GUIDELINE OF THE EUROPEAN CENTRAL BANK

of 4 April 2014

on monetary and financial statistics

(recast)

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<table>
<thead>
<tr>
<th>No.</th>
<th>Guideline (EU)</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>►M1</td>
<td>2015/571</td>
<td>6 November</td>
</tr>
<tr>
<td></td>
<td>of the European Central Bank</td>
<td>L 93</td>
</tr>
<tr>
<td>►M2</td>
<td>2016/450</td>
<td>4 December</td>
</tr>
<tr>
<td></td>
<td>of the European Central Bank</td>
<td>L 86</td>
</tr>
<tr>
<td>►M3</td>
<td>2017/148</td>
<td>16 December</td>
</tr>
<tr>
<td></td>
<td>of the European Central Bank</td>
<td>L 26</td>
</tr>
</tbody>
</table>
Article 1
Scope

1. General

This Guideline establishes the NCBs’ obligations to report monetary and financial statistics to the ECB.

2. Reporting schemes, standards and transmission dates

NCBs shall report the items referred to in Articles 3 to 26a in accordance with the schemes set out in Annex II and in accordance with the electronic reporting standards set out in Annex III. By the end of September each year, the ECB shall communicate the exact transmission dates to NCBs in the form of a reporting calendar for the following year.

3. Back data reporting requirements in the case of adoption of the euro

In cases of adoption of the euro, the following rules shall apply:

(a) For MFI and MMF balance sheet statistics and statistics on IF and FVC assets and liabilities, NCBs of Member States whose currency is not the euro (hereinafter the ‘non-euro area Member States’) that adopt the euro following the entry into force of this Guideline shall report to the ECB back data covering all reference periods from their accession to the Union, and in any case covering at least the three years prior to their accession to the euro area. Data shall be compiled by the NCB as if the Member State in question was part of the euro area throughout all reference periods. In order to fulfil this requirement, NCBs of countries that accede to the Union are recommended to implement the requirements of these datasets in accordance with the templates for non-euro area Member States.

(b) In addition to this general requirement, the following requirements apply in respect of MFI balance sheet items (BSI) statistics:

(i) back data shall also cover the three years prior to the Member State’s accession to the Union, unless otherwise agreed with the ECB,
(ii) NCBs of euro area Member States shall report positions vis-à-vis Member States that adopt the euro following the entry into force of this Guideline covering the three years prior to the euro area enlargement, unless otherwise agreed with the ECB. This principle shall apply only to monthly outstanding amounts reported in accordance with Regulation (EU) No 1071/2013 (ECB/2013/33). Reporting is mandatory only for those outstanding amounts exceeding EUR 50 million and is otherwise done on a voluntary basis.

c) For securities issues, the time series transmitted to the ECB shall commence from December 1989 for outstanding amounts, and from January 1990 for flows.

d) For payments statistics, five years of data shall be reported, including the latest reference year, on a best efforts basis.

4. Back data reporting requirements arising from the introduction of the new requirements in respect of monetary and financial statistics

(a) Quarterly back data or estimates in line with the requirements of the revised European system of accounts (hereinafter the ‘ESA 2010’) laid down by Regulation (EU) No 549/2013 are needed for BSI, IF and FVC statistics as specified in Tables 1, 2 and 3 of Annex VI for the compilation of financial accounts. Data shall be reported to the ECB on a best efforts basis as follows: in September 2014 for the reference periods from Q4 2012 to Q2 2014; in December 2014 for the reference period Q3 2014; and in March 2015 for the reference period Q4 2014.

(b) Back data or estimates for the new high priority features adopted in Regulation (EU) No 1071/2013 (ECB/2013/33) as specified in Table 4 of Annex VI for the reference periods from June 2014 onwards are needed on a best efforts basis by May 2015 to avoid a delay in the actual publication.

(c) Back data or estimates for the new features adopted in Regulation (EU) No 1072/2013 (ECB/2013/34) and this Guideline as specified in Table 5 of Annex VI for the reference periods from June 2014 onwards are needed on a best efforts basis by May 2015.

Article 2

Definitions

For the purposes of this Guideline:

(1) ‘reporting agent’ and ‘resident’ have the same meanings as defined in Article 1 of Regulation (EC) No 2533/98;
(2) ‘Eurosystem’ means the NCBs of the euro area Member States and the ECB;

(3) ‘credit institution’ has the same meaning as defined in Article 4(1)(1) of Regulation (EU) No 575/2013 of the European Parliament and of the Council (¹);

(4) ‘other MFIs’ means all MFIs other than central banks.

Article 3
Balance sheet item statistics on MFIs

1. Scope of reporting

(a) General
NCBs shall compile and report two separate aggregated balance sheets, both on a gross basis, in accordance with the schemes laid down in Annex I to Regulation (EU) No 1071/2013 (ECB/2013/33): one referring to the MFI sub-sector ‘central bank’ and one referring to the sub-sector ‘other MFIs’.

NCBs shall derive the required statistical information concerning their own balance sheets from their accounting systems by means of the dedicated bridging tables available on the ECB website (²). The tables will be amended as needed in cooperation with NCBs to reflect evolving situations, for example in order to ensure consistency with updated accounting rules. The ECB, for statistical reporting purposes, shall derive data from its own balance sheet, corresponding to the data derived by the NCBs from their own balance sheets.

NCBs shall derive the required statistical information concerning the balance sheets of other MFIs by aggregating the BSI data collected from resident individual MFIs excluding the resident NCB.

These requirements shall cover end-month and end-quarter outstanding amounts (stocks), monthly and quarterly flow adjustments data, and monthly and quarterly data on loan securitisations and other loan transfers. The balance sheet shall be drawn up as at the last calendar day of the month/quarter without regard to local bank holidays; if this is not possible, data relating to the last working day shall be used, in accordance with national market or accounting rules.

All items are mandatory; however, with reference to cells in Tables 3 and 4 of Part 3 of Annex I to Regulation (EU) No 1071/2013 (ECB/2013/33) corresponding to the non-euro area Member States, some special provisions apply, as described in paragraph 8. In addition, with reference to the requirements of Table 5 of Part 5 of Annex I to Regulation (EU) No 1071/2013 (ECB/2013/33) for reporting of securitised and derecognised loans which are serviced by MFIs,

(²) See ‘Bridging tables between the accounting balance sheet items of the NCBs and the ECB and the items to be reported for statistical purposes’, to be published on the ECB’s website at www.ecb.europa.eu
NCBs may extend the reporting requirements to include loans otherwise transferred which are serviced by MFIs. To the extent that this additional information is not included in the reporting under Table 5 of Part 5 of Annex I to Regulation (EU) No 1071/2013 (ECB/2013/33) but is available to the NCBs, the data shall be included in Table 4 of Part 1 of Annex II to this Guideline. To the extent that information on loans securitised or otherwise transferred which are not serviced by MFIs is available to NCBs (e.g. from OFIs or financial auxiliaries acting as servicers to the loans), these data shall be included in Table 4 of Part 1 of Annex II.

NCBs shall report statistical information on balance sheet items in accordance with Part 1 of Annex II.

**Flow adjustments**

The ECB shall calculate transactions by taking the difference between end-month stocks and then removing the effects that do not arise from transactions based on the following flow adjustments:

(i) reclassifications and other adjustments, covering changes in the balance sheet stocks that arise due to changes in the composition and structure of the MFI population, changes in the classification of financial instruments and counterparties, changes in statistical definitions and the (partial) correction of reporting errors;

(ii) revaluation adjustments due to changes in prices, comprising any change in the stock position due to the impact of movements in prices of assets and liabilities, and also reflecting the impact of write-offs or write-downs of loans; and changes in exchange rates, comprising any change in the stock position due to the impact of exchange rate movements on assets and liabilities denominated in foreign currency.

NCBs shall report to the ECB monthly and quarterly data relating to reclassifications and other adjustments and to revaluations due to price changes calculated in accordance with Annex IV. The ECB normally calculates revaluation adjustments for changes in exchange rates, although when NCBs are in a position to compile more accurate adjustments they may also transmit these adjustments to the ECB directly.

**2. Reporting frequency and deadline**

NCBs and the ECB’s business area responsible for financial reporting shall report monthly data to the ECB by close of business on the 15th working day following the end of the month to which the data relate, while quarterly data shall be reported by close of business on the 28th working day following the end of the quarter to which the data relate.
3. Revision policy

NCBs may need to revise the data referring to the last period prior to the current reference period. In addition, revisions referring to previous periods may also occur, arising from, for example, mistakes, reclassifications, improved reporting procedures, etc. The ECB may process exceptional and ordinary revisions simultaneously or decide to postpone the processing of exceptional revisions until after the monthly production period for monetary aggregates.

The revision policy shall comply with the principles in the ECB’s ‘Manual on MFI balance sheet statistics’. To ensure a good balance between the quality of monetary statistics and their stability, and to enhance the consistency between the monthly and the quarterly statistics, exceptional revisions to the monthly data shall be reported at the time of submitting the quarterly statistics. Whenever revisions to monthly data are reported but the national data production framework does not allow the generation of corresponding quarterly revisions, NCBs shall ensure, on a best efforts basis, that the consistency between monthly and quarterly data is maintained, e.g. by means of estimates.

4. Checks monitoring the internal consistency of the data

Before transmitting data to the ECB, NCBs and the ECB’s business area responsible for financial reporting shall verify the internal consistency of the data in accordance with the checks defined and maintained by the ECB.

5. Grossing-up

(a) Composition of the ‘tail’

Where NCBs grant derogations to MMFs in accordance with Article 9(1)(a) of Regulation (EU) No 1071/2013 (ECB/2013/33), NCBs shall ensure that their combined contribution to the total national MMF balance sheet does not exceed:

(i) 10 % in each euro area Member State where the national MMF balance sheet accounts for more than 15 % of the total MMF balance sheet of the euro area;

(ii) 30 % in all other euro area Member States, except for those where the national MMF balance sheet accounts for less than 1 % of the total MMF balance sheet of the euro area, in which case no specific restriction in the allocation of MMFs to the tail shall apply.

Where NCBs grant derogations to MMFs in accordance with sub-paragraphs (i), (ii) or (iv) of Article 9(2)(b) of Regulation (EU) No 1071/2013 (ECB/2013/33), NCBs shall ensure that for each item the combined contribution of the derogations to the corresponding total amount in the national MFI balance sheet does not exceed 5 %. NCBs may also grant derogations to MMFs from the requirement to
provide data on asset and liability positions vis-à-vis the euro area insurance corporations sector and the pension funds sector separately in accordance with sub-paragraph (iii) of Article 9(2)(b) of Regulation (EU) No 1071/2013 (ECB/2013/33). The NCBs shall distinguish between assets and liabilities vis-à-vis insurance corporations and pension funds, and between positions with domestic institutions and institutions resident in other euro area Member States, and may then grant derogations with respect to each block whose contribution does not exceed 5% of the total national MMF balance sheet.

(b) Minimum standards for grossing-up

Where NCBs grant derogations to MFIs in accordance with Article 9 of Regulation (EU) No 1071/2013 (ECB/2013/33), NCBs shall gross up to 100% coverage for these MFIs in the compilation of the monthly and quarterly MFI balance sheet data reported to the ECB. NCBs may choose the procedure for grossing up to 100% coverage, provided it fulfils the following minimum standards:

(i) for missing breakdowns data, estimates shall be derived by applying ratios based on a sub-set of the actual reporting population considered to be more representative of the ‘tail’ as follows:

— NCBs of Member States whose contribution to the aggregated MFI balance sheet of the euro area is larger than 2% shall determine this sub-set so that the total balance sheet of the entities in the sub-set does not exceed 35% of the national aggregated MFI balance sheet. This requirement shall not apply when the balance sheets of the institutions to which the derogations are granted account for less than 1% of the national MFI balance sheet,

— NCBs of Member States whose contribution to the total aggregated MFI balance sheet of the euro area is less than 2% are encouraged to follow the same arrangement. However, should significant costs be involved, NCBs in these Member States may apply ratios based on the reporting population instead;

(ii) in applying point (i), both the ‘tail’ and the sub-set of the actual reporting population may be subdivided into different groups by reference to the type of institution, e.g. MMFs or credit institutions;

(iii) whenever the contribution of MMFs that only report their total assets once a year exceeds 30% of the total MMF balance sheet in any given Member State, NCBs shall gross up the data reported by MMFs and credit institutions separately as follows:
— if sufficient coverage exists from MMFs that are full reporters, their aggregated balance sheet shall be used as the basis for grossing-up,

— if the coverage from MMFs that are full reporters is insufficient or there are no MMFs that are full reporters, NCBs shall estimate a balance sheet for the MMF sector from alternative data sources, at least once a year, and use it as the basis for grossing up;

(iv) where the breakdowns data are available, but with a longer delay or at a lower frequency, reported data shall be carried forward into the missing periods by:

— repeating the data when the results have proven to be adequate, or

— applying appropriate statistical estimation techniques to take account of trends in the data or seasonal patterns;

(v) ratios or any other intermediate calculation required to implement the minimum standards for grossing up may be derived from data obtained from supervisory authorities whenever a reliable link can be established between the statistical breakdown to be grossed up and such data.

(c) Communication to the ECB

NCBs shall inform the ECB of the derogations they apply and also provide information on the main elements of the new grossing-up procedures or changes to existing ones, if significant.

6. Valuation methods and/or accounting rules

In compiling the central bank balance sheet, the NCBs and the ECB shall follow the harmonised accounting rules in Guideline ECB/2010/20 as amended and apply the bridging tables mentioned in Article 3(1). In particular:

(a) where NCBs and the ECB are required for accounting purposes to revalue their securities portfolios on a monthly rather than quarterly basis, these revaluations shall also be reflected in the statistical balance sheet on a monthly basis;

(b) for accounting items 9.5 ‘other claims within the Eurosystem (net)’ and 10.4 ‘other liabilities within the Eurosystem (net)’, NCBs shall identify assets separately from liabilities and report them on a gross basis;

(c) where accounting item 14 ‘revaluation accounts’ is to be reported on a gross basis for accounting purposes, NCBs shall report it on a net basis for statistical purposes.
Article 8 of Regulation (EU) No 1071/2013 (ECB/2013/33) lays down the relevant accounting principles for the purposes of statistical reporting as regards ‘other MFIs’. In particular, without prejudice to accounting practices and netting arrangements prevailing in the euro area Member States, all financial assets and liabilities shall be reported on a gross basis. In addition, in respect of deposits and loans the principal amount outstanding, excluding amounts written down or written off, shall be reported. NCBs may, exceptionally, allow the reporting of loans net of provisions and the reporting of purchased loans at the price agreed at the time of their acquisition, subject to the conditions laid down in Article 8 of Regulation (EU) No 1071/2013 (ECB/2013/33).

As regards the valuation of other balance sheet items, and especially of securities held and issued, it is recommended that NCBs apply a market valuation in line with the requirements of the ESA 2010. However, the general requirement laid down in Article 8 of Regulation (EU) No 1071/2013 (ECB/2013/33) that MFIs shall follow the national transposition of Directive 86/635/EEC as well as any other applicable international standards implies that valuation practices for securities and other assets vary. The application of non-standardised valuation rules is therefore acceptable as long as the book value does not diverge significantly from the market value.

7. Explanatory notes

When transmitting data to the ECB, the NCBs and the ECB’s business area responsible for financial reporting shall provide explanatory notes accompanying special developments relating to the most recent reference period, including explanations concerning ‘reclassifications and other adjustments’, as well as relevant revisions to back periods. In particular, the explanatory notes shall be reported for developments, ‘reclassifications and other adjustments’ and revisions larger than EUR 5 billion (in absolute value) or in other cases when they are deemed economically significant, e.g. when developments in the reported series relate to large transactions during the reporting period, or when revisions determine significant changes in the economic interpretation of the aggregated developments. NCBs and the ECB shall provide additional explanations on the reported data at the request of the ECB.

The notes shall also indicate whether the identified significant developments, revisions or ‘reclassifications and other adjustments’ affecting the reported series are final or still subject to investigation.

NCBs shall report the explanatory notes preferably at the time of the data transmission and in any case before the closing of data production.

The ECB shall store centrally the explanatory notes received from the NCBs for data monitoring and statistics clarification purposes. The ECB shall handle the information provided in the notes with due respect to the confidentiality regime applicable.
8. Special provisions relating to Tables 3 and 4 of Part 3 of Annex I to Regulation (EU) No 1071/2013 (ECB/2013/33)

NCBs may decide not to require MFIs to report in full in respect of the cells in Tables 3 and 4 of Part 3 of Annex I to Regulation (EU) No 1071/2013 (ECB/2013/33) corresponding to non-euro area Member States, if figures collected at a more aggregated level are insignificant. NCBs shall review at regular intervals, and at least once a year, whether or not these provisions continue to apply. When granting these derogations, NCBs shall report quarterly estimates derived in accordance with the following criteria:

(a) the quarterly figures shall be estimated on the basis of data reported by MFIs at lower frequency; these data shall be carried forward into the missing period(s) by repeating them or applying appropriate statistical techniques to reflect any trend in the data or seasonal pattern;

(b) the quarterly figures shall be estimated on the basis of data reported by MFIs on a more aggregated basis, or on the basis of specific breakdowns that the NCBs consider meaningful;

(c) the quarterly figures shall be estimated on the basis of quarterly data collected from large MFIs responsible for at least 80% of the business with the countries for which the reporting exemption applies;

(d) the quarterly figures shall be estimated on the basis of alternative data sources such as the Bank for International Settlements (BIS) or on the basis of balance of payments data, after any necessary adjustments required due to differing concepts and definitions used in such alternative sources compared with those used in monetary and financial statistics are made; or

(e) the quarterly figures shall be estimated on the basis of data for the countries for which the reporting exemption applies, reported quarterly by MFIs as a single total.

Article 4

Monitoring consistency between the NCB statistical balance sheet and its accounting balance sheet

1. Scope of monitoring

NCBs and the ECB shall monitor the consistency between their respective end-month aggregated balance sheet for statistical purposes as reported under Regulation (EU) No 1071/2013 (ECB/2013/33) and their accounting items as reported for the Eurosystem’s weekly financial statement under Guideline ECB/2010/20, as amended.
2. Reporting frequency and deadline

NCBs shall run checks on every item of monthly data in accordance with the template set out in Part 2 of Annex I. The checks shall be transmitted to the ECB with the corresponding quarterly data and the same deadline as defined in Article 3(2) for quarterly data.

For reporting periods where the dates of their Eurosystem end-month aggregated balance sheet for statistical purposes and its accounting items as reported for the Eurosystem’s weekly financial statement do not coincide, NCBs may compare the statistical data with the daily balance sheet produced for the last working day of the month. As the compiler of its own balance sheet, the ECB shall follow the same procedure.

3. ECB monitoring

The ECB shall monitor the results of the consistency checks and may require NCBs to follow up on the relevant discrepancies.

Article 5

Statistics on electronic money

(a) Monthly or quarterly statistical reporting requirements on electronic money issued by MFIs not granted a derogation under Article 9(1) of Regulation (EU) No 1071/2013 (ECB/2013/33)

1. Scope of reporting

The ECB, in cooperation with the NCBs, shall identify and record on a yearly basis the features of electronic money schemes used within the Union, the availability of the statistical information concerned and the compilation methods used in relation to it. NCBs shall report statistical information on electronic money issued by all MFIs not granted a derogation under Article 9(1) of Regulation (EU) No 1071/2013 (ECB/2013/33), in accordance with the list of items in Table 1 of Part 2 of Annex II to this Guideline.

2. Reporting frequency and deadline

Monthly data shall be reported to the ECB together with the monthly data transmission of MFI balance sheet item statistics, as specified in Article 3(2). In the absence of data, NCBs shall use estimates or provisional data where possible.

(b) Annual statistical reporting requirements on electronic money issued by all electronic money institutions that are not credit institutions or by small MFIs granted a derogation under Article 9(1) of Regulation (EU) No 1071/2013 (ECB/2013/33)

1. Scope of reporting

This reporting shall cover electronic money institutions principally engaged in financial intermediation in the form of issuing electronic money, which thus fulfil the MFI definition, and electronic money institutions not principally engaged in financial intermediation in the
form of issuing electronic money, which thus do not fulfil the MFI
definition. This reporting shall also include reporting from small MFIs
granted a derogation under Article 9(1) of Regulation (EU) No
1071/2013 (ECB/2013/33), whether or not they are credit institutions.

NCBs shall report statistical information in accordance with the list of
items in Table 2 of Part 2 of Annex II to this Guideline. Data of issuers
of electronic money that do not fulfil the MFI definition and which are
hence not subject to regular BSI statistical reporting requirements shall
be reported to the extent that NCBs can obtain them from their
respective supervisory authorities or other suitable sources.

2. Reporting frequency and deadline

The series shall be reported on an annual basis to the ECB by the last
working day of the month following the end of the reference period. In
the absence of data, NCBs shall use estimates or provisional data where
possible.

Article 6

Statistics on POGIs and central government

1. Scope of reporting

(a) General

NCBs collect statistical information on POGIs in accordance with Regu-
lation (EU) No 1074/2013 (ECB/2013/39). The requirements cover
monetary liabilities vis-à-vis euro area resident non-monetary financial
institutions, i.e. close substitutes for monetary financial institutions
deposit liabilities, and holdings of cash and securities issued by euro
area MFIs. These data shall be reported by NCBs to the ECB in
accordance with Part 3 of Annex II.

NCBs shall also cover central government monetary liabilities and
holdings of cash and securities issued by euro area MFIs in the
reporting under Part 3 of Annex II. On de minimis grounds, these
items shall not be reported where such assets and liabilities do not
exist or are insignificant.

(b) Flow adjustments

Flow adjustments data shall be reported in accordance with
Article 3(1)(b).

2. Reporting frequency and deadline

The series shall be reported on a monthly basis and with the same
timeliness as specified in Article 3(2) for the monthly BSI statistics.
Article 7

Memorandum items

1. Scope of reporting

(a) General
To the extent that data are available, including on a best estimate basis, the NCBs shall report further statistical information in accordance with the list of memorandum items set out in Part 4 of Annex II as a supplement to and with the same frequency and timeliness as the BSI statistics specified in Article 3(2). The ECB, in cooperation with the NCBs, shall identify and record the availability of the statistical information concerned and the compilation methods related to it. These memorandum items represent information needed for the compilation of euro area monetary aggregates, MFI interest rate statistics and monetary union financial accounts, and have high priority, unless otherwise indicated in the tables. Subject to agreement between the ECB and the NCB, the items relating to the split of MFI debt securities issued by residency of the holder in Table 2 of Section 1 of Part 4 of Annex II need not be reported by the NCBs where alternative data sources are used by the ECB.

(b) Flow adjustments
Flow data may be provided subject to bilateral agreement between the ECB and the relevant NCB. Flow adjustments data shall be reported in accordance with Article 3(1)(b).

2. Reporting frequency and deadline
The series shall be reported monthly for the items referred to in Sections 1 and 2 of Part 4 of Annex II and quarterly for the items referred to in Section 3 of Part 4 of Annex II and with the same timeliness as the mandatory monthly and quarterly MFI balance sheet statistics reported in accordance with Regulation (EU) No 1071/2013 (ECB/2013/33).

3. Valuation methods and/or accounting rules
Memorandum items required under this article shall be reported following the same valuation and accounting rules as apply to the data reported in accordance with Regulation (EU) No 1071/2013 (ECB/2013/33).

Article 8

Reserve base statistics

1. Scope of reporting
Monthly statistics on the aggregated reserve base, broken down by type of liability, shall be calculated as end-month stocks in accordance with Regulation (EC) No 1745/2003 (ECB/2003/9) and with the categories set out in Regulation (EU) No 1071/2013 (ECB/2013/33). Data required to produce these statistics in accordance with Part 5 of Annex II shall be drawn from the data that credit institutions subject to minimum reserve requirements submit to NCBs.
2. Reporting frequency and deadline

The reserve base statistics shall comprise six time series for credit institutions, referring to month-end stock figures to be transmitted to the ECB on a monthly basis, at the latest by the NCB working day preceding the start of the reserve maintenance period, via the European System of Central Banks (ESCB) data exchange system. Credit institutions in the tail shall report to the NCBs a limited breakdown on a quarterly basis. For these tail credit institutions, simplified reserve base statistics shall be used for the three reserve maintenance periods. NCBs shall use the quarterly reserve base data from the credit institutions in the tail for the monthly figures reported to the ECB in the three data transmissions following their release.

3. Revision policy

Revisions by the reporting institutions to the reserve base and/or reserve requirements made after the maintenance period has started may not lead to revisions being made to the statistics on the reserve base and on the reserve requirements.

Article 9

Macro ratio statistics

1. Scope of reporting

The ECB shall monitor on a monthly basis, using the end-month statistical information that credit institutions submit to NCBs in accordance with Regulation (EU) No 1071/2013 (ECB/2013/33), the accuracy of the current standardised deductions from the reserve base that credit institutions may apply to the outstanding amount of their debt securities issued with an agreed maturity of up to two years. NCBs shall compile the required aggregates in accordance with Part 6 of Annex II and report them to the ECB.

2. Reporting frequency and deadline

The three time series for the credit institutions, referring to month-end stocks figures, shall be transmitted to the ECB on a monthly basis, at the latest by the NCB working day preceding the start of the maintenance period.

These series shall be transmitted even if the related balance sheet items do not apply in the relevant Member State.

Article 10

MMF balance sheet statistics

1. Scope of reporting

(a) General

NCBs shall report to the ECB separate balance sheet items data for the MMF sector in accordance with Tables 1 and 2 of Part 7 of Annex II. The data are used by the ECB to compile both MMF and credit institution balance sheet statistics. Since data on the entire MFI sector are already reported in accordance with Regulation (EU) No 1071/2013 (ECB/2013/33), the requirements laid down in this article apply only...
to MMFs. Although in some Member States a small number of other institutions are classified as MFIs, these institutions shall be considered insignificant from a quantitative perspective.

(b) Flow adjustments
Reclassification and revaluation adjustments data as referred to Table 2 in Part 7 of Annex II shall be reported in accordance with Article 3(1)(b), taking into account any derogations granted under Article 9(2) of Regulation (EU) No 1071/2013 (ECB/2013/33). Where reporting of revaluation adjustments is subject to a derogation granted by NCBs to MMFs under Regulation (EU) No 1071/2013 (ECB/2013/33), NCBs shall report data on a best efforts basis for items in respect of which revaluation adjustments may be significant.

2. Reporting frequency and deadline
Data shall be reported on a quarterly basis within 28 working days of the end of the reference period.

3. Grossing-up
The data reported in respect of the MMFs’ balance sheet shall cover 100% of the institutions classified in this sector. Where the actual reporting coverage is less than 100% due to cutting off the tail, NCBs shall gross up the data supplied in accordance with Article 3(5) to ensure 100% coverage.

4. Revision policy
Revisions to MMF data shall be consistent with the corresponding end of quarter other MFI data. In the event that transmission of new or revised MMF data implies changes to the data for the corresponding other MFI reference period, the required revisions for other MFI data shall also be transmitted.

Article 11
Structural financial indicators

1. Scope of reporting
(a) General
NCBs shall report data on other structural financial indicators in accordance with Part 8 of Annex II.

NCBs shall provide data in respect of the indicators specified in Part 8 of Annex II in accordance with the conceptual and methodological rules set out therein. The statistical principles adopted for the compilation of BSI statistics shall be followed, namely:
(i) data shall be aggregated, not consolidated;

(ii) the residency principle shall follow the ‘host country approach’;

(iii) balance sheet data shall be reported on a gross basis.

(b) Flow adjustments
Flow adjustments data shall be reported in accordance with Article 3(1)(b).

2. Reporting frequency and deadline
Data to calculate structural financial indicators on credit institutions shall be reported by the end of March of each year with reference to the previous year. The indicator ‘number of employees of CIs’ shall be provided, if possible, by the end of May each year with reference to the previous year.

3. Revision policy
NCBs shall apply the following general principles when revising the reported data:

(a) during all regular annual data transmissions, in addition to data for the latest year, ordinary revisions to the previous year’s data and exceptional revisions shall be sent as necessary;

(b) exceptional revisions which significantly improve the quality of the data may be sent during the year.

4. Grossing-up
Collected data shall cover 100 % of the institutions defined as credit institutions in accordance with Article 1 of Regulation (EU) No 1071/2013 (ECB/2013/33). Where the actual reporting coverage is less than 100 % NCBs shall gross up the data supplied in accordance with Article 3(5) to ensure 100 % coverage.

5. Explanatory notes
The NCBs shall report to the ECB any deviation from the definitions and rules above to allow monitoring of national practice. NCBs shall submit explanatory notes explaining the reasons for significant revisions.

Article 12

Consolidated banking data

1. Scope of reporting
NCBs shall report consolidated banking data in accordance with Part 9 of Annex II and shall follow the conceptual and methodological rules set out therein when providing such data.
NCBs shall report consolidated banking data in accordance with the European Banking Authority's (EBA) Implementing Technical Standards (ITS) introduced by Commission Implementing Regulation (EU) No 680/2014 (1) and where applicable in accordance with national reporting obligations. NCBs shall provide actual data, where available. Where actual data are not available or cannot be processed, NCBs shall provide national estimates accompanied by methodological notes. Where the statistical information to be provided is not in full accordance with the EBA’s ITS reporting standards or national reporting requirements, NCBs shall provide methodological notes in relation to the areas where the standards are not fully met.

Targeting the maximum possible coverage, NCBs shall specify any credit institutions excluded from the reporting population and an explanation of the reasons for their exclusion shall be provided. Major credit institutions or groups of institutions, which are relevant from a financial stability perspective, shall not be excluded from the reporting population.

The data collected shall be fully consolidated on a cross-border and cross-sector basis, where ‘cross-border’ refers to domestic banks’ branches and subsidiaries located outside the domestic market and included in the data reported by the parent institution, and ‘cross-sector’ includes the branches and subsidiaries of banks classifiable as other financial institutions. Insurance companies shall not be included in the consolidated data.

Consolidated banking data shall be reported separately for:

- small domestic banking groups and stand-alone credit institutions,
- medium-sized domestic banking groups and stand-alone credit institutions,
- large domestic banking groups and stand-alone credit institutions,
- foreign (non-European Union) controlled subsidiaries,
- foreign (non-European Union) controlled branches,
- foreign (European Union) controlled subsidiaries,
- foreign (European Union) controlled branches,
- foreign (euro area) controlled subsidiaries,
- foreign (euro area) controlled branches,
- SSM significant banks,
- SSM less significant banks.

SSM significant banks and SSM less significant banks are credit institutions established in participating Member States and any branches established in participating Member States by a credit institution established in a non-participating Member State. The distinction between significant and less significant supervised entities is set out in Article 6(4) of Council Regulation (EU) No 1024/2013 (1) and Part IV of Regulation (EU) No 468/2014 of the European Central Bank (ECB/2014/17) (2).

