

Report on the balance of loans

1. Area of the report

The balance of the loans of non-financial corporations of the state or local government, other non-financial corporations, non-profit institutions serving households, and households at the end of the reporting period are reported as asset items in the balance sheet of the savings and loan association, overdue loan payments, and amounts written down at the end of the reporting period.

2. Data aggregation

Outstanding loan amounts, overdue loan payments and amounts written down with coinciding identifiers are shown as one row.

3. Structure of the report rows

- 1) loan type
- 2) customer
- 3) economic sector
- 4) maturity
- 5) residual maturity
- 6) loan collateral
- 7) loan balance
- 8) annual interest rate of loan
- 9) frequency of interest payments
- 10) interest rate type
- 11) period until next interest rate reset
- 12) time since the maturity date of the loan
- 13) overdue loan repayment
- 14) loss allowance
- 15) loan class
- 16) number of loans

1) Loan type identifiers

Housing loan	1
Real estate loan	2
Overdraft facility	3
Other revolving credit	4
Vehicle lease	5
Asset purchase with instalments	6
Other consumer loan	7
Other loan	8

If the loan issued has been granted to a household to purchase, build or renovate residential real estate, the loan class identifier is 1 "Housing loan". If the loan issued has been granted to a non-financial company to purchase and develop real estate, the loan class identifier is 2 "Real estate loan". If the amount of the loan has not been made directly available to the client and the purpose of the loan is to finance the purchase of a vehicle under a lease contract, the loan class identifier is 5 "Vehicle lease". If the amount of the loan has not been made directly available to the client and the purpose of the loan is to finance the purchase of an asset in instalments, the loan class identifier is 6 "Asset purchase with instalments". If the loan has primarily been granted for purchasing goods and services for consumption and it does not come under loan type 3 "Overdraft facility", 4 "Other revolving credit", 5 "Vehicle lease" or 6

"Asset purchase with instalments", then the loan class is 7 "Other consumer loan". The identifier 8 "Other loan" is for loans that do not come under any of the other loan classes, such as loans granted for starting up a business.

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) 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

The loan is classified by the sector of activity of the customer, not by 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.

4) Maturity identifiers

Up to 1 year	31
1 to 2 years	6
2 to 5 years	24
More than 5 years	25

The maturity indicator shows the entire duration of the contract from the creation of the liability for the savings and loan association until its final repayment, taking account of any changes made to this duration. This means the maturity indicator given for the loan is the time between the settlement day and the contractual end date. If the loan is issued in tranches, the settlement date is the date of the first issue under the contract. If changes to the loan contract change the contractual maturity of the loan, the contractual maturity is the period from the first settlement date in the original contract to the changed final maturity of the contract. The maturity for loan contracts that have been withdrawn by the savings and loan association is marked as the maturity that applied before the decision to withdraw the loan was passed. A contract that starts and ends on the same date in different years is classified under the shorter

maturity range. So for example a contract that starts on 1 April 2022 and ends on 1 April 2023 is classed as a one-year loan with the maturity indicator 31 "up to one year".

5) Residual maturity identifiers

Without maturity	1
Up to 1 year	31
1 to 2 years	6
More than 2 years	32

The identifier is determined from the time period from the end of the reporting period to the residual maturity in the loan contract, even if the amount of the loan is paid out in tranches. If the loan maturity has passed, the residual maturity identifier is 1 "Without maturity".

6) Loan collateral identifiers

Secured by a mortgage	1
Other collateral	2
Without collateral	9

The loan's collateral is indicated here. 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.

7) Loan balance

The balance of loans corresponding to the identifiers, at contractual value (meaning without taking account of the impact of the effective interest rate), as at the end of the reporting period without accrued interest, is shown here. The balance is indicated in gross value without impairment.

8) Annual interest rate of loan

The annual contractual interest rate applicable on the reporting date is recorded here. The interest rate is indicated on an annualised basis. If the loan is repaid in tranches, the annual interest rate is indicated on the balance of the loan (even when the interest rate in the contract is calculated on the initial amount of the loan).

