

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

### 1. Area of the report

- 1.1. On-balance-sheet claims disposed of by the credit institution in the reporting period.
- 1.2. Claims written off the credit institution's balance sheet in the reporting period.
- 1.3. Off-balance-sheet claims disposed of by the credit institution in the reporting period.
- 1.4. Receipt of claims written off the credit institution's balance sheet in the reporting period.
- 1.5. Repayment of claims during the reporting period by the purchaser of on-balance-sheet and off-balance-sheet claims transferred by the credit institution.

The report covers other claims related to claims disposed of or written off the balance sheet such as fee and interest claims, contractual penalties or late payment penalties. Balance sheet claims that are disposed of through securitisation transactions are not covered by this report.

### 2. Data aggregation

The sum, impairment, disposal value and number of claims and related claims with coinciding identifiers is shown as one row.

### 3. Structure of the reporting rows

- 1) economic transaction
- 2) claim type
- 3) claim group
- 4) reporting currency code
- 5) country code
- 6) customer
- 7) economic sector
- 8) claim collateral
- 9) purpose
- 10) non-performing claim
- 11) amount of the claim
- 12) amount of the related claim
- 13) impairment
- 14) value of the disposed claim
- 15) number of claims

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#### **1) Economic transaction identifiers**

Disposal of on-balance-sheet claim	1
Write-off	2
Disposal of off-balance-sheet claim	3
Receipt of claim	4
Repayment of claim	5

The content of the economic transaction related to the claim presented in the report line is indicated here and is defined as follows:

- a) identifier 1 "Disposal of on-balance-sheet claim" is used if the claim disposed of was recognised in the balance sheet immediately before disposal to a third party;
- b) identifier 2 "Write-off" is used if the claim was written off during the reporting period;
- c) identifier 3 "Disposal of off-balance-sheet claim" is used if the off-balance-sheet claim was disposed of during the reporting period;

- d) identifier 4 “Receipt of claim” is used if a claim or part of a claim that had been written off was received during the reporting period;
- e) identifier 5 “Repayment of claim” is used if the credit institution transferred the on-balance-sheet or off-balance-sheet claim to another party as buyer under a recourse agreement and if the buyer returned, or sold back, the claim in full or in part under that agreement during the reporting period.

If several different economic transactions were performed in connection with the same claim during the same reporting period, such as the write-off of a claim from the balance sheet and the disposal of it as an off-balance-sheet claim, all the economic transactions completed are indicated in the report.

## 2) 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
Other revolving credit	15
Subordinated loan	6
Reverse repurchase agreement	7
Syndicated loan	12
Other loan	3
Financial lease	13
Factoring	14
Debt security	11
Other claim	4
Undefined	0

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

Claim type 1 “Loan for specific purposes with interest rate restriction” also includes study loans guaranteed by the state.

Other study loans are indicated under claim type 3 “Other loan”.

Claim type 4 “Other claim” includes all claims within the area of the report which cannot be recorded under any other types of claim (such as overnight deposits, or deposits placed with financial institutions).

The type of claim is shown only if the identifier of the transaction related to the claim indicated in the report line is 1 “Disposal of on-balance-sheet claim”, 2 “Write-off” or 3 “Disposal of off-balance-sheet claim”. For other transactions, the identifier is 0 “Undefined”.

## 3) Claim group identifiers

Financial assets at fair value through other comprehensive income	10
Financial assets at amortised cost	11
Undefined	0

The identifiers listed here show the group of financial assets under which the claim recorded on the report row is classified according to the methods of drafting the balance sheet.

The loan group is shown only if the identifier of the transaction related to the claim indicated in the report line is 1 “Disposal of on-balance-sheet claim” or 2 “Write-off”. For other transactions, the identifier is 0 “Undefined”.

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## 4) 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 of which the exchange rate 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).

### 5) Country code

The country code of the customer is shown here by residency. If the residency of the customer cannot be identified, the code is recorded as XX.

### 6) 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

### 7) Economic sector identifiers

Agriculture, forestry, fishing	A
Mining	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
Transport and storage	H
Accommodation and food service	I
Information and communications	J
Financial and insurance activities	K
Real estate activities	L
Professional, scientific and technical activities	M
Administrative and support services	N
Public administration and national defence; statutory social insurance	O
Education	P
Health and social care	Q
Arts, entertainment and recreation	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
Households (not included self employment)	0
Undefined	X

The indicator for the economic sector of the claim is for the sector of activity of the customer, not the particular project it is to finance.

The identifier 0 "Households (not including self employment)", is only used if the loan is taken by the household and it is not a business loan issued to a sole proprietor. Business loans

taken by sole proprietors are indicated by the principal economic sector of activity of the sole proprietor.

The economic sector is shown only if the identifier of the transaction related to the claim indicated in the report line is 1 “Disposal of on-balance-sheet claim”, 2 “Write-off” or 3 “Disposal of off-balance-sheet claim”. For other transactions, the identifier is X “undefined”.

