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.   Renegotiations of the terms and conditions of previously concluded contracts (e.g. extension of a contract) made in the reporting period by agreement of the parties to the contract. 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. Data aggregation

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) additional customer identifier
    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
Subordinated loan	14

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
Resources received from head office	5

The identifiers listed hereshow the group of financial liabilities under which the resource recorded on the report row is classified according to the methods of drafting the balance sheet. The resource group "Resources received from head office" is used only in reports drafted 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

The currency in which the resource is fixed in the contract is indicated here. If the contract prescribes that the resource repayment amount may change due to fluctuations in the exchange rate of a certain currency, the currency the exchange rate of which determines the size of the repayment amount is indicated here. 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 time of repayment, the reporting currency of the resource is the currency tied to EUR (in this case CHF).

4) Country code

The country code is based on the customer's residency. In case it is impossible to identify the customer's residency, the code is XX.

5) Customer identifiers

Central government	1
Local government	2
Social security fund	13
Central bank	12
Credit institution	6
Other deposit- taking corporation	15
Money market fund	16
Insurance corporation	17
Pension fund	18
Other investment fund	19
Other financial institution	20
Non-financial corporation of the state or local government	7
Other non-financial corporation	8
Household	10
Non-profit institution serving households	9

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 renegotiation of the contract involving a change in the contractual maturity of the resource, the contractual maturity is the period from the date the renegotiation of the contract enters into force until the end of the contract.

7) Contractual sum of resource
 The sum of the involved resource fixed in the contract is recorded here, if it is known at the time of concluding the contract (e.g. in case of time deposits). If only the sum of the first (down)payment is known at the time of concluding the contract, only the first (down)payment is indicated; in case of later (down)payments, the contractual resource amount is 0 (zero).
If the sum intended to be saved by the specified date is known at the time of concluding the contract, the total sum forecast to be collected is shown. If this involves renegotiations of the terms and conditions of a previously concluded contract initiated by the customer, it is regarded as conclusion of a new contract and the contractual resource amount fixed in the renegotiated contract is indicated.

8) Resource turnover
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) is recorded here. If the customer initiated an renegotiation of the terms and conditions of a previous contract, but there occurred no additional cash flow, the resource turnover is 0 (zero).

9) Annual interest rate of resource
The annual contractual interest rate valid at the time of conclusion or renegotiation of the contract is recorded here. The contractual annual interest rate of the resource is indicated on an annual basis.
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) is indicated.

In case of later down-payments, the interest rate valid at the occurrence of turnover is indicated.

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

10) Interest rate type identifiers

Fixed	1
Floating	2

The interest rate type is "Fixed" if the interest rate is agreed upon at the time of concluding the contract and it can be changed only by changing the terms and conditions of the contract.

The interest rate type is "Floating" if the interest rate is indexed or tied to base rates.

11) Additional customer identifiers

Monetary financial institution	6
Central counterparty	4
Financial vehicle corporation	5
European Investment Bank (EIB)	20
European Stability Mechanism (ESM)	21
International organisations	9

It is indicated here whether the customer in the fifth column of the report row is a monetary financial institution, central counterparty, financial vehicle corporation, EIB, ESM or an international organisation. If none of the above, the identifier is 0 (zero).

Monetary financial institutions (identifier 6) only include the central banks, credit institutions, money market funds and other deposit-taking corporations indicated in the list of monetary financial institutions that is published on the European Central Bank's website.

The additional customer identifiers 4 "Central counterparty" and 5 "Financial vehicle corporation" are used only to specify the customer "Other financial institution" indicated in the fifth column of the report row.

The additional customer identifier 9 is used to differentiate between international organisations, except for EIB and EIM. International organisations can be indicated in the fifth column of the report row only under "Central government", "Central bank", "Credit institution" and "Other financial institution".

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 is 0 (zero).

In case of the 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 is 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. Data aggregation
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) balance of resource at book value
    8) balance of resource at contractual value
    9) accrued interest
    10) annual interest rate of the resource
    11) interest rate type
    12) additional customer identifier
    13) period of notice for deposits redeemable at notice
    14) number of resources

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
Resources received from head office	5

The identifiers listed here indicate the group of financial liabilities under which the resource recorded on the report row is classified according to the methods of drafting the balance sheet. The resource group "Resources received from head office" is used only in reports drafted 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

The currency in which the resource is fixed in the contract is recorded here. 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 time of repayment, the reporting currency of the resource is the currency tied to EUR (in this case CHF).

4) Country code

The country code is based on the customer's residency. In case it is impossible to identify the customer's residency, the code is XX.

5) Customer identifiers

Central government	1
Local government	2
Social security fund	13
Central bank	12
Credit institution	6
Other deposit-taking corporation	15
Money market fund	16
Insurance corporation	17
Pension fund	18
Other investment fund	19
Other financial institution	20
Non-financial corporation of the state or local government	7
Other non-financial corporation	8
Household	10
Non-profit institution serving households	9

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 renegotiations of the contract involving a change in the contractual maturity of the resource, the contractual maturity is the period from the date the renegotiation of the contract enters into force until the end of the contract.

If the resource involved is to be repaid in tranches, the contractual maturity is the time interval between receiving the resource and the repayment of the last tranche.

7) Balance of resource at book value

The balance of resources corresponding to the identifiers, at book value, as at the end of the reporting period without accrued interest, is shown here.

8) Balance of resource at contractual value

The balance of resources 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, is shown here.

9) Accrued interest

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 is recorded here.

10) Annual interest rate of resource

The annual contractual interest rate valid at the time of concluding or renegotiating the contract is recorded here. The contractual annual interest rate of the resource is indicated on an annual basis.

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

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

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

11) Interest rate type identifiers
    Fixed   1
    Floating   2

The interest rate type is "Fixed" if the interest rate is agreed upon at the time of concluding the contract and it can be changed only by changing the terms and conditions of the contract.
The interest rate type is "Floating" if the interest rate is indexed or tied to base rates.

12) Additional customer identifiers
Intra-group monetary financial institution	7
Other monetary financial institution	8
Central counterparty	4
Financial vehicle corporation	5
European Investment Bank (EIB)	20
European Stability Mechanism (ESM)	21
International organisation	9

It is indicated here whether the customer in the fifth column of the report row is a monetary financial institution, central counterparty, financial vehicle corporation, EIB, ESM or an international organisation. If none of the above, the identifier is 0 (zero).
Monetary financial institutions (identifiers 7 "Intra-group monetary financial institution" and 8 "Other monetary financial institution") only include the central banks, credit institutions, money market funds and other deposit-taking corporations indicated in the list of monetary financial institutions that is published on the European Central Bank's website.
The additional customer identifier 7 "Intra-group monetary financial institution" is used only when the loan indicated on the report row has been issued to the reporting credit institution's subsidiary or foreign branch that operates as a credit institution and is included in the list of monetary financial institutions.
The additional customer identifiers 4 "Central counterparty" and 5 "Financial vehicle corporation" are used only to define the customer "Other financial institution" indicated in the fifth column of the report row.
The additional customer identifier 9 is used to differentiate between international organisations, except for EIB and EIM. International organisations can be indicated in the fifth column of the report row only under "Central government", "Central bank", "Credit institution" and "Other financial institution".

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 is 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 is 0 (zero).

14) Number of resources

The number of resources which are summed in the seventh and eighth column "Balance of resource at book value" and "Balance of resource at contractual value" of the report row is indicated here. The number of resources is recorded in pieces. If a report row shows end-of-reporting-period sum of resources with zero balance, but with unpaid accrued interests, such resources are not taken into account when determining the number of resources.

For consolidated accounts, the number of resources is to be determined on the basis of the number of companies having joined the contract for consolidated account.

Report on the turnover of loans

1. Area of report
1.1. The following shall be reported:
    a) Contractual amounts and debit turnover of the loans issued and deposits placed by a credit institution (hereinafter *loans*) in the reporting period. From among 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) in other credit institutions shall also be reported;
    b) Renegotiation of the terms and conditions of previously concluded contracts made in the reporting period by agreement of the parties to the contract (one or more of the following renegotiations: change of the maturity of contract, change of the type of loan collateral, change of the loan amount, change of the contract currency, change of the interest rate, change of the interest rate type).