The annual interest rate is 0 (zero) if the savings and loan association has terminated the loan recorded in the report row.

9) Indicators for frequency of interest payments

Monthly	1
Quarterly	2
Half-yearly	3
Annually	4

The frequency of the interest payments fixed in the loan contract 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, and 4 "annually" means once a year. If interest payments are made to another frequency, the closest available indicator is used.

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

10) Interest rate type identifiers

Fixed	1
Floating	2

The interest rate type is 1 "Fixed" if the interest rate is agreed upon at the time the loan contract is concluded and it can be changed only by changing the terms and conditions of the contract. In other cases, including when the loan carries initially a fixed interest rate, which becomes floating after a certain time (or vice versa), the interest rate type is 2 "Floating".

11) Identifiers for the period until next interest rate reset	
Up to 1 year	31
1 to 2 years	6
More than 2 years	32

The time period from the reporting period until the date of the next resetting of the interest rate for the loan shown on the report row is indicated here.

If it was agreed for example when the loan contract was concluded that the interest rate is subject to review every six months and the last time the interest rate was changed was in the previous month, the period until the next interest rate reset is five months, meaning the interest rate will next be reviewed in five months.

If fixed and floating interest rates are used in combination, the period until the next interest rate reset is the time period from the reporting period until the date the interest rate becomes floating.

If a floating interest rate is used, the period until the next interest rate reset is the time period from the reporting period until the next possible date of review of the interest rate.

The identifier for the period until the next interest rate reset is 0 "Undefined" for all fixed-rate loans and for floating-rate loans where the contractual maturity has ended or which have been unilaterally terminated by the savings and loan association.

12) Time since the maturity date of the loan	
Maturity date not due	1
Up to 10 days past the maturity date	5
11-30 days past the maturity date	6
31-60 days past the maturity date	3
61-90 days past the maturity date	7
More than 90 days past the maturity date	8

The time since the maturity date of the loan is indicated here if a payment of the principal, interest or service fee of the loan has not been made in due time. The calculation to find the period overdue starts on the first day after the due date. If there are several payables of the principal, interest or service fee with various periods passed after the maturity date, the longest period is shown here. Determination of the period must also take account of the part of the unpaid loan that the savings and loan association has deemed to be uncollectible and has written off the balance sheet and that is recorded in off-balance-sheet accounts.

The identifier for the time since the maturity date of the loan is 1 "Maturity date not due" if the loan has no overdue payments of principal, interest or service fee.

13) Overdue loan repayment

If the repayment of the loan shown on the report row is overdue, the sum of the loan instalments and interest payments not paid by the end of the reporting period is indicated here. The amount that is payable is indicated in gross value without impairment.

14) Loss allowance

This item shows loss allowance of the loan recorded in the seventh column the report row "Loan balance". If the savings and loan association uses Estonian financial reporting standards in its financial accounting and reporting, the amount written down for doubtful receivables is recorded here and the value of the loans shown in the report row is reduced by that amount. If the savings and loan association uses the international IFRS financial reporting standards in its financial accounting and reporting, the amount of the expected credit loss is recorded here and the value of the loans shown in the report row is reduced by that amount.

15) Loan class identifiers	
Performing loan	1
Non-performing loan	2

Non-performing loan covers:

- a) loans where the savings and loan association considers that the debtor is unlikely to pay the claims in full if the savings and loan association does not apply measures such as collateral realisation;
- b) loans where the debtor has left the loan claims unpaid for more than 90 days;
- c) restructured loans, where the applicable interest rate after the restructuring is more favourable than market conditions. Loan restructuring is understood to mean a concession by the savings and loan association to the debtor who is facing or is likely to face difficulties in meeting their financial obligations. To avoid those difficulties, the savings and loan association makes the loan conditions more favourable, or refinances the loan in part or in full. If at least a year has passed since the restructuring of the loan, and there have been no unpaid amounts during that time and the savings and loan association is convinced that the loan will probably be repaid in full and at the correct time, the loan can be re-classed as performing.

16) Number of loans

The number of loan contracts summed in the seventh column "Loan balance" of the report row is indicated here. The number of loans is indicated in units.