For the purposes of this Article, banks shall be classified as large banking groups or stand-alone credit institutions if their assets are greater than 0.5 % of the total consolidated assets of European Union banks; as medium-sized banks if their assets are between 0.5 % and 0.005 % of such total consolidated assets; and as small banks if their assets are below 0.005 % of such total consolidated assets.

2. Reporting frequency and deadline

NCBs shall report consolidated banking data four times a year.

A full dataset shall be reported for end-of-year data. A first submission of these annual data, to be carried out by mid-April of the year following the year to which the data relate, shall comprise the items flagged with an * in Part 9 (consolidated banking data (CBD) annual) of Annex II. However, the full annual dataset may be reported by mid-April if data are already available. Otherwise, the full annual dataset shall be reported by mid-May of the year following the year to which the data relate.

The end-March, end-June and end-September data shall be reported in early July, October and January respectively using the quarterly template and shall contain a subset of data from the comprehensive annual template. This data series shall be reported in accordance with Part 9 (consolidated banking data (CBD) quarterly) of Annex II.

3. Revision policy

NCBs shall revise reported data in accordance with the following general principles:

(a) during all regular annual and quarterly data transmissions, in addition to the data on the current period, any ordinary or exceptional and significant revisions to the previous period's data shall also be transmitted;

(b) where significant revisions are made, explanatory notes shall be provided to the ECB.


4. Explanatory notes

NCBs shall report to the ECB any deviation from the definitions and the rules in paragraphs 1, 2 and 3 to allow the assessment of national practices. NCBs shall submit explanatory notes explaining the reasons for such deviations.

Article 14
Data for IMF purposes

1. Scope of reporting

Without prejudice to NCBs’ statutory obligations vis-à-vis the IMF, NCBs may transmit supplementary MFI balance sheet items statistics to the IMF via the ECB in accordance with the following technical arrangements.

2. Reporting frequency and deadline

MFI balance sheet items in accordance with Part 10 of Annex II shall be transmitted by the NCBs to the ECB within the framework of the monthly regular transmission of BSI data. The frequency and timeliness of the data transmissions shall coincide with those of the regular BSI data reporting to the ECB, in accordance with Article 3(2).

Article 15
Statistics on OFIs (excluding FVCs)

1. Scope of reporting

(a) General

NCBs shall report statistical information on OFIs (excluding FVCs) in accordance with Part 11 of Annex II. Data shall be transmitted separately for the following sub-categories of OFIs: (i) SDDs; (ii) FCLs; and (iii) other OFIs.

Data relating to OFIs shall be transmitted on the basis of data currently available at national level. Where actual data are unavailable or cannot be processed, national estimates shall be provided. Where the underlying economic phenomenon exists but is not monitored statistically and therefore national estimates cannot be provided, NCBs may choose either not to report the time series or to report it as missing. Any unreported time series shall therefore be interpreted as ‘data that exist but are not collected’ and the ECB may make assumptions and estimates for the purpose of compiling euro area aggregates. The reference reporting population shall comprise all types of OFIs (except FVCs) resident in the euro area Member States: institutions located in the territory, including subsidiaries of parent companies located outside that territory; and resident branches of institutions that have their head office outside that territory.
The following key indicators and supplementary information shall be provided:

— key indicators to be transmitted for the compilation of euro area aggregates: all euro area Member States shall transmit these detailed data when actual data are available. When no actual data are available for the required breakdowns or for the agreed frequency, timeliness or time range, estimates shall be provided if feasible,

— supplementary information to be transmitted as ‘memo items’: these data shall be transmitted by countries for which this information is currently available.

(b) Flow adjustments

Flow adjustment data may be reported in the case of significant breaks in stocks or when reclassifications and other adjustments occur. In particular, flow adjustment data may be provided, on a best efforts basis, due to reclassifications in the context of the implementation of the ESA 2010 framework.

Reclassification adjustments shall be reported in accordance with Article 3(1)(b).

2. Reporting frequency and deadline

The reporting frequency to the ECB shall be quarterly. OFI statistics shall be transmitted to the ECB at the latest on the last calendar day of the third month following the end of the reference period, or on the preceding NCB working day if the last calendar day of the month is not an NCB working day. The exact transmission dates shall be communicated to NCBs in advance in the form of a reporting calendar provided by the ECB by September of each year.

3. Revision policy

NCBs may need to revise data transmitted during the previous quarter. In addition, revisions to data on earlier quarters may also occur.

The following general principles shall apply:

(a) when making regular quarterly data transmissions, in addition to the data on the latest quarter, only ‘ordinary’ revisions, i.e. revisions to the data transmitted the previous quarter, may be sent;

(b) exceptional revisions shall be limited and reported on a different date from the regular reporting date. Minor routine historical revisions to the data shall only be sent on an annual basis, together with the transmission of data for the fourth quarter;

(c) exceptional revisions that significantly improve the quality of the data may be sent during the year outside the regular production cycles.
4. Valuation methods and/or accounting rules

Accounting rules followed by OFIs in drawing up their accounts shall comply with the national transposition of Directive 86/635/EEC and any other applicable international standards. Without prejudice to the prevailing accounting practices in Member States, all assets and all liabilities shall be reported on a gross basis for statistical purposes. The valuation methods are indicated under the relevant categories.

5. Explanatory notes

NCBs shall provide explanatory notes to the ECB in accordance with Section 3 of Part 11 of Annex II. NCBs shall provide explanatory notes for significant revisions.

Article 16

Securities issues statistics

1. Scope of reporting

NCBs shall report statistical information covering all securities issues by euro area residents in any currency, both domestic and international, in accordance with Part 12 of Annex II.

2. Reporting frequency and deadline

The reporting frequency to the ECB shall be monthly. Securities issues statistics shall be transmitted to the ECB no later than five weeks after the end of the month to which the data relate. The ECB shall communicate the exact transmission dates to the NCBs in advance in the form of a reporting calendar.

3. Explanatory notes

NCBs shall provide explanatory notes to the ECB as provided for in Section 3 of Part 12 of Annex II.

Article 17

MFI interest rate statistics

1. Scope of reporting

For the purposes of MFI interest rate (MIR) statistics, NCBs shall report aggregated national monthly statistics relating to outstanding amounts and new business as specified in Appendices 1 and 2 of Annex I to Regulation (EU) No 1072/2013 (ECB/2013/34). In addition, NCBs shall report aggregated national monthly statistical information relating to new business as specified in Part 13 of Annex II.

2. Reporting frequency and deadline

This statistical information shall be reported in accordance with the yearly calendar laid down by the ECB and communicated to the NCBs by the end of September each year.
3. Derogations

NCBs may grant derogations in respect of the reporting of both interest rates applied to and business volumes of collateralised/guaranteed loans to non-financial corporations, indicators 62 to 85 included in Tables 3 and 4 of Appendix 2 of Annex I to Regulation (EU) No 1072/2013 (ECB/2013/34). These may be granted if the national aggregate business volume of the corresponding item (indicators 37 to 54) covering all loans represents less than 10 % of the national aggregate business volume of the sum of all loans in the same size category and less than 2 % of the business volume for the same size and same initial period of interest-rate fixation category at euro area level. If derogations are granted, these thresholds shall be checked on an annual basis.

4. Selection of the reporting population and grossing-up

Where the actual MIR reporting coverage is less than 100 % due to the use of sampling, NCBs shall select and maintain the sample and gross up the new business volumes data supplied to ensure 100 % coverage, as specified in Part 14 of Annex II. If a derogation provided for in Article 4 of Regulation (EU) No 1072/2013 (ECB/2013/34) or in paragraph 3 of this article is granted, data reported on a quarterly basis shall be carried forward into the monthly missing periods by applying appropriate statistical estimation techniques to take into account trends in the data and seasonal patterns.

5. Revision policy

NCBs may need to revise the previous reference month’s values. Revisions arising from, for example, mistakes, reclassifications, improved reporting procedures, etc., applied to data prior to the previous reference month may also occur.

They shall apply the following general principles:

(a) where NCBs revise the data for the period prior to the previous reference month they shall submit explanatory notes to the ECB;

(b) NCBs shall also provide explanatory notes for significant revisions;

(c) in transmitting revised data, NCBs shall take account of the established timeliness of regular reporting of MIR statistics. Exceptional revisions shall be reported outside the monthly production periods.

Article 17a

Individual MFI balance sheet item and interest rate statistics

1. Scope of reporting

NCBs shall report individual BSI and MIR statistics which they collect in accordance with Regulations (EU) No 1071/2013 (ECB/2013/33) and (EU) No 1072/2013 (ECB/2013/34) for selected individual euro area credit institutions in accordance with Tables 1, 2 and 3 of Part 15a of Annex II. The composition of the panel of euro area credit institutions
covered in the reporting shall be decided by the Governing Council and notified to the reporting NCBs. The panel shall also include groups of homogeneous credit institutions (e.g. credit cooperatives or savings banks) for which data will be transmitted on an aggregated basis. The ECB may share this data across the Eurosystem in accordance with Regulation (EC) No 2533/98.

The Governing Council, based on advice by the Statistics Committee on the statistical and administrative impact of the reporting, shall decide on any amendments to the exchange of data, including changes to the composition of the panel. Such decisions shall be notified to the reporting NCBs.

The panel's membership may also be subject to less significant amendments related to the following events:

(a) euro area enlargements, in order to include credit institutions resident in new euro area Member States;

(b) changes in the MFI population due, for example, to institutions leaving the sector, mergers and acquisitions and other corporate reorganisations; and

(c) changes in the actual reporting population of BSI and MIR statistics due to the derogations or sampling regimes applied by NCBs.

The Governing Council hereby delegates the power to decide on such less significant amendments to the panel's composition to the Executive Board. The Executive Board may sub-delegate such power to one of its members. The decision on such less significant amendments shall be based on advice from the ECB Directorate-General Statistics in liaison with the relevant NCBs. The Governing Council shall be kept informed of such changes on a regular basis.

NCBs shall ensure that information regarding the panel is correctly recorded in the Register of Institutions and Affiliates Database (RIAD) in accordance with Annex V. NCBs shall make the necessary amendments to the information recorded in RIAD when the panel's membership is affected.

The reporting scheme for individual BSI shall cover end-month and end-quarter outstanding amounts (stocks) and, for selected indicators, additional series covering information on breaks in outstanding amounts not arising from transactions (hereinafter referred to as ‘ancillary series’). In the case of loans, additional information on the net flows of loans securitised or otherwise transferred shall be reported. As regards individual MIR statistics, the transmission shall cover monthly interest rates on outstanding amounts and new business with the corresponding new business volumes. The requirements relate to euro-denominated deposits and loans vis-à-vis households and non-financial corporations resident in the euro area. For more details on the reporting requirements, see Part 15a of Annex II.
For the reporting of data relating to groups of credit institutions, the following provisions shall apply:

(a) balance sheet indicators on outstanding amounts and ancillary series are calculated as the sum of the individual positions of the members of the group;

(b) interest rates are calculated as weighted averages, whereas the group volume is calculated as the sum of the individual volumes. If the NCB collects the group data on an institution-by-institution basis, the interest rate averages will only cover the institutions which are included in the national MIR sample and are not subject to derogations; the same approach applies to the group volumes.

All items are mandatory, although special provisions apply to the reporting of ancillary series, as described in Part 15a of Annex II.

2. Reporting frequency and deadline

NCBs shall report this statistical information in accordance with the yearly calendar laid down by the ECB and communicated to the NCBs by the end of September each year.

3. Revision policy

When submitting revisions in the context of individual BSI and MIR statistics, NCBs shall adopt the same approach they follow for the purposes of the transmission of aggregated data, as is laid down in Articles 3(3) and 17(5) of this Guideline.

4. Checks monitoring the internal consistency of the data

Before transmitting data to the ECB, NCBs shall verify the internal consistency of the data in accordance with the checks defined and maintained by the ECB.

5. Reporting of information on national specificities and special data developments

NCBs shall report all information which is necessary to facilitate the validation of the reported data and to support its analysis. In particular, NCBs shall provide information regarding:

(a) specificities of the credit institutions included in the national panel relating to: (i) derogations, sampling and use of group reporting, (ii) business model, e.g. use of short selling, and (iii) balance sheet structure, e.g. the relevance of positions under remaining assets or liabilities;

(b) the reporting practices relating to ancillary series for individual BSI;

(c) mergers and acquisitions or other corporate reorganisations and large one-off operations affecting credit institutions in the panel.

NCBs shall report the information preferably at the time of the data transmission and in any case before the closing of data production. The ECB shall handle the information provided having due regard to the confidentiality regime applicable.
Article 18
Payment statistics

1. Scope of reporting
NCBs shall report to the ECB information on payment statistics in accordance with Annex III to Regulation (EU) No 1409/2013 (ECB/2013/43) and Part 16 of Annex II to this Guideline. This shall comprise, inter alia, the following:

(a) data on the number of institutions, payment accounts, payment cards, terminals, participants in payment systems and selected balance sheet items shall be reported for all items in Tables 1, 2, 3 and 6 in Annex III of the Regulation and Tables 1, 2 and 5 in Part 16 of Annex II. Such data on stocks shall refer to end-period figures, except for the item in Table 1 of Part 16 of Annex II which shall refer to the ‘average for the last reserve maintenance period’;

(b) data on payment transactions by instrument, terminal and/or system, included in Tables 4, 5, and 7 in Annex III of the Regulation and Tables 3, 4, 6 and 7 in Part 16 of Annex II shall be reported as gross flows, i.e. totals, for the period.

2. Reporting frequency and deadline
The series shall be reported on an annual basis to the ECB, by the end of May of each year with reference to the previous calendar year. Indicators in Regulation (EU) No 1409/2013 (ECB/2013/43) shall be reported on an annual basis. The additional data requested in Part 16 of Annex II may be reported on a monthly, quarterly or annual basis, in accordance with the specification in the relevant table.

For the tables in this Guideline, and in the absence of actual data, NCBs shall either request relevant additional information from reporting agents or shall use estimates or provisional data. The methodology for those estimates shall be defined by each NCB, depending on country specificities. Where relevant, NCBs shall provide explanatory notes to clarify the approach used.

3. Revision policy
NCBs shall apply the following general principles when revising the reported data:

(a) during all regular annual data transmissions, in addition to the latest period, ordinary revisions to the previous year’s data and exceptional revisions shall be sent as necessary;

(b) exceptional revisions, which significantly improve the quality of the data, may be transmitted during the year, following approval by the ECB.
4. Explanatory notes

NCBs shall provide explanatory notes to the ECB, explaining deviations from the reporting requirements and structural breaks in detail, including the impact on the data.

Article 19
Statistics on IF assets and liabilities

1. Scope of reporting

(a) General
NCBs shall report statistical information on IF assets and liabilities in accordance with Part 17 of Annex II for each of the following sub-sectors, which are classified by nature of investment: equity funds, bond funds, mixed funds, real estate funds, hedge funds, and other funds. Each of these sub-sectors shall be further broken down into open-end funds and closed-end funds, i.e. by type of IF. For the purpose of IFs broken down by nature of investment, investment funds mainly investing in investment funds’ shares or units (i.e. funds of funds) shall be classified under the category of funds in which they primarily invest.

These requirements shall cover end-month and end-quarter stocks, monthly and quarterly flow adjustments as well as monthly information on new issuance/sale and redemptions of investment fund shares/units.

All end-month stocks and monthly flow adjustments shall also be reported for the sub-sector exchange-traded funds (ETFs), as an ‘of which’ position of ‘total funds’.

To the extent that data are available, including on a best estimate basis, end-quarter stocks and quarterly flow adjustments shall also be reported for the sub-sector private equity funds (including venture capital funds) as an ‘of which’ position of ‘total funds’.

(b) Flow adjustments
NCBs shall report to the ECB separate data on revaluation adjustments due to price and exchange rate changes and reclassification adjustments, as set out in Part 17 of Annex II and in accordance with Annex IV.

Financial transactions, and thus adjustments, shall be derived in accordance with the ESA 2010, and such derivation shall be referred to as the ‘ESA 2010 method’. NCBs may deviate from the ESA 2010 due to divergent national practices in accordance with Regulation (EU) No 1073/2013 (ECB/2013/38). Where security-by-security (s-b-s) stock information is available, revaluation adjustments may be derived in accordance with a common Eurosystem method, i.e. the flow-derivation method referred to in Part 4 of Annex IV.
(c) **Bearer shares**

If the data on bearer shares reported by IFs, MFIs and/or OFIs in accordance with Annex I to Regulation (EU) No 1073/2013 (ECB/2013/38) are incomplete or not yet available, NCBs shall provide data on bearer shares on a best estimate basis by reference to the geographical and sectoral breakdown in Table 1 of Part 17 of Annex II.

(d) **Split of the counterpart sector ‘insurance corporations and pension funds’ into two counterpart sectors: ‘insurance corporations’ and ‘pension funds’**

To the extent that data are available, including on a best estimate basis, and not deemed insignificant, NCBs shall report separate information on the counterpart sectors insurance corporations and pension funds on a quarterly basis, in accordance with Table 1 of Part 17 of Annex II.

(e) **ETFs broken down into synthetic and physical ETFs**

End-month stocks and monthly flow adjustments shall be required for ETFs broken down into synthetic and physical ETFs as soon as a suitable definition for this breakdown is available from the European Securities and Markets Authority (ESMA). The ECB shall check regularly for such a definition and, when appropriate, issue the required reporting schemes.

2. **Reporting frequency and deadline**

NCBs shall report to the ECB the monthly and quarterly IF data by close of business on the 28th working day following the end of the month/quarter to which the data relate.

3. **Revision policy**

The following general rules shall apply to the revisions of monthly and quarterly data:

(a) the revisions shall be undertaken so that the monthly and quarterly data are consistent with each other,

(b) during the regular production periods, i.e. from the 28th working day following the end of the reference month/quarter to the day the data are disseminated back to the NCBs, NCBs may revise the data referring to the previous reference quarter, to the two months preceding it, and to the months following the previous reference quarter;

(c) outside the regular production periods, NCBs may also revise data referring to reference periods prior to the two months preceding the previous reference quarter, inter alia, in the case of mistakes, reclassifications or improved reporting procedures.

4. **Derogations and grossing-up**

To ensure the quality of the euro area IF statistics, where NCBs grant derogations to the smallest IFs in accordance with Article 8(1) of Regulation (EU) No 1073/2013 (ECB/2013/38) they shall gross up to 100 % coverage for these IFs in the compilation of the monthly and quarterly IF data reported to the ECB.
NCBs may choose the procedure for grossing up to 100 % coverage, provided it fulfils the following minimum standards:

(a) for missing breakdowns data, estimates shall be derived by applying ratios based on the corresponding investment fund sub-sector, e.g. if an open-end bond fund falls within the tail and only data on investment fund shares/units issued are collected, the missing breakdowns shall be derived by applying the structure of the open-end bond funds category;

(b) no investment fund sub-sector, e.g. open-end real-estate funds, closed-end real estate funds, etc., is completely excluded.

In accordance with Article 8(2) of Regulation (EU) No 1073/2013 (ECB/2013/38), derogations may be granted to IFs that due to national accounting rules value their assets at a frequency lower than quarterly. Notwithstanding such derogations, the monthly and quarterly IF data reported by NCBs to the ECB shall always include data relating to these IFs.

5. Derivation of aggregated data

NCBs shall derive the aggregated data on quarterly assets and liabilities of the IF sub-sectors in line with Table 1 of Part 17 of Annex II as follows.

(a) For securities with publicly available identification codes, the NCBs shall map the information provided on an s-b-s basis to the information derived from the Centralised Securities Database (CSDB) as a main reference database. The mapped s-b-s information shall be used to compile the value of assets and liabilities in euro and to derive the necessary breakdowns for each individual security of the IF. If the security identifiers are not found in the CSDB, or the information necessary to compile the assets and liabilities in line with Table 1 of Part 17 of Annex II is not available from the CSDB, the NCBs shall estimate the missing data. NCBs may also collect s-b-s information on securities without publicly available identification codes by using NCB internal security identifiers.

(b) NCBs shall aggregate the data on securities derived under (a) and add them to the information reported for securities without publicly available identification codes to produce aggregates for: (i) debt securities broken down by maturity, currency and counterparty; (ii) equity and investment fund shares, broken down by instrument and counterparty; and (iii) total IF shares/units issued.

(c) NCBs shall derive the required statistical information on the IF assets and liabilities by adding the data on securities derived under (b) and the assets and liabilities other than securities collected from resident individual IFs.

(d) NCBs shall aggregate the assets and liabilities of all IFs resident in a Member State and belonging to the same sub-sector.
The above shall also apply when NCBs collect data on IF assets and liabilities on a monthly basis in accordance with Article 5(2) of Regulation (EU) No 1073/2013 (ECB/2013/38).

6. Estimation of monthly data

In accordance with Article 5(1)(b) of Regulation (EU) No 1073/2013 (ECB/2013/38), NCBs shall collect data on IF shares/units issued on a monthly basis. For reference months that are not end-quarter months, NCBs shall estimate the monthly data on IF assets and liabilities other than investment fund shares/units issued based on the collected monthly and quarterly data unless data are collected on a monthly basis as set out in Article 5(2) of Regulation (EU) No 1073/2013 (ECB/2013/38).

Where possible, NCBs shall make estimates at individual fund level. Alternatively, an NCB may make estimates by IF sub-sector or may request the ECB to make the estimates. In the latter case the ECB may request additional information such as fund-by-fund or s-b-s data.

7. Valuation methods and/or accounting rules

The valuation and/or accounting rules in Regulation (EU) No 1073/2013 (ECB/2013/38) shall also apply when the NCBs report IF data to the ECB. However, for items subject to accrued interest the following rules shall apply:

(a) ‘debt securities’ include accrued interest;

(b) ‘deposit and loan claims’ and ‘deposits and loans received’ exclude accrued interest which is recorded under remaining assets/liabilities.

8. Explanatory notes

NCBs shall submit explanatory notes explaining the reasons for significant revisions. In addition, the NCBs shall provide the ECB with explanatory notes concerning reclassification adjustments. NCBs shall also provide explanatory notes concerning the revisions mentioned in Article 19(3)(c).

9. Group reporting

In accordance with Article 4(3) of Regulation (EU) No 1073/2013 (ECB/2013/38), NCBs may allow IFs to report their assets and liabilities as a group, provided that this leads to results that are similar to fund-by-fund reporting. IFs which report as a group shall belong to the same sub-sector; for example, closed-end real estate funds or open-end real estate funds.

Article 20

Statistics on the assets and liabilities of FVCs

1. Scope of reporting

NCBs shall compile and report separate aggregated statistical information on FVCs’ assets and liabilities in accordance with Part 18 of Annex II. Data shall be submitted for the following four sub-categories: (a) FVCs
engaged in traditional securitisation; (b) FVCs engaged in synthetic securitisation; (c) FVCs engaged in insurance-linked securitisation; and (d) other FVCs.

These requirements shall cover data on outstanding amounts, financial transactions and write-offs/write-downs provided on a quarterly basis.

NCBs may submit to the ECB the required data on write-offs/write-downs on a best efforts basis.

2. Reporting frequency and deadline

NCBs shall report to the ECB the data on FVCs’ outstanding amounts, financial transactions and write-offs/write-downs on a quarterly basis by close of business on the 28th working day following the end of the quarter to which the data relate.

3. Revision policy

The following general rules shall apply to the revision of quarterly data:

(a) during the regular production periods, i.e. from the 28th working day following the end of the reference quarter to the day preceding the day the data are disseminated back to the NCBs, NCBs may revise the data referring to the previous reference quarter;

(b) outside the regular production periods, NCBs may also revise data referring to reference periods prior to the previous reference quarter, inter alia, in the case of errors, reclassifications or improved reporting procedures;

(c) revisions to data reported under Regulation (EU) No 1071/2013 (ECB/2013/33) on loans originated and serviced by euro area MFIs shall be included, where relevant, in the FVC statistics in accordance with paragraphs (a) and (b).

4. Compilation approaches

In order to meet the statistical reporting requirements from which FVCs are exempt under Article 5(1)(c) of Regulation (EU) No 1075/2013 (ECB/2013/40) the NCBs, after consulting the ECB, shall decide on the most appropriate way to compile data on FVCs’ assets and liabilities, depending on the organisation of the relevant markets and the availability of other relevant statistical, public or supervisory information.

5. Data sources and data quality standards

If NCBs derive data on FVCs’ assets and liabilities from other statistical data sources, from public sources such as pre-sale reports or investor reports, or from supervisory data sources, the data quality standards described below shall apply.

Data which are identified as anchor series in Part 18 of Annex II to this Guideline shall be subject to high quality standards, comparable to those for data directly reported by FVCs in accordance with Annex I to Regulation (EU) No 1075/2013 (ECB/2013/40). Data which are identified as non-anchor series in Part 18 of Annex II to this Guideline may be estimated in accordance with less stringent quality standards, e.g. using interpolations and extrapolations when data are
collected from public or supervisory sources at a frequency lower than quarterly and with a timeliness longer than the 28th working day following the reference period.

If data are not directly reported by FVCs in accordance with Article 5(1)(c) of Regulation (EU) No 1075/2013 (ECB/2013/40), the quality of the data shall be monitored by the NCBs on the basis of the information available from the annual financial statements. The outcome of the quality checks shall be provided by the NCBs to the ECB by the end of September each year or at the earliest point in time thereafter, in accordance with the applicable national legal practices in the FVC’s Member State of residence. If the cross-checks between the data derived on a quarterly basis and the annual financial statements show that high quality standards are not met, the NCBs shall take the necessary measures to ensure that the data meet the required quality standards, including the possible direct collection of data under Regulation (EU) No 1075/2013 (ECB/2013/40).

If NCBs derive data on FVCs’ assets and liabilities from supervisory data sources, they shall ensure that these sources are sufficiently aligned with the statistical concepts and definitions under the FVC reporting requirements. The same shall apply to data derived from other statistical data sources.

If the CSDB or another securities database is used as a data source for data on the issuance of FVC debt securities, the NCBs shall monitor the coverage and quality of the data on an annual basis. The outcome of the quality checks shall be provided by the NCBs to the ECB by the end of February each year by taking as a reference the end-December data of the preceding year. If the coverage and quality indicators show that high quality standards are not met, the NCBs shall take the necessary measures to meet the required quality standards, including the possible direct collection of data under Regulation (EU) No 1075/2013 (ECB/2013/40).

6. Loans originated and serviced by euro area MFIs and exchange of cross-border information

Each NCB shall exchange data on securitised loans that are originated and serviced by domestic MFIs for FVCs resident in other euro area Member States by aggregating the serviced loans separately for each Member State in which FVCs are resident, in accordance with Article 6 of Regulation (EU) No 1071/2013 (ECB/2013/33) and Table 3 of Part 18 of Annex II to this Guideline.

The ECB shall provide, in line with the applicable legal acts protecting confidential data, the technical gateway for the exchange of cross-border information. NCBs shall transmit this information to the ECB by the 23rd working day following the end of the quarter to which the data relate. The ECB shall redistribute the data to the NCBs concerned on the 24th working day following the end of the quarter to which the data relate.
NCBs that are involved in the exchange of data for existing securitisations shall clarify any outstanding queries and coordination issues on a bilateral basis and, if required, exchange relevant information. If there are new securitisations, the relevant NCBs may request the ECB to act as coordinator.

Fulfilment of the above obligations enables NCBs, in accordance with Article 5(1)(a) of Regulation (EU) No 1075/2013 (ECB/2013/40), to compile the part of the FVC data relating to the outstanding amounts and financial transactions of securitised loans that are originated by euro area MFIs and where the MFIs continue to service the securitised loans from data collected from MFIs in accordance with Article 6 of Regulation (EU) No 1071/2013 (ECB/2013/33) instead of directly collecting these data from FVCs.

7. **Derogations and grossing-up**

If NCBs compile data on FVCs’ assets and liabilities directly from the FVCs and, where relevant, based on data reported by MFIs under Regulation (EU) No 1071/2013 (ECB/2013/33) and grant derogations to FVCs under Article 5(1)(b) of Regulation (EU) No 1075/2013 (ECB/2013/40), the NCBs shall gross up to 100 % coverage for all FVCs when compiling the data on FVCs’ quarterly assets and liabilities reported to the ECB for outstanding amounts, financial transactions and write-offs/write-downs.

If NCBs compile data on assets and liabilities of FVCs from other statistical, public and/or supervisory sources they may base their compilation on a sample of FVCs as long as these FVCs account for at least 95 % of the total outstanding amount of assets of the FVC reference reporting population in the relevant Member State as represented in the list of FVCs. NCBs shall gross up to 100 % coverage when compiling the quarterly data on FVCs’ assets and liabilities reported to the ECB for outstanding amounts, financial transactions and write-offs/write-downs.

8. **Explanatory notes**

NCBs shall submit explanatory notes to the ECB setting out the reasons for significant revisions as well as for any revisions made pursuant to Article 20(3)(b).

**Article 21**

**Statistics on MFI loans to non-financial corporations by branch of activity**

1. **Scope of reporting**

NCBs shall report to the ECB, where available, data on MFI loans to domestic non-financial corporations, and MFI loans to other euro area Member States’ non-financial corporations broken down by branch of activity following the statistical classification of economic activities in the Union (NACE Rev. 2), in accordance with Part 19 of Annex II.
2. Reporting frequency and deadline

NCBs shall report the data to the ECB quarterly by close of business on the 28th working day following the end of the quarter to which the data relate.

3. Revision policy

NCBs shall report revisions in accordance with the following principles:

(a) in addition to each regular data transmission, revisions to the previous reference periods shall be sent where required;

(b) exceptional revisions which significantly improve the quality of the data may be sent as soon as they are available.

4. Explanatory notes

The NCBs shall report to the ECB any significant changes in the national definitions and classifications used and shall submit explanatory notes explaining the reasons for significant revisions, where applicable. In addition, the NCBs shall provide information on major reclassifications in the MFI sector and, if available, major reclassifications of non-financial corporations in the NACE Rev. 2 breakdowns transmitted.

Article 22

Statistics on MFI credit lines

1. Scope of reporting

NCBs shall compile and report aggregated statistical information on MFI credit lines granted to domestic residents and MFI credit lines granted to other euro area non-domestic residents, broken down by institutional sector, in accordance with Part 20 of Annex II.

MFI credit lines shall have the same meaning as ‘undrawn credit facilities’, classified as ‘medium risk’, ‘medium/low risk’ and ‘low risk’, as laid down in Regulation (EU) No 575/2013. NCBs shall apply this definition on a best efforts basis and whenever a different national definition for credit lines applies may report using the national definition, but shall aim to harmonise the compilation of MFI credit lines data in order to enhance cross-country comparability in the longer term.