1.2. The following shall not be reported:
    a) Demand deposits recorded under the balance sheet asset item "Cash and cash balances with central banks" held with other credit institutions and all deposits placed with central banks;
    b) Automatic changes in contracts already agreed upon at the time of concluding the contract;
    c) Changes related to contracts with no effect on the loan terms and conditions (e.g. change of payment date, change of bank account tied to the loan);
    d) Unilateral changes in the terms and conditions of the contract by the reporting credit institution;
    e) Renegotiations of overdraft facility and credit card loan contracts.

2. Data aggregation
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) economic sector
        8) loan collateral
        9) contractual loan amount
        10) loan turnover
        11) annual interest rate of loan

12) interest rate type
13) additional customer identifier
14) loan purpose
15) annual percentage rate of charge
16) period of fixation of the interest rate
17) number of loans
18) loan amount
19) contract identifier

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
Financial lease	13
Factoring	14
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 not neither loans, reverse repurchase agreements, financial lease nor factoring (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 receivables	5
Held-to-maturity investments	6

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

3) Reporting currency code
The currency in which the loan amount is fixed in the loan contract is indicated here. If the contract prescribes that the loan repayment amount may change due to fluctuations in the exchange rate of a certain currency, the currency the exchange rate of which determines the size of the repayment amount is indicated here. 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 time of repayment, the reporting currency of the loan is the currency tied to EUR (in this case CHF).

4) Country code
The country code is based on the customer's residency. In case it is impossible to identify the customer's residency, the code is XX.

5) Customer identifiers

Central government	1
Local government	2
Social security fund	13
Central bank	12
Credit institution	6
Other deposit-taking corporation	15
Money market fund	16
Insurance corporation	17
Pension fund	18
Other investment fund	19
Other financial institution	20
Non-financial corporation of the state or local government	7
Other non-financial corporation	8
Household	10
Non-profit institution serving households	9

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 renegotiations of the loan contract involving a change in the contractual maturity of the loan, the contractual maturity is the period from the date the renegotiation of the contract enters into force until the end of the contract.

7) Economic sector identifiers

Agriculture, forestry, fishing	A

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

For loans issued to households, the identifier of the economic sector 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.

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

The loan's collateral is indicated here. If one loan has several collaterals, then the collateral which the credit institution considers to be the most significant for assessing the risks related to the loan is indicated. A loan is considered to be without collateral, if it has no collateral whatsoever.

9) Contractual loan amount

The full amount of the issued loan fixed in the contract is indicated here. If the conclusion of the loan contract and the payment of the loan amount (or the first tranche) occur in different reporting periods, the contractual loan amount is indicated in the first reporting period, when the contract is concluded. In case of later payments, the contractual loan amount 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 renegotiations of a previously concluded contract, the contractual loan amount fixed in the renegotiated conctract is indicated. If the renotiation of loan contract does not involve a new fixed loan amount, the part of loan that is unrepaid at the time of concluding the renegotiated contract is indicated here.

10) Loan turnover

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 is indicated here. 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 terms and conditions of a previous contract were renegotiated, but there occurred no additional cash flow, the loan turnover is 0 (zero).

11) Annual interest rate of loan

The annual loan interest rate valid at the time of concluding or renegotiating the loan contract is indicated here. The annual loan interest rate is indicated on an annual basis. If the loan is repaid in tranches, then in case of later payments the interest rate valid at the time of turnover is indicated here. 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 loan amount).

The annual loan interest rate must indicate the interest income 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 state.

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 is "Fixed" if the interest rate is agreed upon at the time of concluding the loan contract and it can be changed only by changing the loan terms and conditions. In other cases, including when the loan carries initially a fixed interest rate, which becomes floating after a certain time (or vice versa), the interest rate type is "Floating".

If the type of the interest rate changes as a result of renegotiating the terms and conditions of a previously concluded contract, the interest rate type is indicated according to the renegotiated contract.

13) Additional customer identifiers

Monetary financial institution	6
Central counterparty	4

Financial vehicle corporation	5
European Investment Bank (EIB)	20
European Stability Mechanism (ESM)	21
International organisation	9

It is indicated here whether the customer in the fifth column of the report row is a monetary financial institution, central counterparty, financial vehicle corporation, EIB, ESM or an international organisation. If none of the above, the identifier is 0 (zero).

Monetary financial institutions (identifier 6) only include the central banks, credit institutions, money market funds and other deposit-taking corporations indicated in the list of monetary financial institutions that is published on the European Central Bank's website.

The additional customer identifiers 4 "Central counterparty" and 5 "Financial vehicle corporation" are used only to specify the customer "Other financial institution" indicated in the fifth column of the report row.

The additional customer identifier 9 is used to differentiate between international organisations, except for EIB and EIM. International organisations can be indicated in the fifth column of the report row only under "Central government", "Central bank", "Credit institution" and "Other financial institution".

14) Loan purpose identifiers

Acquisition of real estate for one's own use (excluding acquisition or renovation of 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 commercial activity of a company	10
Financing trade activities	22
Acquisition/renovation of dwelling	11
Acquisition of goods and services (including daily settlements)	12
Financing acquisition of education	23
Other	14

Tthe purpose of the issued loan is indicated here.

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

For the customer type "Household", only identifiers 7–12, 14, 15, 19 and 23 are used; in case of other customer types, identifiers 7–12 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

The rate of charge on loans of the customer type "Household" pursuant to the procedure established by the Minister of Finance on the basis of subsection 406 (6) of the Law of Obligations Act is indicated here. In case of other customer types or the loan types "Other claim" and "Reverse repurchase transaction", the annual percentage rate of charge is 0 (zero).

16) Identifiers for the fixed interest rate period

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

For example, if 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 is 6 months.

If the fixed and floating interest rate are combined, the period of fixation of the interest rate is 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 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 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.

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

For overdraft facility and credit card loan, the period of fixation of the interest rate is 0 (zero).

The period of fixation of the interest rate cannot be longer than the contractual maturity indicated in the sixth column "Maturity identifiers".

In case of renegotiations of the terms and conditions of a previously concluded contract, the period of fixation of the interest rate is indicated as the period from renegotiating the contract to the moment of the next possible interest rate change.

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

17) Number of loans
The total number of loans, which is summed in the tenth column of the report row under "Loan turnover" is indicated here. 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

It is indicated here 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 (included), 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 0 (zero).

19) Contract identifier

Customer-initiated contract transfer	1
Contract transfer for other reason	2
Contract renegotiation	3
New contract	4

It is indicated here whether the loan(s) summed in the ninth column "Contractual loan amount" and tenth column "Loan turnover" of the report row is (are) loan(s) transferred from other credit institution(s) registered in Estonia or Estonian branch(es) of foreign credit institution(s), renegotiation(s) of a previously concluded contract or new contract(s).

The contract identifier 1 "Customer-initiated contract transfer" is used for loan(s) transferred from other credit institution(s) registered in Estonia or Estonian branch(es) of foreign credit institution(s) on the initiative of the customer.

If, at the same time as the loan is transferred, the reporting credit institution increases the loan amount by granting an additional loan, then the transferred loan amount and the additional loan amount are summed, a transfer identifier is assigned to the total and the total is displayed on a single report row.

The contract identifier 2 "Contract transfer for other reason" is assigned to loan transfer(s) from other credit institution(s) registered in Estonia or Estonian branch(es) of foreign credit institution(s), which did not occur on the initiative of the customer (e.g. purchases and takeovers of loans).

The contract identifier 3 "Contract renegotiation" is used when the terms and conditions of previously concluded contract(s) are renegotiated by the reporting credit institution by agreement of the parties to the contract.

The contract identifier 4 "New contract" is assigned to all other contracts concluded in the same reporting period.

In case of later payments arising from contracts concluded in preceding reporting periods, the contract identifier is 0 (zero).

Report on the balance of loans

1. Area of report

Balances, accrued interests, payable amounts, and individual and other discount amounts of the loans and deposits (hereinafter *loans*) recorded under asset items of the credit institution's balance sheet.

