Report on the regional breakdown of deposits and loans

1. Scope of the 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	7
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.