

## Report on deposit contracts signed

### 1. Area of the report

The report covers:

- a) contractual amounts of deposits other than demand deposits taken in by the savings and loan association during the reporting period from non-financial corporations of the state or local government, other non-financial corporations, non-profit institutions serving households, and households;
- b) renegotiations made in the reporting period by agreement of the parties that affect the financing conditions of previously concluded deposit contracts, meaning changes to the duration of a contract, the type of deposit, the amount of the deposit, the interest rate, the notification period for terminating a deposit, or the frequency of interest rate adjustments. This does not cover automatic changes to the contract such as changes in the interest rate that do not require the active engagement of the contractual parties in the process of change. If a single contract is changed multiple times during the reporting period, all the changes must be reported.

### 2. Data aggregation

The amounts of deposits with coinciding identifiers are shown as one row.

### 3. Structure of the report rows

- 1) deposit type
- 2) customer
- 3) maturity
- 4) deposit amount
- 5) month the deposit contract was signed
- 6) annual interest rate
- 7) frequency of interest payments
- 8) period of notice for deposits redeemable at notice

#### 1) Deposit type identifiers

|                 |   |
|-----------------|---|
| Time deposit    | 2 |
| Savings deposit | 3 |
| Other           | 4 |

#### 2) Customer identifiers

|  |    |
|--|----|
| Non-financial corporation of the state or local government | 7  |
| Other non-financial corporation                            | 8  |
| Non-profit institution serving households                  | 9  |
| Household  | 10 |

#### 3) Maturity identifiers

|                   |    |
|-------------------|----|
| Without maturity  | 1  |
| Up to 1 year      | 31 |
| 1 to 2 years      | 6  |
| 2 to 3 years      | 7  |
| 3 to 4 years      | 36 |
| 4 to 5 years      | 37 |
| More than 5 years | 25 |

If no maturity is defined in the contract for the deposit, then it is shown with the maturity indicator 1 "Without maturity".

If the maturity is set in the contract for the deposit, the maturity indicator is the maturity given in the deposit contract. If the deposit contract is changed and the maturity of the contract changes in consequence, the range of the maturities is shown, covering the period from the initial start date of the contract until the maturity date of the contract after the change.

A deposit that starts and ends on the same date in different years is classified under the shorter maturity range. So for example a deposit that starts on 1 April 2022 and ends on 1 April 2023 is given the maturity indicator 31 "up to one year".

4) Identifiers for the month the deposit contract was signed

|           |    |
|-----------|----|
| January   | 1  |
| February  | 2  |
| March     | 3  |
| April     | 4  |
| May       | 5  |
| June      | 6  |
| July      | 7  |
| August    | 8  |
| September | 9  |
| October   | 10 |
| November  | 11 |
| December  | 12 |

This shows the month when the deposit contract was signed or the contract was changed.

5) Deposit amount

The amount of the deposit fixed in the contract is recorded here if it is known at the time the contract is signed, as for time deposits for example.

If only the amount of the first contribution or payment is known at the time the contract is signed, only the first contribution or payment is indicated.

If the amount intended to be saved by the specified date is known at the time the contract is signed, the total amount forecast to be collected is shown.

If this involves changes to the terms and conditions of a previously signed contract that was not previously foreseen in that contract, it is regarded as signing a new contract and the deposit amount fixed in the renegotiated contract is indicated.

6) Annual interest rate

The annual contractual interest rate for deposit contracts signed or changed in the reporting period is recorded here. If the final annual interest rate is not known at the time the contract is signed or changed, the known or guaranteed interest rate is indicated.

7) Indicators for frequency of interest payments

|                    |   |
|--------------------|---|
| Monthly            | 1 |
| Quarterly          | 2 |
| Half-yearly        | 3 |
| Annually           | 4 |
| Less than annually | 5 |

The frequency of the fixed interest payments is shown here. The frequency identifier 1 "monthly" means that interest payments are made 12 times a year, 2 "quarterly" means four times a year, 3 "half-yearly" means twice a year, 4 "annually" means once a year, and 5 "less than annually" means that payments are made less frequently than once a year. If interest payments are made to another frequency, the closest available indicator is used.

If the maturity of the deposit is shorter than one year, the interest payments are translated to an annualised basis. If a deposit has a maturity of six months and interest is only paid once during the deposit term for example, the interest identifier 3 "half-yearly" should be recorded. If interest is paid on that deposit on six occasions, meaning once each month, the interest identifier 1 "monthly" should be recorded. If the maturity of the deposit is longer than one year

and no interest payments are made in the first year, the identifier for interest frequency 5 "less than annually" should be recorded.

The definition of the frequency of interest payments takes account of both the interest paid out and the interest accumulated on the deposit are considered.

8) Identifiers for the period of notice for deposits redeemable at notice

|                    |    |
|--------------------|----|
| Up to 3 months     | 3  |
| More than 3 months | 47 |
| Undefined          | 0  |

This shows the required period of notice for a deposit redeemable at notice. If the period of notice has not been set for the deposit, the identifier for the period of notice for deposits redeemable at notice is 0 "Undefined".