NCBs shall calculate sectoral breakdowns and transmit them to the ECB. If these sectoral breakdowns are not collected at national level, NCBs may either request such additional information from reporting agents or, alternatively, they may estimate the sectoral breakdowns using information available at national level from other sources.

NCBs shall submit to the ECB data on statistical reclassifications on a best efforts basis.
2. Reporting frequency and deadline
NCBs shall report the data to the ECB quarterly. The quarterly outstanding amounts and reclassification adjustments data shall be transmitted to the ECB by close of business on the 28th working day following the end of the quarter to which they relate.

3. Revision policy
NCBs shall report revisions in accordance with the following principles:

(a) in addition to each regular data transmission, revisions to the previous reference quarter shall be sent where required;

(b) exceptional revisions which significantly improve the quality of the data may be sent as soon as they are available.

4. Explanatory notes
NCBs shall submit explanatory notes to the ECB setting out the reasons for significant revisions.

Article 23
Statistics on the assets and liabilities of CCPs

1. Scope of reporting
NCBs shall compile and report separate aggregated statistical information on the assets and liabilities of CCPs in accordance with Part 21 of Annex II.

For the purpose of this statistical reporting, CCPs are those entities identified as central counterparties by ESMA and that are ‘other financial intermediaries, except insurance corporations and pension funds’ (S.125) or ‘financial auxiliaries’ (S.126) as specified in the classification of institutional sectors laid down in Chapter 23 of ESA 2010.

CCPs identified by ESMA that are classified within the ESA 2010 ‘monetary financial institutions (MFIs)’ institutional sector shall not form part of this statistical reporting.

2. Minimum threshold for mandatory reporting
NCBs shall report the data to the ECB on a mandatory basis by reference to the following thresholds:

(a) for cells related to repurchase agreements, identified with the letter ‘R’ in Part 21 of Annex II, mandatory reporting applies if the balance sheet outstanding amount of any of these cells exceeds EUR 10 billion, with the exception of those cells referring to positions vis-à-vis MFIs.
If the threshold is met by one or more cells denominated as ‘R’, all cells denominated as ‘R’ shall be reported, irrespective of their actual balance sheet value;

(b) for cells not related to repurchase agreements, identified with the letters ‘NR’ in Part 21 of Annex II, mandatory reporting applies either if it is required under (a) or if the balance sheet outstanding amount of any of these cells exceeds EUR 10 billion.

If the threshold is met by one or more cells denominated as ‘NR’, all cells denominated as ‘NR’ shall be reported, irrespective of their actual balance sheet value.

If neither of the thresholds (a) or (b) are met, NCBs shall submit data to the ECB on CCPs’ balance sheets on a voluntary basis. If NCBs choose not to report on a voluntary basis, they shall monitor whether these thresholds are not met at least on an annual basis.

3. **Reporting frequency and deadline**

NCBs shall report the data to the ECB quarterly. The quarterly outstanding amounts and reclassification adjustments data shall be transmitted to the ECB by close of business on the 28th working day following the end of the quarter to which the data relate.

4. **Revision policy**

NCBs shall report revisions in accordance with the following principles:

(a) in addition to each regular data transmission, revisions to the previous reference quarter shall be sent where required;

(b) exceptional revisions which significantly improve the quality of the data may be sent as soon as they are available.

5. **Explanatory notes**

NCBs shall submit explanatory notes to the ECB setting out the reasons for significant revisions.

**Article 24**

**Recording of reference data on institutional units relevant for statistical purposes**

1. **Unique place of storage of reference data**

NCBs shall communicate and maintain all reference data describing institutional units or legal units, where applicable, that are required for statistical purposes via the ‘Register of Institutions and Affiliates Database’ (RIAD), the central repository that holds attributes on individual organisational units as well as various types of relationships between them which, inter alia, permit the derivation of group structures by reference to different definitions.
RIAD enables the processing of information on an individual attribute provided by more than one source. If applicable, NCBs thus have to agree on the specific method to be applied in RIAD to derive the ‘authoritative’ version of reference data from multiple national ‘candidate’ data sources.

The specific data provision requirements for individual sets of (financial) corporations are described in Article 25 and Annex V.

2. Management of identifiers in RIAD

All organisational units recorded in RIAD can hold multiple identifiers. NCBs shall be responsible for assigning and managing the main identifier, called ‘RIAD code’, thereby ensuring unambiguous data exchange between RIAD and any other (local) sending/receiving systems.

RIAD may also assign to individual entities any national or supranational codes (‘aliases’), which should preferably follow available standards.

3. Corporate actions

In order to manage an entity’s reference data, NCBs shall first create such data in RIAD. Subsequently NCBs shall manage all demographic changes, such as start of activities, update of individual attributes and even the closure of the entity, by reporting new attribute values and/or adapting the validity range of values. (Actual deletions are only anticipated in the exceptional case of erroneous inclusion of an entity.)

NCBs need to describe mergers (or inversely splits) of units with a complete set of accompanying corporate actions, such as closure, modification and/or creation of one or more units.

Changes in the ESA sector, e.g. the reallocation of one entity from the MFI to the IF list, are to be reported via the update of the value and validity range in the ‘ESA sector’ attribute.

4. Transmission standards

Prior to the transmission of updates to the ECB, NCBs shall carry out validation checks matching the relevant data exchange specifications. When input procedures are used, NCBs shall maintain an adequate set of controls to minimise operational errors and ensure the accuracy and consistency of the updates reported via RIAD.

In the event of failure of RIAD, NCBs shall transmit updates by e-mail to the following address: RIAD-Support@ecb.europa.eu

NCBs may use their national character set, provided they use the Roman alphabet. They shall use Unicode (UTF-8) to correctly display all special character sets when receiving information from the ECB via RIAD.
5. Acquisition and error acknowledgements

On receipt of the updates, the ECB shall immediately carry out checks to validate the formal accuracy and internal consistency of the information provided.

The ECB shall immediately send back to the NCBs: (a) an acquisition acknowledgement containing summary information on the updates which have been processed and implemented successfully in the relevant dataset; and/or (b) an error acknowledgement containing detailed information on the updates and validation checks which have failed.

On receipt of an error acknowledgement, NCBs shall take action to transmit corrected information. If correct information depends on updates recently sent by other NCBs and is not available on the ECB’s website, NCBs shall contact the ECB with specific details of the information required.

6. Confidentiality

NCBs shall declare the confidentiality status of each attribute describing an organisational unit by selecting one of three pre-defined values: ‘F’ meaning free, i.e. not confidential; ‘N’ meaning data attribute may be released only for the use of the ESCB and associated institutions for which a memorandum of understanding is in place, i.e. not for external release; or ‘C’ for confidential statistical information.

Article 25

Lists of financial institutions maintained for statistical purposes

1. Types of lists to be maintained and published

In order to enable the establishment and maintenance of the list of MFIs for statistical purposes, referred to in Article 4 of Regulation (EU) No 1071/2013 (ECB/2013/33), the variables specified in Parts 1 and 2 of Annex V need to be collected in RIAD at the intervals prescribed. NCBs shall report any updates of these variables without delay, in particular when an institution joins the MFI sector, i.e. in the event of establishment of an MFI as the result of a merger, establishment of new legal entities as the result of the division of an existing MFI, establishment of a new MFI, or change in the status of a previous non-MFI such that it becomes an MFI, or when an existing MFI leaves the MFI sector, i.e. in the event of the involvement of an MFI in a merger, purchase of an MFI by another institution, division of an MFI into separate legal entities, change in the status of an MFI such that it becomes a non-MFI, or liquidation of an MFI.

The continuously updated reference data in RIAD allows the maintenance of the official MFI list based on institutional sector classification, activity status and other features of an institution. In this context special attention may be given to cases where an institution on the MFI list is restricted in its financial intermediation activities, e.g. in the acceptance of deposits or granting of loans, in particular prior to its liquidation and/or removal from the MFI sector. In order to allow close monitoring of the consistency with national classifications of MFIs the ECB may periodically request further information from the relevant NCB.
To enable the establishment and maintenance of the list of IFs for statistical purposes referred to in Article 3 of Regulation (EU) No 1073/2013 (ECB/2013/38), the variables specified in Parts 1 and 2 of Annex V need to be collected in RIAD at the intervals prescribed. NCBs shall report any updates of these variables, in particular when an institution joins the IF population or when an existing IF leaves the IF population.

To enable the establishment and maintenance of the list of FVCs for statistical purposes referred to in Article 3 of Regulation (EU) No 1075/2013 (ECB/2013/40), the variables specified in Parts 1 and 2 of Annex V need to be collected in RIAD at the intervals prescribed. NCBs shall report any updates of these variables, in particular when an institution joins or leaves the FVC population.

To enable the establishment and maintenance of the list of payment statistics relevant institutions (PSRIs) for statistical purposes referred to in Article 5 of Regulation (EU) No 1409/2013 (ECB/2013/43), the variables specified in Part 1 of Annex V need to be collected in RIAD at the intervals prescribed. NCBs shall report any updates of these variables, in particular when an institution joins or leaves the PSRI population.

To enable the establishment and maintenance of the list of ICs for statistical purposes referred to in Article 3 of Regulation (EU) No 1374/2014 of the European Central Bank (ECB/2014/50) (1), the variables specified in Parts 1 and 2 of Annex V need to be collected in RIAD at the intervals prescribed. NCBs shall report any updates of these variables, in particular when an institution joins or leaves the IC population. NCBs shall transmit complete reference data as specified in Parts 1 and 2 of Annex V on resident parent insurance undertakings and subsidiaries, on all resident branches irrespective of where their parent undertakings are located, as well as on branches of resident parent insurance undertakings and subsidiaries which are resident outside the economic territory of the Union. This set of information shall be complemented by complete reference data as specified in Parts 1 and 2 of Annex V on branches of resident parent insurance undertakings and subsidiaries which are resident in non-reporting, non-participating Member States. This reporting may be based on wider data collection covering all branches of resident parent insurance undertakings and subsidiaries, irrespective of their country of residence.

2. Reporting frequency and deadline

NCBs shall transmit to the ECB, where possible, updates of the variables specified for MFIs as soon as changes in the MFI sector or in the attributes of existing MFIs occur. If this is not possible, NCBs shall provide a written explanation of the delay between the occurrence of the event and its reporting to the ECB.

NCBs shall transmit to the ECB updates of the variables specified for IFs at least on a quarterly basis, with a timeliness of two months following the reference date. However, the net asset value variable shall be updated for all investment funds on an annual basis, with a lag of a maximum of two months following the reference date of end-December.

NCBs shall transmit to the ECB updates of the variables specified for FVCs at least on a quarterly basis, within 14 working days following the reference date.

NCBs shall transmit to the ECB updates of the variables specified for PSRIs as at year-end, with a timeliness of three months following the reference date.

In the first submission of the list of ICs, NCBs shall transmit to the ECB complete quarterly reference data as specified in Part 1 of Annex V on resident parent insurance undertakings and subsidiaries not later than 31 March 2016. However, NCBs are encouraged to transmit this information by 31 December 2015. NCBs shall transmit to the ECB complete reference data as specified in Parts 1 and 2 of Annex V on all resident branches irrespective of where their parent undertakings are located, as well as on branches of resident parent insurance undertakings and subsidiaries which are resident outside the economic territory of the Union and in non-reporting, non-participating Member States not later than 31 July 2016. Attributes required on an annual basis shall be reported for all institutions by 31 July 2016.

In the subsequent transmissions, NCBs shall transmit to the ECB updates of the quarterly variables specified for ICs on at least a quarterly basis, within two months following the reference date. The annual variables shall be updated for all ICs on an annual basis, with a maximum lag of six months following the reference date of 31 December.

3. Dissemination and publication

By 18.00 CET every ECB working day, the ECB shall make a copy of the MFI dataset available on its website. At the same time as it releases the list of MFIs on its website, the ECB shall send it to the NCBs via RIAD. At the same time the ECB shall publish a list of changes implemented in the population of MFIs and disseminate it every ECB working day to all NCBs. This dissemination shall contain the full details of each of the following changes reported by NCBs: (a) new MFIs and (b) deleted MFIs.

By 18.00 CET on the last ECB working day of each calendar month, the ECB shall take a copy of the MFI dataset and combine it with the variable ‘reserve’ from the Monetary Policy Eligible Counterparties dataset of the same date indicating whether credit institutions resident in the euro area are subject to minimum reserves or not. The ECB shall then make this list of MFIs and institutions subject to minimum reserves available on its website.
By 18.00 CET on the fourth working day following the deadline for transmitting updates the ECB shall take a copy of the IF dataset and make it available to the NCBs. The ECB shall then make the list of IFs available on its website.

By 18.00 CET on the second working day following the deadline for transmitting updates the ECB shall take a copy of the FVC dataset, and make it available to the NCBs. The ECB shall then make the list of FVCs available on its website.

By 18.00 CET on the last ECB working day of each calendar month, the ECB shall take a copy of all institutions recorded in RIAD and make it available to the NCBs.

The ECB shall not publish data marked as ‘confidential’ or ‘not for publication’. Likewise the ECB shall not transmit values to NCBs if marked as ‘confidential’. In respect of quantitative measures marked as ‘confidential’ or ‘not for publication’, the ECB may, however, publish or distribute a range of size classes.

By 18.00 CET on the fourth working day following the deadline for transmitting updates, the ECB shall take a copy of the IC dataset and make it available to the NCBs. The ECB shall then make the list of ICs available on its website.

Article 26

PF statistics

1. Scope of reporting

(a) General

NCBs shall report to the ECB statistical information on PFs in accordance with Part 22 of Annex II. Data relating to PFs shall be transmitted on the basis of data currently available at national level. Where actual data are unavailable, estimates shall be provided on a best efforts basis.

The reporting population shall comprise PFs as defined in the ESA 2010 (in paragraphs 2.105 and 2.106) and includes all PFs which are resident in the euro area Member States.

(b) Outstanding amounts and financial transactions

NCBs shall report outstanding amounts at the end of the reference period and financial transactions during the quarter, which shall be derived in accordance with the ESA 2010.

2. Reporting frequency and deadline

The reporting frequency to the ECB shall be quarterly. PF statistics described in paragraph 1(a) shall be reported to the ECB within a period not exceeding 80 calendar days from the end of the reference quarter. The exact transmission dates shall be communicated to NCBs in advance in the form of a reporting calendar provided by the ECB by September of each year.
3. Revision policy

NCBs may need to revise data transmitted during the previous quarter. In addition, revisions to data on earlier quarters may also be made.

The following general principles shall apply:

(a) on the occasion of all regular quarterly data transmissions, in addition to the data on the latest quarter, only ‘ordinary’ revisions, i.e. revisions to the data transmitted the previous quarter, may be sent;

(b) exceptional revisions shall be limited and reported on a different date from the regular reporting. Minor routine historical revisions to the data shall only be sent on an annual basis, together with the transmission of data for the fourth quarter;

(c) exceptional revisions that significantly improve the quality of the data may be sent during the year outside the regular production cycles.

4. Valuation methods and/or accounting rules

Without prejudice to the prevailing accounting practices in Member States, all assets and liabilities shall be reported on a gross basis for statistical purposes. The valuation methods shall be in line with the ESA 2010. In principle, assets and liabilities must be valued using current market prices on the date to which the balance sheet relates. Deposit liabilities and loans shall be reported at their principal amount outstanding at the end of the quarter.

5. Explanatory notes

NCBs shall provide explanatory notes to the ECB including data sources, data collection systems, compilation procedure, legal framework, deviations from the ECB’s reporting instructions, and reporting population. NCBs shall provide explanatory notes for significant revisions and, especially, for breaks in historical series.
Supplementary information shall be transmitted as memorandum items by countries for which this information is available, including on a best estimate basis, in accordance with Part 23 of Annex II.

(b) Flow adjustments

NCBs shall report to the ECB separate data on revaluation adjustments (covering both price and exchange-rate changes) and reclassification adjustments, as set out in Part 23 of Annex II and in accordance with Annex IV.

Financial transactions, including adjustments, shall be derived in accordance with the ESA 2010.

NCBs may deviate from the ESA 2010 due to divergent national practices in accordance with Regulation (EU) No 1374/2014 (ECB/2014/50). Where asset-by-asset (a-b-a) stock information is available, revaluation adjustments may be derived in accordance with a common Eurosystem method, i.e. the flow-derivation method referred to in Part 6 of Annex IV.

Approximations of financial transactions on liabilities may be derived in line with Part 6 of Annex IV.

2. Reporting frequency and deadline

NCBs shall report to the ECB quarterly IC data by close of business on the 10th working day following the deadline specified for quarterly data in Article 8 of Regulation (EU) No 1374/2014 (ECB/2014/50). For a transitional period covering the reporting of the first three quarters of 2016, this deadline is extended to the 30th working day following the abovementioned deadline for reference period Q1 of 2016, to the 25th working day following the abovementioned deadline for reference period Q2 of 2016 and to the 20th working day following the abovementioned deadline for reference period Q3 of 2016.

NCBs shall report to the ECB annual IC data by close of business on the 10th working day following the deadline specified for annual data in Article 8 of Regulation (EU) No 1374/2014 (ECB/2014/50).

The exact transmission dates shall be communicated to NCBs in advance in the form of a reporting calendar provided by the ECB by September of each year.

In the first reporting of the quarterly IC data to the ECB, NCBs shall be required to submit data on outstanding amounts. Flow adjustments shall be transmitted on a best efforts basis.
3. Revision policy

The following general rules shall apply to revisions of quarterly and annual data:

(a) during the regular quarterly production periods, i.e., for a given reference period, from the deadline specified in paragraph 2 to the day the data are disseminated back to the NCBs, NCBs may revise the data covering the previous reference quarter;

(b) during the regular annual production periods, i.e., for a given reference year, from the deadline specified in paragraph 2 to the day the data are disseminated back to the NCBs, NCBs may revise the data covering the previous reference year;

(c) outside the regular production periods, NCBs may also revise data covering previous reference periods.

4. Derogations and grossing-up

To ensure the quality of the euro area IC statistics, where NCBs grant derogations to the smallest ICs in accordance with Article 7(1)(a) of Regulation (EU) No 1374/2014 (ECB/2014/50), they shall gross up the quarterly IC data reported to the ECB to 100% coverage.

NCBs may choose the procedure for grossing-up to 100% coverage based on the data collected in accordance with Article 7(1)(b) and 7(1)(c) of Regulation (EU) No 1374/2014 (ECB/2014/50) provided that estimates are based on the corresponding type of IC (i.e., life, non-life, reinsurance, composite).

NCBs shall also ensure that, for the reference quarters of 2016, the data reported to the ECB represent 100% of the reporting population. NCBs who intend to grant derogations to the smallest ICs under Article 7(1)(a) of Regulation (EU) No 1374/2014 (ECB/2014/50), shall collect all necessary information to ensure that data transmitted to the ECB is of high quality. NCBs who derive the required data from data collected for supervisory purposes under Directive 2009/138/EC of the European Parliament and of the Council (\(^1\)) may, for this purpose: (i) extend the data collected for the opening day as of reference date 1 January 2016 (see paragraph 5); (ii) increase the coverage of the reporting population of the first reference quarter(s); or (iii) use alternative data sources from which grossed-up data of equally high quality can be derived.

5. One-off reporting for reference period Q4 2015

NCBs shall transmit to the ECB end-2015 stock data, which may include approximations if needed, for the main aggregates as set out in Part 23 of Annex II. NCBs may, for this purpose, use the data referring to 1 January 2016 collected for supervisory purposes under Directive 2009/138/EC. These data shall be transmitted to the ECB together with the data for Q1 of 2016.

6. Derivation of aggregated data for securities

NCBs shall derive the aggregated quarterly data on assets and liabilities for each type of IC in accordance with Tables 2a and 2b of Part 23 of Annex II as follows:

(a) For securities with ISIN codes, the NCBs shall map the information provided on a security-by-security (s-b-s) basis to the information derived from the Centralised Securities Database (CSDB) as the reference database. The mapped s-b-s information shall be used to compile the value of assets and liabilities in euro and to derive the necessary breakdowns for each individual security held or issued by the IC. If the security identifiers are not found in the CSDB, or the information necessary to compile the assets and liabilities in accordance with Tables 2a and 2b of Part 23 of Annex II is not available from the CSDB, the NCBs shall estimate the missing data.

(b) NCBs shall aggregate the data on securities derived under paragraph (a) and add them to the information reported for securities without ISIN codes to produce aggregates for: (i) debt securities broken down by maturity (original and remaining) and counterparty (sector and residency); (ii) equity broken down by instrument and counterparty (sector and residency); and (iii) investment fund shares/units broken down by type of investment fund and residency of counterparty.

7. Breakdown of holdings of IF shares/units by main investment objective

NCBs shall transmit to the ECB best estimates on the IC holdings of IF shares/units broken down by main investment objective (i.e. bond funds, equity funds, mixed funds, real estate funds, hedge funds and other funds). These data may be derived by mapping the information provided on an s-b-s basis in accordance with Regulation (EU) No 1374/2014 (ECB/2014/50) to the information derived from the CSDB as the reference database.

If the IF shares/units held are not found in the CSDB, the NCBs shall estimate the missing data or use alternative sources to derive the data.
As a transitional measure, NCBs may transmit these data to the ECB for the first time when transmitting data for Q2 2016, covering also the data for Q1 2016.

8. **Estimation of quarterly data for non-life insurance technical reserves**

In accordance with Article 4(1)(c) of Regulation (EU) No 1374/2014 (ECB/2014/50), NCBs shall collect data on non-life insurance technical reserves broken down by line of business and geographical area on an annual basis. NCBs shall transmit quarterly data to the ECB which may be estimated based on the data collected annually.

9. **Valuation methods and/or accounting rules**

The valuation and/or accounting rules in Regulation (EU) No 1374/2014 (ECB/2014/50) shall also apply when the NCBs report IC data to the ECB.

10. **Explanatory notes**

NCBs shall submit explanatory notes explaining the reasons for significant revisions and revisions provided outside regular production periods in line with Article 26a(3)(c). In addition, the NCBs shall provide the ECB with explanatory notes concerning reclassification adjustments.

11. **Compilation approach**

NCBs may collect data from all insurance corporations resident in the country (‘host approach’), in accordance with Article 2(1) of Regulation (EU) No 1374/2014 (ECB/2014/50) or they may derive the data required for ESCB purposes from data collected for supervisory purposes under Directive 2009/138/EC, in accordance with Article 2(2) of Regulation (EU) No 1374/2014 (ECB/2014/50) (‘home approach’).

In principle, data transmitted to the ECB in accordance with this Guideline shall represent the host approach. However, NCBs who derive the data required for ESCB purposes from the supervisory data collection may transmit the data following the home approach as long as the difference between the host approach and home approach data is not deemed significant.

The issue of whether or not the difference between the host and the home approach is significant shall be assessed on the basis of data on premiums reported in accordance with Table 3 of Part 23 of Annex II to this Guideline. Following this assessment, the ECB, in close cooperation with NCBs, will define the approach to be followed regarding the transmission of host approach data to the ECB. Until this approach is defined, NCBs are exempted from adjusting their data.
NCBs who wish to adjust their data may, on a voluntary and best efforts basis, derive host approach data from data collected in accordance with the home approach. For this purpose, bilateral contacts and exchanges of data may take place between the NCBs concerned.

**Article 27**

**Verification**

Without prejudice to the ECB’s verification rights under Regulation (EC) No 2533/98 and Regulation (EU) No 1071/2013 (ECB/2013/33), the NCBs shall monitor and ensure the quality and reliability of statistical information made available to the ECB.

**Article 28**

**Transmission standards**

The NCBs shall use the ESCB-Net provided by the ESCB for the electronic transmission of the statistical information required by the ECB. The statistical message format developed for this electronic exchange of statistical information shall be the standard format agreed by the Statistics Committee. This requirement shall not prevent the use of any other means of transmitting statistical information as a fall-back solution with the ECB’s prior consent.

**Article 29**

**Simplified amendment procedure**

Taking account of the views of the Statistics Committee (STC), the ECB’s Executive Board shall be entitled to make any technical amendments to this Guideline’s annexes provided that such amendments neither change the underlying conceptual framework nor affect the reporting burden on reporting agents in Member States. The Executive Board shall inform the Governing Council of any such amendment without undue delay.

**Article 30**

**Publication**

NCBs shall not publish national contributions to the monthly euro area monetary aggregates and their counterparts until the ECB has published these aggregates. Where NCBs publish such data, they shall be the same as data that contributed to the last published euro area aggregates. Where NCBs reproduce euro area aggregates published by the ECB, they shall reproduce them faithfully.

**Article 31**

**Repeal**

Guideline ECB/2007/9 is hereby repealed.
Article 32

Taking effect and implementation

This Guideline shall take effect on the day of its notification to the NCBs of the euro area Member States. The NCBs of the euro area Member States shall comply with Articles 11, 12, 13 and 16 from the date of notification, with Article 26 from 1 January 2016, and with the remaining provisions of the Guideline from 1 January 2015.

By 31 December 2018 the Executive Board shall submit to the Governing Council a report, taking account of the views of the STC in liaison with other relevant Committees, concerning (a) the need for and the possible timeline for integrating the reporting requirements in the area of payment statistics referred to in Article 18 with the reporting requirements set out in Regulation (EU) No 1409/2013 (ECB/2013/43) on payment statistics, and (b) the possible impact on the reporting requirements in the area of pension funds statistics referred to in Article 26 of any new developments concerning the collection of insurance statistics by the ESCB.

Article 33

Addressees

This Guideline is addressed to the NCBs of the euro area Member States.
### Annex I

**Monitoring the consistency between accounting and statistical data in respect of the NCB/ECB balance sheets**

**PART 1**

**Description of the monthly consistency checks**

<table>
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<th>Accounting item</th>
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<td>Liabilities to euro area credit institutions in euro + other liabilities to euro area credit institutions in euro + liabilities to other euro area residents in euro + liabilities to euro area residents in foreign currency</td>
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<td></td>
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</tr>
<tr>
<td>4</td>
<td>Deposits of euro area residents, of which central government + other general government/other euro area residents</td>
<td>=&lt;</td>
<td>Liabilities to other euro area residents in euro + liabilities to euro area residents in foreign currency</td>
</tr>
<tr>
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<tr>
<td>5</td>
<td>Debt securities issued</td>
<td>=</td>
<td>Debt certificates issued</td>
</tr>
</tbody>
</table>

1. The statistical category should slightly exceed the accounting category, as only the statistical category includes coins issued by the central government.
2. The statistical category should be larger than the sum of the accounting items. This is due to the fact that intra-Eurosystem positions are included within the statistical category at an aggregated level, whereas they are excluded from the accounting categories. However, the relationship may be different as the accounting items include the intra-Eurosystem positions representing the counterpart to the euro banknote adjustments which are recorded under ‘remaining assets/liabilities’ for statistical purposes, and as balances in foreign currency are revalued at a different frequency (quarterly as regards the accounting data, monthly as regards the statistical data).
3. This check should reflect the impact of the inclusion of intra-Eurosystem balances on a gross basis within the statistical category and of their exclusion from the accounting categories. In principle, the statistical data should be larger than the accounting data, partly because they include liabilities to financial counterparties in foreign currency. However, the different classification of the counterpart to the euro banknotes adjustments may reverse this relationship.
4. The sum of the statistical categories should be smaller than the sum of the accounting categories due to the inclusion of liabilities to credit institutions in foreign currency only in the accounting data.
5. The statistical category should equal the accounting category.
<table>
<thead>
<tr>
<th>Chk No</th>
<th>Statistical item NCB/ECB balance sheet</th>
<th>Relationship</th>
<th>Accounting item</th>
</tr>
</thead>
<tbody>
<tr>
<td>6</td>
<td>Capital and reserves</td>
<td>&gt;=</td>
<td>Capital and reserves + revaluation accounts</td>
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<tr>
<td></td>
<td></td>
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<tr>
<td>7</td>
<td>External liabilities</td>
<td>≈</td>
<td>Liabilities to non-euro area residents in euro + liabilities to non-euro area residents in foreign currency + counterpart of special drawing rights allocated by the International Monetary Fund</td>
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<td>8</td>
<td>Remaining liabilities</td>
<td>≈</td>
<td>Other liabilities</td>
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<tr>
<td>9</td>
<td>Loans to euro area residents</td>
<td>&gt;=</td>
<td>Lending to euro area credit institutions in euro + other claims on euro area credit institutions in euro + general government debt in euro</td>
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<td>10</td>
<td>Loans to euro area residents, of which MFIs</td>
<td>&gt;=</td>
<td>Lending to euro area credit institutions in euro + other claims on euro area credit institutions in euro</td>
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<td>11</td>
<td>Loans to euro area residents, of which general government</td>
<td>&gt;=</td>
<td>General government debt in euro</td>
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<tr>
<td>12</td>
<td>Holdings of debt securities issued by euro area residents</td>
<td>&gt;=</td>
<td>Securities of euro area residents in euro</td>
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<tr>
<td>Chk No</td>
<td>Statistical item NCIB/ECB balance sheet</td>
<td>Relationship</td>
<td>Accounting item</td>
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</tr>
<tr>
<td>13</td>
<td>Loans to euro area residents, of which other euro area residents + holdings of shares/other equity issued by euro area residents + fixed assets + remaining assets</td>
<td>$\approx$ See Check No 8</td>
<td>Other assets + claims on euro area residents in foreign currency</td>
</tr>
<tr>
<td>14</td>
<td>External assets</td>
<td>$\geq$</td>
<td>Gold and gold receivables + claims on non-euro area residents in foreign currency + claims on non-euro area residents in euro</td>
</tr>
</tbody>
</table>

(1) However, from a national perspective, this effect should not be present, since both sets of data are reported on a gross basis while only accounting data are consolidated by the ECB (and intra-Eurosystem positions are netted out) for the purpose of the weekly financial statement.
PART 2

Template for the consistency checks

The consistency checks must be performed and transmitted to the ECB in accordance with Article 4. A consistency check is deemed as failed where the difference between the statistical value and the accounting value is greater than EUR 2 billion (in absolute value). In such cases, NCBs must provide explanations of the reasons underlying the failure.

