof, where money is deposited or which has issued a loan, is located. If a loan or deposit contract is concluded via electronic means, the county or town code is indicated according to the customer's place of residence or registration.

The following list is used for coding a county or town:

Tallinn	1
Kohtla-Järve	13
Narva	15
Pärnu	18
Sillamäe	21
Tartu	24
Valgamaa	33
Viljandimaa	35
Võrumaa	38
Jõgevamaa	41
Saaremaa	45
Ida-Virumaa	48
Järvamaa	51
Põlvamaa	54
Pärnumaa	56
Lääne-Virumaa	59
Raplamaa	61
Tartumaa	64
Läänemaa	69
Harjumaa	71
Hiumaa	73
Unspecified	99
Non-resident	0

5) County or town code (classified according to the place of registration or residence of the customer)

When classifying deposits and loans here, one proceeds from the place of registration of a corporate customer or a natural person's residence declared to the credit institution. When coding a county or town, the principle presented in the previous clause applies.

If a loan contract or a deposit contract has been concluded by using a credit institution's electronic means and for some reason it is impossible to specify the customer's home bank office (e.g., the office where they could receive their debit or credit card), the credit institution's head office will be indicated as the customer's location.

6) Number of items

Here is indicated the summarised amount of deposits or loans indicated in the third field of the report row "Balance of deposit or loan".

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 having 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 characteristics 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 type
- 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 security coupon
- 22) coupon

1) Security type 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 the euro 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 association	9
Private person	10
Central bank	12

Here is indicated the issuer of the security owned by the credit institution, not the person selling 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”. For the rest of securities (i.e. securities which are not listed, all derivative instruments, advance payments for securities, interest and dividend claims) the identification code 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 is L “Real estate activities”.

In case of the security type “Derivative instrument”, advance payments for securities and interest and dividend claims the identifier for the sector of the economy is 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) for the security type “Derivative instrument”, advance payments for securities and interest and dividend claims. The quantity is also 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) Balance of security

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 impairment) in the reporting currency and rounded up to two decimal places. In case of interest and dividend claims, the balance of security is marked as 0 (zero).

11) Nominal value

Here is indicated the nominal value of total securities on the report row in the reporting currency per security. The nominal value is marked as 0 (zero) for the security type “Derivative instrument”, advance payments for securities, interest and dividend claims.

12) Market value

Here is indicated the market value or fair value of total securities summarised on the report row in the reporting currency per security. Establishment of the market value of listed securities one is based on their listings on public stock exchanges. In case of unlisted shares, incl. shares/units of subsidiaries and associated undertakings, the fair value of shares is established based on the ratio of own capital to the shares of respective companies. The market price is marked as 0 (zero) for the security type “Derivative instrument”, advance payments for securities, 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 two decimal places. 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 is 0 (zero). Accrued interest/dividends 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 earned on investment in securities. Yield is indicated in per cent on an annual basis and it is submitted in the format 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, interest and dividend claims are marked as 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” covers 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” for 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 types “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 type “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 types is 0 (zero).

Categorisation of customers as MFIs is based on the European Union’s list of MFIs published on the website of the European Central Bank.

For the customer type “Central bank” the MFI identifier is “Other monetary financial institutions”.

17) Security class identifiers

In order	1
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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” and for interest and dividend claims.

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 type “Derivative instrument”, advance payments made for securities, interest and dividend claims the collateral is marked as 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 type “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 is “Fixed”. In case of other securities, advance payments for securities, interest and dividend claims, the coupon type identifier is 0 (zero).

22) Coupon

Here is indicated the coupon of debt instruments. The size of coupon is calculated as a ratio of interest amount paid during a one-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 size of coupon is marked as 0 (zero) for discounted debt instruments. In case of other securities, advance payments for securities, interest and dividend claims the identifier for the security coupon is also 0 (zero).

Report on the turnover of liabilities related to securities

1. Area of report

1.1 The reporting-period credit turnover of debt instruments issued by the credit institution in the reporting period and other liabilities related to securities, except derivative instruments (hereinafter *liabilities related to 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 underlying liabilities related to securities and the total of the turnovers of liabilities related to securities that have coinciding identifiers are shown as one row.

3. Report row structure

- 1) type of liability related to securities
- 2) group of liability related to 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 related to securities

1) Identifiers for the type of liability related to 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 related to securities originated. The type of liability related to securities “Other debt security” covers, among other things, 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 related to 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 related to 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 related to securities is fixed in the contract. If the contract prescribes that the repayment amount of the liability related to 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 nominal-value currency of the security underlying the liability related to securities is EUR and the repayment amount is tied to the exchange rate of EUR to some other currency (e.g., CHF) valid at the moment of repayment, the reporting currency of the claim will be the currency tied to EUR (in this case CHF).

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 association	9
Private person	10
Central bank	12

Here is indicated the customer to whom the credit institution's liability related to 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 types “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 type “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 types is 0 (zero).

Categorisation of customers as MFIs is based on the European Union’s list of MFIs published on the website of the European Central Bank.

