

Report on the turnover of resources

1. Scope of the report

1.1. Contractual amounts and credit turnover of the deposits (except demand deposits) included and loans received (hereinafter *resources*) by the credit institution in the reporting period.

1.2. Renegotiations of the terms and conditions of previously concluded contracts (e.g. extension of a contract) made in the reporting period by agreement of the parties to the contract. This does not include automatic changes in contracts (e.g. changes in interest rates, replacing a floating interest rate by a fixed rate or vice versa, etc.) already agreed upon at the time of concluding the contract.

2. Data aggregation

Contractual resource amounts and turnover amounts 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) contractual resource amount
- 8) resource turnover
- 9) annual interest rate of resource
- 10) interest rate type
- 11) additional customer identifier
- 12) period of notice for deposits redeemable at notice

1) Resource type identifiers

Overnight deposit	8
Time deposit	2
Savings deposit	3
Investment deposit	16
Other deposit	4
Overdraft facility	12
Repurchase agreement	9
Syndicated loan	17
Other loan received	13
Loan resource for specific purposes	7
Subordinated loan	14

The resource type "Other loan received" covers loans received from other credit institutions and customers, excluding overdraft facilities and subordinated loans. The resource type "Overdraft facility" also covers overnight loans.

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 show 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 indicated here. If the contract prescribes that the resource 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 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 renegotiation 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.

7) Contractual resource amount

The sum of the involved resource fixed in the contract is recorded here, if it is known at the time of concluding the contract (e.g. in case of time deposits). If only the sum of the first payment is known at the time of concluding the contract, only the first payment is indicated; in case of later payments, the contractual resource amount is 0 (zero).

If the sum intended to be saved by the specified date is known at the time of concluding the contract, the total sum forecast to be collected is shown. If this involves renegotiations of the terms and conditions of a previously concluded contract initiated by the customer, it is regarded as conclusion of a new contract and the contractual resource amount fixed in the renegotiated contract is indicated.

8) Resource turnover

The credit turnover of a resource at the occurrence of a cash flow in the reporting period (including interest if it is taken into account in further calculation of interest) is recorded here. If the customer initiated a renegotiation of the terms and conditions of a previous contract, but there occurred no additional cash flow, the resource turnover is 0 (zero).

9) Annual interest rate of resource

The annual contractual interest rate valid at the time of conclusion or renegotiation of the contract is recorded here. The contractual annual interest rate of the resource is indicated on an annual basis.

If the final annual interest rate is not known at the time of concluding the contract (or if it is established as a result of interaction between several components some of which are known and some not), the known, i.e. guaranteed interest rate (e.g. with investment deposits) is indicated.

In case of later payments, the interest rate valid at the occurrence of turnover is indicated.

In case of repurchase agreements, the effective interest rate of the transaction is indicated.

10) 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.

11) Additional customer identifiers

Monetary financial institution	6
Central counterparty	4
Financial vehicle corporation	5
European Investment Bank (EIB)	20
European Stability Mechanism (ESM)	21
International organisations	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 (identifier 6) 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 identifiers 4 “Central counterparty” and 5 “Financial vehicle corporation” are used only to specify 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”.

12) 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", "Repurchase agreement", "Overdraft facility", „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).