Name of the central bank: …
Consistency checks for the end-month: …

<table>
<thead>
<tr>
<th>Items</th>
<th>Statistical value (1)</th>
<th>Accounting value (1)</th>
<th>Difference (1)</th>
<th>Check result (2)</th>
<th>Explanation (3)</th>
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<tr>
<td>1 — Currency in circulation</td>
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<tr>
<td>3 — Deposits of euro area residents, of which MFIs</td>
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<tr>
<td>4 — Deposits of euro area residents, of which non-MFIs</td>
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<td>5 — Debt securities issued</td>
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<tr>
<td>6 — Capital and reserves</td>
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<tr>
<td>7 — External liabilities</td>
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<tr>
<td>8 — Remaining liabilities</td>
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<td>9 — Loans to euro area residents</td>
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<tr>
<td>10 — Loans to euro area residents, of which MFIs</td>
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<tr>
<td>11 — Loans to euro area residents, of which general government</td>
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<tr>
<td>12 — Holdings of debt securities issued by euro area residents</td>
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<tr>
<td>13 — Residual assets</td>
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<tr>
<td>14 — External assets</td>
<td></td>
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</tbody>
</table>

(1) Values must be reported in EUR million.
(2) Enter ‘OK’ if the linear relationship of the consistency check is satisfied, or ‘Failed’ if the consistency check fails.
(3) For every failed consistency check, please classify the failure by selecting from the four following categories: (a) discrepancies due to one-off revision; (b) discrepancies due to regular revision; (c) discrepancies due to different presentation or classification rules; and (d) any other discrepancies, including reporting errors. Detailed explanations must also be provided.
ANNEX II

REPORTING SCHEMES

PART 1

Balance sheet item statistics on monetary financial institutions

All statistical returns must contain the data specified in the relevant tables of Regulation (EU) No 1071/2013 (ECB/2013/33) or of this Guideline, irrespective of the actual existence of the underlying phenomenon, and even when they are zero or missing, "NC" must be used to indicate that the phenomenon does not exist. However, if data are not available for the memorandum items, national central banks (NCBs) may decide not to provide them.

For monthly series required under Regulation (EU) No 1071/2013 (ECB/2013/33) that were reported with a quarterly frequency for the periods prior to January 2003 under Regulation (EC) No 2819/98 (ECB/1998/16) (1), historical revisions referring to periods prior to January 2003 must be reported on the initiative of the European Central Bank (ECB) or the relevant national central bank (NCB) following a bilateral agreement.

As regards balance sheet data for other monetary financial institutions (MFIs), NCBs are expected to report to the ECB data on outstanding amounts in accordance with Tables 1 to 4 of Annex I to Regulation (EU) No 1071/2013 (ECB/2013/33), and flow adjustments in accordance with Tables 1 and 2 below. NCBs and the ECB must also report data on their own balance sheets in accordance with the same requirements, with the exception of the items relating to money market fund (MMF) shares/units issued. In addition, NCBs and the ECB must also report data on their own holdings of gold and gold receivables (only monetary gold) and receivables from the International Monetary Fund (IMF) (e.g. drawing rights and special drawing rights (SDR)), and on their liabilities to the IMF in relation to SDRs.

As regards the requirements concerning loan securitisations and other loan transfers, NCBs are expected to report to the ECB data in accordance with Tables 5a and 5b of Annex I to Regulation (EU) No 1071/2013 (ECB/2013/33), and flow adjustments data in accordance with Tables 3a and 3b below. Additional items on loans securitisation and other loan transfers should be reported in Table 4, in so far as these data are not required under Tables 5a and 5b of Annex I to Regulation (EU) No 1071/2013 (ECB/2013/33).

### Table 1.

Items for which monthly flow adjustments are required (*)

<table>
<thead>
<tr>
<th>BALANCE SHEET ITEMS</th>
<th>MFIs</th>
<th>Non-MFIs</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Domestic</td>
</tr>
<tr>
<td></td>
<td>MFIs</td>
<td>Non-MFIs</td>
</tr>
<tr>
<td></td>
<td>of which: Deposit-taking corporations excluding banks (S.121)</td>
<td>of which: Credit institutions (S.121)</td>
</tr>
<tr>
<td>A. Domestic</td>
<td></td>
<td></td>
</tr>
<tr>
<td>General government (S.13)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-MMF Investment Funds (S.124)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other financial intermediaries + financial auxiliaries + captive financial institutions and money lenders (S.125+S.126+S.127)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Insurance corporations (S.128)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pension funds (S.129)</td>
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<td></td>
</tr>
<tr>
<td>Non-financial corporations (S.11)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Households + non-profit institutions serving households (S.14+S.15)</td>
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<tr>
<td>CCP (1)</td>
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<tr>
<td>FVCs</td>
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</table>

<table>
<thead>
<tr>
<th>B. Liabilities</th>
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<tr>
<td>Currency in circulation</td>
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<tr>
<td>Deposits</td>
<td></td>
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<tr>
<td>of which: Intra-group positions</td>
<td></td>
<td></td>
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<tr>
<td>of which: Transferable deposits</td>
<td></td>
<td></td>
</tr>
<tr>
<td>of which: Up to 2 years</td>
<td></td>
<td></td>
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<tr>
<td>of which: Syndicated loans</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Overnight</td>
<td></td>
<td></td>
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<tr>
<td>of which: Transferable deposits</td>
<td></td>
<td></td>
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<tr>
<td>With agreed maturity</td>
<td></td>
<td></td>
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<tr>
<td>up to 1 year</td>
<td></td>
<td></td>
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<tr>
<td>over 1 and up to 2 years</td>
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<tr>
<td>over 2 years</td>
<td></td>
<td></td>
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<tr>
<td>Redemovable at notice</td>
<td></td>
<td></td>
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<tr>
<td>up to 3 months</td>
<td></td>
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<tr>
<td>over 3 months</td>
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<tr>
<td>over 2 years</td>
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<tr>
<td>Repos</td>
<td></td>
<td></td>
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<tr>
<td>Foreign currencies</td>
<td></td>
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<tr>
<td>Overnight</td>
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<tr>
<td>With agreed maturity</td>
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<td>up to 1 year</td>
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<td>Redemovable at notice</td>
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<td>up to 3 months</td>
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<td>over 2 years</td>
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<tr>
<td>Repos</td>
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<td></td>
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<tr>
<td>MMF shares/units (3)</td>
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<tr>
<td>Debt securities issued</td>
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<tr>
<td>Euro</td>
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<td>over 1 and up to 2 years</td>
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<td>Foreign currencies</td>
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<td>over 2 years</td>
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<tr>
<td>Capital and reserves</td>
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<td></td>
</tr>
<tr>
<td>Remaining liabilities</td>
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</tr>
<tr>
<td>Counterpart of SDRs (4)</td>
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### Balance Sheet Items

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<th>MFIs</th>
<th>Non-MFIs</th>
<th>Total</th>
<th>B. Euro area other than domestic</th>
<th>C. Rest of the world</th>
<th>D. Total</th>
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<td>up to 1 year</td>
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<td>of which: intra-group positions</td>
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<tr>
<td>up to 1 year</td>
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<td>over 1 and up to 2 years</td>
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<td>of which: up to 2 years and nominal capital guarantee below 100%</td>
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<td>over 2 years</td>
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<td>12 Capital and reserves</td>
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<td>13 Remaining liabilities</td>
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<td>Counterpart of SDRs(4)</td>
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### BALANCE SHEET ITEMS

#### MFIs

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#### Non-MFIs

<table>
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<tr>
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<th>of which: FVFs</th>
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</tbody>
</table>

#### Assets

1. **Cash**
   - of which: euro

2. **Loans**
   - up to 1 year
   - over 1 year and up to 5 years
   - over 5 years
   - of which: inter-group positions
   - of which: syndicated loans
   - of which: reverse repos
   - of which: revolving loans and overdrafts
   - of which: convenience credit card credit
   - of which: extended credit card credit

3. **Debt securities held**
   - up to 1 year
   - over 1 and up to 2 years
   - over 2 years

4. **Equity**

5. **Investment fund shares/units**
   - MMF shares/units
   - Non-MMF investment fund shares/units

6. **Non-financial assets**
   - including fixed assets

7. **Remaining assets**
   - Gold & gold receivables (only monetary gold) (4)
   - Receivables from IMF - drawing rights, SDR, other (4)

---

(*) Redenomination adjustments are to be transmitted to the ECB for all cells; revaluation adjustments only for cells marked with a 
(*) Control computations.
(1) Sole proprietorships/partnerships without legal status.
(4) Item only relevant for the NCB balance sheet.

---
### B. Euro area other than domestic

#### ASSETS

1. **Cash**

2. **Loans**
   - of which: up to 1 year
   - of which: over 1 year and up to 5 years
   - of which: over 5 years
   - of which: intra-group positions
   - of which: syndicated loans
   - of which: reverse repos

3. **Debt securities held**
   - of which: up to 1 year
   - of which: over 1 year and up to 2 years
   - of which: over 2 years

4. **Equity**

5. **Investment fund shares/units**
   - MMF shares/units
   - Non-MMF investment fund shares/units

6. **Non-financial assets**
   - (including fixed assets)

7. **Remaining assets**
   - Gold & gold receivables (only monetary gold)
   - Receivables from IMF - drawing rights, SDR, other

---

#### C. Rest of the world

#### D. Total

---

---
### Table 2.

Items for which quarterly flow adjustments are required (*)

<table>
<thead>
<tr>
<th>BALANCE SHEET ITEMS</th>
<th>A. Domestic</th>
<th>Non MFIs</th>
<th>Other resident sector</th>
</tr>
</thead>
<tbody>
<tr>
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<td>Total</td>
<td>Central government (S.13)</td>
<td>Other general government</td>
</tr>
<tr>
<td><strong>LIABILITIES</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8 Currency in circulation</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9 Deposits</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9.1 Overnight</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9.2 With agreed maturity</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9.3 Redeemable at notice</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10 MMFs shares/units</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11 Debt securities issued</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12 Capital and reserves</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13 Remaining liabilities</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>of which financial derivatives</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>of which accrued interest on deposits</td>
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<td></td>
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<td></td>
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<tr>
<td>1 Cash</td>
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<td></td>
</tr>
<tr>
<td>2 Loans</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>up to 1 year</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>over 1 and up to 5 years</td>
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<tr>
<td>over 5 years</td>
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<tr>
<td>2e Euro</td>
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</tr>
<tr>
<td>3 Debt securities held</td>
<td></td>
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<tr>
<td>up to 1 year</td>
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<td>over 1 year</td>
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<td></td>
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<tr>
<td>4 Equity</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>5 Investment fund shares/units</td>
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<td></td>
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<tr>
<td>MMFs shares/units</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-MMF investment fund shares/units</td>
<td></td>
<td></td>
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<tr>
<td>6 Non-financial assets (including fixed assets)</td>
<td></td>
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<tr>
<td>7 Remaining assets</td>
<td></td>
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<tr>
<td>of which financial derivatives</td>
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<td></td>
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<tr>
<td>of which accrued interest on loans</td>
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</table>

(*) Reclassification adjustments are to be transmitted to the ECB for all cells; revaluation adjustments only for cells marked with a #.
### BALANCE SHEET ITEMS

#### A. General government (S.11)

<table>
<thead>
<tr>
<th>Items</th>
<th>MFIs</th>
<th>Non-MFIs</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tbody>
</table>

#### B. Euro area other than domestic

<table>
<thead>
<tr>
<th>Items</th>
<th>MFIs</th>
<th>Non-MFIs</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
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</table>

#### C. Rest of the world

<table>
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<tbody>
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#### D. Total

<table>
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<th>Items</th>
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### LIABILITIES

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### ASSETS

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<th>Non-MFIs</th>
<th>Total</th>
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</tbody>
</table>
### Table 3a.

Securitisations and other loan transfers: items for which monthly flow adjustments are required (*)

<table>
<thead>
<tr>
<th>BALANCE SHEET ITEMS</th>
<th>MFIs</th>
<th>General government (S.13)</th>
<th>Other resident sectors</th>
<th>Non-MMF investment funds (S.124)</th>
<th>Other financial intermediaries + financial auxiliaries + captive financial institutions and money lenders (S.125+S.126-S.127)</th>
<th>Insurance corporations (S.128)</th>
<th>Pension funds (S.129)</th>
<th>Non-financial corporations (S.11)</th>
<th>Households + non-profit institutions serving households (S.14+S.15)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>A. Domestic</strong></td>
<td></td>
<td>Total</td>
<td>Total</td>
<td>Total</td>
<td>Total</td>
<td>Total</td>
<td>Total</td>
<td>Total</td>
<td>Total</td>
</tr>
<tr>
<td>1. Outstanding amounts of securitised loans not derecognised</td>
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<td></td>
<td></td>
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<tr>
<td>1.1.1 of which securitised through a euro area FVC</td>
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<tr>
<td>2. Loans securitised and derecognised for which the MFI acts as servicer (*)</td>
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<tr>
<td>2.1 Outstanding amounts</td>
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</table>

(*) Adjustments for write-offs/write-downs only apply in respect of Part 2; recategorisation adjustments apply throughout.

(1) NCBs may extend the coverage of this item to loans otherwise transferred and derecognised from the MFI balance sheet for which the MFI acts as servicer, in accordance with the practices applied in Table 5 of Annex I to Regulation (EU) No 1073/2013 (ECB/2013/33).
### Table 3b.
Securitisations and other loan transfers: items for which quarterly flow adjustments are required (*)

<table>
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<th>Other resident sectors</th>
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<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Other general government (S.1312+S.131-3+S.1314)</td>
<td>Total Non-MMF investment funds (S.124)</td>
</tr>
<tr>
<td>MFIs:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>A. Domestic</td>
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<tr>
<td>1. Securitised loans, write-downs practised at the time of the loan transfer</td>
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<tr>
<td>1.1 Counterparty in the transfer is an FVC</td>
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<tr>
<td>1.1.1. Of which counterparty in the transfer is a euro area FVC</td>
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<tr>
<td>2. Loans securitised and derecognised for which the MFI acts as servicer (1)</td>
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<tr>
<td>2.1 Outstanding amounts</td>
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<tr>
<td>3. Outstanding amounts of loans serviced in a securitisation</td>
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<tr>
<td>3.1 Loans serviced: all FVCs</td>
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<td></td>
<td></td>
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<tr>
<td>3.1.1 Loans serviced: of which euro area FVCs</td>
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</tbody>
</table>

(*) Reclassification adjustments only apply to items of Parts 2 and 3; adjustments for write-offs/write-downs apply throughout.

(1) NCBs may extend the coverage of this item to loans otherwise transferred and derecognised from the MFI balance sheet for which the MFI acts as servicer, in accordance with the practices applied in Table 5 of Annex 1 to Regulation (EU) No 307/2013 (ECB/ 2013/33).

(2) Sole proprietorships/partnerships without legal status.
<table>
<thead>
<tr>
<th>BALANCE SHEET ITEMS</th>
<th>B. Euro area other than domestic</th>
<th>C. Rest of the world</th>
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</thead>
<tbody>
<tr>
<td>MFIs</td>
<td>General government (S.13)</td>
<td>Other resident sectors</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>Non-MMF investment funds (S.124)</td>
</tr>
<tr>
<td>1. Securitised loans, write-downs practised at the time of the loan transfer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.1 Counterparty in the transfer in an FVC</td>
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<tr>
<td>up to 1 year over 1 and up to 5 years over 5 years</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1.1.1. of which counterparty in the transfer in a euro area FVC</td>
<td></td>
<td></td>
</tr>
<tr>
<td>up to 1 year over 1 and up to 5 years over 5 years</td>
<td></td>
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<tr>
<td>2. Loans securitised and derecognised for which the MFI acts as servicer(1)</td>
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<td></td>
</tr>
<tr>
<td>2.1 Outstanding amounts Loan purpose</td>
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<td></td>
</tr>
<tr>
<td>up to 1 year over 1 and up to 5 years over 5 years</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Outstanding amounts of loans serviced in a securitisation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.1 Loans serviced: all FVCs</td>
<td></td>
<td></td>
</tr>
<tr>
<td>up to 1 year over 1 and up to 5 years over 5 years</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3.1.1 Loans serviced: of which euro area FVCs</td>
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<td></td>
</tr>
<tr>
<td>up to 1 year over 1 and up to 5 years over 5 years</td>
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</table>
Table 4.
Securitisations and other loan transfers: loans derecognised from the MFI balance sheet

<table>
<thead>
<tr>
<th>BALANCE SHEET ITEMS</th>
<th>MFIs</th>
<th>Non-MFIs</th>
<th>Other resident sectors</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Other general government (S.13)</td>
<td>Non-MMF investment funds (S.124)</td>
</tr>
<tr>
<td>General government (S.13)</td>
<td>M</td>
<td>M</td>
<td>M</td>
</tr>
<tr>
<td>Non-MMF investment funds (S.124)</td>
<td>Q</td>
<td>Q</td>
<td>Q</td>
</tr>
<tr>
<td>Other financial intermediaries + financial auxiliaries + captive financial institutions and money lenders (S.125+S.126+S.127)</td>
<td>Q</td>
<td>Q</td>
<td>Q</td>
</tr>
<tr>
<td>Insurance corporations (S.128)</td>
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<td>Q</td>
<td>Q</td>
</tr>
<tr>
<td>Pension funds (S.129)</td>
<td>Q</td>
<td>Q</td>
<td>Q</td>
</tr>
<tr>
<td>Non-financial corporations (S.131)</td>
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<td>Q</td>
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<tr>
<td>Households + non-profit institutions serving households (S.14+S.15)</td>
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<tr>
<td>Credit for consumption</td>
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<td>Lending for future purchases</td>
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<td>Q</td>
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</tr>
<tr>
<td>Other lending</td>
<td>Q</td>
<td>Q</td>
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</tbody>
</table>

1. Loans derecognised by MFIs (1)

3.1 Outstanding amounts

<table>
<thead>
<tr>
<th>Loan purpose</th>
<th>up to 1 year</th>
<th>over 1 and up to 5 years</th>
<th>over 5 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>M</td>
<td>M</td>
<td>M</td>
<td>M</td>
</tr>
</tbody>
</table>

3.2 Financial transactions, excluding the impact of loan transfers

<table>
<thead>
<tr>
<th>Loan purpose</th>
<th>up to 1 year</th>
<th>over 1 and up to 5 years</th>
<th>over 5 years</th>
</tr>
</thead>
<tbody>
<tr>
<td>M</td>
<td>M</td>
<td>M</td>
<td>M</td>
</tr>
</tbody>
</table>

M | Monthly data requirements.
Q | Quarterly data requirements.

(1) NCBs report available data on loans derecognised by MFIs which are not included in the reported data of Table 5 of Annex I to Regulation (EU) No 1071/2013 (ECB/2013/33).

(2) Sole proprietorships/partnerships without legal status.

▼B
<table>
<thead>
<tr>
<th>BALANCE SHEET ITEMS</th>
<th>Others euro area other than domestic</th>
<th>C. Rest of the world</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>MFIs</strong></td>
<td><strong>Total</strong></td>
<td><strong>General government (S.13)</strong></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### 3. Loans derecognised by MFIs (*)

#### 3.1 Outstanding amounts

<table>
<thead>
<tr>
<th>Loan purpose</th>
<th>Total</th>
<th>General government (S.13)</th>
<th>Other resident sectors</th>
<th>Non-MFIs</th>
<th>Other resident sectors</th>
</tr>
</thead>
<tbody>
<tr>
<td>up to 1 year</td>
<td>M M</td>
<td>M M M M M M M M M</td>
<td>Q Q Q Q Q Q Q Q</td>
<td>Q Q Q Q Q Q Q Q</td>
<td>Q Q Q Q Q Q Q Q</td>
</tr>
<tr>
<td>over 1 and up to 5 years</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>over 5 years</td>
<td></td>
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</tr>
</tbody>
</table>

#### 3.2 Financial transactions, excluding the impact of loan transfers

<table>
<thead>
<tr>
<th>Loan purpose</th>
<th>Total</th>
<th>General government (S.13)</th>
<th>Other resident sectors</th>
<th>Non-MFIs</th>
<th>Other resident sectors</th>
</tr>
</thead>
<tbody>
<tr>
<td>up to 1 year</td>
<td>M M</td>
<td>M M M M M M M M M</td>
<td>Q Q Q Q Q Q Q Q</td>
<td>Q Q Q Q Q Q Q Q</td>
<td>Q Q Q Q Q Q Q Q</td>
</tr>
<tr>
<td>over 1 and up to 5 years</td>
<td></td>
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<tr>
<td>over 5 years</td>
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</tr>
</tbody>
</table>
## PART 2

Statistics on electronic money

### Table 1.

Monthly statistical reporting requirements on electronic money issued by MFIs not granted a derogation under Article 9(1) of Regulation (EU) No 1071/2013 (ECB/2013/33)

<table>
<thead>
<tr>
<th>BALANCE SHEET ITEMS</th>
<th>A. Domestic</th>
<th>B. Euro area other than domestic</th>
<th>C. Rest of the world</th>
<th>D. Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>LIABILITIES</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9 Deposits <em>(all currencies)</em></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9e Deposits <em>(euro)</em></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9.1e Overnight</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>of which: electronic money</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9.1.1e Hardware-based electronic money</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9.1.2e Software-based electronic money</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9x Deposits <em>(foreign currencies)</em></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9.1x Overnight</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>of which: electronic money</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9.1.1x Hardware-based electronic money</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9.1.2x Software-based electronic money</td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>

### Table 2.

Annual statistical reporting requirements on electronic money issued by all electronic money institutions that are not credit institutions or by small MFIs granted a derogation under Article 9(1) of Regulation (EU) No 1071/2013 (ECB/2013/33)

<table>
<thead>
<tr>
<th>BALANCE SHEET ITEMS</th>
<th>A. Domestic</th>
<th>B. Euro area other than domestic</th>
<th>C. Rest of the world</th>
<th>D. Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TOTAL ASSETS/TOTAL LIABILITIES</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total assets/liabilities <em>(all currencies)</em></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>of which: electronic money institutions</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>of which: MFIs other than credit institutions</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>of which: MFIs granted a derogation under Article 9(1) of Regulation (EU) No 1071/2013 (ECB/2013/33)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>of which: non-MFIs issuing electronic money</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### LIABILITIES

<table>
<thead>
<tr>
<th>BALANCE SHEET ITEMS</th>
<th>A. Domestic</th>
<th>B. Euro area other than domestic</th>
<th>C. Rest of the world</th>
<th>D. Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>9 Deposits (all currencies)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9.1 Overnight</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>of which: electronic money</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>of which: issued by MFIs other than credit institutions</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>of which: issued by MFIs granted a derogation under Article 9(1) of Regulation (EU) No 1071/2013 (ECB/2013/33)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>of which: issued by non-MFIs issuing electronic money</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
PART 3

Statistics on POGIs and central government

The statistical requirements on POGIs and central government cover their monetary liabilities vis-à-vis euro area resident non-monetary financial institutions and their holdings of cash and securities issued by euro area MFIs. NCBs are expected to report to the ECB data on outstanding amounts in accordance with the scheme laid down in Annex 1 to Regulation (EU) No 1074/2013 (ECB/2013/39), and flow adjustments in accordance with Table 1 below.

If the reporting sector is not applicable in the specific country (e.g. no POGI as defined in Regulation (EU) No 1074/2013 (ECB/2013/39) exists and central government positions are insignificant), NCBs may choose not to report this set of series.
Table 1.
POGIs and central government data, items for which monthly flow adjustments are required (1)

<table>
<thead>
<tr>
<th>BALANCE SHEET ITEMS</th>
<th>MFIs</th>
<th>Euro area</th>
<th>MFIs</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>A. Domestic</td>
<td>B. Euro area other than domestic</td>
<td></td>
</tr>
</tbody>
</table>

**Assets**

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Cash</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 Loans</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>up to 1 year</td>
<td>over 1 year and up to 5 years</td>
</tr>
<tr>
<td>3a Debt securities held</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Euros</td>
<td></td>
</tr>
<tr>
<td></td>
<td>up to 1 year</td>
<td></td>
</tr>
<tr>
<td></td>
<td>over 1 year and up to 2 years</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Foreign currencies</td>
<td></td>
</tr>
<tr>
<td></td>
<td>up to 1 year</td>
<td></td>
</tr>
<tr>
<td></td>
<td>over 1 year and up to 2 years</td>
<td></td>
</tr>
<tr>
<td>4 MMF shares/units</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Liabilities**

<p>| | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>5 Deposits</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6 Euro</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Overnight</td>
<td></td>
</tr>
<tr>
<td>BALANCE SHEET ITEMS</td>
<td>MFIs</td>
<td>Euro area</td>
</tr>
<tr>
<td>---------------------</td>
<td>------</td>
<td>-----------</td>
</tr>
<tr>
<td>General government (S.13)</td>
<td>Total</td>
<td>Non-MFIs</td>
</tr>
<tr>
<td>Central government (S.131)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MFIs investment funds (S.124)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other resident sectors</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial intermediaries</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
</tr>
<tr>
<td>General government (S.13)</td>
<td>Total</td>
<td>Non-MFIs</td>
</tr>
<tr>
<td>Central government (S.131)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MFIs investment funds (S.124)</td>
<td></td>
<td></td>
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<tr>
<td>Other resident sectors</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial intermediaries</td>
<td></td>
<td></td>
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<tr>
<td>Other</td>
<td></td>
<td></td>
</tr>
<tr>
<td>General government (S.13)</td>
<td>Total</td>
<td>Non-MFIs</td>
</tr>
<tr>
<td>Central government (S.131)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MFIs investment funds (S.124)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other resident sectors</td>
<td></td>
<td></td>
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<tr>
<td>Financial intermediaries</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

5.2e With agreed maturity
- up to 1 year
- over 1 and up to 2 years

5.3e Redeemable at notice
- up to 3 months

5.4e Repos

5x Foreign currencies

5.1.5a Overnight

5.2s With agreed maturity
- up to 1 year
- over 1 and up to 2 years

5.3s Redeemable at notice
- up to 3 months

5.4s Repos

(*) Reclassification adjustments must be transmitted to the ECB for all cells; revaluation adjustments, if significant, only for the cells indicated with a #.
### Table 1. (*)

<table>
<thead>
<tr>
<th></th>
<th>Domestic</th>
<th>Euro area other than domestic</th>
<th>Rest of the world</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>LIABILITIES</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8 Currency in circulation</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>of which: banknotes</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>— Euro banknotes</td>
<td></td>
<td># (†)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>— National denomination banknotes</td>
<td></td>
<td># (†)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>of which: coins</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>— Coins denominated in euro</td>
<td></td>
<td>#</td>
<td></td>
<td></td>
</tr>
<tr>
<td>— Coins in national denominations</td>
<td></td>
<td># (†)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>11 Debt securities issued (†)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Up to 1 year</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14 Remaining liabilities</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>of which: accruals on deposits</td>
<td></td>
<td>†</td>
<td></td>
<td></td>
</tr>
<tr>
<td>of which: transit items</td>
<td></td>
<td>†</td>
<td></td>
<td></td>
</tr>
<tr>
<td>of which: suspense items</td>
<td></td>
<td>†</td>
<td></td>
<td></td>
</tr>
<tr>
<td>of which: financial derivatives</td>
<td></td>
<td>†</td>
<td></td>
<td></td>
</tr>
<tr>
<td>of which: intra-Eurosystem liabilities related to the allocation of euro banknotes</td>
<td></td>
<td>(†)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7 Remaining assets</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>of which: accruals on loans</td>
<td></td>
<td>†</td>
<td></td>
<td></td>
</tr>
<tr>
<td>of which: transit items</td>
<td></td>
<td>†</td>
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<tr>
<td>of which: suspense items</td>
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<tr>
<td>of which: financial derivatives</td>
<td></td>
<td>†</td>
<td></td>
<td></td>
</tr>
<tr>
<td>of which: intra-Eurosystem claims related to the allocation of euro banknotes</td>
<td></td>
<td>(†)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(†) Stocks are to be transmitted to the ECB for all cells; reclassification adjustments only for the cells indicated with a #. Cells marked with a cross (†) indicate low priority memorandum items.

(‡) Banknotes and coins denominated in the former national currencies which remain outstanding after the adoption of the euro. Data should be reported for at least 12 months after the enlargement.

(§) Debt securities issued by the NCB are to be reported only if the phenomenon is applicable.

(†) Net positions vis-à-vis the Eurosystem originated by (a) distribution of euro banknotes issued by the ECB (8% of total issues); and (b) application of the capital share mechanism. The individual NCB’s and ECB’s net credit or debit position must be allocated to either the asset or liability side of the balance sheet according to the sign; i.e. a positive net position vis-à-vis the Eurosystem must be reported on the asset side, a negative net position on the liability side.
<table>
<thead>
<tr>
<th></th>
<th>Domestic</th>
<th>Euro area other than domestic</th>
<th>Rest of the world</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>LIABILITIES</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9 Deposits</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Counterpart liability to non-</td>
<td>†</td>
<td>†</td>
<td>†</td>
<td>†</td>
</tr>
<tr>
<td>derecognised loans (1)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11 Debt securities issued (2)</td>
<td>#</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Up to 1 year</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Euro</td>
<td>#</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Foreign currencies</td>
<td>#</td>
<td></td>
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<tr>
<td>Over 1 and up to 2 years</td>
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<td></td>
</tr>
<tr>
<td>Euro</td>
<td>#</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Foreign currencies</td>
<td>#</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13 Capital and reserves</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>of which: provisions</td>
<td>(3)</td>
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</tr>
<tr>
<td>14 Remaining liabilities</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>of which: accruals on deposits</td>
<td>†</td>
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<tr>
<td>of which: transit items</td>
<td>†</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>of which: suspense items</td>
<td>†</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>of which: financial derivatives</td>
<td>†</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>of which: provisions</td>
<td>(4)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>7 Remaining assets</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>of which: accruals on loans</td>
<td>†</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>of which: transit items</td>
<td>†</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>of which: suspense items</td>
<td>†</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>of which: financial derivatives</td>
<td>†</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(*) Stocks are to be transmitted to the ECB for all cells; reclassification and revaluation adjustments only for the cells indicated with a #. Cells marked with a cross (†) indicate low priority memorandum items.

(1) These items represent the counterpart liability to loans securitised but not derecognised from the MFI balance sheet under the applicable accounting standards.

(2) Subject to agreement between the ECB and the NCB, this set of information does not need to be reported by the NCBs where alternative data sources are used by the ECB.