2. Data aggregation

The book and contractual balances, accrued interests, payable amounts, payable interests and discounts of the loans with coinciding identifiers are shown as one totalled row.

Individual discounts (loan-based discounts) are shown on the same row as the discounted loan. Other discounts (e.g. group discounts and general discounts) may be shown as a single row per loan group. In that case, the identifiers of the report row are 0 (zero), except for the following identifiers:

a) The loan group identifier is the identifier of the financial asset group containing the loans being the object of other discounts;

b) The currency code of the report is the currency in which the discount was made;

c) The country code is XX;

d) The identifier for the economic sector is X;

e) The loan collateral identifier is "Without collateral";

f) The discount is the end-of-reporting-period sum of other discounts;

g) The loan purpose is "Other".

3. Report row structure

     1) loan type
     2) loan group
     3) reporting currency code
     4) country code
     5) customer
     6) maturity
     7) economic sector
     8) loan collateral
     9) loan to value ratio
     10) loan balance at book value
     11) loan balance at contractual value
     12) accrued interest
     13) time since the maturity date of the loan
     14) payable loan amount
     15) payable interests
     16) discount

17) loan restructuring due to solvency problems
18) annual interest rate of loan
19) interest rate type
20) additional customer identifier
21) loan purpose
22) loan class
23) 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
Financial lease	13
Factoring	14
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, reverse repurchase agreements, financial lease nor factoring (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 receivables	5
Held-to-maturity investments	6

The group of financial assets under which the loan is classified according to the methods of drafting the balance sheet is indicated here.

3) Reporting currency code
The currency in which the loan amount is fixed in the loan contract is indicated here. If the contract prescribes that the loan repayment amount may change due to fluctuations in the exchange rate of a certain currency, the currency the exchange rate of which determines the size of the repayment amount is indicated here. 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 time of repayment, the reporting currency of the loan is the currency tied to EUR (in this case CHF).

4) Country code

The country code is based on the customer's residency. In case it is impossible to identify the customer's residency, the code is XX.

5) Customer identifiers

Central government	1
Local government	2
Social security fund	13
Central bank	12
Credit institution	6
Other deposit-taking corporation	15
Money market fund	16
Insurance corporation	17
Pension fund	18
Other investment fund	19
Other financial institution	20
Non-financial corporation of the state or local government	7
Other non-financial corporation	8
Household	10
Non-profit institution serving households	9

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 renegotiations of the contract involving a change in the contractual maturity of the resource, the contractual maturity is the period from the date the renegotiation of the contract enters into force until the end of the contract.
In case of loan contracts cancelled by the credit institution, the maturity is still the contractual maturity of the loan, i.e. the maturity valid prior to the decision to cancel the loan contract.

7) Economic sector identifiers

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

Loans are classified by the principal area of activity of the customer, and not by a specific loan project.

For loans issued to households, the identifier of the economic sector 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.

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

The loan's collateral is indicated here. If one loan has several collaterals, then the collateral, which the credit institution considers to be the most significant for assessing the risks related to the loan, is indicated. A loan is considered to be without collateral, when it has no collateral whatsoever.

9) Loan to value ratio

≤50%	1
>50%≤60%	8
>60%≤70%	9
>70%≤80%	3
>80%≤90%	4
>90%≤100%	5
>100%≤150%	6
>150%	7

The range of the ratio between the loan balance shown on the report row and the market value of the real estate object used as collateral, expressed in percentage terms, is indicated here.

Loan to value ratio is shown only if the following conditions are true:

1) The customer type is "Household";

2) The loan purpose is acquisition and/or renovation of dwelling, i.e. the loan is used for at least one of the following purposes:
   a) acquisition of dwelling;
   b) renovation of dwelling;
   c) acquisition of residential land;
   d) construction of dwelling;

3) A mortgage has been set as loan collateral.

In other cases the loan to value ratio is 0 (zero).

The ratio is calculated on the basis of the end-of-reporting-period contractual balance of the loan without accrued interest and discounts (numerator) and the last known market value of the real estate object encumbered with a mortgage that is used as the collateral of the loan(denominator).

The market value of the collateral is the conservatively assessed market price of the real estate object being the collateral, whereas the price must be such for which it would be possible to sell the collateral within reasonable time. A reasonable sales period is generally considered to be up to one year. The market value of the collateral may be calculated by correcting the market value of the collateral as of the moment of granting the loan by applying price indexes of the real estate market or by any other conservative method for indirect valuation of real estate.

When several real estate objects with a mortgage are assigned as collateral for a loan, the market values of those real estate objects are summed for calculating the loan to value ratio. When a second and/or consecutive mortgage has been set to the real estate object in favour of the reporting credit institution, the object's market value may be taken into account only if the first mortgage has also been set in favour of the reporting credit institution. When the same mortgage backs two or more loans, the loan balances may be totalled to calculate a common loan to value ratio.

10) Loan balance at book value
The balance of a loan corresponding to identifiers at book value as at the end of the reporting period, without accrued interest, is indicated here. The balance is indicated in gross value (i.e. without impairment).

11) Loan balance at contractual value

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, is indicated here. The balance is indicated in gross value (i.e. without impairment).

12) Accrued interest
Interest related to the loan recorded on the report row, calculated on accrual basis but not paid by the end of the reporting period, is indicated here.

13) Identifiers for the time since the maturity date of the loan

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 time since the maturity date of the loan is indicated here if a payment of the principal or interest of the loan has not been made in due time. If there are several payables of the principal or interest with various periods passed after the maturity date, the longest period is shown here. Determination of the period must also take into account the part of the unpaid loan which the credit institution has deemed to be uncollectible and has written off the balance sheet and which is recorded in off-balance-sheet accounts.
The identifier for the time since the maturity date of the loan is "Maturity date not due", if the loan has no overdue payments of principal or interests.

14) Payable loan amount
If the repayment of the loan shown on the report row is overdue, the sum of the loan instalments not paid by the end of the reporting period is indicated here. The payable loan amount is shown as gross amount (i.e. without discount).

15) Payable interests
If the repayment of the loan shown on the report row is overdue, the sum of the loan interest not paid by the end of the reporting period is indicated here. Interest recorded in off-balance-sheet accounts is excluded from here.

16) Discount
The amount by which the loan or loan group is discounted is shown here. If the loan has not been discounted, the discount amount is 0 (zero).

17) Identifier for restructuring the loan due to solvency problems

Restructured due to solvency problems	1

It is shown here whether or not the loan shown on the report row is classified as restructured due to solvency problems as at the end of the reporting period. For loans not restructured due to solvency problems as at the end of the reporting period (or not restructured in that manner anymore according to the internal procedures of the reporting credit institution), this identifier is 0 (zero).

18) Annual interest rate of loan

The contractual annual interest rate of the loan valid on the reporting date is indicated here. The interest rate is indicated on an annual basis. If the loan is repaid in tranches, the annual interest rate is indicated on the balance of the loan (also in case, according to the contract, the interest rate is calculated on the initial loan amount).

The annual interest rate of the loan must indicate the interest income 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 state. In case of a repurchase agreement, the effective interest rate of the transaction is indicated here.

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 a loan contract cancelled by the credit institution, the annual interest rate is 0 (zero).

19) Interest rate type identifiers

Fixed	1
Floating	2

The interest rate type is "Fixed" if the interest rate is agreed upon at the time of concluding the loan contract and it can be changed only by changing the loan terms and conditions. In other cases, including when the loan carries initially a fixed interest rate, which becomes floating after a certain time (or vice versa), the interest rate type is "Floating".

20) Additional customer identifiers

Intra-group monetary financial institution	7
Other monetary financial institution	8
Central counterparty	4
Financial vehicle corporation	5
European Investment Bank (EIB)	20
European Stability Mechanism (ESM)	21
International organisation	9

It is indicated here whether the customer in the fifth column of the report row is a monetary financial institution, central counterparty, financial vehicle corporation, EIB, ESM or an international organisation. If none of the above, the identifier is 0 (zero).

Monetary financial institutions (identifiers 7 "Intra-group monetary financial institution" and 8 "Other monetary financial institution") only include the central banks, credit institutions, money market funds and other deposit-taking corporations indicated in the list of monetary financial institutions that is published on the European Central Bank's website.

