

Report on the turnover of loans

1. Scope of the 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*) during the reporting period. Of deposits recorded under the balance sheet asset item "Cash, cash balances with central banks and other demand deposits", overnight deposits and other highly liquid time deposits (with maturity of up to 3 months as of the date of deposit) 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 (e.g one or more of the following: change of maturity, change of loan collateral type, change of loan amount, change of contract currency, change of interest rate, change of interest rate type).

1.2. The following shall not be reported:

a) demand deposits recorded under the balance sheet asset item "Cash, cash balances with central banks and other demand deposits" 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) changes in overdraft facility and credit card loan contracts;

f) advances that are not loans.

2. Data aggregation

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

3. Structure of the report row

- 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 category identifiers

Loan for specific purposes with interest rate restriction	1
Other loan with interest rate restriction	5
Overdraft	9
Credit card debt	10
Subordinated debt	6
Reverse repurchase agreement	7
Syndicated loan	12
Other loan	3
Financial leases	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 shown under “Other loan”.

“Other claim” includes all claims within the scope of the report which are neither loans nor reverse repurchase agreements, financial leases or factoring transactions (e.g., overnight deposits, deposits placed with financial institutions).

2) Loan group identifiers

Cash, cash balances at central banks and other demand deposits	1
Financial assets held for trading	2
Financial assets measured at fair value through profit or loss not used for trading	9
Financial assets at fair value through profit or loss	3
Financial assets measured at fair value through other comprehensive income	10
Financial assets at amortised cost	11

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.

3) Reporting currency code

The currency in which the loan amount is fixed in the loan contract. If the contract provides that the loan repayment amount may change due to fluctuations in the exchange rate of a certain currency, the currency the rate of which determines the amount of a repayment. 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 the repayment is made, 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 a customer's residency cannot be determined, the code is XX.

5) Customer identifiers

Central government	1
Local government	2
State social security fund	13
Central bank	12
Credit institution	6
Other deposit-taking corporation	15
Money market fund	16
Insurer	17
Pension fund	18
Other investment fund	19
Other financial institution	20
Non-financial company owned by the state or local government	7
Other non-financial company	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
Over 40 years	51

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

In case renegotiating the loan contract involves a change in contractual maturity, the contractual maturity is the period from the date the contract amendment enters into force until the end of the contract

7) Identifiers for economic sectors

Agriculture, forestry and 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	R
Other service activities	S
Activities of households as employers; undifferentiated goods- and services-producing activities of households for own use	T
Activities of extraterritorial organisations and units	U

A loan is classified by the main sphere of activity of the customer, not by the specific loan project. In case of loans issued to private persons, the identifier of the sector of the economy will be 0 (zero), except for business loans taken out by sole proprietors, which are indicated according to the principal area of activity of the sole proprietor.

8) Loan collateral identifiers

First-ranking mortgage	1
Other mortgage	2
Registered security over movables	
Security	3
Pledge of building	4
Cars (not used for production purposes)	11
Commercial vehicles	12
Other security over movable assets	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 a loan has several collaterals, the collateral which the credit institution considers to be the most significant for risk assessment purposes should be indicated here. A loan is considered to be without collateral if it has no collateral whatsoever.

9) Contractual loan amount

The amount fixed in the contract for the loan issued/to be issued. If the loan contract is signed and the loan amount (or the first tranche) paid in different reporting periods, the contractual loan amount is indicated for the reporting period during which the contract is signed (except in case of overdraft facility and credit card loan contracts, which are reported for the period when credit was first used). 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 0 (zero).

In case of renegotiating an earlier contract, the contractual loan amount fixed in the renegotiated contract is indicated. If the renegotiation of a loan contract does not involve a new fixed loan amount, the part of loan outstanding at the time the amendment takes force is indicated.

The payment of an additional tranche of a state-guaranteed study loan is regarded as an amendment to the loan agreement and the amount of the additional tranche is indicated here.

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10) Loan turnover

The debit turnover of a loan in the reporting period (incl. the debit turnover of such loans that were issued and repaid in one and the same month) if there has been a cash flow. The turnover of overdraft facility and credit card loan is indicated as the sum of overdraft facility and credit card loan turnovers of all the banking days in the reporting period. If the terms and conditions of a previous contract were renegotiated, but no additional cash flow occurred, 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. 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 in case the contract provides for an interest rate 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 interest rate changes as a result of renegotiating the terms and conditions of an existing contract, the interest rate type is indicated according to the renegotiated contract.

13) 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
Single Resolution Board (SRB)	22

These identifiers specify whether the customer indicated in the fifth column of the report row is a monetary financial institution, a central counterparty, a financial vehicle corporation, the EIB, the ESM, the SRB or an international organisation. If the client indicated in the fifth column of the report line is not one of the aforementioned, the value of this field will be 0 (zero).

Monetary financial institutions (identifiers 7 "Intra-group monetary financial institution" and 8 "Other monetary financial institution") are only these central banks, credit institutions, money market funds and other deposit-taking corporations that have been entered in the list of monetary financial institutions of the European Union published on the website of the European Central Bank.

Identifier 7 "Intra-group monetary financial institution" is only used if the loan shown in the report row has been granted to a credit institution that is a subsidiary of the reporting credit institution or to a foreign branch that has been entered in the list of monetary financial institutions.

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

Identifier 9 is used to mark international organisations, except for the EIB, the ESM and the SRB. 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".

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14) Loan purpose identifiers

Acquisition of real estate for one's own use

(excl acquisition or renovation of dwelling)	15
Commercial real estate	
Housing development projects	16
Financing retail areas	17
Financing office areas	20
Financing warehousing 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 studies	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 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 other 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 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 the interest rate is first subject to review.

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 renegotiation 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 the interest rate is subject to review for the next time.

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, 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 totalled in the ninth column of the report row "Contractual loan amount" is up to 250,000 euro (included), 250,000–1,000,000 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 another reason	2
Renegotiation of contract	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 contract(s) previously concluded by the reporting credit institution are renegotiated 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), except in case of study loans guaranteed by the state, where identifier 3 "Contract renegotiation" is used.