(4) These items refer to specific and general provisions against loans, securities and other types of assets (e.g. allowances for impairments and loan losses) that are allocated to ‘capital and reserves’ and/or ‘remaining liabilities’ in accordance with accounting rules. These provisions should be reflected only to the extent that they are not netted from the asset category they refer to in the statistical balance sheet.
Section 2: Monthly memorandum items to derive weighting information for MFI interest rate statistics

Other MFIs’ data (stocks)

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>Non-financial corp. (S.11)</th>
<th>Households etc. (S.14+S.15)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Consumer credit</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Housing loans</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Other (residual)</td>
</tr>
</tbody>
</table>

### A. Domestic

#### Loans

of which euro

<table>
<thead>
<tr>
<th></th>
<th>Up to 1 year</th>
<th>Over 1 and up to 2 years</th>
<th>Over 2 and up to 5 years</th>
<th>Over 5 years</th>
</tr>
</thead>
</table>

### B. Other euro area Member States

#### Loans

of which euro

<table>
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<tr>
<th></th>
<th>Up to 1 year</th>
<th>Over 1 and up to 2 years</th>
<th>Over 2 and up to 5 years</th>
<th>Over 5 years</th>
</tr>
</thead>
</table>

▼ B
### Section 3: Quarterly memorandum items to compile monetary union financial accounts

**NCBs/ECB/other MFIs’ data (\*), (**)**

<table>
<thead>
<tr>
<th></th>
<th>Domestic</th>
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<th></th>
<th>Rest of the world</th>
<th>Total</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>MFIs</td>
<td>Central government</td>
<td>OFIs</td>
<td>ICs</td>
<td>PFs</td>
<td>NFCs</td>
</tr>
<tr>
<td><strong>LIABILITIES</strong></td>
<td></td>
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</tr>
<tr>
<td>11 Debt securities issued</td>
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<td>14 Remaining liabilities</td>
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<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>3 Debt securities held</td>
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<tr>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

---

\( ^* \): Numbers indicate the column or row where the data is located.

\( ^{**} \): Specific notes or details regarding the data.
| | Domestic | | | | | | | | | Euro area other than domestic | | | | Rest of the world | Total |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | MFIs | Central government | OFIs | ICs | PFs | NFCs | MFIs | Central government | OFIs | ICs | PFs | NFCs | | | |
| Over 1 year |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | |
| of which: euro |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | |
| **5 Equity** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | |
| listed shares |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | |
| unlisted shares |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | |
| other equity |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | |
| **7 Remaining assets** |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | |
| of which: accruals on debt securities held |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | |
| of which: prepayment of insurance premiums and reserves for outstanding claims |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | |
| of which: revaluation accounts |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | |
| of which: claims/capital injections into non-resident branches/offices |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | |
| of which: asset adjustment accounts |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | |
| of which: credit balance on income/expenditure accounts; current/previous years' profits/losses; own shares; securities lending business |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  | |

(*) Some of the requirements in this table may not apply to the NCBs'/ECB’s balance sheets and should therefore be reported for other MFIs only. Stocks are to be transmitted to the ECB for all cells; reclassification and revaluation adjustments only for cells indicated with a #.

(**) OFIs: OFIs in this table refer to other financial intermediaries except insurance corporations and pension funds + financial auxiliaries + captive financial institutions and money lenders (S.125+S.126+S.127); ICs: insurance corporations (S.128); PFs: pension funds (S.129); NFCs: non-financial corporations (S.11).

(1) The MFI balance sheet statistics compilation framework does not specify a rule for the recording of interest accruals on debt securities issued and held. NCBs should report these accruals within the corresponding instrument category or in remaining assets/remaining liabilities in accordance with national practices.

(2) Liabilities of MFIs with households in the form of technical provisions established to provide pensions for employees. This typically refers to employee pension funds that have not been externalised to an independent institution.

(3) These cells are only applicable where the items are not reported in the relevant categories in accordance with the requirements of Regulation (EU) No 1071/2013 (ECB/2013/33) (e.g. securities lending business, short positions in securities, own shares) but within remaining assets/remaining liabilities. These additional sub-items allow the ECB to correct monetary union financial accounts data as necessary. Explanatory information should be reported to the ECB clarifying the content of these composite items, if available.

(4) The part of gross premiums paid by MFIs which is to be allocated to the following accounting period plus claims by MFIs that are not yet settled.
## Reserve base statistics

### Table 1.

Balance sheet item data required to compile statistics on the reserve base

<table>
<thead>
<tr>
<th>BALANCE SHEET ITEMS</th>
<th>World</th>
<th>Euro area other MFIs not subject to reserve requirements, euro area non-MFIs and rest of the world</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>LIABILITIES</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9 Deposits (all currencies)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9.1 Overnight</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9.2 With agreed maturity — up to 2 years</td>
<td></td>
<td>R1</td>
<td></td>
</tr>
<tr>
<td>9.3 Redeemable at notice — up to 2 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9 Deposits (all currencies)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9.2 With agreed maturity — over 2 years</td>
<td></td>
<td>R2</td>
<td></td>
</tr>
<tr>
<td>9.3 Redeemable at notice — over 2 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9.4 Repurchase agreements</td>
<td></td>
<td>R3</td>
<td></td>
</tr>
<tr>
<td>11 Debt securities issued (all currencies)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Up to 2 years</td>
<td></td>
<td></td>
<td>R4</td>
</tr>
<tr>
<td>Over 2 years (¹)</td>
<td></td>
<td></td>
<td>R5</td>
</tr>
</tbody>
</table>

(¹) Debt securities issued with an agreed maturity of over two years also include the amounts of securities held by other credit institutions (CIs) subject to reserve requirements, by the ECB or by NCBs of the participating Member States.

### Table 2.

Balance sheet item data required for control purposes

<table>
<thead>
<tr>
<th></th>
<th>A. Domestic</th>
<th>Not allocated</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lump sum allowance</td>
<td>R6</td>
<td></td>
</tr>
</tbody>
</table>

**Calculation of lump sum allowance for control purposes (R6):**

**Lump sum allowance:** The allowance is applied to every credit institution. Each credit institution deducts a maximum lump sum designed to reduce the administrative cost of managing very small reserve requirements. Should [reserve base × reserve ratio] be less than EUR 100 000, then the lump sum allowance equals [reserve base × reserve ratio]. Should [reserve base × reserve ratio] be greater than or equal to EUR 100 000, then the lump sum allowance equals EUR 100 000. Institutions allowed to report statistical data regarding their consolidated reserve base as a group (as defined in Section 1 of Part 2 of Annex III to Regulation (EU) No 1071/2013 (ECB/2013/33) hold minimum reserves through one of the institutions in the group which is acting as an intermediary exclusively for these institutions. In accordance with Article 11 of Regulation (EC) No 1745/2003 (ECB/2003/9), in the latter case only the group as a whole is entitled to deduct the lump sum allowance.

The minimum (or ‘required’) reserves are computed as follows:

Minimum (or ‘required’) reserves = reserve base × reserve ratio – lump sum allowance.

### PART 6

**Macro ratio statistics**

Credit institutions' balance sheet item data to compile the macro ratio

<table>
<thead>
<tr>
<th>BALANCE SHEET ITEMS</th>
<th>A. Domestic</th>
<th>B. Euro area other than domestic</th>
<th>C. Rest of the world</th>
<th>D. Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>MFIs</td>
<td>Non-MFIs</td>
<td>MFIs</td>
<td>Non-MFIs</td>
</tr>
<tr>
<td><strong>LIABILITIES</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. Debt securities issued (all currencies)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Up to 2 years</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Debt securities held (all currencies)</td>
<td></td>
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<tr>
<td>Up to 2 years</td>
<td>MR2</td>
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</tbody>
</table>
### PART 7

**MMF balance sheet statistics**

**Table 1.**

**MMFs — Stocks**

Quarterly series

<table>
<thead>
<tr>
<th>BALANCE SHEET ITEMS</th>
<th>Total</th>
<th>MFIs</th>
<th>A. Domestic</th>
<th>Non-MFIs</th>
<th>Other residents</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>General government (S.13)</td>
<td>Other general government (S.1312-S.1313+S.1314)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Non-MMF investment funds (S.124)</td>
<td>OFIs + financial auxiliaries + captive financial institutions and money lenders (S.125+S.126+S.127)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Insurance corporations (S.128)</td>
<td>Pension funds (S.129)</td>
<td>Non-financial corporations (S.11)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Households + non-profit institutions serving households (S.14+S.15)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**LIABILITIES**

- **Deposits**
  - MMF shares/units
  - Capital & reserves
  - Remaining liabilities

**ASSETS**

- **Loans**
  - Equity
    - Total currencies
      - up to 1 year
      - over 1 year
    - Euros
      - up to 1 year
      - over 1 and up to 2 years
      - over 2 years
    - Foreign currencies
      - up to 1 year
      - over 1 and up to 2 years
      - over 2 years
  - Equity
    - Investment fund shares/units
      - MMF shares/units
      - Non-MMF investment fund shares/units
  - Remaining assets
    - of which financial derivatives

(Monthly and quarterly requirements addressed to MFIs by Regulation (EU) No 1073/2013 (ECB/2013/33).
Quarterly requirements addressed to IFs by Regulation (EU) No 1073/2013 (ECB/2013/38), to be reported for MMFs as memo items if available at NCBs.)
<table>
<thead>
<tr>
<th>BALANCE SHEET ITEMS</th>
<th>MFIs</th>
<th>Non-MFIs</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>General government (S.13)</td>
<td>Other residents</td>
</tr>
<tr>
<td></td>
<td>Central government (S.1311)</td>
<td>Other general government (S.131, 13/1-13/314)</td>
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<tr>
<td></td>
<td>Non-MMF investment funds (S.124)</td>
<td>Other financial auxiliaries and captive financial institutions and money lenders (S.125+S.126+S.1-27)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Pension funds (S.128)</td>
<td>Non-financial corporations (S.11)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Housesholds + non-profit institutions serving households (S.1-15)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>LIABILITIES</td>
<td>Deposits</td>
<td>MMFs shares/units</td>
<td>Capital &amp; reserves</td>
</tr>
<tr>
<td></td>
<td>Loans</td>
<td>Equity</td>
<td>Loans</td>
</tr>
</tbody>
</table>
### MMFs — Reclassifications

Quarterly series

### BALANCE SHEET ITEMS

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</table>

#### A. Domestic

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#### LEVIABILITIES

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#### ASSETS

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<th>Non-MFIs</th>
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</tbody>
</table>

### Notes

- (Monthly and quarterly) requirements addressed to MFIs by Regulation (EU) No. 407/2013 (ECB/2013/33).
- (Quarterly) requirements addressed to IFs by Regulation (EU) No. 1073/2013 (ECB/2013/38), to be reported for MMFs as memo items if available at NCBs.
### BALANCE SHEET ITEMS

#### B. Euro area other than domestic

<table>
<thead>
<tr>
<th>Item</th>
<th>MFIs</th>
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<th>Total</th>
<th>General government</th>
<th>Other residents</th>
</tr>
</thead>
<tbody>
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<td></td>
<td>Total (S.13)</td>
<td>Total (S.124)</td>
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<td></td>
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</tr>
<tr>
<td></td>
<td>General government</td>
<td>Other residents</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total (S.13)</td>
<td>Total (S.124)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Deposits</td>
<td>MMF shares/units</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Capital &amp; reserves</td>
<td>remaining liabilities</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Loans</td>
<td>Total currencies</td>
<td></td>
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</tr>
<tr>
<td></td>
<td>Equity</td>
<td>Non-MMF investment fund shares/units</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>remaining assets</td>
<td>of which: financial derivatives</td>
<td></td>
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</tr>
</tbody>
</table>

#### C. Rest of the world

<table>
<thead>
<tr>
<th>Item</th>
<th>Total</th>
<th>General government</th>
<th>Other non-resident sectors</th>
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</tbody>
</table>

#### D. Total

<table>
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<th>Item</th>
<th>Total</th>
<th>General government</th>
<th>Other non-resident sectors</th>
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<tbody>
<tr>
<td></td>
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</tr>
</tbody>
</table>
### MMFs — Revaluations

Quarterly series

#### BALANCE SHEET ITEMS

<table>
<thead>
<tr>
<th>Total</th>
<th>MFIs</th>
<th>Non-MFIs</th>
<th>Other residents</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>General government (S.13)</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>Central government (S.1311)</td>
<td>Other general government (S.1312-S.1313-S.1314)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Non-MMF investment funds (S.124)</td>
<td>OIFs + financial auxiliaries + captive financial institutions and money lenders (S.125+S.126-S.127)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Insurance corporations (S.128)</td>
<td>Pension funds (S.129)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Non-financial corporations (S.11)</td>
<td>Households + nonprofit institutions serving households (S.14-S.15)</td>
</tr>
</tbody>
</table>

#### LIABILITIES

<table>
<thead>
<tr>
<th>Deposits</th>
</tr>
</thead>
<tbody>
<tr>
<td>MMFs shares/units</td>
</tr>
<tr>
<td>Capital &amp; reserves</td>
</tr>
<tr>
<td>Remaining liabilities</td>
</tr>
</tbody>
</table>

#### ASSETS

<table>
<thead>
<tr>
<th>Loans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debt securities held</td>
</tr>
<tr>
<td>up to 1 year</td>
</tr>
<tr>
<td>over 1 year</td>
</tr>
<tr>
<td>Euro</td>
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<td>up to 1 year</td>
</tr>
<tr>
<td>over 1 and up to 2 years</td>
</tr>
<tr>
<td>over 2 years</td>
</tr>
<tr>
<td>Foreign currencies</td>
</tr>
<tr>
<td>up to 1 year</td>
</tr>
<tr>
<td>over 1 and up to 2 years</td>
</tr>
<tr>
<td>over 2 years</td>
</tr>
<tr>
<td>Equity</td>
</tr>
<tr>
<td>Investment fund shares/units</td>
</tr>
<tr>
<td>MMF shares/units</td>
</tr>
<tr>
<td>Non-MMF investment fund shares/units</td>
</tr>
<tr>
<td>Remaining assets</td>
</tr>
<tr>
<td>of which: financial derivatives</td>
</tr>
</tbody>
</table>

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Under Article 9(2) of Regulation (EU) No 1071/2013 (ECB/2013/33), NCBs may grant a derogation in respect of the reporting of revaluation adjustments to MMFs. Nevertheless, if the amounts involved are significant, NCBs are requested to provide information on a best efforts basis.
### BALANCE SHEET ITEMS

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>MFIs</th>
<th>Non-MFIs</th>
<th>Other residents</th>
<th>Banks</th>
<th>Non-banks</th>
<th>General government (S.13)</th>
<th>Other general government (S.131)</th>
<th>Non-MMF investment funds (S.132)</th>
<th>Offs + financial institutions and money lenders (S.126+S.127)</th>
<th>Insurance corporations (S.128)</th>
<th>Pension funds (S.129)</th>
<th>Financial corporations (S.131)</th>
<th>Households (S.14)</th>
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</thead>
<tbody>
<tr>
<td>Total</td>
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(Quarterly) requirements addressed to MFIs by Regulation (EU) No 1071/2013 (ECB/2013/33).
PART 8

 Structural financial indicators

1. **Number of branches of credit institutions (CIs)** as at the end of the reference period. This indicator must only include branches that belong to CIs. The offices of institutional units that are not themselves CIs must be excluded, even if they belong to the same group as a CI.

2. **Number of employees of CIs.** This indicator refers to the average number of CI employees during the reference year. Employees of financial institutions that are not themselves CIs must be excluded, even if these institutions belong to the same group.

3. **Share of the five largest CIs in total assets (‘CR5’).** This indicator refers to the concentration of the banking business. NCBs must adopt the following unconsolidated aggregated approach to derive it: (a) rank the balance sheet totals of all reporting CIs; (b) calculate (i) the sum of the five largest balance sheet totals; and (ii) the sum of all balance sheet totals; and (c) calculate the proportion of (i) over (ii). Data to be reported to the ECB must be expressed as percentages, e.g. a value of 72.4296 % must be reported as 72.4296 and not as 0.7243. Although the composition of the five largest banks may change over time, NCBs must only provide the share of the five largest CIs at a specific point in time (end-December of the reference year).

4. **Herfindahl index (HI) for CIs’ total assets.** Similar to the previous indicator, this refers to the concentration of banking business. NCBs must follow as far as possible an aggregated approach. In this case, the calculation of the HI must include the aggregated balance sheet of each CI included in the group, perhaps using the accounting information contained in these institutions’ annual financial statements. Where not all CIs are in the tail report data, data must be grossed up.

The HI is obtained by summing the squares of the market shares of all the CIs in the banking sector and must be reported to the ECB in accordance with the following formula:

\[ HI = \sum_{i=1}^{n} (X_i/X)^2, \]

where:

- \( n \) = total number of CIs in the country

\[ X_i = \text{total assets of CI}_i \]

\[ X = \sum_{i=1}^{n} X_i = \text{total assets of all CIs of the country.} \]

5. **Total investments of insurance companies (').** This indicator refers to these companies’ total financial assets, and is obtained by deducting the non-financial assets such as fixed assets from the aggregated balance sheet total. If necessary, figures should be grossed up to ensure 100 % coverage.

(’) For this indicator, the corresponding ESA 2010 sector is S.128.
If separate information on insurance companies is not available, this indicator may be combined with the indicator ‘total assets under management by pension funds’ to form one single indicator. NCBs must flag the series if ‘combined’ recording is adopted.

6. **Total assets under management by pension funds** (1). This indicator refers to the aggregated balance sheet totals of autonomous pension funds. If separate information on pension funds is not available, this indicator may be combined with the indicator ‘total investments of insurance companies’ to form one single indicator. In this case, a nil return must be provided in respect of the indicator ‘total assets under management by pension funds’.

7. **Number of branches of CIs from other EU countries.** This indicator refers to the number of branches in the reporting country which belong to CIs resident in other EU countries. If a CI has more than one branch in a particular country, it is counted as one. NCBs must ensure that data as from the end of 1999 are consistent with data reported in the framework of the MFI list.

8. **Total assets of branches of CIs from other EU countries.** This indicator refers to the aggregated balance sheet total of the branches covered by the indicator ‘number of branches of CIs from other EU countries’.

9. **Number of subsidiaries of CIs from other EU countries.** This indicator refers to the number of subsidiaries in the reporting country which are controlled by a CI resident in other EU countries. Only subsidiaries that are themselves CIs may be counted.

10. **Total assets of subsidiaries of CIs from other EU countries.** This indicator refers to the aggregated balance sheet total of the subsidiaries covered by the indicator ‘number of subsidiaries of CIs from other EU countries’.

11. **Number of branches of CIs from extra EU countries.** This indicator refers to the number of branches resident in the reporting country, which belong to CIs resident in countries that are not in the EU. If a bank has more than one branch in a particular country, it is counted as one. NCBs must ensure that data are consistent with data reported in the framework of the MFI list.

12. **Total assets of branches of CIs from extra EU countries.** This indicator refers to the aggregated balance sheet total of the branches covered by the indicator ‘number of branches of CIs from extra EU countries’.

(1) For this indicator, the corresponding European system of accounts (hereinafter the ‘ESA 2010’) sector is S.129.
13. **Number of subsidiaries of CIs from extra EU countries.** This indicator refers to the number of subsidiaries resident in the reporting country, controlled by CIs resident in countries that are not Member States.

14. **Total assets of subsidiaries of CIs from extra EU countries.** This indicator refers to the aggregated balance sheet total of the subsidiaries covered by the indicator ‘number of subsidiaries of CIs from extra EU countries’.

15. **Number of branches of CIs from other euro area Member States.** This indicator refers to the number of branches resident in the reporting country, belonging to CIs resident in other euro area Member States. If a bank has more than one branch in a particular country, it is counted as one. NCBs must ensure that data are consistent with data reported in the framework of the MFI list.

16. **Total assets of branches of CIs from other euro area Member States.** This indicator refers to the aggregated balance sheet total of the branches covered by the indicator ‘number of branches of CIs from other euro area Member States’.

17. **Number of subsidiaries of CIs from other euro area Member States.** This indicator refers to the number of subsidiaries resident in the reporting country which are controlled by CIs resident in other euro area Member States.

18. **Total assets of subsidiaries of CIs from other euro area Member States.** This indicator refers to the aggregated balance sheet total of the subsidiaries covered by the indicator ‘number of subsidiaries of CIs from other euro area Member States’.

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**Table 1.**

<table>
<thead>
<tr>
<th>Structural financial indicators (stocks)</th>
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<td>Structural Indicators</td>
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<td>Credit institutions</td>
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<tr>
<td>Number of employees of CIs</td>
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<td>Number of branches of CIs</td>
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<tr>
<td>Number of subsidiaries of CIs</td>
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<td>Herfindahl index for CIs total assets</td>
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<td>Share of the 5 largest CIs in total assets (CR5)</td>
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Table 2.
Structural financial indicators (flow adjustments)

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<th>2. Other EU countries</th>
<th>3. Extra EU area</th>
<th>4. Other participating Member States</th>
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<td>Insurance corporations and pension funds</td>
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<td>Total Insurance corporations</td>
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**Reclassifications and other adjustments**

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<td>S25</td>
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<tr>
<td>Total assets of subsidiaries</td>
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**Other revaluation adjustments**

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<td>Total assets of branches</td>
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<td>S33</td>
<td>S34</td>
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<tr>
<td>Total assets of subsidiaries</td>
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## Table 1.A.

### CBD Annual – Reporters

<table>
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<tr>
<th>Section LE. Reporting population</th>
<th>Domestic banking groups (consolidated) and stand-alone banks</th>
<th>Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)</th>
<th>Foreign non-EU controlled branches (stand alone)</th>
<th>Foreign EU controlled subsidiaries (subconsolidated or stand alone)</th>
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<tr>
<td>A. Large</td>
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<tr>
<td>B. Medium</td>
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<td>C. Small</td>
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<tr>
<td>No. of stand alone credit institutions</td>
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<td>No. of credit institutions consolidated in banking groups</td>
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<tr>
<td>No. of banking groups</td>
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<td>Total number of credit institutions *</td>
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### CBD Annual – Reporters

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### Table 1.B.

**CBD Annual — Profitability and efficiency**

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<td>Financial assets held for trading*</td>
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<td>(Financial liabilities held for trading)*</td>
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<td>(Fee and commission expenses)*</td>
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<td>Gains or (-) losses on derecognition of financial assets &amp; liabilities not measured at fair value through profit or loss*</td>
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<td>Gains or (-) losses on financial assets and liabilities held for trading, net*</td>
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<td>Exchange differences, net</td>
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## CBD Annual — Profitability and efficiency — IFRS FINREP

### Domestic banking groups (consolidated) and stand-alone banks

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<th>A. Large</th>
<th>B. Medium</th>
<th>C. Small</th>
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<tr>
<td><strong>Other operating income</strong></td>
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<td>(Other operating expenses)</td>
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<td>(Administration costs)</td>
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<td>(Staff expenses)</td>
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<td>(Depreciation)</td>
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<td>(Provisions or (-) reversal of provisions)</td>
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<td>(Commitments and guarantees given)</td>
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<td>(Other provisions)</td>
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(Impact impairment on financial assets not measured at fair value through profit or loss)

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<tr>
<td>Loans and receivables [including finance leases]</td>
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<tr>
<td>Held to maturity investments</td>
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## CBD Annual — Profitability and efficiency — IFRS FINREP

### Consolidated Income Statement

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<tr>
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<td>(Impairment or (-) reversal of impairment on non-financial assets)</td>
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<tr>
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<td>Profit or (-) loss after tax from discontinued operations</td>
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## CBD Annual — Profitability and efficiency — GAAP FINREP

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| CBD Annual — Profitability and efficiency |

| CBD Annual — Profitability and efficiency — IFRS FINREP |

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**Table 1.D.**

CBD Annual — Balance sheet

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## Balance Sheet

### Domestic banking groups (consolidated) and stand-alone banks

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* indicates the sum of all liabilities and other financial obligations.
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- Financial assets held for trading
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|                          | SSM Categories                                                |                                                                     |                                               |                                                                  |                                               |
|                          | Equity and minority interest                                  | Foreign EA controlled subsidiaries (sub-consolidated or stand alone)   | Foreign EA controlled branches (stand alone)               | Significant                                                   | Less-Significant                              |
|                          |                                                               |                                                                     |                                               |                                                                  |                                               |
|                          | Capital                                                        |                                                                     |                                               |                                                                  |                                               |
|                          | TOTAL EQUITY                                                  |                                                                     |                                               |                                                                  |                                               |
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Subordinated financial liabilities

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**Table 1.F.**

CBD Annual — Asset quality

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#### Foreign non-EU controlled branches (stand alone)

#### Foreign EU controlled subsidiaries (subconsolidated or stand alone)

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**Debt securities**

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- **General governments**

- **Credit institutions**

**Other financial corporations**

**Non-financial corporations**

**Loans and advances**

- **Central banks**

- **General governments**

- **Credit institutions**

- **Other financial corporations**

- **Non-financial corporations**

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### Total gross carrying amount of non-performing exposures — Past due > 180 days <= 1 year

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* Under certain conditions and/or when relevant.
### Domestic banking groups (consolidated) and stand-alone banks

- Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)
- Foreign non-EU controlled branches (stand alone)

### Foreign EU controlled subsidiaries (subconsolidated or stand alone)

#### Foreign EU controlled branches (stand alone)

### Collateral received on non-performing exposures

- A. Large
- B. Medium
- C. Small

#### Debt securities

- Central banks
- General governments
- Credit institutions
- Other financial corporations
- Non-financial corporations

#### Loans and advances

- Central banks
- General governments
- Credit institutions
- Other financial corporations
- Non-financial corporations
- Households

#### Off-balance sheet exposures

- Households
- Non-financial corporations
- Credit institutions
- General governments
- Central banks

#### Debt securities

- Collateral received on non-performing exposures
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### Impaired debt instruments — Allowances for individual assessed financial assets

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CBD Annual — Asset quality — GAAP FINREP

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Accumulated impairment, accumulated changes in fair value due to credit risk and provisions*

CBD Annual — Asset quality — NON-FINREP

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Accumulated impairment, accumulated changes in fair value due to credit risk and provisions*
### Table 1.G.

**CBD Annual — Concentration**

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**Total exposures in default**

- A. Large
- B. Medium
- C. Small

**Countries**

- AT
- BE
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- HR
- CY
- CZ
- DK
- EE
- FI
- FR
- DE
- EL
- HU
- IE
- IT
- LV
- LT
- LU

**Exposures**

- Domestic banks
- Foreign non-EU subsidiaries
- Foreign non-EU branches
- Foreign EU subsidiaries
- Foreign EU branches

**Tables**

- A, B, C columns for exposures in default

**Summary**

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- BG: No data
- HR: No data
- CY: No data
- CZ: No data
- DK: No data
- EE: No data
- FI: No data
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## CBD Annual — COUNTERPARTY CONCENTRATION — FINREP reporters (IFRS and GAAP)

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**LOANS AND ADVANCES**

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- of which: other collateralized loans
- of which: project finance loans

**Memorandum items: Maximum amount of the collateral/guarantee that can be considered**

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Loans and advances to non-financial corporations — Gross carrying amount

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### Loans and advances to non-financial corporations — Accumulated impairment or Accumulated changes in fair value due to credit risk

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### Derivatives

#### Short positions

- **Equity instruments**

- **Debt securities**

### Deposits

#### Central banks

- **Current accounts / overnight deposits**

- **Deposits with agreed maturity**

- **Deposits redeemable at notice**

- **Repurchase agreements**

#### General governments

- **Current accounts / overnight deposits**

- **Deposits with agreed maturity**

- **Deposits redeemable at notice**

- **Repurchase agreements**

#### Credit institutions*

- **Current accounts / overnight deposits**
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Table 1.H.

CBD Annual — Liquidity and funding

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<th>Domestic banking groups (consolidated) and stand-alone banks</th>
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<td>Value according to Article 418 of CRR</td>
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<td>Amount of exposure to central banks</td>
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Value according to Article 418 of CRR — transferable assets representing claims on or guaranteed by the central government of a Member State, on a region with fiscal autonomy to raise and collect taxes, or of a third country in the domestic currency of the central or regional government, if the institution incurs a liquidity risk in that Member State or third country that it covers by holding those liquid assets
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<td>claims on or guaranteed by the European Financial Stability Facility and the</td>
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### CBD Annual — Liquidity and funding

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- **Value according to Article 418 of CRR — transferable assets representing claims on or guaranteed by central banks and non-central government public sector entities in the domestic currency of the central bank and public sector entity**

- **Value according to Article 418 of CRR — transferable assets representing claims on or guaranteed by the European Financial Stability Facility and the European Stability Mechanism**
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<th>Domestic banking groups (consolidated) and stand-alone banks</th>
<th>Foreign non-EU controlled subsidiaries (subconsolidated or stand alone)</th>
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| between 6 and 9 months                             |                                                             |                                                |                                          |                                                                 |                                                                 |
| between 9 and 12 months                            |                                                             |                                                |                                          |                                                                 |                                                                 |
| after 12 months                                    |                                                             |                                                |                                          |                                                                 |                                                                 |

Amount other assets

<p>| within three months                                |                                                             |                                                |                                          |                                                                 |                                                                 |
| between three and 6 months                         |                                                             |                                                |                                          |                                                                 |                                                                 |
| between 6 and 9 months                             |                                                             |                                                |                                          |                                                                 |                                                                 |
| between 9 and 12 months                            |                                                             |                                                |                                          |                                                                 |                                                                 |
| after 12 months                                    |                                                             |                                                |                                          |                                                                 |                                                                 |</p>
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### Items Requiring Stable Funding — Other Precious Metals

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### ITEMS PROVIDING STABLE FUNDING — retail deposits

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### ITEMS PROVIDING STABLE FUNDING — liabilities from customers that are not financial customers

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### CBD Annual — Asset encumbrance

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<td>Loans and advances other than loans on demand</td>
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<td>of which: mortgage loans</td>
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<td>of which: issued by general governments</td>
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<td>of which: issued by financial corporations</td>
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### Collateral received by the reporting institution

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<td>Fair value of encumbered collateral received or own debt securities issued</td>
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<td>Fair value of non-encumbered collateral received or own debt securities issued available for encumbrance</td>
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### SSM Categories

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Table 1.I.
CBD Annual — Own funds, risk weighted exposure amounts and solvency

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<th>CBD Annual — OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY</th>
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<tr>
<td>Domestic banking groups (consolidated) and stand-alone banks</td>
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<td>Table x.x</td>
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**OWN FUNDS**

**TIER 1 CAPITAL**

**COMMON EQUITY TIER 1 CAPITAL**

Capital instruments eligible as CET1 Capital

Paid up capital instruments

Memorandum item: Capital instruments not eligible

Share premium

(-) Own CET1 instruments

(-) Actual or contingent obligations to purchase own CET1 instruments

Retained earnings

Previous years retained earnings

Profit or loss eligible

Adjustments to CET1
CBD Annual — OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY

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Accumulated other comprehensive income

Other reserves

Funds for general banking risk

Transitional adjustments due to grandfathered CET1 Capital instruments

Minority interest given recognition in CET1 capital

Transitional adjustments due to additional minority interests

Adjustments to CET1 due to prudential filters

Other transitional adjustments to CET1 Capital

CET1 capital elements or deductions — other

Deductions from CET1

(-) Goodwill

(-) Other intangible assets
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<td>(-) Excess of deduction from AT1 items over AT1 Capital</td>
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ADDITIONAL TIER 1 CAPITAL

Capital instruments eligible as AT1 Capital

*Paid up capital instruments*

*Memorandum item: Capital instruments not eligible*

*Share premium*

(-) Own AT1 instruments

(-) Actual or contingent obligations to purchase own AT1 instruments
### CBD Annual — OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY

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| **Transitional adjustments due to grandfathered AT1 Capital instruments** |
| **Instruments issued by subsidiaries that are given recognition in AT1 Capital** |
| **Transitional adjustments due to additional recognition in AT1 Capital of instruments issued by subsidiaries** |
| **(-) Excess of deduction from T2 items over T2 Capital** |
| **Other transitional adjustments to AT1 Capital** |
| **Excess of deduction from AT1 items over AT1 Capital (deducted in CET1)** |
| **(-) Additional deductions of AT1 Capital due to Article 3 CRR** |
| **AT1 capital elements or deductions — other** |

**TIER 2 CAPITAL**

| Capital instruments and subordinated loans eligible as T2 Capital |
CBD Annual — OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY

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<tr>
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</tbody>
</table>

Paid up capital instruments and subordinated loans

Memorandum item: Capital instruments and subordinated loans not eligible

Share premium

(-) Own T2 instruments

(-) Actual or contingent obligations to purchase own T2 instruments

Transitional adjustments due to grandfathered T2 Capital instruments and subordinated loans

Instruments issued by subsidiaries that are given recognition in T2 Capital

Transitional adjustments due to additional recognition in T2 Capital of instruments issued by subsidiaries

IRB Excess of provisions over expected losses eligible

SA General credit risk adjustments

Other transitional adjustments to T2 Capital
### CBD Annual — OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY

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<tr>
<td>Excess of deduction from T2 items over T2 Capital (deducted in AT1)</td>
<td>A. Large</td>
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<tr>
<td>(-) Additional deductions of T2 Capital due to Article 3 CRR</td>
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<td>COMMON EQUITY TIER 1 CAPITAL*</td>
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**Capital instruments eligible as CET1 Capital**

*Paid up capital instruments*

*Memorandum item: Capital instruments not eligible*

*Share premium*

*(−) Own CET1 instruments*

*(−) Actual or contingent obligations to purchase own CET1 instruments*

**Retained earnings**

*Previous years retained earnings*

*Profit or loss eligible*

**Adjustments to CET1**
<table>
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<th>Foreign EA controlled subsidiaries (sub-consolidated or stand alone)</th>
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<td>Other reserves</td>
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<td>Funds for general banking risk</td>
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<td>Other transitional adjustments to CET1 Capital</td>
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<td>Deductions from CET1</td>
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<td>(-) Goodwill</td>
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## CBD Annual — OWN FUNDS, RISK WEIGHTED EXPOSURE AMOUNTS AND SOLVENCY

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### ADDITIONAL TIER 1 CAPITAL

<p>| Capital instruments eligible as AT1 Capital | |
|-------------------------------------------| |
| Paid up capital instruments | |
| Memorandum item: Capital instruments not eligible | |
| Share premium | |
| (-) Own AT1 instruments | |
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<td>Capital instruments and subordinated loans eligible as T2 Capital</td>
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CBD Annual — Own funds, risk weighted exposure amounts and solvency

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<td>Standardised approach (SA)</td>
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<td>Central governments or central banks</td>
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**SA exposure classes excluding securitisation positions**

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- Regional governments or local authorities
- Public sector entities
- Multilateral Development Banks
- International Organisations
- Institutions
- Corporates
- Retail
- Secured by mortgages on immovable property
- Exposures in default
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### Table 1.K.

