

Report on the balance of resources

1. Scope of the 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 for distinguishing the resources received from the head office which have been recorded under liabilities in the branches' balance sheet.

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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 ESM. 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.