

## Report on loan contracts signed

### 1. Area of the report

#### 1.1. The report must record:

- a) amounts of loan contracts signed 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) changes agreed during the reporting period by the contract parties to the financial conditions of contracts signed earlier. Changes are those made to an existing client loan contract affecting one or more of: the maturity of contract, the type of loan, the type of loan collateral, the loan amount, the interest rate including the risk margin, or the interest rate type. If the contract is changed multiple times during the reporting period, all the changes must be reported.

#### 1.2. The following shall not be reported:

- a) overdrafts;
- b) other revolving credit;
- c) factoring.

### 2. Data aggregation

The amounts of loans 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) month the loan contract was signed
- 6) loan collateral
- 7) loan amount
- 8) contract identifier
- 9) annual interest rate of loan
- 10) frequency of interest payments
- 11) interest rate type
- 12) period of fixation of the interest rate
- 13) annual percentage rate of charge
- 14) size of the loan
- 15) number of loans

#### 1) Loan type identifiers

Housing loan	1
Real estate loan	2
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 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 including 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) Identifiers for the month the loan 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 loan contract was signed or the contract was changed.

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 amount

This records the contractual loan amounts of new contracts signed and the amounts following changes to contracts signed earlier that have been changed. If the contract is concluded and the loan amount is issued in full or in part in different reporting periods, the contractual loan amount is shown from the date the contract was signed.

If the conditions of an earlier loan contract are changed but there is no additional loan amount, the part of loan that is not repaid at the time the changed contract is signed is indicated here. If the change to the loan contract results in an additional loan amount being issued, the part of the loan balance that is not repaid at the time the changed contract is signed and the additional loan amount are indicated here on two separate rows.

8) Contract identifier

New contract	4
Changed contract - loan balance	6
Changed contract - additional loan amount	7

It is indicated here whether the amount of individual loans calculated as a total in the seventh column "Loan amount" is for new loan contracts signed in the reporting period or changes to loan contracts signed earlier.

New loan contracts signed in the reporting period are given the identifier 4 "New contract". If the conditions of loan contracts signed earlier were changed in the reporting period and there was no additional loan amount issued, the identifier is 6 "Changed contract - loan balance". If the change to the loan contract results in an additional loan amount being issued, the loan is indicated on two separate rows: the part of the loan balance that is not repaid at the time the changed contract is signed is given the identifier 6 "Changed contract - loan balance", and the additional loan amount is given the identifier 7 "Changed contract - additional loan amount".

9) Annual interest rate of loan

The annual contractual interest rate valid at the time the loan contract is signed or renegotiated is recorded here. The annual interest rate is indicated on the balance of the loan (also when the contract foresees that the interest rate is calculated on the initial loan amount).

10) 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.

11) 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".

12) Identifiers for the fixed interest rate period

Up to 3 months	3
3 months to 1 year	55
1 to 3 years	56
3 to 5 years	8
5 to 10 years	9
More than 10 years	10

The period of fixation of the interest rate is indicated here. The period of fixation of the interest rate is the time period during which the interest rate remains unchanged after a contract is concluded or renegotiated. When a loan contract is concluded, the start date of it is defined. It may be agreed for example when the loan contract is concluded that the interest rate is the 6-month Euribor + 2% and the interest rate will first be reviewed after 6 months, in which case the period of fixation of the initial interest rate is six months. If the fixed and floating interest rate are combined, the period of fixation of the interest rate is indicated as running from the start date of the contract to the date the interest rate becomes floating, meaning the period of fixation of the interest rate is the period when the interest rate will be fixed as agreed when the loan contract is signed.

If the fixed and floating interest rate are combined, the period of fixation of the interest rate is indicated as running from the start date of the contract to the date of the first possible review of the interest rate.

For the interest type 1 "Fixed", the period of fixation of the interest rate is the contractual maturity of the loan.

If the terms and conditions of a contract concluded previously are renegotiated, the period of fixation of the interest rate is indicated as the period from when the contract is renegotiated to the moment of the next possible interest rate change.

13) Annual percentage rate of charge

The rate of charge on loans of the customer type 10 "Household" is indicated here following the procedure established by the Minister of Finance under subsection 406 (6) of the Law of Obligations Act. For other types of client the value is 0 (zero).

14) Loan amount	
Up to 250 000 euros	3
250 001–1 000 000 euros	4
Over 1,000,000 euros	2

It is indicated here whether the amount of individual loans calculated as a total in the column "Loan amount" is up to 250,000 euros, 250,001 to 1,000,000 euros or more than 1,000,000 euros.

15) Number of loans

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