CBD Annual — Own funds, risk weighted exposure amounts and solvency

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### Table 1.L.

**CBD Annual — Own funds, risk weighted exposure amounts and solvency**

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### Table 2.A.

CBD Quarterly — Reporters

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CBD Quarterly — Profitability and efficiency

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CBD Quarterly- Profitability and efficiency — NON-FINREP

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<p>| Net interest income                                     |
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| <strong>Interest income</strong>                                     |
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| (Interest expenses)                                     |
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| Dividend income                                         |
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| Net fee and commission income                           |
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| <strong>Fee and commission income</strong>                           |
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| (Fee and commission expenses)                           |
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| Trading and foreign exchange results                    |
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| Other operating income                                  |
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| (Other operating expenses)                              |
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| Total operating income, net                             |
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| (Administration costs)                                  |
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| (Other administrative expenses)                         |
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**CBD Quarterly — Profitability and efficiency — FULL SAMPLE**

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CBD Quarterly — Balance sheet

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CBD Quarterly — BALANCE SHEET — GAAP FINREP

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### Financial liabilities held for trading

- Derivatives held for trading
- Deposits
- Debt securities issued
- Provisions

**TOTAL LIABILITIES**

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#### Memorandum items

*Financial assets held for trading*

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*Financial assets held for trading*

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*Financial assets held for trading*

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### Table 2.D.

CBD Quarterly — Balance sheet

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**Loans and advances**

- **Central banks**
- **General governments**
- **Credit institutions**
- **Other financial corporations**
- **Non-financial corporations**
- **Households**

**Debt securities**

- **Central banks**
- **General governments**
- **Credit institutions**
- **Other financial corporations**
- **Non-financial corporations**

**Equity instruments**
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Table 2.E.

CBD Quarterly — Asset quality
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CBD Quarterly ASSET QUALITY — GAAP FINREP

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### Table 2.F. CBD Quarterly — Concentration

**CBD Quarterly — GEOGRAPHICAL CONCENTRATION**

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LOANS AND ADVANCES

CBD Quarterly — COUNTERPARTY CONCENTRATION — FINREP reporters (IFRS and GAAP)

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LOANS AND ADVANCES
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### Exposures to Credit Institutions

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<td>of which: other collateralized loans</td>
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### Exposures to non-financial corporations

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<th>Foreign non-EU controlled branches (stand-alone)</th>
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<td>B. Medium</td>
<td>C. Small</td>
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#### LOANS AND ADVANCES

- of which: mortgage loans [Loans collateralized by immovable property]

- of which: other collateralized loans

- of which: project finance loans

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#### SSM Categories

<table>
<thead>
<tr>
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#### LOANS AND ADVANCES

- of which: mortgage loans [Loans collateralized by immovable property]

- of which: other collateralized loans

- of which: project finance loans
### LOANS AND ADVANCES

<table>
<thead>
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<th>Exposures to households</th>
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<td>Small</td>
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</table>

**A. Large**

- of which: mortgage loans [Loans collateralized by immovable property]
- of which: other collateralized loans
- of which: credit for consumption
- of which: lending for house purchase

**B. Medium**

**C. Small**

**SSM Categories**

<table>
<thead>
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- of which: other collateralized loans
- of which: credit for consumption
- of which: lending for house purchase
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<tr>
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<tr>
<td>Covered bonds</td>
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<tr>
<td>Hybrid contracts</td>
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<tr>
<td>Other debt securities issued</td>
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</tr>
<tr>
<td>Convertible compound financial instruments</td>
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<tr>
<td>Non-convertible</td>
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<td>Other financial liabilities</td>
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**FINANCIAL LIABILITIES**
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<td>FINANCIAL LIABILITIES</td>
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<td>Total amount received</td>
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Value according to Article 418 of the Capital Requirements Regulation (CRR) — Regulation (EU) No 575/2013

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<thead>
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<th>Amount</th>
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<td>Amount of exposure to central banks</td>
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Value according to Article 418 of the CRR — transferable assets representing claims on or guaranteed by: the central government of a Member State, a region with fiscal autonomy to raise and collect taxes, or of a third country in the domestic currency of the central or regional government, if the institution incurs a liquidity risk in that Member State or third country that it covers by holding those liquid assets
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<tr>
<td>Amount extremely high liquidity and credit quality</td>
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<tr>
<td>within three months</td>
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<td></td>
<td></td>
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<tr>
<td>between three and 6 months</td>
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## Domestic banking groups (consolidated) and stand-alone banks

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### ITEMS REQUIRING STABLE FUNDING — assets deducted from own funds not requiring stable funding

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### ITEMS REQUIRING STABLE FUNDING — undrawn committed credit facilities that qualify as ‘medium risk’ or ‘medium/low risk’ under Annex I.

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#### Assets of the reporting institution

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- Debt securities
- Loans and advances other than loans on demand
- Other assets

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- Equity instruments
- Debt securities
- Loans and advances other than loans on demand
- Other assets

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**As of 01.02.2017**

**003.001**

**487**

**Domestic banking groups (consolidated) and stand-alone banks**

**Foreign non-EU controlled subsidiaries** (subconsolidated or stand-alone)

**Foreign non-EU controlled branches** (stand-alone)

**Foreign EU controlled subsidiaries** (subconsolidated or stand-alone)

**Foreign EU controlled branches** (stand-alone)

**Carrying amount of non-encumbered assets of which: bank's eligible central bank's eligible**

**Assets of the reporting institution**

**Loans on demand**

**Equity instruments**

**Debt securities**

**Loans and advances other than loans on demand**

**Other assets**

**Significant**

**Less significant**

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**Fair value of encumbered collateral received or own debt securities issued**

**Fair value of non-encumbered collateral received or own debt securities issued available for encumbrance**

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**Fair value of encumbered collateral received or own debt securities issued**

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## Table 2.H.

CBD Quarterly — Own funds, risk weighted exposure amounts and solvency

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<td>Adjustments to CET1</td>
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<td>Deductions from CET1</td>
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**Internal ratings based Approach (IRB)**

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Table 2.J.

CBD Quarterly — Own funds, risk weighted exposure amounts and solvency

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<td></td>
</tr>
<tr>
<td>6 - 8</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8 - 12</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12 - 16</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>&gt; 16</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
PART 10

Data for IMF purposes

Table 1.

NCB data (stocks)

<table>
<thead>
<tr>
<th>LIABILITIES</th>
<th>Domestic NCB</th>
<th>NCBs resident in other euro area Member States</th>
<th>ECB</th>
<th>Rest of the world</th>
<th>Not allocated</th>
</tr>
</thead>
<tbody>
<tr>
<td>9 Deposits</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>Domestic NCB</th>
<th>NCBs resident in other euro area Member States</th>
<th>ECB</th>
<th>Rest of the world</th>
<th>Not allocated</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 Loans</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>of which: international reserve-related deposits held with the ECB (1)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3 Debt securities held</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5 Equity</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(1) This item includes the NCBs’ euro-denominated claims equivalent to the transfer of foreign currency reserves from the NCBs to the ECB.

Table 2.

Other MFIs data (stocks)

<table>
<thead>
<tr>
<th>LIABILITIES</th>
<th>Domestic NCB</th>
<th>NCBs resident in other euro area Member States</th>
<th>ECB</th>
<th>Rest of the world</th>
<th>Not allocated</th>
</tr>
</thead>
<tbody>
<tr>
<td>9 Deposits</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>Domestic NCB</th>
<th>NCBs resident in other euro area Member States</th>
<th>ECB</th>
<th>Rest of the world</th>
<th>Not allocated</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 Loans</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3 Debt securities held</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5 Equity</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
PART 11

Statistics on other financial intermediaries, except insurance corporations and pension funds (excluding financial vehicle corporations)

Section 1: Reporting tables

Data to be reported for security and derivative dealers (SDDs), financial corporations engaged in lending (FCLs) and other financial intermediaries, except insurance corporations and pension funds other than SDDs and FCLs (other OFIs) are set out in the table below.

<table>
<thead>
<tr>
<th>Item name and maturity/geographical/sectoral breakdown</th>
<th>SDDs</th>
<th>FCLs</th>
<th>Other OFIs</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deposits/world/total</td>
<td>Key</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans/world/total</td>
<td></td>
<td>Key</td>
<td></td>
</tr>
<tr>
<td>Loans/world/MFI</td>
<td></td>
<td>Key</td>
<td></td>
</tr>
<tr>
<td>Loans/world/non-MFI/total</td>
<td></td>
<td>Key</td>
<td></td>
</tr>
<tr>
<td>Loans/world/non-MFI/non-financial corporations</td>
<td></td>
<td>Key</td>
<td></td>
</tr>
<tr>
<td>Loans/world/non-MFI/households/total</td>
<td></td>
<td>Key</td>
<td></td>
</tr>
<tr>
<td>Loans/world/non-MFI/households/consumer credit</td>
<td></td>
<td>Key</td>
<td></td>
</tr>
<tr>
<td>Loans/world/non-MFI/households/lending for house purchase</td>
<td></td>
<td>Key</td>
<td></td>
</tr>
<tr>
<td>Loans/world/non-MFI/households/other purposes (residual)</td>
<td></td>
<td>Key</td>
<td></td>
</tr>
<tr>
<td>Loans/domestic/total</td>
<td></td>
<td>Key</td>
<td></td>
</tr>
<tr>
<td>Loans/domestic/MFI</td>
<td></td>
<td>Key</td>
<td></td>
</tr>
<tr>
<td>Loans/domestic/non-MFI/total</td>
<td></td>
<td>Key</td>
<td></td>
</tr>
<tr>
<td>Loans/domestic/non-MFI/non-financial corporations</td>
<td></td>
<td>Key</td>
<td></td>
</tr>
<tr>
<td>Loans/domestic/non-MFI/households/total</td>
<td></td>
<td>Key</td>
<td></td>
</tr>
<tr>
<td>Loans/domestic/non-MFI/households/consumer credit</td>
<td></td>
<td>Key</td>
<td></td>
</tr>
<tr>
<td>Loans/domestic/non-MFI/households/lending for house purchase</td>
<td></td>
<td>Key</td>
<td></td>
</tr>
<tr>
<td>Loans/domestic/non-MFI/households/other purposes (residual)</td>
<td></td>
<td>Key</td>
<td></td>
</tr>
<tr>
<td>Loans/euro area other than domestic/total</td>
<td></td>
<td>Key</td>
<td></td>
</tr>
<tr>
<td>Loans/euro area other than domestic/MFI</td>
<td></td>
<td>Key</td>
<td></td>
</tr>
<tr>
<td>Loans/euro area other than domestic/non-MFI/total</td>
<td></td>
<td>Key</td>
<td></td>
</tr>
<tr>
<td>Loans/euro area other than domestic/non-MFI/non-financial corporations</td>
<td></td>
<td>Key</td>
<td></td>
</tr>
<tr>
<td>Loans/euro area other than domestic/non-MFI/households/total</td>
<td></td>
<td>Key</td>
<td></td>
</tr>
<tr>
<td>Loans/euro area other than domestic/non-MFI/households/ consumer credit</td>
<td></td>
<td>Key</td>
<td></td>
</tr>
</tbody>
</table>
### Item name and maturity/geographical/sectoral breakdown

<table>
<thead>
<tr>
<th>Item</th>
<th>SDDs</th>
<th>FCLs</th>
<th>Other OFIs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans/euro area other than domestic/non-MFIs/households/lending for house purchase</td>
<td></td>
<td></td>
<td>Key</td>
</tr>
<tr>
<td>Loans/euro area other than domestic/non-MFIs/households/other purposes (residual)</td>
<td></td>
<td></td>
<td>Key</td>
</tr>
<tr>
<td>Debt securities held/world/total</td>
<td>Key</td>
<td></td>
<td>Key</td>
</tr>
<tr>
<td>Equity/world/total</td>
<td>Key</td>
<td></td>
<td>Key</td>
</tr>
<tr>
<td>Investment fund shares/units/world/total</td>
<td>Key</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial derivatives/world/total</td>
<td>Key</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Remaining assets including ‘loans’/world/total</td>
<td></td>
<td></td>
<td>Key</td>
</tr>
<tr>
<td>Remaining assets including ‘deposits’, ‘cash’, ‘investment fund shares/units’, ‘non-financial assets’ and ‘financial derivatives’/world/total</td>
<td></td>
<td></td>
<td>Key</td>
</tr>
<tr>
<td>TOTAL ASSETS/LIABILITIES/world/total</td>
<td>Key</td>
<td>Key</td>
<td>Memo</td>
</tr>
</tbody>
</table>

### LIABILITIES

<table>
<thead>
<tr>
<th>Item</th>
<th>SDDs</th>
<th>FCLs</th>
<th>Other OFIs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans and deposits received/world/total</td>
<td></td>
<td></td>
<td>Key</td>
</tr>
<tr>
<td>Debt securities issued/world/total</td>
<td></td>
<td></td>
<td>Key</td>
</tr>
<tr>
<td>Capital and reserves/world/total</td>
<td></td>
<td></td>
<td>Key</td>
</tr>
<tr>
<td>Financial derivatives/world/total</td>
<td></td>
<td></td>
<td>Key</td>
</tr>
<tr>
<td>Remaining liabilities/world/total</td>
<td></td>
<td></td>
<td>Key</td>
</tr>
<tr>
<td>Remaining liabilities including ‘financial derivatives’/world/total</td>
<td></td>
<td></td>
<td>Key</td>
</tr>
</tbody>
</table>

### Section 2 Instrument categories and valuation rules

In line with the ESA 2010, in principle assets and liabilities must be valued using current market prices on the date to which the balance sheet relates. Deposits and loans must be reported at face value, excluding accrued interest.

**Assets**

*Total assets/liabilities:* total assets must equal the sum of all items separately identified on the assets side of the balance sheet and must also equal total liabilities.

1. Deposits: this item (1) consists of two main sub-categories: transferable deposits and other deposits. Holdings of currency must also be included under this item.

   Valuation rules: in accordance with the general principle of accruals accounting, interest earned on deposits must be subject to on-balance-sheet recording as it accrues i.e. on an accruals basis, rather than when it is actually received or paid, i.e. on a cash basis. Accrued interest on deposits must be classified on a gross basis under the category ‘remaining assets’.

(1) In the MFI balance sheet no distinction is made between deposits and loans on the asset and on the liability side. Instead, all non-negotiable funds placed with/lent to MFIs (=liabilities) are deemed to be ‘deposits’ and all funds placed by/lent by the MFIs (=assets) are deemed to be ‘loans’. However, the ESA 2010 outlines a difference based on the criterion of who initiates the transaction. Where the borrower takes the initiative, the financial transaction must be classified as a loan. Where the lender takes the initiative, the transaction must be classified as a deposit.
In the case of FCLs, this item should be allocated under ‘remaining assets’.

2. Loans: this item consists of:

— loans granted to households in the form of credit for consumption, i.e. loans granted for the purpose of mainly personal use in the consumption of goods and services; lending for house purchase, i.e. credit extended for the purpose of investing in houses for own use or rental, including building and refurbishments; and other, i.e. loans granted for purposes other than consumption and house purchase, such as business, debt consolidation, education, etc.,

— financial leases granted to third parties,

— bad loans that have not yet been repaid or written off,

— holdings of non-negotiable securities,

— subordinated debt in the form of loans.

For the sub-category SDDs, loans must be allocated under ‘remaining assets’.

Valuation rules: loans made by OFIs must be recorded gross of all related provisions, both general and specific, until the loans are written off by the reporting institution, at which point the loans must be removed from the balance sheet.

In accordance with the general principle of accruals accounting, interest earned on loans must be subject to on-balance-sheet recording as it accrues, i.e. on an accruals basis; rather than when it is actually received or paid, i.e. on a cash basis. Accrued interest on loans must be classified on a gross basis under the category ‘remaining assets’.

3. Debt securities: this item includes holdings of debt securities, which are negotiable financial instruments serving as evidence of debt, are usually traded on secondary markets or can be offset on the market, and do not grant the holder any ownership rights over the issuing institution. It includes traded loans which have become negotiable on an organised market, provided that there is evidence of secondary market trading, including the existence of market makers, and frequent quotation of the financial asset, such as provided by bid-offer spreads.

Valuation rules: in line with the ESA 2010, debt securities must be reported at market value.

4. Equity: equity represents property rights in corporations or quasi-corporations. Such financial assets generally entitle the holders to a share in the profits of the corporations or quasi-corporations and to a share in their net assets in the event of liquidation. Equity does not include investment fund shares/units.

This item includes:

— listed shares: equity securities listed on an exchange. Such an exchange may be a recognised stock exchange or any other form of secondary market. Listed shares are also referred to as quoted shares. The existence of quoted prices of shares listed on an exchange means that current market prices are usually readily available (ESA 2010, paragraph 5.146),

— unlisted shares: equity securities not listed on an exchange (ESA 2010, paragraph 5.147),

— other equity: all forms of equity that are not listed or unlisted shares (ESA 2010, paragraphs 5.153-5.154).
Valuation rules: in line with the ESA 2010, equity must be reported at market value.

5. Investment fund shares/units: this item includes holdings of shares/units issued by MMFs and non-MMF investment funds.

For the sub-category FCLs, investment fund shares/units must be allocated under ‘remaining assets’.

Valuation rules: in line with the ESA 2010, investment fund shares/units must be reported at market value.

6. Financial derivatives: this item includes:

— options,
— warrants,
— futures,
— forwards,
— swaps,
— credit derivatives.

In the case of FCLs, this item should be allocated under ‘remaining assets’.

Financial derivatives are recorded at market value on the balance sheet on a gross basis. Individual derivative contracts with positive market values are recorded on the asset side of the balance sheet, and contracts with negative market values on the liability side. Gross future commitments arising from derivative contracts should not be entered as on-balance-sheet items. Financial derivatives may be recorded on a net basis in accordance with different valuation methods. In the event that only net positions are available, or positions are recorded other than at market value, these positions are reported instead. This item does not include financial derivatives that are not subject to on-balance-sheet recording in accordance with national rules.

7. Remaining assets: this is the residual item on the asset side of the balance sheet, defined as ‘assets not included elsewhere’. This item comprises assets such as accrued interest receivable on loans/deposits and accrued rent on buildings, dividends to be received, amounts receivable not related to the main OFI business, gross amounts receivable in respect of suspense items, gross amounts receivable in respect of transit items, other assets not separately identified e.g. non-financial assets (including fixed assets), loans and deposits depending on the sub-category of OFI.

Liabilities

Total assets/liabilities: total liabilities must equal the sum of all items separately identified on the liability side of the balance sheet and also equal total assets (see also the asset item ‘total assets/liabilities’).

1. Loans and deposits received: this item consists of:

— deposits: transferable deposits and other deposits (see assets) placed with OFIs. These deposits are generally placed by MFIs,

— loans: loans granted to OFIs which are either evidenced by non-negotiable documents or not evidenced by documents.

2. Debt securities issued: securities issued by OFIs, other than equity, which are instruments that are usually negotiable and traded on secondary markets or which can be offset on the market and which do not grant the holder any ownership rights over the issuing institution.
3. Capital and reserves: this item comprises the amounts arising from the issue of equity capital by an OFI to shareholders or other proprietors, representing for the holder property rights in the OFI and generally an entitlement to a share in its profits and in its own funds in the event of liquidation. Funds arising from non-distributed benefits or funds set aside by the OFI in anticipation of likely future payments and obligations are also included. It includes:

— equity capital,

— non-distributed benefits or funds,

— specific and general provisions against loans, securities and other types of assets,

— operating profit/loss.

4. Financial derivatives: see the asset item ‘financial derivatives’.

5. Remaining liabilities: this is the residual item on the liabilities side of the balance sheet, defined as ‘liabilities not included elsewhere’. This item comprises liabilities such as gross amounts payable in respect of suspense items, gross amounts payable in respect of transit items, accrued interest payable on deposits, dividends to be paid, amounts payable not related to the main OFI business, provisions representing liabilities against third parties, margin payments made under derivative contracts representing cash collateral placed to protect against credit risk but remaining in the ownership of the depositor and being repayable to the depositor when the contract is closed out, net positions arising from securities lending without cash collateral, net amounts payable in respect of future settlements of transactions in securities; other liabilities not separately identified e.g. debt securities, financial derivatives depending on the sub-category of OFI.

Section 3: National explanatory notes

1. Data sources/data collection system: this must include:

— data sources used to compile OFI statistics, e.g. statistical offices, direct reporting from OFIs and/or fund managers,

— details on the collection systems, e.g. voluntary reports, business surveys, sampling, reporting subject to the existence of thresholds and grossing up.

2. Compilation procedures: the method used to compile data must be described, e.g. a detailed description of estimates/assumptions made and how series are aggregated if two series have different frequencies.

3. Legal framework: comprehensive information on the institutions’ national legal framework must be provided. Links with Union legislation must be specifically outlined. If several types of institutions are included under the same category, information must be provided for all types of institutions.

4. Deviations from the ECB’s reporting instructions: NCBs must provide information on deviations from the reporting instructions.

Deviations from the reporting instructions may occur with respect to:

— instrument breakdown: the instrument coverage may differ from the ECB’s reporting instructions, e.g. two different instruments cannot be separately identified,
5. Reporting population: NCBs may classify in a specific OFI sub-category all institutions complying with the OFI definition. They must describe all institutions included in or excluded from each OFI sub-category. Where possible, NCBs must provide estimates of data coverage in terms of total assets of the reporting population.

6. Breaks in historical series: breaks and major changes over time in the collection, reporting coverage, reporting schemes and compilation of the historical series must be described. In the case of breaks, the extent to which old and new data may be considered comparable must be indicated.

7. Other comments: any other relevant comments or indications.

PART 12
Securities issues statistics
Section 1: Introduction

Securities issues statistics for the euro area provide two main aggregates:

— all issues by euro area residents in any currency, and

— all issues made worldwide in euro, both domestic and international.

A principal distinction must be drawn on the basis of the residency of the issuer whereby the Eurosystem NCBs collectively cover all issues by the residents of the euro area (1). The Bank for International Settlements (BIS) reports issues by the ‘rest of the world’ (RoW), referring to all non-euro area residents (including international organisations not resident in the euro area).

The table below summarises the reporting requirements.

<table>
<thead>
<tr>
<th>Securities issues</th>
<th>By euro area residents (each NCB reporting on its domestic residents)</th>
<th>By RoW residents (BIS/NCB)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>In euro/national denominations</strong></td>
<td>Block A</td>
<td>Block B</td>
</tr>
<tr>
<td><strong>In other currencies (*)</strong></td>
<td>Block C</td>
<td>Block D not required</td>
</tr>
</tbody>
</table>

(*) ‘Other currencies’ refers to all other currencies, including the national currencies of non-euro area Member States.

### Section 2: Reporting requirements

**Table 1**

Block A reporting form for NCBs

<table>
<thead>
<tr>
<th>DOMESTIC RESIDENT ISSUERS/EURO/NATIONAL DENOMINATIONS</th>
<th>Outstanding amounts</th>
<th>Gross issues</th>
<th>Redemptions</th>
<th>Net issues (***)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>A1</td>
<td>A2</td>
<td>A3</td>
<td>A4</td>
</tr>
</tbody>
</table>

#### 1. SHORT-TERM DEBT SECURITIES (*)

<table>
<thead>
<tr>
<th></th>
<th>S1</th>
<th>S68</th>
<th>S135</th>
<th>S202</th>
</tr>
</thead>
<tbody>
<tr>
<td>ECB/NCB</td>
<td>S2</td>
<td>S69</td>
<td>S136</td>
<td>S203</td>
</tr>
<tr>
<td>MFIs other than central banks</td>
<td>S3</td>
<td>S70</td>
<td>S137</td>
<td>S204</td>
</tr>
<tr>
<td>OFIs</td>
<td>S4</td>
<td>S71</td>
<td>S138</td>
<td>S205</td>
</tr>
<tr>
<td>Of which FVC</td>
<td>S5</td>
<td>S72</td>
<td>S139</td>
<td>S206</td>
</tr>
<tr>
<td>Financial auxiliaries</td>
<td>S6</td>
<td>S73</td>
<td>S140</td>
<td>S207</td>
</tr>
<tr>
<td>Captive financial institutions</td>
<td>S7</td>
<td>S74</td>
<td>S141</td>
<td>S208</td>
</tr>
<tr>
<td>Insurance corp. and pension funds</td>
<td>S8</td>
<td>S75</td>
<td>S142</td>
<td>S209</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>S9</td>
<td>S76</td>
<td>S143</td>
<td>S210</td>
</tr>
<tr>
<td>Central government</td>
<td>S10</td>
<td>S77</td>
<td>S144</td>
<td>S211</td>
</tr>
<tr>
<td>State and local government</td>
<td>S11</td>
<td>S78</td>
<td>S145</td>
<td>S212</td>
</tr>
<tr>
<td>Social security funds</td>
<td>S12</td>
<td>S79</td>
<td>S146</td>
<td>S213</td>
</tr>
</tbody>
</table>

#### 2. LONG-TERM DEBT SECURITIES (*)

<table>
<thead>
<tr>
<th></th>
<th>S13</th>
<th>S80</th>
<th>S147</th>
<th>S214</th>
</tr>
</thead>
<tbody>
<tr>
<td>ECB/NCB</td>
<td>S14</td>
<td>S81</td>
<td>S148</td>
<td>S215</td>
</tr>
<tr>
<td>MFIs other than central banks</td>
<td>S15</td>
<td>S82</td>
<td>S149</td>
<td>S216</td>
</tr>
<tr>
<td>OFIs</td>
<td>S16</td>
<td>S83</td>
<td>S150</td>
<td>S217</td>
</tr>
<tr>
<td>OFIs</td>
<td>S17</td>
<td>S84</td>
<td>S151</td>
<td>S218</td>
</tr>
<tr>
<td>Financial auxiliaries</td>
<td>S18</td>
<td>S85</td>
<td>S152</td>
<td>S219</td>
</tr>
<tr>
<td>Captive financial institutions</td>
<td>S19</td>
<td>S86</td>
<td>S153</td>
<td>S220</td>
</tr>
<tr>
<td>Insurance corp. and pension funds</td>
<td>S20</td>
<td>S87</td>
<td>S154</td>
<td>S221</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>S21</td>
<td>S88</td>
<td>S155</td>
<td>S222</td>
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<td>Central government</td>
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<td>S156</td>
<td>S223</td>
</tr>
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<td>State and local government</td>
<td>S23</td>
<td>S90</td>
<td>S157</td>
<td>S224</td>
</tr>
<tr>
<td>Social security funds</td>
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(*) Debt securities other than shares refer to ‘securities other than shares, excluding financial derivatives’.
(**) Net issues are only required should NCBs not be able to transmit either gross issues or redemptions.
(***) Listed shares refer to ‘listed shares excluding investment fund and money market fund shares/units’.
### Table 2

**Block C reporting form for NCBs**

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<td>MFIs other than central banks</td>
<td>S330</td>
<td>S396</td>
<td>S462</td>
<td>S528</td>
</tr>
<tr>
<td>OFIs</td>
<td>S331</td>
<td>S397</td>
<td>S463</td>
<td>S529</td>
</tr>
<tr>
<td>Financial auxiliaries</td>
<td>S332</td>
<td>S398</td>
<td>S464</td>
<td>S530</td>
</tr>
<tr>
<td>Insurance corp. and pension funds</td>
<td>S333</td>
<td>S399</td>
<td>S465</td>
<td>S531</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>S334</td>
<td>S400</td>
<td>S466</td>
<td>S532</td>
</tr>
</tbody>
</table>
### Table 3

Block A memorandum items reporting form for NCBs

<table>
<thead>
<tr>
<th>DOMESTIC RESIDENT ISSUERS/EURO/NATIONAL DENOMINATIONS</th>
<th>Outstanding amounts</th>
<th>Gross issues</th>
<th>Redemptions</th>
<th>Net issues</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>A1</td>
<td>A2</td>
<td>A3</td>
<td>A4</td>
</tr>
</tbody>
</table>

#### 6. LISTED SHARES

| Captive financial institutions | $533 | $544 | $555 | $566 |

#### 7. UNLISTED SHARES

| Total | $534 | $545 | $556 | $567 |
| MFIs other than central banks | $535 | $546 | $557 | $568 |
| OFIs | $536 | $547 | $558 | $569 |
| Insurance corp. and pension funds | $537 | $548 | $559 | $570 |
| Non-financial corporations | $538 | $549 | $560 | $571 |

#### 8. OTHER EQUITY

| Total | $539 | $550 | $561 | $572 |
| MFIs other than central banks | $540 | $551 | $562 | $573 |
| OFIs | $541 | $552 | $563 | $574 |
| Insurance corp. and pension funds | $542 | $553 | $564 | $575 |
| Non-financial corporations | $543 | $554 | $565 | $576 |

#### 1. Residency of the issuer

Issues by subsidiaries owned by the reporting country's non-residents operating in the reporting country's economic territory must be classified as issues by the reporting country's resident units.