The additional customer identifier 7 "Intra-group monetary financial institution" is used only when the loan indicated on the report row has been issued to the reporting credit institution's subsidiary or foreign branch that operates as a credit institution and is included in the list of monetary financial institutions.

The additional customer identifiers 4 "Central counterparty" and 5 "Financial vehicle corporation" are used only to define the customer "Other financial institution" indicated in the fifth column of the report row.

The additional customer identifier 9 is used to differentiate between international organisations, except for EIB and EIM. International organisations can be indicated in the fifth column of the report row only under "Central government", "Central bank", "Credit institution" and "Other financial institution".

21) Loan purpose identifiers

Acquisition of real estate for one's own use (excluding 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 commercial activity of a company	10
Financing trade activities	22
Acquisition/renovation of dwelling	11
Acquisition of goods and services (including daily settlements)	12
Financing acquisition of education	23
Other	14

The purpose of the issued loan is indicated here. In case of refinancing a loan, the loan purpose is determined according to the purpose of the loan to be refinanced. For the customer type "Household", only the identifiers 7–12, 14, 15, 19 and 23 are used; in case of other customer types, identifiers 7–12 and 14–22 are used. The loan purpose "Other" is applied only when it is impossible to classify the loan under any another purpose.

22) Loan class identifiers

Low risk	1
Moderate risk	2
Average risk	3
High risk	4
Uncollectible	5

The loan class of the loan shown on the report row is indicated here.

23) Number of loans
The number of loans that are totalled under column 12 "Loan balance at book value" and column 13 "Loan balance at contractual value" of the report row are indicated here. The number of loans is recorded in pieces. If a report row contains an aggregate of loans with 0-balance but with unpaid accrued interest balance as at end of the reporting period, such loans are not taken into account upon determining the number of loans.

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.

Other claims related to claims written off the balance sheet (e.g. interest claims, contact penalties, delay penalties) are not covered by this report.

2. Data aggregation

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) economic sector
7) claim collateral
8) purpose
9) writing off the claim from the balance sheet
10) receipt of the claim
11) terminating the off-balance sheet accounting of the 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
Financial lease	13
Factoring	14
Debt security	11
Other claim	4

The claim type fixed at the time the claim originated is indicated here.

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 receivables	5
Held-to-maturity investments	6

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

3) Reporting currency code
The code of the currency in which the claim is fixed in the contract is indicated here. If the contract prescribes that the claim repayment amount may change due to fluctuations in the exchange rate of a certain currency, the currency the exchange rate of which determines the size of the repayment amount is indicated here. 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 time of repayment, the reporting currency of the claim is the currency tied to EUR (in this case CHF).

4) Country code
The country code is based on the customer's residency. In case it is impossible to identify the customer's residency, the code is XX.

5) Customer identifiers

Central government	1
Local government	2
Social security fund	13
Central bank	12
Credit institution	6
Other deposit-taking corporation	15
Money market fund	16
Insurance corporation	17
Pension fund	18
Other investment fund	19
Other financial institution	20
Non-financial corporation of the state or local government	7
Other non-financial corporation	8
Household	10
Non-profit institution serving households	9

6) Economic sector identifiers

Agriculture, forestry, fishing	A
Mining and quarrying	B
Manufacturing	C
Electricity, gas, steam and air conditioning supply	D

Water supply; sewerage, waste management and remediation activities	E
Construction	F
Wholesale and retail trade, repair of motor vehicles and motorcycles	G
Transportation and storage	H
Accommodation and food service activities	I
Information and communication activities	J
Financial and insurance activities	K
Real estate activities	L
Professional, scientific and technical activities	M
Administrative and support service activities	N
Public administration and defence; compulsory social security	O
Education	P
Human health and social work activities	Q
Arts, entertainment and recreation activities	R
Other service activities	S
Activities of households as employers; undifferentiated goods- and services-producing activities of private households for own use	T
Activities of extraterritorial organisations and bodies	U

Loans are classified by the principal area of activity of the customer, and not by a specific loan project.

For loans issued to households, 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

The initial collateral of the written-off claim is indicated here. If one claim has several collaterals, the collateral which the credit institution considers to be the most significant for assessing the risks related to the loan is indicated.

8) Purpose identifiers

Acquisition of real estate for one's own use (excluding 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 commercial activity of a company	10
Financing trade activities	22
Acquisition/renovation of dwelling	11
Acquisition of goods and services (including daily settlements)	12
Financing acquisition of education	23
Other	14

The purpose of the written-off claim is indicated here. For the customer type "Household", only identifiers 7–12, 14, 15, 19 and 23 are used; in case of other customer types, identifiers 7–12 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
The amount of claims written off the balance sheet in the reporting period is indicated here. The amount written off is recorded at gross value (i.e. without impairment).

10) Receipt of claim
The amount of claims written off the balance sheet, received during the reporting period is indicated here.

11) Termination of off-balance-sheet recording of a claim
The amount by which the off-balance-sheet recording of the claim shown on the report row has been terminated in the reporting period is indicated here. Terminating the off-balance-sheet recording of a claim is indicated only when the termination of the off-balance-sheet recording occurred regardless of the fact that the respective amount was not received. Terminating the off-balance-sheet recording 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).

Report on the regional breakdown of deposits and loans

1. Area of report
1.1. Balances of deposits received and loans issued by a credit institution as at the end of the reporting period (incl. financial lease and factoring claims).
1.2. The liabilities and balances with the central bank, the central government and other credit institutions and deposits placed with financial institutions as stated in clause 1.1 of this appendix do not fall under the scope of this report.
1.3. If the reporting credit institution has branches outside Estonia, then this report includes only the deposits received and the loans issued by the structural unit (head office) of the credit institution which is located in Estonia.

2. Data aggregation
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 loan or deposit
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. All other deposits are included in the item type identifier "Other deposit.

2) Customer identifiers
Local government   2
Other deposit-taking corporation   15
Money market fund   16
Insurance corporation   17
Pension fund   18
Other investment fund   19
Other financial institution   20

Non-financial corporation of the state or local government	7
Other non-financial corporation	8
Household	10
Non-profit institution serving households	9

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 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 at gross value (i.e. without impairment).

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

The classification of deposits and loans by regions proceeds from the region of location of the credit institution's branch office where the money is deposited or the loan is issued. When 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
Hiiumaa	73
Unspecified	99
Non-resident	0

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

The classification of deposits and loans 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 is indicated as the customer's location.

6) Number of items

The aggregate amount of deposits or loans indicated in the third field of the report row "Balance of deposit or loan" is shown here. If the end-of-reporting-period balance of the deposit or loan shown on the report row is 0 (zero), then such deposits and loans are not taken into account when determining the number of items.

Report on securities

1. Area of report

1.1.   End-of-reporting-period balances of equity, debt securities 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. Data aggregation

The balance, nominal value, value in market price, accrued interest/dividends, quantity and impairment 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 characteristics of the debt security as a whole (e.g. quantity and accumulated interest) are recorded with the latest repayable instalment. In case of an 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/dividend
14) impairment
15) yield
16) special condition
17) additional security issuer identifier
18) security class
19) security collateral
20) ISIN-code

21) residual maturity
22) type of security coupon
23) coupon

1) Security type identifiers

Money market instrument	8
Other debt security	1
Share and unit of associated undertaking	3
Share and unit of subsidiary	4
Other share	5
Unit	6
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 receivables	5
Held-to-maturity investments	6
Investments in associates and subsidiaries	7
Derivative instruments – hedge accounting	8

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

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 a derivative security, on the residency of the transaction counterparty). In case it is impossible to identify the issuer's residency, the code is XX.

5) Security issuer identifiers

Central government	1
Local government	2
Social security fund	13
Central bank	12
Credit institution	6
Other deposit-taking corporation	15
Money market fund	16
Insurance corporation	17
Pension fund	18
Other investment fund	19
Other financial institution	20

Non-financial corporation of the state or local government 7
Other non-financial corporation 8
Household 10
Non-profit institution serving households 9

The issuer of the security owned by the credit institution, not the person selling the securities (securities broker), is indicated here. In case of a derivative instrument, the issuer is the transaction counterparty. The security issuer "Household" 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 is "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. For securities that have no maturity (e.g. shares, units) and for advance payments for securities, interest and dividend claims, the maturity indicator is "Without maturity".