For the customer type “Central bank” the MFI identifier is “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 association	9
Private person	10
Central bank	12

Here is indicated the issuer in whose securities the credit institution’s liability related to 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 recorded the ISIN-code of the security underlying the liability related to securities recorded on the report row. In case a 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 recorded on the report row, which underlies the liability related to securities, has been listed on a regulated market, it will be “Listed”. In case of other securities (i.e., unlisted securities) the listing is “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 related to securities. The maturity is 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 determined on the basis of the contractual redemption date of the debt instruments, and in case of other liabilities related to 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 related to 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 related to 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 related to securities recorded on the report row. The nominal value is indicated in the reporting currency per security.

14) Turnover of liability related to securities

Here is indicated the reporting-period credit turnover of the liability related to 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 related to securities will be 0 (zero).

The turnover is indicated in the reporting currency and rounded up to two decimal places.

Report on the balance of liabilities related to securities

1. Area of report

1.1 End-of-reporting-period balances of debt instruments and other liabilities related to securities (hereinafter *liabilities related to 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 underlying liabilities related to securities and the sum of the balances of liabilities related to securities and accrued interest with coinciding identifiers are shown as one row.

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

3. Report row structure

- 1) type of liability related to securities
- 2) group of liability related to 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 related to securities
- 15) accrued interest

1) Identifiers for the type of liability related to 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 related to securities originated. The type of liability represented by securities "Other debt security" covers, among other things, 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 related to 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 related to 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 related to securities is fixed in the contract. If the contract prescribes that the repayment amount of the liability related to 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 nominal-value currency of the security underlying the liability related to securities is EUR and the repayment amount is tied to the exchange rate of EUR to some other currency (e.g., CHF) valid at the moment of repayment, the reporting currency of the claim will be the currency tied to EUR (in this case CHF). *In case of the type of liability related to securities "Derivative instrument", the reporting currency is the euro.*

4) Country code

The country code is based on the customer's residency. In case of the type of liability related to securities "Derivative instrument", the country code of the transaction counterparty is indicated.

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 association	9
Private person	10
Central bank	12

Here is indicated the customer to whom the credit institution's liability related to 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 type of liability related to securities “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 types “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 type "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 types is 0 (zero).

Categorisation of customers as MFIs is based on the European Union’s list of MFIs published on the website of the European Central Bank.

For the customer type “Central bank” the MFI identifier is “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 association	9
Private person	10
Central bank	12

Here is indicated the issuer in whose securities the credit institution’s liability related to securities was created. In case of the type of the liability related to securities “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 underlying the liability related to securities recorded on the report row. In case a 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 type of liability related to securities “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 related to 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 related to 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 related to 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 related to securities and for interest liabilities is 0 (zero).

12) Quantity

Here is indicated the number of securities recorded on the fourteenth field of the report row “Balance of liability related to securities“. The quantity is indicated in pieces.

The quantity is 0 (zero) for the security type "Derivative instrument" and interest liabilities.

13) Nominal value

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

The nominal value is 0 (zero) for the type of liability related to securities "Derivative instrument" and interest liabilities.

14) Balance of liability related to securities

Here is recorded the balance of the liability related to 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 two decimal places. In case of interest liability, the balance of liability related to securities is 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 two decimal places. In case of other liabilities related to securities, accrued interest is marked as 0 (zero).

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*) recorded on a credit institution’s balance sheet, 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 the market value of fixed assets. The data are submitted in euro and rounded up to integers.

2. Report structure

- 1) Item type
- 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 type 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 fixed assets	705
incl. fixed assets abroad	714
Land and buildings	706
incl. land and buildings 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 type of fixed assets, the value is marked as 0 (zero).

3) Acquired fixed assets at acquisition cost

Here are indicated 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 is marked as 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 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 is marked as 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 expenditures on improvement of fixed assets were made during the reporting quarter, the value is 0 (zero).

6) Revaluation of fixed assets

Here is indicated revaluation of fixed assets by the credit institution in the reporting quarter. Fixed asset write-downs are indicated as negative value and write-ups as positive value. If no revaluations of fixed assets were made during the reporting quarter, the value is 0 (zero).

7) Depreciation of fixed assets

Here is indicated depreciation of fixed assets in the reporting quarter. In case of fixed assets that are not depreciated, the value is 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 is marked as 0 (zero). The value is also 0 (zero) if the fixed assets have no market value.

Quarterly report on the balance of loans

1. Area of report

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

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 type
- 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 type 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 study loans guaranteed by the state. Other study loans are indicated under “Other loan”. The loan type “Other claim” covers 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 EUR and the repayment amount is tied to the exchange rate of EUR to some other currency (e.g., CHF) valid at the moment of repayment, the reporting currency of the loan will be the currency tied to EUR (in this case CHF).

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 association	9
Private person	10
Central bank	12

5) Contractual 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 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) Residual maturity identifiers

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.

The identifier for the period until the next interest rate reset is 0 (zero) for all fixed-rate loans and such floating-rate loans whose contractual maturity has ended or which have unilaterally been terminated by the credit institution.

8) Contractual balance of loan

Here is indicated the balance of a loan corresponding to the identifiers at contractual value (i.e., without considering 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 impairment) in the reporting currency and rounded up to two decimal places.

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 is indicated as “Floating”.