Issues by head offices located in the reporting country's economic territory which operate internationally must also be considered as issues by resident units. Issues by head offices or subsidiaries located outside the reporting country's economic territory but owned by residents of the reporting country must be considered as issues by non-residents. For example, issues by Volkswagen Brazil are considered to have been carried out by units resident in Brazil and not in the reporting country's territory. In the absence of any physical dimension to an enterprise, its residence is determined according to the economic territory under whose laws the enterprise is incorporated or registered (1).

To avoid double counting or gaps, the reporting of issues by special purpose entities (SPEs) must be addressed bilaterally, involving the reporters concerned. The NCBs, and not the BIS, must report issues by SPEs which fulfil the residency criteria of the ESA 2010 and are classified as euro area residents.

(1) See paragraph 2.07 of the ESA 2010.
2. Sectoral breakdown of issuers

Issues must be classified according to the sector incurring the liability for the securities issued. The sectoral classification comprises the following 12 types of issuers:

- ECB/NCBs,
- other MFIs,
- OFIs,
- of which financial vehicle corporations engaged in securitisation,
- financial auxiliaries,
- captive financial institutions,
- insurance corporations and pension funds (1),
- non-financial corporations,
- central government,
- State and local government,
- social security funds,
- international institutions.

Securities issued through SPEs where the ultimate liability for the issue is incurred by the parent organisation and not the SPE must be attributed to the parent organisation and not the SPE. For example, issues by an SPE of ‘AJAX Electronics’, a non-financial corporation located in the euro area country ‘Country A’, would have to be allocated to the non-financial corporation sector and reported by Country A. However, the SPE and its parent must be resident in the same country. Hence, where the parent company is not a resident of the reporting country, the SPE must be treated as a notional resident of the reporting country, and the issuing sector must be aligned with the economic function of the SPE. For example, if ‘ACME Motors’ was a non-financial corporation resident in Japan producing automobiles and ‘ACME Motor Finance’ was a subsidiary resident in euro area country ‘Country B’, issues by ACME Motor Finance would have to be attributed to captive financial institutions of Country B, because the parent company ACME Motors is not resident in the same country. The only exception to this is the case of SPEs owned by government, in which case the security is recorded as being issued by the government in the country of the parent organisation (2).

A public corporation that becomes privatised by issuing listed shares must be allocated to the non-financial corporation sector. Similarly, a public credit institution (CI) that is privatised must be allocated to the MFIs other than central banks sector. Issues by households or non-profit institutions serving households must be classified as issues by non-financial corporations.

3. Maturity of issues

Short-term debt securities comprise securities that have an original maturity of one year or less, even if they are issued under longer-term facilities.

(1) In practice debt securities are not issued by pension funds.
(2) See paragraphs 2.17 to 2.20 of the ESA 2010.
**Long-term debt securities** comprise securities that have an original maturity of more than one year. Issues with optional maturity dates, the latest of which is more than one year away, and issues with indefinite maturity dates, are classified as long-term.

A two-year maturity split, as in the MFI balance sheet statistics, is not required.

### 4. Classification of long-term debt securities by interest rate

Long-term debt securities are divided into:

- **Fixed interest rate debt securities**, i.e. debt securities which are issued and redeemed at par value and debt securities issued at a discount or premium to their par value.

- **Variable interest rate debt securities**, i.e. debt securities where the coupon rate and/or underlying principal is linked to a general price index for goods and services (such as the consumer price index), an interest rate, or an asset price resulting in a variable nominal coupon payment over the life of the issue. For the purposes of securities issues statistics, mixed interest rate debt securities are classified as variable interest rate (1).

- **Zero coupon bonds issued at discount**, i.e. instruments that have no interest payments and are issued at a considerable discount to par value. Most of the discount represents the equivalent of the interest accrued during the life of the bond.

### 5. Classification of issues

Issues are analysed under two broad groupings: (a) debt securities (2), and (b) listed shares (3). Securities issued via private placement are covered as far as possible. Money market paper is included indistinguishably as part of debt securities. Unlisted shares (4) and other equity (5) may be reported on a voluntary basis as two separate memorandum items. Shares/units issued by money market funds and other investment funds are excluded.

The following is a non-exhaustive list of instruments covered in in the securities issues statistics:

(a) Debt securities

(i) Short-term debt securities

The following instruments are included as a minimum.

- Treasury bills and other short-term paper issued by general government.

- Negotiable short-term paper issued by financial and by non-financial corporations. A variety of terms are used for such paper including commercial paper, commercial bills, promissory notes, bills of trade, bills of exchange and certificates of deposit.

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(1) See paragraph 5.102 of the ESA 2010.
(2) Category F.3 of the ESA 2010.
(3) Category F.511 of the ESA 2010.
(4) Category F.512 of the ESA 2010.
— Short-term securities issued under long-term underwritten note issuance facilities.

— Bankers’ acceptances.

(ii) Long-term debt securities

The following instruments are illustrative and included as a minimum.

— Bearer bonds.

— Subordinated bonds.

— Bonds with optional maturity dates, the latest of which is more than one year away.

— Undated or perpetual bonds.

— Variable rate notes.

— Convertible bonds.

— Covered bonds.

— Index-linked securities where the value of the principal is linked to a price index, the price of a commodity or an exchange rate index.

— Deep-discounted bonds, which have small coupon payments and are issued at a discount to face value.

— Zero coupon bonds.

— Euro bonds.

— Global bonds.

— Privately issued bonds.

— Securities resulting from the conversion of loans.

— Loans that have become negotiable de facto.

— Debentures and loan stock convertible into shares, whether shares of the issuing corporation or shares of another company, so long as they have not been converted. Where separable from the underlying bond, the conversion option, which is considered to be a financial derivative, is excluded.

— Shares or stocks that pay a fixed income but do not provide for participation in the distribution of the residual value of the corporation on dissolution, including non-participating preference shares.

— Financial assets issued as part of the securitisation of loans, mortgages, credit card debt, accounts receivable and other assets.
The following instruments are excluded:

— transactions in securities as part of repurchase agreements,

— issues of non-negotiable securities,

— non-negotiable loans.

(b) Listed shares

Listed shares include the following.

— Capital shares issued by limited liability companies.

— Redeemed shares in limited liability companies.

— Dividend shares issued by limited liability companies.

— Preferred or preference stocks or shares which provide for participation in the distribution of the residual value on dissolution of a corporation. These may be listed or unlisted on a recognised exchange.

— Private placements where possible.

If a company is privatised and the government keeps part of the shares of the privatised company but the rest are quoted on a regulated market, the whole value of the company's capital is recorded within the outstanding amounts of listed shares, since all shares could potentially be traded at any time at market value. The same applies if part of the shares is sold to large investors and only the remaining part, i.e. the free float, is traded on the stock exchange.

Listed shares exclude:

— shares offered for sale but not taken up on issue,

— debentures and loan stock convertible into shares, which are included once they are converted into shares,

— the equity of partners with unlimited liability in incorporated partnerships,

— government investments in the capital of international organisations that are legally constituted as corporations with share capital,

— issues of bonus shares at the time of issue only and split share issues; bonus shares and split shares are however included indistinguishably in the total stock of listed shares.

6. Currency of issue

Dual currency bonds must be classified according to the denomination of the bond. Dual currency bonds are defined as bonds that are scheduled to be redeemed or the coupon paid in a different currency from the denomination of the bond. If a global bond is issued in more than one currency, each portion must be reported as a separate issue, according to its currency of issue. Where issues are denominated in two currencies, e.g. 70 % in euro and 30 % in US dollars, the relevant components of the issue must be reported separately where possible according to the currency denomination. Hence, in the given example 70 % of
the issue must be reported as issues in euro/national denominations (1) and 30% as issues in other currencies. Where it is not possible to separately identify the currency components of an issue, the actual breakdown made by the reporting country must be indicated in the national explanatory notes.

7. Time of recording issue

An issue is considered to have occurred when the issuer receives payment, and not when the syndicate takes up the commitment.

8. Reconciliation of stocks and flows

NCBs must submit information on outstanding amounts, gross issues, redemptions and net issues of short-term and long-term debt securities and on listed shares.

The table below illustrates the link between stocks (i.e. outstanding amounts) and flows (i.e. gross issues, redemptions and net issues). In practice, the link is more complex due to price and exchange rate valuation changes, reinvested (i.e. accrued) interest, reclassifications, revisions and other adjustments.

<table>
<thead>
<tr>
<th>(i)</th>
<th>Outstanding issues at end of reporting period</th>
<th>Outstanding issues at end of previous reporting period</th>
<th>Gross issues during reporting period</th>
<th>Redemptions during reporting period</th>
<th>Reclassifications and other changes</th>
</tr>
</thead>
<tbody>
<tr>
<td>(ii)</td>
<td>Outstanding issues at end of reporting period</td>
<td>Outstanding issues at end of previous reporting period</td>
<td>Net issues during reporting period</td>
<td>Reclassifications and other changes</td>
<td></td>
</tr>
</tbody>
</table>

(a) Gross issues

Gross issues during the reporting period must include all issues of debt securities and listed shares where the issuer sells newly-created securities for cash. They concern the regular creation of new instruments. The point in time at which issues have been concluded is defined as the time at which payment is made; the recording of issues must therefore reflect as closely as possible the timing of payment for the underlying issue.

For listed shares, gross issues cover newly-created shares which are issued for cash by corporations listed on a stock exchange for the first time, including newly-created companies or private companies becoming public companies. Gross issues also cover newly-created shares which are issued against cash during the privatisation of public corporations when the corporation's shares are listed on a stock exchange. The issue of bonus shares must be excluded (2).

Gross issues must not be reported in the event of a sole listing of a corporation on a stock exchange where no new capital is raised.

(1) Block A for NCBs and Block B for the BIS.
(2) Not defined as a financial transaction; see paragraphs 5.158 and 6.59 of the ESA 2010, and Section 5(b) of this Part.
The exchange or transfer of existing securities during a takeover or merger is not covered (1) within the reported gross issues or redemptions, except for new instruments which are created and issued against cash by a euro area resident entity.

Issues of securities which can later be converted into other instruments must be recorded as issues in their original instrument category; on conversion they are to be recorded as having been redeemed from this instrument category, with an identical amount then treated as gross issues in a new category (2).

(b) Redemptions

Redemptions during the reporting period cover all repurchases of debt securities and listed shares by the issuer, where the investor receives cash for the securities. Redemptions concern the regular deletion of instruments. They cover all debt securities reaching their maturity date, as well as early redemptions. Company share buy-backs are covered if the company either repurchases all shares against cash prior to a change of its legal form, or repurchases part of its shares against cash and subsequently cancels them, leading to a reduction in capital. Company share buy-backs are not covered if they represent investments by a company in its own shares (3).

Redemptions must not be reported in the event of a sole delisting from a stock exchange.

(c) Net issues

Net issues are the balance of all gross issues made minus all redemptions that have occurred during the reporting period.

The outstanding amounts of listed shares must cover the market value of all the listed shares of the resident entities. The outstanding amounts of listed shares reported by a euro area country may therefore increase or decrease following relocation of a listed entity. This also applies in the event of a takeover or merger where no instruments are created and issued against cash and/or redeemed against cash and cancelled. To avoid double counting or gaps for debt securities and listed shares in the event of an issuer relocating to another resident country, the relevant NCBs must coordinate the timing of reporting of such an event bilaterally.

9. Valuation

The value of a securities issue comprises a price component and, where an issue is denominated in a currency other than the reporting currency, an exchange rate component.

NCBs must report short-term debt securities at face value (4) and listed shares at market value. For long-term debt securities different methods may be used for valuation depending on the interest rate type, resulting in a mixed valuation for the total. For example, fixed interest rate and variable interest rate issues are typically valued at face value, and zero coupon bonds at the nominal value.

(1) Transaction on a secondary market involving a change of the holder not covered by these statistics.

(2) Considered as two financial transactions; see paragraphs 5.96 and 6.25 of the ESA 2010, and Section 5(a)(ii) of this Part.

(3) Transaction on a secondary market involving a change of the holder is not covered by these statistics.

(4) For more detail on the definition of ‘face value’, ‘market value’ and ‘nominal value’ see paragraphs 5.90, 7.38 and 7.39 of the ESA 2010.
Generally, the relative amount of zero coupon bonds is small, so that no provision for a mixed valuation value is made in the code list; the total amount of long-term debt securities is reported at face value. Where the magnitude of the phenomenon is significant, the value ‘Z’ for ‘not specified’ is used. In general, whenever there is a situation where mixed valuation occurs, details are provided by the NCB at the attribute level in accordance with the attributes in Annex III.

(a) Price valuation

Stocks and flows of listed shares must be reported at market value.

An exception to the recording of stocks and flows of debt securities at face value is made in respect of deep-discounted and zero coupon bonds, where the outstanding amounts and gross issues are recorded at the nominal value, i.e. the discounted price at the time of issue plus accrued interest, and the redemptions at maturity at face value. The nominal value of the outstanding amounts of zero coupon bonds can be calculated as shown below.

\[ A = E \times \left( \frac{100}{(E/P) \times 100} \right)^{(t/T)} \]

where

A = nominal value = effective amount paid and accrued interest
E = discounted price at time at issue (amount paid at the time of issuance)
P = face value (repaid at end of maturity)
T = time to maturity from issue date (in days)
t = time passed since issue date (in days)

There may be certain differences in the price valuation procedure used across countries.

The ESA 2010 price valuation approach, which requires flows for debt securities and shares to be recorded at transaction value and stocks at market value, is not applied in this context.

For deep-discounted and zero coupon bonds, the reporting NCB must calculate accrued interest where feasible.

(b) Reporting currency and exchange rate valuation
NCBs must report all data to the ECB expressed in euro, including historical series. For the conversion into euro of securities issued by domestic residents in other currencies (Block C), NCBs must follow as closely as possible the exchange rate valuation principles based on the ESA 2010, as set out below.

(i) Outstanding issues must be converted into euro/national denominations at the relevant mid-market exchange rate prevailing at the end of the reporting period, i.e., the close of business on the last working day of the reporting period.

(ii) Gross issues and redemptions must be converted into euro/national denominations using the mid-market exchange rate prevailing at the time of payment. If it is not possible to identify the exact exchange rate applicable for the conversion, an exchange rate that is as close as possible to the mid-market rate at the time of payment may be used.

10. Conceptual consistency

Securities issues statistics and MFI balance sheet statistics are linked for the purpose of issues of negotiable instruments by MFIs. The coverage of instruments and of the MFIs that issue them are conceptually consistent, as well as the allocation of instruments to maturity bands and the currency breakdown. Differences between securities issues statistics and MFI balance sheet statistics exist regarding the valuation principles (i.e., with respect to debt securities, face value for the former and market value for the latter). Except for valuation differences and the netting of own holdings of securities on the balance sheet of MFIs for each country, the outstanding amount of securities issued by MFIs reported for securities issues statistics corresponds to item 11 (‘debt securities issued’) on the liability side of the MFI balance sheet. Short-term debt securities as defined for securities issues statistics correspond to debt securities issued up to one year. Long-term debt securities as defined for securities issues statistics equal the sum of debt securities issued over one and up to two years and debt securities issued over two years.

NCBs must review the coverage of the securities issues statistics and the MFI balance sheet statistics and indicate any conceptual differences to the ECB. Three types of consistency checks are performed in respect of issues by: (a) NCBs in euro/national denominations; (b) MFIs other than central banks in euro/national denominations; and (c) MFIs other than central banks in other currencies. Conceptual differences may arise between securities issue statistics and MFI balance sheet statistics, since the securities issues statistics and the MFI balance sheet statistics are derived from national reporting systems with different purposes.

11. Data requirements

Statistical returns are expected from each country for each applicable time series. NCBs must notify the ECB promptly in writing with explanations if a particular item does not apply in a particular country. NCBs may be temporarily exempted from the reporting of a time series if the underlying phenomenon does not exist.

(1) Since 1 January 1999, for securities issued by domestic residents in euro (part of Block A), no exchange rate valuation is required, and securities issued by domestic residents in euro/national denominations (remaining part of Block A) are converted into euro applying the irrevocable conversion rates of 31 December 1998.

(2) See paragraph 6.64 of the ESA 2010.
NCBs must also notify this occurrence or any other departures from the reporting scheme described in Annex III. Furthermore, they must inform the ECB when revisions are sent together with explanations on the nature of these revisions.

Section 3: National explanatory notes

Each NCB must submit a report describing the data provided in the context of this exercise. The report must cover the topics detailed below and follow the proposed layout as closely as possible. NCBs must provide additional information on instances where data reported do not comply with this Guideline, or where they have not provided the data, and the reasons for this. The report must not be submitted later than the data.

1. Data sources/data collection system: details of the data sources used to compile securities issues statistics must be given: administrative sources for government issues, direct reporting from MFIs and other institutions, newspapers, and data providers such as the International Financial Review etc. NCBs must indicate whether the data are collected and stored on an issue-by-issue basis, and their criteria. Alternatively, NCBs must indicate whether the data are collected and stored indistinguishably as amounts issued by individual issuers during a reporting period, e.g. for direct data collection systems. NCBs must provide information on the criteria used in direct reporting to identify the reporting agents and the information to be submitted.

2. Compilation procedures: the method used to compile data in this exercise must be briefly described, e.g. aggregation of information on individual securities issues, arrangements for existing time series and whether published or not.

3. Residence of the issuer: NCBs must specify whether it is possible to fully apply the ESA 2010 (and IMF) definition of residency in classifying issues. If this is not possible, or only partially possible, NCBs must provide a full explanation of the criteria actually used.

4. Sectoral breakdown of issuers: NCBs must indicate deviations from the classification of issuers according to the sectoral breakdown defined in Section 2 point 2. The notes must explain the identified deviations and any grey areas.

5. Currency of issue: if it is not possible to separately identify the currency components of an issue, NCBs must explain deviations from the rules. Furthermore, NCBs that cannot distinguish for all securities between issues in local denominations, in other euro/national denominations and in other currencies, must describe where such issues have been classified and indicate the total amount of issues that were not properly allocated to illustrate the size of the distortion.
6. Classification of issues: NCBs must provide comprehensive information on the type of securities covered by the national data, including their national terms. If coverage is known to be partial, NCBs must explain existing gaps. In particular, NCBs must provide the information set out below.

— Private placements: NCBs must indicate whether or not they are covered in the reported data.

— Bankers’ acceptances: if negotiable and included in the reported data for short-term debt securities, the reporting NCB must explain in the national explanatory notes the national procedures for recording these instruments and their nature.

— Listed shares: NCBs must indicate whether unlisted shares or other equity are covered in the reported data with an estimate of the amount of unlisted shares and/or other equity to illustrate the size of the distortion. NCBs must indicate in the national explanatory notes any known gaps in the coverage of listed shares.

7. Instrument analysis of long-term debt securities: if the sum of fixed rate, variable rate and zero coupon bonds does not add up to the total for long-term debt securities, NCBs must give the type and amount of long-term securities for which no such breakdown is available.

8. Maturity of issues: if the strict application of the short and long-term debt security definitions cannot be followed, NCBs must indicate where the reported data deviate.

9. Redemptions: NCBs must specify how they derive the information on redemptions and whether the information is collected by direct reporting or calculated by residual.

10. Price valuation: NCBs must specify in detail in the national explanatory notes the valuation procedure used for (a) short-term debt securities; (b) long-term debt securities; (c) discounted bonds; and (d) listed shares. Any valuation difference for stocks and flows must be explained.

11. Reporting frequency, timeliness and time range: NCBs must specify the extent to which the data compiled for this exercise has been provided in conformity with the user requirements, i.e. with a timeliness of five weeks for monthly data. The length of the time series provided must also be given. Any breaks in the series must be reported, e.g. differences in the coverage of securities over time.

12. Revisions: NCBs must provide brief explanatory notes for any revisions and clarify the reason for them and their extent.
13. Estimated coverage per instrument issued by domestic residents: NCBs must give national estimates of the coverage of securities for each category of issues by domestic residents, i.e. issues of short-term securities, long-term securities, and listed shares, in local currency, other euro/national denominations including ECU, and other currencies in accordance with the table below. The estimates for ‘coverage in %’ must indicate the share of securities covered in each instrument category as percentages of the total issue, which must be reported under the relevant heading following the reporting rules. Brief descriptions may be provided in ‘comments’. NCBs must also indicate any changes in coverage as a result of joining the monetary union.

<table>
<thead>
<tr>
<th>Issues in euro/national denominations</th>
<th>Local denomination</th>
<th>Coverage in %</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>Local denomination</td>
<td>STS</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>LTS</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>QUS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Euro/national denominations</td>
<td>STS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>other than the local currency</td>
<td>LTS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>including ECU</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>In other currencies</td>
<td>STS</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>LTS</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

STS = short-term debt securities.  
LTS = long-term debt securities.  
QUS = listed shares.

Section 4: Requirements for the Bank for International Settlements

The reporting requirements for the BIS follow the same principles as those for NCBs outlined in sections 1-3, except for the following:

Table 4
Block B Reporting form for the BIS

<table>
<thead>
<tr>
<th>ROW RESIDENT ISSUERS/EURO/NATIONAL DENOMINATIONS</th>
<th>Outstanding amounts</th>
<th>Gross issues</th>
<th>Redemptions</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B1</td>
<td>B2</td>
<td>B3</td>
</tr>
<tr>
<td>9. SHORT-TERM DEBT SECURITIES</td>
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</tr>
<tr>
<td>Total</td>
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<td>NCB</td>
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<tr>
<td>MFIs other than central banks</td>
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<td>S709</td>
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<tr>
<td>OFIs</td>
<td>S580</td>
<td>S645</td>
<td>S710</td>
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<tr>
<td>Of which FVC</td>
<td>S581</td>
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<td>S711</td>
</tr>
<tr>
<td>Financial auxiliaries</td>
<td>S582</td>
<td>S647</td>
<td>S712</td>
</tr>
<tr>
<td>Captive financial institutions</td>
<td>S583</td>
<td>S648</td>
<td>S713</td>
</tr>
</tbody>
</table>
### Long-Term Debt Securities

#### ROW Resident Issuers/Euro/National Denominations

<table>
<thead>
<tr>
<th></th>
<th>Outstanding amounts</th>
<th>Gross Issues</th>
<th>Redemptions</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B1</td>
<td>B2</td>
<td>B3</td>
</tr>
<tr>
<td>Insurance corp. and pension funds</td>
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<td>S714</td>
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<td>Non-financial corporations</td>
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</tr>
<tr>
<td>Central government</td>
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<td>S716</td>
</tr>
<tr>
<td>State and local government</td>
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<tr>
<td>Social security funds</td>
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<td>International organisations</td>
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#### 10. Long-Term Debt Securities

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<tr>
<th></th>
<th>Outstanding amounts</th>
<th>Gross Issues</th>
<th>Redemptions</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B1</td>
<td>B2</td>
<td>B3</td>
</tr>
<tr>
<td>Total</td>
<td>S590</td>
<td>S655</td>
<td>S720</td>
</tr>
<tr>
<td>NCB</td>
<td>S591</td>
<td>S656</td>
<td>S721</td>
</tr>
<tr>
<td>MFI’s other than central banks</td>
<td>S592</td>
<td>S657</td>
<td>S722</td>
</tr>
<tr>
<td>OFIs</td>
<td>S593</td>
<td>S658</td>
<td>S723</td>
</tr>
<tr>
<td>Of which FVC</td>
<td>S594</td>
<td>S659</td>
<td>S724</td>
</tr>
<tr>
<td>Financial auxiliaries</td>
<td>S595</td>
<td>S660</td>
<td>S725</td>
</tr>
<tr>
<td>Captive financial institutions</td>
<td>S596</td>
<td>S661</td>
<td>S726</td>
</tr>
<tr>
<td>Insurance corp. and pension funds</td>
<td>S597</td>
<td>S662</td>
<td>S727</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>S598</td>
<td>S663</td>
<td>S728</td>
</tr>
<tr>
<td>Central government</td>
<td>S599</td>
<td>S664</td>
<td>S729</td>
</tr>
<tr>
<td>State and local government</td>
<td>S600</td>
<td>S665</td>
<td>S730</td>
</tr>
<tr>
<td>Social security funds</td>
<td>S601</td>
<td>S666</td>
<td>S731</td>
</tr>
<tr>
<td>International organisations</td>
<td>S602</td>
<td>S667</td>
<td>S732</td>
</tr>
</tbody>
</table>

#### 10.1. Of which fixed rate issues:

<table>
<thead>
<tr>
<th></th>
<th>Outstanding amounts</th>
<th>Gross Issues</th>
<th>Redemptions</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B1</td>
<td>B2</td>
<td>B3</td>
</tr>
<tr>
<td>Total</td>
<td>S603</td>
<td>S668</td>
<td>S733</td>
</tr>
<tr>
<td>NCB</td>
<td>S604</td>
<td>S669</td>
<td>S734</td>
</tr>
<tr>
<td>MFI’s other than central banks</td>
<td>S605</td>
<td>S670</td>
<td>S735</td>
</tr>
<tr>
<td>OFIs</td>
<td>S606</td>
<td>S671</td>
<td>S736</td>
</tr>
<tr>
<td>Of which FVC</td>
<td>S607</td>
<td>S672</td>
<td>S737</td>
</tr>
</tbody>
</table>
## ROW RESIDENT ISSUERS/EURO/NATIONAL DENOMINATIONS

<table>
<thead>
<tr>
<th>Financial auxiliaries</th>
<th>Outstanding amounts</th>
<th>Gross issues</th>
<th>Redemptions</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B1</td>
<td>B2</td>
<td>B3</td>
</tr>
<tr>
<td>Captive financial institutions</td>
<td>S608</td>
<td>S673</td>
<td>S738</td>
</tr>
<tr>
<td>Insurance corp. and pension funds</td>
<td>S609</td>
<td>S674</td>
<td>S739</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>S610</td>
<td>S675</td>
<td>S740</td>
</tr>
<tr>
<td>Central government</td>
<td>S611</td>
<td>S676</td>
<td>S741</td>
</tr>
<tr>
<td>State and local government</td>
<td>S612</td>
<td>S677</td>
<td>S742</td>
</tr>
<tr>
<td>Social security funds</td>
<td>S613</td>
<td>S678</td>
<td>S743</td>
</tr>
<tr>
<td>International organisations</td>
<td>S614</td>
<td>S679</td>
<td>S744</td>
</tr>
</tbody>
</table>

### 10.2. of which floating rate issues:

<table>
<thead>
<tr>
<th>Total</th>
<th>Outstanding amounts</th>
<th>Gross issues</th>
<th>Redemptions</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B1</td>
<td>B2</td>
<td>B3</td>
</tr>
<tr>
<td>NCB</td>
<td>S616</td>
<td>S681</td>
<td>S746</td>
</tr>
<tr>
<td>MFIs other than central banks</td>
<td>S617</td>
<td>S682</td>
<td>S747</td>
</tr>
<tr>
<td>OFIs</td>
<td>S618</td>
<td>S683</td>
<td>S748</td>
</tr>
<tr>
<td>Of which FVC</td>
<td>S619</td>
<td>S684</td>
<td>S749</td>
</tr>
<tr>
<td>Financial auxiliaries</td>
<td>S620</td>
<td>S685</td>
<td>S750</td>
</tr>
<tr>
<td>Captive financial institutions</td>
<td>S621</td>
<td>S686</td>
<td>S751</td>
</tr>
<tr>
<td>Insurance corp. and pension funds</td>
<td>S622</td>
<td>S687</td>
<td>S752</td>
</tr>
<tr>
<td>Non-financial corporations</td>
<td>S623</td>
<td>S688</td>
<td>S753</td>
</tr>
<tr>
<td>Central government</td>
<td>S624</td>
<td>S689</td>
<td>S754</td>
</tr>
<tr>
<td>State and local government</td>
<td>S625</td>
<td>S690</td>
<td>S755</td>
</tr>
<tr>
<td>Social security funds</td>
<td>S626</td>
<td>S691</td>
<td>S756</td>
</tr>
<tr>
<td>International organisations</td>
<td>S627</td>
<td>S692</td>
<td>S757</td>
</tr>
</tbody>
</table>

### 10.3. of which zero coupon bonds:

<table>
<thead>
<tr>
<th>Total</th>
<th>Outstanding amounts</th>
<th>Gross issues</th>
<th>Redemptions</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B1</td>
<td>B2</td>
<td>B3</td>
</tr>
<tr>
<td>NCB</td>
<td>S629</td>
<td>S694</td>
<td>S759</td>
</tr>
<tr>
<td>MFIs other than central banks</td>
<td>S630</td>
<td>S695</td>
<td>S760</td>
</tr>
</tbody>
</table>
### Sectoral breakdown of issuers

The BIS follows the mappings between the sectoral breakdown of issuers available in the BIS database and those requested in the report forms, as shown in the table below.

