

Report on the balance of deposits

1. Area of the report

The balance of the deposits 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 liability items in the balance sheet of the savings and loan association.

2. Data aggregation

The balances 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 stock
- 5) annual interest rate
- 6) frequency of interest payments
- 7) period of notice for deposits redeemable at notice

1) Deposit type identifiers

Demand deposit	1
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. If an automatic extension of the deposit maturity was been agreed upon when the agreement was signed, the maturity identifier of the deposit is not be changed during the automatic extension period and remains the same as it was during the first deposit period of the deposit. 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 indicator 31 "up to one year".

4) Deposit stock

The balance of deposits 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.

5) Annual interest rate

The annual contractual interest rate applicable on the reporting date is recorded here. If the final annual interest rate for the deposit is established only upon expiry of the contract, the known or guaranteed interest rate, is indicated as the annual interest rate. If the contract has a floating interest rate, the interest rate valid on the reporting date is indicated. If the interest rate depends on the amount of the deposit, the interest rate valid as at the end of the reporting period is indicated.

6) 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.

7) 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".