### 8) Claim collateral identifiers

First ranking mortgage	1
Other mortgage	2
Registry pledge	
Security	3
Pledge of building	4
Motor cars (not production-oriented)	11
Commercial vehicles	12
Pledge of another movable	5
Commercial pledge	10
Surety, guarantee	6
Deposit with the same credit institution	7
Other collateral	8
Without collateral	9
Undefined	0

The original collateral of the claim disposed of or written-off 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. For loans with a mortgage, the mortgage is always indicated as collateral whatever its quality and whether or not there is other collateral. A loan is considered to be without collateral, if it has no collateral whatsoever. The collateral of the claim is shown only if the identifier of the transaction related to the claim indicated in the report line is 1 “Disposal of on-balance-sheet claim”, 2 “Write-off” or 3 “Disposal of off-balance-sheet claim”. For other transactions, the identifier is 0 “Undefined”.

### 9) Purpose identifiers

Acquisition of real estate for own use except for acquisition or renovation of dwelling	15
Financing of commercial real estate	
Dwellings	16
Retail space	17
Office space	20
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 or renovation of a dwelling	11
Acquisition of goods and services (including daily settlements)	12
Financing education	23
Other	14
Undefined	0

The purpose of the claim (loan) disposed of or written-off is indicated here.

If a claim has multiple purposes, the purpose indicated here is the largest of these. For customer type 10 “Household”, only identifiers 7–12, 14, 15, 19 and 23 are used; for other customer types, identifiers 7–12 and 14–22 are used.

The loan purpose 14 “Other” is used only when it is impossible to classify the loan under any another purpose.

The purpose of the claim is shown if the identifier of the transaction related to the claim is 1 “Disposal of on-balance-sheet claim”, 2 “Write-off” or 3 “Disposal of off-balance-sheet claim”. For other transactions, the identifier is 0 “Undefined”.

#### **10) Non-performing claim identifier**

Defaulted	1
Impaired	2
Other non-performing loan	3
Performing	0

It is shown here whether or not the claim shown on the report row was classified as non-performing at the moment of disposal or write-off.

For non-performing claims that meet the definition in Article 47a (3a) of the CRR, the identifier is 1 “Defaulted”. In determining whether arrears have occurred, the significance of the claim is assessed under Article 178 of the CRR.

For non-performing claims as defined in Article 47a (3b) of the CRR, the identifier is 2 “Impaired”. Impaired claims are those that have been found to be credit-impaired (Stage 3). Stage 3 refers to the definition of credit-impaired financial assets of IFRS 9 Appendix A.

For non-performing claims that have not been assessed in arrears or impaired because of credit risk, the identifier is 3 “Other non-performing loan”.

For claims not classified as non-performing at the moment of disposal, the identifier is 0 “Performing”.

The identifier for non-performing claims is shown only if the identifier of the transaction related to the claim indicated in the report line is 1 “Disposal of on-balance-sheet claim”, 2 “Write-off” or 3 “Disposal of off-balance-sheet claim”. For other transactions, the identifier is 0 “Performing”.

#### **11) Amount of the claim**

The amount of the claim is the amount of the claim corresponding to the identifiers that was disposed of, written off, received or repaid during the reporting period. The amount of the claim is indicated under the following principles:

- a) if the identifier of the economic transaction is 1 “Disposal of on-balance-sheet claim”, 2 “Write-off” or 3 “Disposal of off-balance-sheet claim”, the amount of the claim is the balance of the claim at book value at the time of disposal or write-off. The amount is indicated in gross value without impairment and without related claims;
- b) if the identifier of the economic transaction is 4 “Receipt of claim”, the amount of the claim is the amount received;
- c) if the identifier of the economic transaction is 5 “Repayment of claim”, the amount of the claim is the amount of the claim disposed of that is repaid or sold back.

#### **12) Amount of the related claim**

The amount of claims related to the claim in the reporting row is shown if the identifier of the transaction related to the claim is 1 “Disposal of on-balance-sheet claim”, 2 “Write-off” or 3 “Disposal of off-balance-sheet claim”. For other transactions, the amount of the related claim is 0.

#### **13) Impairment**

The amount of the expected credit loss from the claim in the reporting row at the moment of disposal or write-off is shown if the identifier of the transaction related to the claim is 1 “Disposal of on-balance-sheet claim”, 2 “Write-off” or 3 “Disposal of off-balance-sheet claim”. For off-balance-sheet claims disposed of, the amount of expected credit loss is repeated here as the value the claim had been reduced to at the time of write-off. For other transactions, the amount of the impairment is 0.

**14) Value of the disposed claim**

The sale value at disposal of the claim in the reporting row is shown if the identifier of the transaction is 1 "Disposal of on-balance-sheet claim" or 3 "Disposal of off-balance-sheet claim". If claims are disposed of as a pool and those claims are shown in different report rows in this report and if the sale price for each individual claim or pool of claims with similar characteristics is not known, the value at disposal of the claims in the pool is found as the proportion from the total residual value (net) and sales price of the pool. For other transactions, the value at disposal is 0.

**15) Number of claims**

This shows the sum of the number of claims recorded in pieces in the column "Amount of the claim".