8) Economic sector identifiers

Agriculture, forestry, fishing A
Mining and quarrying B
Manufacturing C
Electricity, gas, steam and air conditioning supply D
Water supply; sewerage, waste management and remediation activities E

Construction	F
Wholesale and retail trade, repair of motor vehicles and motorcycles	G
Transportation and storage	H
Accommodation and food service activities	I
Information and communication activities	J
Financial and insurance activities	K
Real estate activities	L
Professional, scientific and technical activities	M
Administrative and support service activities	N
Public administration and defence; compulsory social security	O
Education	P
Human health and social work activities	Q
Arts, entertainment and recreation activities	R
Other service activities	S
Activities of households as employers; undifferentiated goods- and services-producing activities of private households for own use	T
Activities of extraterritorial organisations and bodies	U

Securities are classified by the issuer's sector of economy.

For debt securities secured by mortgage, the sector of the economy is "Real estate activities" (L).

For the security type "Derivative instrument", advance payments for securities and interest and dividend claims, the economic sector identifier is X.

9) Quantity

The number of securities recorded on the report row is indicated here. The quantity is indicated in pieces. For the security type "Derivative instrument", advance payments for securities and interest and dividend claims, the quantity is 0 (zero). The quantity is also 0 (zero) for amortised debt securities, if the residual maturity of the debt security recorded on the report row does not coincide with the residual maturity of its latest repayable instalment.

10) Balance of security

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, is indicated here. The balance is indicated at gross value (i.e. without impairment). For interest and dividend claims, the balance of security is 0 (zero).

11) Nominal value

The nominal value per security, in the reporting currency, of the securities totalled on the report row is indicated here. For the security type "Derivative instrument", advance payments for securities and interest and dividend claims, the nominal value is 0 (zero).

12) Market value

The market value or fair value per security of thesecurities summed on the report row is indicated here. Establishment of the market value of listed securities is based on their listings on public stock exchanges. In case of unlisted shares, including shares/units of subsidiaries and associated undertakings, the fair value of shares is established on the basis of the ratio of equity to the shares of respective companies. For the security type "Derivative instrument", advance payments for securities and interest and dividend claims, the market price is 0 (zero).

13) Accrued interest/dividends

The interest on debt securities (arising from discount as well as from coupon) that has been calculated on the accrual basis, but has not been received by the end of the reporting period, or declared dividends on equity instruments, are indicated here. Interest on debt securities acquired at discount or premium is calculated by dividing the difference between the acquisition value and nominal value across the duration 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) Impairment

The amount of impairment of the security is indicated here. In case the security has not been impaired or if the security is measured at fair value on the balance sheet, the amount of impairment is 0 (zero).

15) Yield

Here is indicated the income earned on investment in securities. Yield is indicated on an annual basis. The yields of the security type "Derivative instrument" and advance payments for securities, interest and dividend claims are 0 (zero).

16) Special condition identifiers

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

The special condition "Repurchase" covers securities that have been sold or lent by repurchase agreement or sell/buy-back agreement, and the special condition "Collateral" covers securities that have been pledged to guarantee an obligation of the reporting credit institution or a third party. For the security type "Derivative instrument" and for advance payments for securities, interest and dividend claims, the special condition identifier is "Without special conditions".

17) Additional security issuer identifiers

Monetary financial institution	6
Central counterparty	4
Financial vehicle corporation	5
European Investment Bank (EIB)	20

European Stability Mechanism (ESM)   21
International organisations   9

It is indicated here whether the customer in the fifth column of the report row is a monetary financial institution, central counterparty, financial vehicle corporation, EIB, ESM or an international organisation. If none of the above, the identifier is 0 (zero).

Monetary financial institutions (identifier 6) only include the central banks, credit institutions, money market funds and other deposit-taking corporations indicated in the list of monetary financial institutions that is published on the European Central Bank's website.

The additional customer identifiers 4 "Central counterparty" and 5 "Financial vehicle corporation" are used only to define the customer "Other financial institution" indicated in the fifth column of the report row.

The additional customer identifier 9 is used to differentiate between international organisations, except for EIB and EIM. International organisations can be indicated in the fifth column of the report row only under "Central government", "Central bank", "Credit institution" and "Other financial institution".

18) Security class identifiers

Low risk	1
Moderate risk	2
Average risk	3
High risk	4
Uncollectible	5

The security class of the security shown on the report row, according to the definitions used with regard to loan classes is indicated here. For the security category "Derivative instrument" and interest and dividend claims, the security class identifier is 0 (zero).

19) 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

The collateral of a security that the issuer or reseller has established in favour of the credit institution or provided either upon selling the security or later is indicated here. For the security type "Derivative instrument", advance payments made for securities, interest and dividend claims, the collateral is 0 (zero).

20) ISIN-code
The ISIN-code of the security recorded on the report row is indicated here. 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".

21) 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

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

22) Identifiers for the type of security coupon

Fixed	1
Floating	2

The type of debt security coupon (periodic interest payment) is indicated here. For discounted debt securities, the coupon type is "Fixed". For other securities, advance payments for securities, interest and dividend claims, the coupon type identifier is 0 (zero).

23) Coupon
The coupon of debt securities is indicated here. The size of the coupon is calculated as a ratio of the interest paid during a one-year period to the nominal value of the security.
If the coupon is periodically reset, the coupon rate fixed on the reporting date is indicated here.
For discounted debt securities and other securities which are not debt securities, for advance payments for securities, and interest and dividend claims, the identifier for the coupon is 0 (zero).

Appendix 8
to Eesti Pank Governor's Decree
No 7 of 29 May 2014
"Establishment of supplementary reports on
credit institutions' balance sheet"

Report on the turnover of liabilities related to securities

1. Area of report
1.1.   The reporting-period credit turnover of debt securities 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 renegotiations of the terms and conditions of contracts (e.g. extension of a contract) related to debt securities (except money market instruments) issued by the reporting credit institution in earlier reporting periods.

2. Data aggregation
The total of the quantities of the underlying securities of 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) additional customer identifier
       7) issuer
       8) ISIN-code
       9) listing
      10) maturity
      11) annual interest rate
      12) quantity
      13) nominal value
      14) turnover of liability related to securities
      15) type of security coupon

1) Identifiers for the type of liability related to securities
Money market instrument	1
Subordinated debt security	7
Other debt security	2
Share	3
Unit	4
Hybrid debt security	8
Other security	6

The security in which the credit institution's liability related to securities originated is indicated here. The type of liability related to securities "Other debt security" covers,

among other things, debt securities issued by the reporting credit institution that are not subordinated debt securities or hybrid debt securities.

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

The group of financial liabilities under which the liability related to securities shown on the reporting row is classified according to the methods of drafting the balance sheet is indicated here.

3) Reporting currency code

The code of the currency in which the liability related to securities is fixed in the contract is indicated here. If the contract sets out that the repayment amount of the liability related to securities may change due to fluctuations in the exchange rate of a certain currency, the currency the exchange rate of which determines the size of the repayment amount is indicated here. 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 time of repayment, the reporting currency of the claim is the currency tied to EUR (in this case CHF).

4) Country code

The country code is based on the customer's residency. In case it is impossible to identify the customer's residency, the code is XX.

5) Customer identifiers

Central government	1
Local government	2
Social security fund	13
Central bank	12
Credit institution	6
Other deposit-taking corporation	15
Money market fund	16
Insurance corporation	17
Pension fund	18
Other investment fund	19
Other financial institution	20
Non-financial corporation of the state or local government	7
Other non-financial corporation	8
Household	10
Non-profit institution serving households	9

The customer to whom the credit institution's liability related to securities was created is indicated here. For debt securities issued by the reporting credit institution, the customer identifier is determined on the basis of the buyer of the security.

