

Instrument data report

1. Scope of the report

The report registers any instrument that exists under a contract between the observed agent and the counterparties, including all instruments between institutional units within the same legal entity. If the contract covers several instruments, each instrument shall be assigned a unique identifier. Each instrument is to be reported in a separate report row.

If the inception date of the instrument and the time from which the debtor is enabled to use the instrument fall in different reference periods, the instrument will be reported for the reference period from which the debtor can use the instrument.

In the initial reporting, all instruments falling within the scope of the report are to be recorded. For each subsequent reference period, data will be reported for only the new instruments added during the reference period and for any changes in instrument data.

2. Structure of the report row

- 1) Observed agent identifier
- 2) Contract identifier
- 3) Instrument identifier
- 4) Type of instrument identifiers
- 5) Amortisation type identifiers
- 6) Currency code
- 7) Fiduciary instrument identifiers
- 8) Inception date
- 9) End date of interest-only period
- 10) Interest rate cap
- 11) Interest rate floor
- 12) Interest rate reset frequency
- 13) Interest rate spread/margin
- 14) Interest rate type identifiers
- 15) Legal final maturity date
- 16) Commitment amount at inception
- 17) Payment frequency
- 18) Project finance loan identifiers
- 19) Purpose identifiers
- 20) Recourse identifiers
- 21) Reference rate value identifiers
- 22) Reference rate maturity identifiers
- 23) Settlement date
- 24) Subordinated debt identifiers
- 25) Syndicated contract identifier
- 26) Repayment rights identifiers
- 27) Fair value changes due to changes in credit risk before purchase

1) **Observed agent identifier**

The observed agent identifier assigned by Eesti Pank and the Financial Supervision Authority.

2) **Contract identifier**

The identifier applied by the credit institution to uniquely identify the contract. The maximum number of symbols is 60.

3) Instrument identifier

The identifier applied by the credit institution to uniquely identify the instrument within one contract. The maximum number of symbols is 60.

4) Instrument type identifiers

Deposits other than reverse repurchase agreements	1000
Overdraft	20
Credit card debt	51
Revolving credit other than overdrafts and credit card debt	1001
Credit lines other than revolving credit	1002
Reverse repurchase agreements	1003
Trade receivables	71
Financial leases	80
Other loans	1004

5) Amortisation type identifiers

French	1
German	2
Fixed amortisation schedule	3
Bullet	4
Other	5

If the inception date of the instrument is before 1 September 2018, reporting of amortisation type will not be mandatory and the field may be left blank.

6) Currency code

The currency code is established according to the currency codes table of the international standard ISO 4217.

7) Fiduciary instrument identifiers

Fiduciary instrument	1
Non-fiduciary instrument	2

8) Inception date

The date is recorded in accordance with the ISO 8601 standard (yyyy-mm-dd).

9) End date of interest-only period

The date is recorded in accordance with the ISO 8601 standard (yyyy-mm-dd). For instruments which are not interest-only instruments, the field will be left blank. If the inception date of the instrument is before 1 September 2018, reporting of the end date of the interest-only period will not be mandatory and the field may be left blank.

10) Interest rate cap

The data are reported in percentages on an annual basis, interest rate divided by 100 ($i/100$), rounded to four decimals. If no interest rate cap has been set, the field will be left empty.

11) Interest rate floor

The data are reported in percentages on an annual basis, interest rate divided by 100 ($i/100$), rounded to four decimals. If no interest rate floor has been set, the field will be left empty.

12) Interest rate reset frequency

Overnight	16
Monthly	8
Quarterly	18
Semi-annually	19

Annual	1
At creditor discretion	3
Other frequency	12
Not resettable	0

13) Interest rate spread/margin

The data are reported in percentages on an annual basis, interest rate divided by 100 (i/100), rounded to four decimals. If no interest rate margin has been set, the field will be left blank.

14) Interest rate type identifiers

Fixed	1
Variable	2
Mixed	3

If none of the above types applies, the field will be left blank.

15) Legal final maturity date

The date is recorded in accordance with the ISO 8601 standard (yyyy-mm-dd). If the instrument has no legal final maturity date, the field will be left blank.

16) Commitment amount at inception

The commitment amount at inception is reported in euros, rounded to two decimal places. Foreign currency amounts are converted into euros at the ECB euro foreign exchange reference rate as at the last banking day of the reference period. If the instrument has no commitment amount at inception (eg in case of debit balance of current account without an overdraft facility), the field will be left blank.

17) Payment frequency identifiers

Monthly	8
Quarterly	18
Semi-annually	19
Annual	1
Bullet	4
Zero coupon	22
Other	15

If the inception date of the instrument is before 1 September 2018, reporting of payment frequency identifiers will not be mandatory and the field may be left blank.

18) Project finance loan identifiers

Project finance loan	1
Non-project finance loan	2

19) Purpose identifiers

Residential real estate purchase	12
Commercial real estate purchase	13
Margin lending	4
Debt financing	5
Imports	6
Exports	7
Construction investment	8
Working capital facility	9
Other purposes	11

20) Recourse identifiers

Recourse	1
----------	---

No recourse 2

21) Reference rate value identifiers

EURIBOR	1
USD LIBOR	2
GBP LIBOR	3
EUR LIBOR	4
JPY LIBOR	5
CHF LIBOR	6
MIBOR	7
EONIA	8
Other single reference rate	9
Other multiple reference rate	10

In case of an instrument with a fixed interest rate, the value 0 (zero) will be reported.

22) Reference rate maturity identifiers

Overnight	1
One week	2
Two weeks	3
Three weeks	4
One month	5
Two months	6
Three months	7
Four months	8
Five months	9
Six months	10
Seven months	11
Eight months	12
Nine months	13
Ten months	14
Eleven months	15
Twelve months	16

In case of EONIA, the maturity identifier is always '1' (overnight). In case of an instrument with a fixed interest rate, the value 0 (zero) will be reported.

23) Settlement date

The date is recorded in accordance with the ISO 8601 standard (yyyy-mm-dd). If the instrument has no settlement date, the field will be left blank.

24) Subordinated debt identifiers

Subordinated debt	1
Non-subordinated debt	2

25) Syndicated contract identifier

The identifier assigned by the lead arranger of the syndicated contract to the syndicated contract. All creditors participating in the syndicated contract must use the same syndicated contract identifier. The maximum number of symbols is 60. If the contract reported in the report row is not a syndicated contract, the field will be filled in with 'XX'.

26) Repayment rights identifiers

On demand or at short notice	1
Other	2

27) Fair value changes due to changes in credit risk before purchase

The amount is reported in euros, rounded to two decimal places. Foreign currency amounts are converted into euros at the ECB euro foreign exchange reference rate as at the last banking day of the reference period. If the instrument was not purchased (but was originated) by the reporting agent or was not purchased for an amount lower than the outstanding amount due to credit risk, the field will be left blank.