

Supplementary report on the balance of loans

1. Scope of the 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
- 11) loan class

1) Loan type identifiers

Loan for specific purposes with interest rate restriction	1
Other loan with interest rate restriction	5
Overdraft facility	9
Credit card loan	10
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).

11) Loan class

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

The loan class is indicated here.

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