6) Additional customer identifiers

Monetary financial institution	6

Central counterparty	4
Financial vehicle corporation	5
European Investment Bank (EIB)	20
European Stability Mechanism (ESM)	21
International organisations	9

It is indicated here whether the customer in the fifth column of the report row is a monetary financial institution, central counterparty, financial vehicle corporation, EIB, ESM or an international organisation. If none of the above, the identifier is 0 (zero).

Monetary financial institutions (identifier 6) only include the central banks, credit institutions, money market funds and other deposit-taking corporations indicated in the list of monetary financial institutions that is published on the European Central Bank's website.

The additional customer identifiers 4 "Central counterparty" and 5 "Financial vehicle corporation" are used only to define the customer "Other financial institution" indicated in the fifth column of the report row.

The additional customer identifier 9 is used to differentiate between international organisations, except for EIB and EIM. International organisations can be indicated in the fifth column of the report row only under "Central government", "Central bank", "Credit institution" and "Other financial institution".

7) Security issuer identifiers

Central government	1
Local government	2
Social security fund	13
Central bank	12
Credit institution	6
Other deposit-taking corporation	15
Money market fund	16
Insurance corporation	17
Pension fund	18
Other investment fund	19
Other financial institution	20
Non-financial corporation of the state or local government	7
Other non-financial corporation	8
Household	10
Non-profit institution serving households	9

The issuer in whose securities the credit institution's liability related to securities was created is indicated here. For debt securities issued by the reporting credit institution, the issuer identifier is 0 (zero).

8) ISIN-code
The ISIN-code of the security underlying the liability related to securities recorded on the report row is recorded here. 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 underlying security of the liability related to securities recorded on the report row has been listed on a regulated market, the listing is "Listed". For 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 the entry into force of the contract until its contractual expiry date. In case of debt securities issued by the reporting credit institution, the maturity is determined on the basis of the contractual redemption date of the debt securities, and in case of other liabilities related to securities, the maturity is based on their contractual maturity.

In case of renegotiations of 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
The discount rate of the debt securities issued by the reporting credit institution and recorded on the report row, expressed as annual rate, is indicated here. The identifier for the rest of the liabilities related to securities is 0 (zero).

12) Quantity
The number of securities summed in the fourteenth column "Turnover of liabilities related to securities" of the report row is indicated here. The quantity is indicated in pieces. In case of renegotiations of the terms and conditions of contracts related to debt securities (except money market instruments) issued by the credit institution in earlier reporting periods, the quantity is established according to the number of debt securities fixed in the contracts that are renegotiated.

13) Nominal value

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

14) Turnover of liability related to securities

In case there has been a cash flow, the reporting-period credit turnover of the liability related to securities is indicated here. In case of renegotiations of the terms and conditions of contracts related to debt securities (except money market instruments) issued by the credit institution in earlier reporting periods, the turnover of the liability related to securities is 0 (zero) if there has been no additional cash flow.

15) Identifiers of the type of security coupon

Fixed	1
Floating	2

The type of security coupon is indicated here.

For discounted debt securities and other securities which are not debt securities, the identifier for the security coupon is 0 (zero).

Report on the balance of liabilities related to securities

1. Area of report

1.1.　End-of-reporting-period balances of issued debt securities 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 securities issued by the reporting credit institution that have been derecognised from the balance sheet.

2. Data aggregation

The total of the quantities of the underlying securities of liabilities related to securities, the balances of liabilities related to securities and the accrued interest with coinciding identifiers are shown as one row.

In case of an interest liability, the security the liability is related to 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) additional customer identifier
7) security issuer
8) ISIN-code
9) listing
10) maturity
11) annual interest rate
12) quantity
13) nominal value
14) balance of liability related by securities
15) accrued interest
16) type of security coupon

1) Identifiers for the type of liability related to securities

Money market instrument	1
Subordinated debt security	7
Other debt security	2
Share	3
Unit	4
Derivative instrument	5
Hybrid debt security	8
Other security	6

The security in which the credit institution's liability related to securities originated is indicated here. The type of liability related to securities "Other debt security" covers, among other things, debt securities issued by the reporting credit institution that are not subordinated debt securities or hybrid debt securities.

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 acquisition cost	3
Derivatives – hedge accounting	5

The group of financial assets under which the liability related to securities shown on the report row is classified according to the methods of drafting the balance sheet is indicated here.

3) Reporting currency code

The code of the currency in which the liability related to securities is fixed in the contract is indicated here. If the contract sets out that the repayment amount of the liability related to securities may change due to fluctuations in the exchange rate of a certain currency, the currency the exchange rate of which determines the size of the repayment amount is indicated here. 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 time of repayment, the reporting currency of the claim is the currency tied to EUR (in this case CHF).

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 it is impossible to identify the customer's residency, the code is XX.

5) Customer identifiers

Central government	1
Local government	2
Social security fund	13
Central bank	12
Credit institution	6
Other deposit-taking corporation	15
Money market fund	16
Insurance corporation	17
Pension fund	18
Other investment fund	19
Other financial institution	20
Non-financial corporation of the state or local government	7
Other non-financial corporation	8
Household	10
Non-profit institution serving households	9

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

6) Additional customer identifiers

Monetary financial institution	6
Central counterparty	4
Financial vehicle corporation	5
European Investment Bank (EIB)	20
European Stability Mechanism (ESM)	21
International organisations	9

It is indicated here whether the customer in the fifth column of the report row is a monetary financial institution, central counterparty, financial vehicle corporation, EIB, ESM or an international organisation. If none of the above, the identifier is 0 (zero).
Monetary financial institutions (identifier 6) only include the central banks, credit institutions, money market funds and other deposit-taking corporations indicated in the list of monetary financial institutions that is published on the European Central Bank's website.
The additional customer identifiers 4 "Central counterparty" and 5 "Financial vehicle corporation" are used only to define the customer "Other financial institution" indicated in the fifth column of the report row.
The additional customer identifier 9 is used to differentiate between international organisations, except for EIB and EIM. International organisations can be indicated in the fifth column of the report row only under "Central government", "Central bank", "Credit institution" and "Other financial institution".

7) Security issuer identifiers

Central government	1
Local government	2
Social security fund	13
Central bank	12
Credit institution	6
Other deposit-taking corporation	15
Money market fund	16
Insurance corporation	17
Pension fund	18
Other investment fund	19
Other financial institution	20
Non-financial corporation of the state or local government	7
Other non-financial corporation	8
Household	10
Non-profit institution serving households	9

The issuer in whose securities the credit institution's liability related to securities was created is indicated here. In case of the type of the liability related to securities "Derivative instrument", the issuer is the transaction counterparty. For debt instruments issued by the reporting credit institution, the issuer identifier is 0 (zero).

8) ISIN-code
The ISIN-code of the security underlying the liability related to securities recorded on the report row is recorded here. 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 underlying security (excluding derivative instruments and interest liabilities) of the liability related to securities recorded on the report row has been listed on a regulated market, the listing is "Listed". For other securities (i.e. unlisted securities, all derivative instruments and interest liabilities) 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 includes the time period from the entry into force of the contract until its contractual expiry date. In case of debt instruments issued by the reporting credit institution, the maturity is indicated on the basis of the contractual redemption date of the debt instruments, and in case of other liabilities related to securities, reverse repurchase agreements and similar transactions such as securities lending and buy/sellback agreements, etc., on their contractual maturity. The maturity is "Without maturity" for interest liabilities.

11) Annual interest rate
The annual effective discount rate of the debt instruments issued by the reporting credit institution and recorded on the report row is indicated here. The identifier for the rest of liabilities related to securities and for interest liabilities is 0 (zero).

12) Quantity
The number of securities recorded in the fourteenth column "Balance of liability related to securities" of the report row is indicated here. The quantity is indicated in pieces.
The quantity is 0 (zero) for the security type "Derivative instrument" and interest liabilities.

13) Nominal value
The nominal value of the underlying securities ofliabilities related to securities recorded on the report row is indicated here. 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
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 is indicated here. In case of interest liability, the balance of liability related to securities is 0 (zero).

15) Accrued interest
Interest on debt instruments issued by the reporting credit institution, calculated on accrual basis but not paid by the end of the reporting period is indicated here. In case of other types of liabilities related to securities, accrued interest is marked as 0 (zero).

