

## **Report on changes in claims written off the credit institution's balance sheet**

### 1. Scope of the report

- 1.1. Claims written off the credit institution's balance sheet in the reporting period.
  - 1.2. Receipt of claims written off the credit institution's balance sheet in the reporting period.
  - 1.3. Termination of off-balance-sheet accounting of the claim written off the credit institution's balance sheet in the reporting period.
- Other claims related to claims written off the balance sheet (e.g. interest claims, contact penalties, delay penalties) are not covered by this report.

### 2. Data aggregation

The turnover of claims with coinciding identifiers is shown as one row.

### 3. Report row structure

- 1) claim type
- 2) claim group
- 3) reporting currency code
- 4) country code
- 5) customer
- 6) economic sector
- 7) claim collateral
- 8) purpose
- 9) writing off the claim from the balance sheet
- 10) receipt of the claim
- 11) terminating the off-balance sheet accounting of the claim

#### **1) Claim 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
Subordinated loan	6
Reverse repurchase agreement	7
Syndicated loan	12
Other loan	3
Financial lease	13
Factoring	14
Debt security	11
Other claim	4

The claim type fixed at the time the claim originated is indicated here.

The claim type "Loan for specific purposes with interest rate restriction" also covers all study loans guaranteed by the state.

Other study loans are recorded under the claim type "Other loan".

The claim type "Other claim" covers all the claims within the report area which do not belong under previous claim categories (e.g. deposits).

#### **2) Loan group identifiers**

Financial assets measured at fair value through other comprehensive income	10
Financial assets at amortised cost	11

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The group of financial assets under which the claim shown on the report row is classified according to the methods of drafting the balance sheet is indicated here.

### 3) Reporting currency code

The code of the currency in which the claim is fixed in the contract is indicated here. If the contract prescribes that the claim 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 claim 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 claim 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) Economic sector identifiers

Agriculture, forestry, fishing	A
Mining and quarrying	B
Manufacturing	C
Electricity, gas, steam and air conditioning supply	D
Water supply; sewerage, waste management and remediation activities	E
Construction	F
Wholesale and retail trade, repair of motor vehicles and motorcycles	G
Transportation and storage	H
Accommodation and food service activities	I
Information and communication activities	J
Financial and insurance activities	K
Real estate activities	L
Professional, scientific and technical activities	M
Administrative and support service activities	N
Public administration and defence; compulsory social security	O
Education	P
Human health and social work activities	Q
Arts, entertainment and recreation activities	R
Other service activities	S
Activities of households as employers;	

undifferentiated goods- and services-producing activities of private households for own use	T
Activities of extraterritorial organisations and bodies	U

Loans are classified by the principal area of activity of the customer, and not by a specific loan project.

For loans issued to households, the identifier of the sector of the economy is 0 (zero), except for business loans taken by sole proprietors, which are indicated according to the principal area of activity of the sole proprietor

### 7) Claim collateral identifiers

First ranking mortgage	1
Other mortgage	2
Registered security over movables	
Security	3
Pledge of building	4
Cars (not used for production purposes)	11
Commercial vehicles	12
Pledge of another movable	5
Commercial pledge	10
Surety, guarantee	6
Deposit with a credit institution belonging to a group	7
Other	8
Without collateral	9

The initial collateral of the written-off claim is indicated here. If one claim has several collaterals, the collateral which the credit institution considers to be the most significant for assessing the risks related to the loan is indicated.

### 8) Purpose identifiers

Acquisition of real estate for one's own use (excluding acquisition or renovation of a dwelling)	15
Commercial real estate	
Housing development projects	16
Financing sales areas	17
Financing office areas	20
Financing storage and production areas	21
Other commercial real estate	18
Acquisition of securities	7
Acquisition of other fixed assets	19
Acquisition of other current assets	8
Commencing commercial activity of a company	9
Expanding commercial activity of a company	10
Financing trade activities	22
Acquisition/renovation of dwelling	11
Acquisition of goods and services (including daily settlements)	12
Financing studies	23
Other	14

The purpose of the written-off claim is indicated here. For the customer type "Household", only identifiers 7–12, 14, 15, 19 and 23 are used; in case of other customer types, identifiers 7–12 and 14–22 are used.

The claim purpose "Other" is applied only when it is impossible to classify the claim under any other purpose.

### 9) Writing off a claim from the balance sheet

The amount of claims written off the balance sheet in the reporting period is indicated here. The amount written off is recorded at gross value (i.e. without impairment).

**10) Receipt of claim**

The amount of claims written off the balance sheet, received during the reporting period is indicated here.

**11) Termination of off-balance-sheet recording of a claim**

The amount by which the off-balance-sheet recording of the claim shown on the report row has been terminated in the reporting period is indicated here. Terminating the off-balance-sheet recording of a claim is indicated only when the termination of the off-balance-sheet recording occurred regardless of the fact that the respective amount was not received. Terminating the off-balance-sheet recording of a claim which occurred as a result of receipt of the respective sum is indicated under "Receipt of claim", and the amount of "Termination of off-balance-sheet accounting of the claim" is 0 (zero).