16) Identifiers of the type of security coupon

Fixed	1
Floating	2

The type of coupon of debt securities is indicated here
For discounted debt securities and other securities which are not debt securities, the identifier for the security coupon is 0 (zero).

Appendix 10
to Eesti Pank Governor's Decree
No 7 of 29 May 2014
"Establishment of supplementary reports on
credit institutions' balance sheet"

Report on accounting of intangible assets and tangible fixed assets

1. <u>Area of report</u>
1.1.   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.
1.2.   If the reporting credit institution has branches outside Estonia, this report includes only the data of the structural unit (head office) of the credit institution which is located in Estonia.
1.3.   The data are submitted in euro and rounded up to integers.

2. <u>Report structure</u>
      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 assets	**705**
of which fixed assets abroad	714
Land and buildings	706
of which 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
The credit institution's fixed assets at the end of the quarter preceding the reporting quarter at residual book value are indicated here. If there is no such type of fixed assets, the value is 0 (zero).

3) Acquired fixed assets at acquisition cost
Fixed assets at acquisition cost acquired by the credit institution during the reporting quarter are indicated here. If no fixed assets were acquired during the reporting quarter, the value is 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
Fixed assets sold by the credit institution during the reporting quarter are indicated here at residual value. If no fixed assets were sold during the reporting quarter, the value is 0 (zero).

5) Expenditure on improvement of fixed assets
Value-increasing improvements, repair and maintenance of fixed assets by the credit institution during the reporting quarter are indicated here 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
Revaluation of fixed assets by the credit institution in the reporting quarter is indicated here. 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
Depreciation of fixed assets in the reporting quarter is indicated here. For fixed assets that are not depreciated, the value is 0 (zero).

8) Residual value at end of reporting quarter
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 is 0 (zero).

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

year, the value is 0 (zero). The value is also 0 (zero) when the fixed assets have no market value.

Appendix 11
to Eesti Pank Governor's Decree
No 7 of 29 May 2014
"Establishment of supplementary reports on
credit institutions' balance sheet"

Supplementary report on the balance of loans

1. Area or report

1.1. End-of-reporting-period balance of the loans and deposits (hereinafter *loans*) of non-financial corporations of the state or local government, other non-financial corporations, households and non-profit institutions serving households that are recorded under asset items of the credit institution's balance sheet.

1.2. If the reporting credit institution has branches outside Estonia, this report includes only the loans issued and the deposits received by the structural unit (head office) of the credit institution which is located in Estonia.

2. Data aggregation

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 next interest rate reset
8) contractual loan balance
9) interest rate type
10) annual interest rate of loan

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
Financial lease	13
Factoring	14
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, reverse repurchase agreements, financial lease nor factoring (e.g. overnight deposits).

2) Reporting currency code

The currency in which the loan amount is fixed in the loan contract is indicated here. If the contract prescribes that the loan repayment amount may change due to fluctuations in the exchange rate of a certain currency, the currency the exchange rate of which determines the size of the repayment amount is indicated here. 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 time of repayment, the reporting currency of the loan is the currency tied to EUR (in this case CHF).

3) Country code

The country code is based on the customer's residency. In case it is impossible to identify the customer's residency, the code is XX.

4) Customer identifiers

Non-financial corporation of the state or local government	7
Other non-financial corporation	8
Household	10
Non-profit institution serving households	9

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 tranches.

In case of renegotiation of the loan contract involving a change in the contractual maturity of the loan, the contractual maturity is the period from the date the renegotiation of the contract enters into force until the end of the contract.

For loan contracts which the credit institution has terminated, the maturity date is still shown as the contractual maturity date of the loan, i.e. the maturity date that was valid before the adoption of the decision to withdraw from 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.

If the loan maturity has passed, the residual maturity identifier is "Without maturity".

7) Identifiers for the period until next interest rate reset

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

The time period from the reporting period until the date of the next resetting of the interest rate is indicated here.

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 is 5 months (i.e. the next time the interest rate will be reviewed in 5 months).

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

If floating interest rate is used, the period until the next interest rate reset is 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 for floating-rate loans the contractual maturity of which has ended or which have unilaterally been terminated by the credit institution.

8) Loan balance at contractual value

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 is indicated here. The balance is indicated in gross value (i.e. without impairment).

9) Interest rate type identifiers

Fixed   1
Floating 2

The interest rate type is "Fixed" when the interest rate is agreed upon at the time of concluding the loan contract and the rate can be reviewed only by renegotiating the terms and conditions of the contract. In other cases, including when the loan initially carries a fixed interest rate, which becomes floating after a certain time (or vice versa), the interest rate type is indicated as "Floating".

10) Annual interest rate of loan
The contractual annual interest rate valid on the reporting date is indicated here. The interest rate is indicated on an annual basis. If the loan is repaid in tranches, the annual interest rate is indicated on the balance of the loan (also in case according to the contract the interest rate is calculated on the initial loan amount).
The annual interest rate of the loan must indicate the interest income 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 state. In case of a repurchase agreement, the effective interest rate of the transaction is indicated here.
In case interest-free period applies to one part of the credit card limit used and an interest rate larger than zero is applied to another part, these credit card loans are shown on two separate report rows. 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 a loan contract terminated by the credit institution, the annual interest rate is 0 (zero).

Appendix 12
to Eesti Pank Governor's Decree
No 7 of 29 May 2014
"Establishment of supplementary reports on
credit institutions' balance sheet"

Report on receipts and payments

1. Purpose of report
The purpose of the report is to obtain the data necessary for assessing the credit institution's ability to fulfil its obligations to creditors.

2. Area of report
The report includes only these balance-sheet and off-balance-sheet transactions, which entail or may entail cash flows. The sum of recepits or payments with coinciding identifiers are shown as one row.

3. Report row structure
1) item type
2) item group
3) country code
4) customer
5) maturity
6) sum of receipts/payments

1) Item type identifiers

Liability	1
Claim	2

2) Item group identifiers
Balance-sheet:

Deposit	1
Loan	2
Debt security	3
Equity instrument	4
Derivative instrument	10
Other claims or liabilities	6
Subordinated liabilities	7

Off-balance-sheet:

Claims and liabilities entailing cash flows	8
Claims and liabilities that may entail cash flows	9

3) Country code
The country code is based on the customer's residency. In case it is impossible to identify the customer's residency, the code is XX.

4) Customer identifiers

Central government	1

Local government	2
Social security fund	13
Central bank	12
Credit institution	6
Other deposit-taking corporation	15
Money market fund	16
Insurance corporation	17
Pension fund	18
Other investment fund	19
Other financial institution	20
Non-financial corporation of the state or local government	7
Other non-financial corporation	8
Household	10
Non-profit institution serving households	9

For debt securities issued by the reporting credit institution, the customer identifier is determined on the basis of the buyer of the security. For equity and derivative instruments, the customer identifier is determined on the basis of the issuer. For derivative instruments, the issuer is the counterparty of the transaction.

5) Maturity identifiers

On demand	2
Overdue	26
Up to 1 banking day	14
1 to 2 banking days	15
2 to 3 banking days	16
3 to 4 banking days	17
4 to 5 banking days	18
5 to 10 banking days	19
10 banking days up to 1 month	20
1 to 2 months	12
2 to 3 months	13
3 to 4 months	21
4 to 5 months	22
5 to 6 months	23
6 to 12 months	5
1 to 2 years	6
2 to 5 years	24
More than 5 years	25

The maturity identifier is determined on the basis of the residual maturity of the receipt/payment.
Incoming cash flows are determined on the basis of the latest receipt and outgoing cash flows on the basis of the earliest payment. In this context, possible termination of the contract before its maturity is not considered as residual maturity of the contract.
For non-liquid assets with no specific residual maturity, the maturity identifier is "More than 5 years".
Liquid assets must be reported in the period when it is actually possible to generate a cash flow from placing these assets.

6) Sum of receipts/payments

A receipt/payment is a sum of liabilities/claims with coinciding identifiers that must be paid by a customer (receipt) or a credit institution (payment) within the maturity indicated on the reporting row according to the payment schedule.

The sum of receipts/payments is indicated with accrued interest. Liquid assets are indicated at the value that can be obtained in case of prompt sales of these assets without major financial loss. Claims deemed uncollectible are deducted from the assets. The sum of receipts/payments is rounded up to integers.

Appendix 13
to Eesti Pank Governor's Decree
No 7 of 29 May 2014
"Establishment of supplementary reports on
credit institutions' balance sheet"

Report on housing loans

<u>1. Purpose of the report</u>
The purpose of the report is to monitor and analyse the terms and conditions of housing loan contracts. The data reported reflect the market conditions of new housing loans concluded in the reporting period.

<u>2. Area of the report</u>
2.1   The report covers the loan contracts concluded by the credit institution in the reporting period, which comply with all the following criteria:
      1)   the loan contract has been concluded in Estonia;
      2)   the borrower is a private individual who corresponds to the definition of customer type "Household". For the purpose of this report, the term "borrower" covers all private individuals who have been granted a loan together (i.e. borrower and co-applicants) and whose incomes and liabilities are shown as one sum in the report;
      3) the purpose of the loan is acquisition/renovation of dwelling, i.e. the loan is used for at least one of the following purposes:
            a)   acquisition of dwelling;
            b)   renovation of dwelling;
            c)   acquisition of residential land;
            d)   construction of dwelling;
      4)   the loan is backed by a mortgage;
      5)   the contractual loan amount is 6,000 euro or higher.

2.2   The area of report includes also previously concluded loan contracts that comply with clause 2.1 and the terms and conditions of which (e.g. the market value of the acquired real estate) will be fully established only in the reporting period.

2.3   The report excludes:
      1)   renegotiations of previously concluded loan contracts, e.g. restructuring of loan liabilities due to the borrower's solvency problems or refinancing of the loan;
      2)   new loan contracts that are concluded to refinance or restructure other loans;
      3)   loan contracts in compliance with clause 2.1 that are concluded in the reporting period but the terms and conditions of which will be fully established only after the reporting period.

<u>3. Report row structure</u>
      1)   loan purpose
      2)   maturity of loan contract
      3)   contractual loan amount

4) amount of self-financing
5) loan repayment schedule
6) co-applicant
7) base rate
8) risk margin of borrower
9) interest rate
10) market value of acquired real estate
11) market value of pledged real estate
12) value of KredEx guarantee
13) value of other collaterals
14) other liabilities backed by real estate
15) total monthly income of borrower
16) other liabilities of borrower
17) housing loan servicing ratio
18) other loan liabilities servicing ratio

1) Loan purpose identifier

Acquisition of dwelling   1

It is indicated here whether the purpose of the loan indicated on the report row is acquisition of a dwelling. The loan purpose identifier is 1 also in case the loan indicated on the report row is used both for acquisition of a dwelling and for some other purpose defined by the area of the report (e.g. renovation). In other cases the identifier is 0 (zero).

2) Maturity of loan contract
The termination date of the contract is indicated here.

3) Contractual loan amount
The loan amount fixed in the contract, rounded up to integers, is indicated here.

4) Amount of self-financing
The amount of self-financing for the loan indicated on the report row is indicated here. The amount is rounded up to integers. Self-financing is the borrower's own financial contribution to the cost of acquisition/renovation/construction of a dwelling. In case of no self-financing, the amount of self-financing is 0 (zero).

5) Loan repayment schedule

Annuities   1
Equal principal payments 2
Other repayments   3

The schedule for the principal repayments of the loan is indicated here.

6) Co-applicant identifiers

No co-applicant   1
Co-applicant   2

It is indicated here whether the loan has been taken together with a co-applicant.

7) Base rate identifiers

Fixed interest rate	1
1-month Euribor	2
3-month Euribor	3
6-month Euribor	4
12-month Euribor	5
Credit institution's base interest rate	6
Other floating key base rate	7

The base rate type of the loan indicated on the report row is shown here. The base interest type is "Fixed interest rate" when the interest rate is agreed upon conclusion of the loan contract and it is not subject to later resetting. The credit institution's base interest rate is a floating interest rate, which is determined on the basis of the credit institution's principles.

If the interest rate has been fixed for a certain time period, after which the rate becomes floating, the base rate is indicated on the basis of the floating interest rate. If the loan contract sets out the use of several base rates during the loan period, the base rate valid at the time of concluding the loan contract is indicated in the report.

8) Risk margin of borrower
The risk margin applied to the borrower, which is included in the interest rate of the loan indicated on the report row (i.e. the rate above the base rate). For fixed interest rate, when no risk margin is applied to the borrower, the risk margin of borrower is 0 (zero).

9) Interest rate
The (contractual) interest rate on the loan indicated on the report row is shown here. The interest rate is indicated on an annual basis.

If the loan contract sets out a floating interest rate, the interest rate valid at the time of concluding the contract is indicated.

10) Market value of acquired real estate
The market value of the real estate financed by the loan indicated on the report row is shown here in case the loan is collateralised by the acquired real estate. If the loan is not used for financing acquisition of real estate (e.g. in case of renovation of dwelling) or the loan is not collateralised by the acquired real estate, the market value is indicated as 0 (zero).

11) Market value of pledged real estate
The total market value of all the real estate objects collateralising the loan and encumbered with a mortgage (first ranking, second ranking, etc.) is indicated here.

If a second and/or next ranking mortgage has been set to the real estate in favour of the reporting credit institution, the market value of this real estate may be taken into account only in case the first-ranking mortgage has also been set in favour of the reporting credit institution. If the loan indicated on the report row has no additional collaterals, the value reported in the tenth column "Market value of acquired real estate" of the report row is repeated here.

12) Value of KredEx guarantee

The maximum value of KredEx guarantee backing the loan indicated on the report row is shown here. The value is rounded up to integers. If the loan is not backed by KredEx guarantee, the value is indicated as 0 (zero).

13) Value of other collaterals
The total value of the collaterals that back the loan indicated on the report row and that have not been indicated elsewhere in the report is shown here.
Other collaterals include collaterals not indicated in the tenth, eleventh or twelfth column of the report row, e.g. deposits, debt securities, other guarantees etc. Other collaterals are accounted for at their fair value. In case there are no other collaterals, the value is indicated as 0 (zero).

14) Other liabilities backed by real estate
The sum of the borrower's other liabilities backed by the real estate financed by the loan indicated on the report row is indicated here. Other liabilities backed by the real estate include all other possible financial liabilities (e.g. other loan, credit card loan, overdraft facility). Other liabilities are accounted for at their maximum value. For example, in case of overdraft facility, the unused credit limit given to the customer must be taken into account. Other liabilities backed by real estate are determined on the basis of data available to the reporting credit institution. In case there are no other liabilities backed by the real estate, the sum is indicated as 0 (zero).

15) Total monthly income of borrower
The total monthly income of the borrower of the loan indicated on the report row is shown here. The total monthly income is rounded up to integers. The monthly income of the borrower is determined on the basis of income proved to the reporting credit institution. In case the income is not monthly, it is reduced to a monthly basis.

16) Other liabilities of borrower
The sum of repayments (principal and interest) to the reporting and other credit institutions of other monthly financial liabilities of the borrower of the loan indicated on the report row. The sum is rounded up to integers. For the purpose of this report, the other liabilities of the borrower include, for instance, other loans, instalments, leases, credit card loans, etc. The other liabilities of the borrower are determined on the basis of data available to the reporting credit institution. In case the loan repayments do not occur on a monthly basis, this value is calculated on the basis of repayments according to a 12-month schedule.

17) Housing loan servicing ratio
Here is indicated the monthly repayment (principal and interest) of the loan indicated on the report row in ratio to the sum indicated in the fifteenth column "Total monthly income of borrower" of the report row. In case the loan repayments do not occur on a monthly basis, this value is calculated on the basis of repayments according to a 12-month schedule.

18) Other loan liabilities servicing ratio
Here is indicated the sum indicated in the sixteenth column "Other liabilities of borrower" of the report row in ratio to the sum indicated in the fifteenth column "Total monthly income of borrower" of the report row.