<table>
<thead>
<tr>
<th>Sectoral breakdown in BIS database</th>
<th>Classification in report forms</th>
</tr>
</thead>
<tbody>
<tr>
<td>Central bank</td>
<td>NCB and ECB</td>
</tr>
<tr>
<td>Commercial banks</td>
<td>MFIIs</td>
</tr>
<tr>
<td>OFI</td>
<td>OFIs</td>
</tr>
<tr>
<td>Central government</td>
<td>Central government</td>
</tr>
<tr>
<td>Other government</td>
<td>State and local government</td>
</tr>
<tr>
<td>State agencies</td>
<td></td>
</tr>
<tr>
<td>Corporations</td>
<td>Non-financial corporations</td>
</tr>
<tr>
<td>International institutions</td>
<td>International institutions (RoW)</td>
</tr>
</tbody>
</table>
Classification of issues

The following instruments contained in the BIS database are classified as debt securities in the securities issues statistics:

— certificates of deposit,
— commercial paper,
— treasury bills,
— bonds,
— euro commercial paper,
— medium-term notes,
— other short-term paper.

Valuation

Current BIS valuation rules are face value for debt securities and issue price for listed shares.

The BIS reports to the ECB all issues by RoW residents in euro/national denominations (Block B) in US dollars using the end-of-period exchange rate for amounts outstanding and the period’s average exchange rate for issues and redemptions. The ECB converts all data into euro using the same principle as initially applied by the BIS. For periods prior to 1 January 1999, the exchange rate between the ECU and the US dollar must be used as a proxy.
PART 13

Additional monthly MFI interest rate statistics (to be transmitted to the ECB by close of business on the 19th working day after the end of the reference month)

Table 1.

New loans to non-financial corporations

<table>
<thead>
<tr>
<th>Sector</th>
<th>Type of instrument</th>
<th>Initial period of interest rate fixation</th>
<th>New business indicator</th>
<th>Reporting obligation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans in EUR</td>
<td>To non-financial corporations</td>
<td>Loans up to an amount of EUR 1 million</td>
<td>Floating rate and up to 1 year period of initial rate fixation</td>
<td>24</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Over 1 and up to 5 years period of initial rate fixation</td>
<td>25</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Over 5 years period of initial rate fixation</td>
<td>26</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Loans over an amount of EUR 1 million</td>
<td>Floating rate and up to 1 year period of initial rate fixation</td>
<td>27</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Over 1 and up to 5 years period of initial rate fixation</td>
<td>28</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Over 5 years period of initial rate fixation</td>
<td>29</td>
</tr>
</tbody>
</table>

1. For the purpose of MFI interest rate statistics, new loans to non-financial corporations comprise all loans other than revolving loans and overdrafts and credit card debt, as defined in Annex I to Regulation (EU) No 1072/2013 (ECB/2013/34). An annualised agreed rate (AAR) or narrowly defined effective rate (NDER) is reported for all the categories included in Table 1. The reporting of the AAR/NDER is accompanied by the related new business volumes. Indicators 24 to 29 are calculated on the basis of items 37 to 54 in Appendix 2 to Annex I to Regulation (EU) No 1072/2013 (ECB/2013/34). Interest rates are calculated as weighted averages of the corresponding items in Appendix 2 to Annex I to Regulation (EU) No 1072/2013 (ECB/2013/34), while new business volumes should be the sum of the corresponding items in Appendix 2 to Annex I to Regulation (EU) No 1072/2013 (ECB/2013/34).

Table 2.

Revolving loans and overdrafts and convenience and extended credit card credit

<table>
<thead>
<tr>
<th>Sector</th>
<th>Type of instrument</th>
<th>New business indicator</th>
<th>Reporting obligation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans in EUR</td>
<td>To households</td>
<td>Revolving loans and overdrafts, convenience and extended credit card credit</td>
<td>86</td>
</tr>
<tr>
<td></td>
<td>To non-financial corporations</td>
<td>Revolving loans and overdrafts, convenience and extended credit card credit</td>
<td>87</td>
</tr>
</tbody>
</table>

2. For the purpose of MFI interest rate statistics, revolving loans and overdrafts and convenience and extended credit card credit have the same meaning as defined in Annex II to Regulation (EU) No 1071/2013 (ECB/2013/33), regardless of their initial period of interest rate fixation. Penalties on overdrafts applied as component of other charges, e.g. in the form of special fees,
are not covered by the AAR as defined in Annex I to Regulation (EU) No 1072/2013 (ECB/2013/34). An AAR or NDER is reported for the categories included in Table 2. The reporting of the AAR/NDER is accompanied by the related new business volumes.

3. In the case of revolving loans and overdrafts and convenience and extended credit card credit, the concept of new business volumes is equivalent to outstanding amounts. Indicators 86 and 87 are calculated on the basis of items 12, 23, 32 and 36 in Appendix 2 of Annex I to Regulation (EU) No 1072/2013 (ECB/2013/34), and the outstanding amounts reported for convenience and extended credit card credit and revolving loans and overdrafts in accordance with Annex I to Regulation (EU) No 1071/2013 (ECB/2013/33). Interest rates are calculated as weighted averages of the corresponding items in Appendix 2 to Annex I to Regulation (EU) No 1072/2013 (ECB/2013/34), taking a zero interest rate for convenience credit card credit. Indicators 86 and 87 are intended to provide continuity with the indicators 12 and 23 (‘overdrafts’) as previously defined in Regulation (EC) No 63/2002 of the European Central Bank (ECB/2001/18) (1), i.e. prior to their amendment by Regulation (EC) No 290/2009 of the European Central Bank (ECB/2009/7) (2).

Table 3. Interest rates on renegotiated loans to households and non-financial corporations

<table>
<thead>
<tr>
<th>Sector</th>
<th>Type of instrument</th>
<th>Original maturity, period of notice, initial period of interest rate fixation</th>
<th>New business indicator</th>
<th>Reporting obligation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Renegotiated loans in EUR</td>
<td>To households</td>
<td>For consumption</td>
<td>total</td>
<td>88</td>
</tr>
<tr>
<td></td>
<td></td>
<td>For house purchase</td>
<td>total</td>
<td>89</td>
</tr>
<tr>
<td></td>
<td></td>
<td>For other purposes</td>
<td>total</td>
<td>90</td>
</tr>
<tr>
<td></td>
<td>To non-financial corporations</td>
<td></td>
<td>total</td>
<td>91</td>
</tr>
</tbody>
</table>

4. For the purpose of MFI interest rate statistics, renegotiated loans to households and non-financial corporations comprise all new business loans, other than revolving loans and overdrafts and credit card debt, which have been granted but not yet repaid at the time they are renegotiated. In respect of loans transferred from another institution, renegotiation refers to new business loans that were granted by the institution selling or handing over the loan. Only an AAR or NDER is reported for the categories included in Table 3 on a best efforts basis in addition to the volumes required under Regulation (EU) No 1072/2013 (ECB/2013/34).


PART 14

Selection of the actual reporting population and maintenance of the sample for MFI interest rate statistics

Section 1: Selection of the actual reporting population

1. Overall selection procedure

1. NCBs apply the procedure illustrated in the figure below to select the reporting agents for the collection of MFI interest rate statistics in accordance with Regulation (EU) No 1072/2013 (ECB/2013/34). This procedure is defined as follows:

2. Census or sample

2. Each NCB selects its reporting agents from among the MFIs, except central banks and MMFs, in the reference reporting population that are resident in the same euro area Member State as the NCB.

3. In order to select the reporting agents, NCBs must either apply a census or follow a sampling approach in line with the criteria established in the following paragraphs.

4. In the case of a census, the NCB asks each resident MFI in the reference reporting population to report MFI interest rate statistics. The variables to be collected by means of the census are the interest rates and the amounts of new business and the interest rates on outstanding amounts.
5. In the case of a sample, only a selection of the MFIs in the reference reporting population will be asked to report. The variables to be estimated by means of the sample are the interest rates and the amounts of new business and the interest rates on outstanding amounts. They are referred to as sampling variables. In order to minimise the risk that the results of a sample survey deviate from the true (unknown) values in the reference reporting population, the sample should be constructed in such a way that it is representative of the reference reporting population. For the purpose of MFI interest rate statistics a sample is considered representative if all the characteristics that are relevant for MFI interest rate statistics and inherent in the reference reporting population are also reflected in the sample. To draw the initial sample, NCBs may use suitable proxies and models to produce the sampling scheme even if the underlying data, which are derived from existing sources, do not match perfectly the definitions in Regulation (EU) No 1072/2013 (ECB/2013/34).

3. Stratification of the reference reporting population

6. In order to ensure that the sample is representative, each NCB that chooses the sampling approach for MFI interest rate statistics should suitably stratify the reference reporting population prior to the selection of any reporting agents. Stratification implies that the reference reporting population $N$ is subdivided into sub-populations or strata $N_1, N_2, N_3… N_L$. These subdivisions into sub-populations or strata must not overlap and together comprise the reference reporting population:

$$N_1 + N_2 + N_3 + \ldots + N_L = N$$

7. NCBs define stratification criteria that allow the subdivision of the reference reporting population into homogeneous strata. Strata are considered homogeneous if the sum of the intra-stratum variances of the sampling variables is substantially lower than the total variance in the entire actual reporting population. The stratification criteria are linked to MFI interest rate statistics, i.e. there is a relationship between the stratification criteria and the interest rates and amounts to be estimated from the sample.

8. Each NCB that chooses the sampling approach must identify at least one stratification criterion to ensure that the sample of MFIs is representative of the euro area Member State and the sampling error is small. Ideally NCBs define a hierarchy of stratification criteria. These must take national circumstances into account and hence be specific to each euro area Member State.

9. The selection of the reporting agents takes place in the form of single-stage sampling after all strata have been defined. Only at this stage are reporting agents drawn from the reference reporting population. No intermediate drawing should be carried out.

\[ i.e., \text{the sum of the intra-stratum variances defined as } \sum_h \sum_{i \in h} \frac{1}{n_h} (x_i - \bar{x}_h)^2 \text{ is to be substantially lower than the total variance of the reporting population defined as } \sum_{i=1}^n \frac{1}{n} (x_i - \bar{x})^2, \text{ where } h \text{ indicates each stratum, } x_i \text{ the interest rate for institution } i, \bar{x}_h \text{ the simple average interest rate of stratum } h, n \text{ the total number of institutions in the sample and } \bar{x} \text{ the simple average of interest rates of all institutions in the sample.} \]
4. Allocation of sample across strata and selection of reporting agents

10. After defining the national strata in accordance with paragraphs 6 and 7, NCBs that choose the sampling approach draw the sample by selecting the actual reporting agents from each stratum. The total national sample size $n$ is the sum of the sample sizes $n_1, n_2, n_3, \ldots, n_L$ for each of the strata:

$$n_1 + n_2 + n_3 + \ldots + n_L = n.$$

11. Each NCB chooses the most appropriate allocation of the national sample size $n$ among the strata. Hence for each stratum NCBs define how many reporting agents $n_h$ are drawn from the total of MFIs, $N_h$. The sampling rate $n_h/N_h$ for each stratum $h$ permits the estimation of the variance of each stratum. This implies that at least two reporting agents are selected from each stratum.

12. In order to select the actual reporting agents within each stratum, NCBs either include all institutions in the stratum, carry out random sampling or select the largest institutions per stratum. In the case of a random sample, the random drawing of the institutions within each stratum is either carried out with equal probability for all institutions or with probability proportional to the size of the institution. NCBs using random sampling or selection of the largest institutions may choose to include all institutions for some strata.

13. Information about the size of each credit institution and other institutions in the reference reporting population is available at national level from the MFI balance sheet statistics collected in accordance with Regulation (EU) No 1071/2013 (ECB/2013/33). NCBs must use total euro-denominated deposits and loans vis-à-vis households and non-financial corporations resident in the euro area Member States, which is that part of the balance sheet that is relevant for MFI interest rate statistics, or a close proxy.

14. MFI interest rate statistics must be based on a selection without replacement, i.e. each MFI in the reference reporting population may only be selected once.

15. If an NCB decides on a census of all MFIs in a stratum, the NCB may sample in that stratum at the level of branches. The precondition is that the NCB has a full list of branches that covers all the business of the credit and other institutions in the stratum, and has appropriate data in order to be able to assess the variance of interest rates on new business vis-à-vis households and non-financial corporations across branches. For the selection and maintenance of the branches all of the requirements laid down in this Guideline apply. The selected branches become notional reporting agents subject to all of the reporting requirements laid down in Annex I of Regulation (EU) No 1072/2013 (ECB/2013/34). This procedure is without prejudice to the obligation of each MFI to which branches belong, to be reporting agents.
5. Minimum national sample size

16. The minimum national sample size is defined differently depending on whether the NCB applies random sampling or selects the largest institutions per stratum.

17. If an NCB applies random sampling in the selection of the actual reporting institutions, the minimum national sample size should be such that the maximum random error for interest rates on new business on average over all instrument categories does not exceed 10 basis points at a confidence level of 90 % (1).

18. The maximum random error is defined as

\[ D = z_{\alpha/2} \cdot \sqrt{\text{var}(\hat{\theta})} = z_{\alpha/2} \cdot \sqrt{\text{var}(\hat{\theta})} \]

with \( D \) as the maximum random error, \( z_{\alpha/2} \) as the factor computed from the normal distribution or any suitable distribution according to the structure of the data (e.g. t-distribution) assuming a confidence level \( 1-\alpha \), where \( \text{var}(\hat{\theta}) \) is the variance of the estimator of parameter \( \theta \), and \( \text{var}(\hat{\theta}) \) is the estimated variance of the estimator of parameter \( \theta \).

19. If an NCB selects the largest institution per stratum, the sample quality should be based on a synthetic mean absolute error (MAE) measure. The actual synthetic MAE should not exceed a time-varying MAE threshold assuming a 10 basis points error difference in each stratum and indicator.

20. The synthetic MAEs for a given estimator \( \hat{\theta} \) in a particular period should be defined as:

\[ \text{MAE}_b(\hat{\theta}) = \frac{1}{\sum_j \text{MAE}(\hat{\theta}_j) \cdot B_{c} \cdot \frac{1}{(\hat{i}_c + (1/(1+i_c)))}} \]

with:

\[ \text{MAE}_b(\hat{\theta}) \] as the synthetic MAE

\[ B_c \] as the volume in a particular MFI interest rate category

\[ i_c \] as the average interest rate estimated in category \( c \)

\[ \text{MAE}(\hat{\theta}_j) = \frac{\sum_j \text{error}(\hat{\theta}_j) \cdot B_{c} \cdot B_{j0} \cdot B_{j1} \cdot \hat{i}_c}{B_{j0} + B_{j1}} \] as the MAE for a given MFI interest rate category on the basis of estimator \( \hat{\theta}_j \)

\[ B_{j0} \] as the volume corresponding to the actual non-reporting in a particular stratum \( j \)

\[ B_{j1} \] as the volume corresponding to the actual reporting in a particular stratum \( j \). If sampling is applied \( B_{j1} \) refers to the grossed up volumes. The process of grossing up is further described in Section 4

\[ B \] as the total volume for all strata, i.e. the sum of \( B_{j0} \) and \( B_{j1} \) across all strata

\[ \text{error}(\hat{\theta}_j) = (i_c \cdot B_{j0} + \hat{i}_c \cdot B_{j1} + \hat{i}_c \cdot B_{j0} \cdot B_{j1}) - i_c \] as the estimation of the total error within a stratum \( j \)

(1) The NCBs may directly translate the absolute measure of 10 basis points at a confidence level of 90 % into a relative measure in terms of the acceptable maximum variation coefficient of the estimator.
\( i_j \) as the weighted average interest rate corresponding to the actual reporting in a particular stratum \( j \).

\( \hat{\theta}_j \) \( \gamma_0 \) as the value of the estimator \( \hat{\theta} \) for the take-none sub-stratum of stratum \( j \).

In the event of zero volume coverage in one of the reported strata, the average \( \hat{\theta} \) of the other stratum should be used to avoid a MAE equal to zero.

\( \hat{\theta} \) as the average of the first and third quartiles within the stratum, which are defined as the interest rate reported for the MFI interest rate category for which 25 % (and 75 % respectively) of the reported interest rates are lower than that number. The first and third quartiles are calculated by previously weighting the volume in that category by the institutions in the stratum. Hence, the average between the two MAE estimators — the first and the third quartiles — is used as an estimation for the parameter \( \hat{\theta} \) \(^{(1)}\).

21. The maximum random error and the synthetic MAE are separately calculated for new business and outstanding amounts. For new business, the maximum random error and the synthetic MAE should be calculated on the basis of indicators 1 to 11, 13 to 22, and 24 to 29 as described in Appendix 2 to Annex I to Regulation (EU) No 1072/2013 (ECB/2013/34). For outstanding amounts, the maximum random error and the synthetic MAE should be calculated on the basis of indicators 1 to 14 as described in Appendix 1 to Annex I to Regulation (EU) No 1072/2013 (ECB/2013/34).

22. The minimum national sample size refers both to the minimum initial sample and to the minimum sample after maintenance as defined in the next section on maintenance of the sample of the actual reporting population. Due to mergers and leavers, the sample may reduce in size over time until the next maintenance period.

23. NCBs may select more reporting agents than defined as the minimum national sample size, in particular where necessary to increase the representativity of the national sample in the light of the structure of the national financial system.

24. There needs to be consistency between the number of MFIs in the reference reporting population and the minimum sample size. NCBs may allow MFIs which are resident within a single euro area Member State and individually included in the list of MFIs as established and updated in accordance with the classification principles set out in Section 1 of Part I of Annex I to Regulation (EU) No 1071/2013 (ECB/2013/33) to report MFI interest rate statistics together as a group. The group becomes a notional reporting agent. This means that the group reports MFI interest rate statistics as if it was a single MFI, i.e. it reports one average interest rate per instrument category covering the whole group instead of one rate for each MFI included in the list of MFIs. At the same time, the MFIs within the group are still counted as individual institutions in the reference reporting population and in the sample.

\(^{(1)}\) Note that Tables 1 and 2 in the ECB’s statistics paper entitled ‘Quality measures in non-random sampling’, available on the ECB’s website at www.ecb.europa.eu, highlights the results of the synthetic MAE for the first and third quartile estimators applied in each country.
Section 2: Maintenance of the sample of the actual reporting population

6. Maintenance of the sample over time

25. NCBs that choose the sampling approach must ensure that the sample remains representative over time.

26. NCBs should therefore check the representativeness of their sample at least once a year. If there are significant changes in the reference reporting population, these must be reflected in the sample after this annual check.

27. At intervals of at most three years, NCBs must carry out a regular review of the sample, taking account of joiners to the reference reporting population, leavers from the reference and actual reporting population, and other changes in the characteristics of the reporting agents, and apply the provisions of Section 5 on minimum national sample size. The regular review of the sample will be based on an assessment of compliance with the provisions on the selection of the actual reporting population as contained in Section 1, based on the monthly data corresponding to the end of each quarter in the year in which the review takes place. However, NCBs may check and refresh their sample more frequently.

28. Over time, the sample will be adjusted to take account of joiners to the reference reporting population in order to remain representative of the reference reporting population. NCBs must therefore draw a sample \( n_b \) from the population of all joiners \( N_b \). The complementary selection of joining institutions \( n_b \) among the total number of joiners \( N_b \) is referred to as incremental sampling over time.

29. Over time, the sample will be adjusted to take account of leavers from the reference and the actual reporting population. No adjustment is necessary if the number of leavers in the reference reporting population \( N_d \) is proportionate to the number of leavers in the sample \( n_d \) (case 1). If institutions leave the reference reporting population and they are not in the sample, the sample becomes larger relative to the size of the reference reporting population (case 2). If relatively more institutions leave the sample than the reference reporting population, the sample becomes too small over time and might cease to be representative (case 3). In cases 2 and 3, if random sampling is used for the selection of the actual reporting institutions the weights attached to each institution in the sample has to be adjusted by means of an established statistical method derived from the theory of sampling. The weight attached to each reporting agent is the inverse of its selection probability and hence the expansion factor. In case 2, where the sample is relatively larger for the population, no reporting agent is taken out of the sample. In case 3, if the largest institutions are selected, the sample is adjusted by selecting additional institutions according to their size.

30. Over time, the sample will be adjusted to take account of changes in the characteristics of the reporting agents. These changes can occur because of mergers, divisions, growth of the institutions, etc. Some reporting agents may change stratum. As in cases 2 and 3 for leavers, the sample is adjusted by means of an established statistical method derived from the theory of sampling. New selection probabilities and hence weights are allocated where NCBs carry out random sampling.
Section 3: Further sampling issues

7. Consistency

31. In order to achieve consistency between MFI interest rate statistics on outstanding amounts referring to deposits and to loans and on new business referring to deposits and to loans, NCBs that choose the sampling approach must use the same reporting agents to collect these statistics. NCBs may also use the sampling approach for a sub-set of MFI interest rate statistics and a census for the rest. They may not, however, use two or more different samples.

8. Financial innovation

32. In the sample procedure, NCBs do not need to cover each product that exists at national level. However, they cannot exclude a whole instrument category on the grounds that the amounts involved are very small. Hence, if an instrument category is only offered by one institution, then this institution should be included in the sample. If an instrument category did not exist in a euro area Member State at the time of the initial drawing of the sample, but is introduced by an institution thereafter, this institution should be included in the sample at the time of the next representativity check. If a new product is created, the institutions in the sample should cover it in the next report, as all reporting agents are required to report on all their products.

Section 4: National weighted average interest rates and national total business volumes

33. NCBs receive weighted average interest rates and related amounts of business from all their actual resident reporting agents and calculate national weighted average interest rates for each instrument category on the basis of grossed-up business volumes per stratum. The data are reported to the ECB.

34. Where random sampling is applied, the estimator of the interest rate at stratum and national levels must be consistent with the sampling procedure, simple random sample or with the probability proportional to size used, implying that grossed up amounts are used for weighting of interest rates.

35. Where the largest institutions are selected, the estimator of the rates should aggregate rates across institutions in the same stratum by weighting by the reported amounts, and aggregates across strata should be done by applying the grossed-up volumes in each stratum.

36. For each of the instrument categories on outstanding amounts, i.e. indicators 1 to 26 in Appendix 1 to Annex I to Regulation (EU) No 1072/2013 (ECB/2013/34), NCBs provide a national weighted average interest rate.

37. For each of the instrument categories on new business, i.e. indicators 1 to 23 and 30 to 85 in Appendix 2 to Annex I to Regulation (EU) No 1072/2013 (ECB/2013/34), NCBs provide a national weighted average interest rate. In addition, for each of indicators 2 to 4, 8 to 11, 13 to 22, 33 to 35 and 37 to 85 in Appendix 2 to Annex I to Regulation (EU) No 1072/2013 (ECB/2013/34), NCBs provide the amount of new business conducted at national level in each instrument category during the reference month. For the instrument categories referring to renegotiated loans to households and
non-financial corporations (indicators 88 to 91 in Appendix 2 to Annex I to Regulation (EU) No 1072/2013 (ECB/2013/34), only information on volumes is required, and information on interest rates is collected on a best efforts basis. These amounts of new business refer to the population total, i.e. to the entire reference reporting population and, similarly to the other new business volumes, this figure is estimated through the grossing-up procedure illustrated in paragraphs 38 to 40.

38. If random sampling or the selection of the largest institutions is used to select the reporting agents, expansion factors are used for grossing up the business volumes. Grossing up is applied at stratum level.

39. If the random sampling approach is used, the expansion factors are defined as the inverse of the selection probabilities \( \pi_i \), i.e. \( 1/\pi_i \). The estimated amount of new business for the population total \( B \) is then computed by means of the following generic formula:

\[
B = \sum_{i=1}^{N_j} \frac{B_i}{\pi_i}
\]

with:

- \( B \) as the total business volume
- \( B_i \) as the amount of new business of institution \( i \)
- \( \pi_i \) as the probability of selecting institution \( i \)

40. If the selection of the largest institution approach is used, the expansion factors for each stratum are defined as the inverse of the stratum coverage ratio by means of the following formula:

\[
EF_j = \frac{\hat{B}_j}{\sum_{i=1}^{N_j} \hat{B}_j} = \frac{\sum_{i=1}^{N_{j1}} \hat{B}_j + \sum_{i=N_{j1}+1}^{N_{j0}} \hat{B}_j}{\sum_{i=1}^{N_{j1}} \hat{B}_j}
\]

with:

- \( \hat{B}_j \) as the total volume within stratum \( j \)
- \( \hat{B}_j \) as the volume within each stratum \( j \) for the institution \( i \)
- \( N_{j0} \) as the number of credit institutions non-sampled in the stratum \( j \)
- \( N_{j1} \) as the number of credit institutions sampled in the stratum \( j \).

41. Expansion factors \( EF_j \) as defined in paragraph 40 in respect of new business are calculated by replacing new business volumes by the related outstanding amounts. The grossed-up volume of stratum \( j \) is then calculated as the expansion factor for stratum \( j \) multiplied by the reported volume for stratum \( j \).
42. NCBs provide the MFI interest rates on outstanding amounts and on new business to the ECB to four decimal places. This is without prejudice to any decisions taken by the NCBs on the level of precision they wish to apply in collecting the data. The published results do not contain more than two decimal places.

43. NCBs document any (changes in) regulatory arrangements affecting MFI interest rate statistics in the methodological notes that are provided with the national data.

44. NCBs that choose a sampling approach for the selection of the reporting agents provide an estimate of the sampling error for the initial sample. A new estimate is provided after each maintenance of the sample.
PART 15

Treatment of specific products for MFI interest rate statistics

1. The treatment of the products defined in the following paragraphs should be used as a reference for products with similar characteristics.

2. A step-up (step-down) deposit or loan is a deposit or loan with a fixed maturity to which an interest rate is applied that increases (decreases) from year to year by a pre-fixed number of percentage points. Step-up (step-down) deposits and loans are instruments with fixed interest rates over the whole maturity. The interest rate for the whole maturity of the deposit or loan and the other terms and conditions are agreed in advance at time $t_0$ when the contract is signed. An example of a step-up deposit is a deposit with an agreed maturity of four years, which receives 5% interest in the first year, 7% in the second, 9% in the third and 13% in the fourth. The AAR on new business, which is covered at time $t_0$ in MFI interest rate statistics, is the geometric average of the factors ‘$1 + \text{interest rate}$’. In line with Annex I to Regulation (EU) No 1072/2013 (ECB/2013/34), NCBs may request reporting agents to implement the NDER for this type of product. The AAR on outstanding amounts that is covered from time $t_0$ to $t_3$ is the rate applied by the reporting agent at the time of calculation of the MFI interest rate, i.e., using the example of a deposit with an agreed maturity of four years, 5% at time $t_0$, 7% at time $t_1$, 9% at time $t_2$ and 13% at time $t_3$.

3. For the purpose of MFI interest rate statistics, loans taken as part of lines of credit have the same meaning as defined in and are classified as in Part 2 of Annex II to Regulation (EU) No 1071/2013 (ECB/2013/33). Only outstanding amounts, i.e. amounts withdrawn and not yet repaid in the context of a credit line are covered as new business and reflected in the MFI interest rate statistics in accordance with paragraph 16 of Annex I to Regulation (EU) No 1071/2013 (ECB/2013/33). Amounts available through a line of credit that have not been withdrawn or have already been repaid are not considered, whether as new business or as outstanding amounts.

4. An umbrella contract allows the customer to draw loans on several types of loan accounts up to a certain maximum amount applying to all loan accounts together. At the time of the agreement on an umbrella contract, the form the loan will take and/or the date on which the loan will be drawn and/or the interest rate are not specified, but a range of possibilities may be agreed. Such an umbrella contract is not covered by MFI interest rate statistics. However, as soon as a loan agreed under an umbrella contract is drawn, it is covered under the corresponding item in MFI interest rate statistics, both in new business and outstanding amounts.

5. Savings deposits with a basic interest rate plus a fidelity and/or growth premium may exist. At the time the deposit is placed, it is not certain whether or not the premium will be paid. The payment depends on the unknown future attitude towards saving of the household or non-financial corporation. As a convention, such fidelity or growth premiums are not included in the AAR on new business. The AAR on outstanding amounts always covers the rates applied by the reporting agent at the time of calculation of MFI interest rates. Hence, if such a fidelity or growth premium is granted by the reporting agent, this is reflected in the statistics on outstanding amounts.
6. Loans may be offered to households or non-financial corporations with associated derivative contracts, i.e. an interest rate swap/cap/floor etc. As a convention, such associated derivative contracts are not included in the AAR on new business. The AAR on outstanding amounts always covers the rates applied by the reporting agent at the time the MFI interest rates are calculated. Hence, if such a derivative contract is exercised and the reporting agent adjusts the interest rate charged to the household or non-financial corporation, this is reflected in the statistics on outstanding amounts.

7. Deposits may be offered comprising two components: a deposit with an agreed maturity to which a fixed interest rate is applied and an embedded derivative with a return that is linked to the performance of a defined stock exchange index or a bilateral exchange rate, subject to a minimum guaranteed return of 0%. The maturity of both components may be the same or may differ. The AAR on new business covers the interest rate for the deposit with agreed maturity, as it reflects the agreement between the depositor and the reporting agent and it is known when the money is placed. The return on the other component of the deposit, linked to the performance of a stock exchange index or a bilateral exchange rate, is only known ex post when the product matures and therefore cannot be covered by the new business rate. Hence, only the guaranteed minimum return (usually 0%) is covered. The AAR on outstanding amounts always covers the interest rate applied by the reporting agent at the time the MFI interest rates are calculated. Until the day of maturity, the rate on the deposit with agreed maturity is captured as well as the guaranteed minimum return on the deposit containing the embedded derivative. Only at maturity do the MFI interest rates on outstanding amounts reflect the AAR that is paid by the reporting agent.

8. Deposits with a maturity of over two years as defined in Part 2 of Annex II to Regulation (EU) No 1071/2013 (ECB/2013/33) may contain pension savings accounts. The main part of the pension savings accounts may be placed in securities and the interest rate on the accounts then depends on the yield of the underlying securities. The remaining part of the pension savings accounts may be held in cash and the interest rate determined by the credit or other institution in the same way as for other deposits. At the time when the deposit is placed, the total return to the household from the pension savings account is not known and may also be negative. In addition, at the time the deposit is placed, an interest rate is agreed between the household and the credit or other institution which applies only to the deposit part; this does not apply to the part invested in securities. Hence, only the deposit part that is not invested in securities is covered by MFI interest rate statistics. The AAR on new business that is reported is the rate agreed between the household and the reporting agent for the deposit part at the time the deposit is placed. The AAR on outstanding amounts is the rate applied by the reporting agent to the deposit part of the pension savings accounts at the time of calculation of the MFI interest rate.

9. Savings plans for housing loans are long-term saving schemes that may provide a low return but, after a certain period of saving, give the household or non-financial corporation the right to a housing loan at a discounted rate. In line with Part 2 of Annex II to Regulation (EU) No 1071/2013 (ECB/2013/33), these savings plans are classified under deposits with agreed maturity over two years as long as they are used as a deposit. As soon as they are transformed into a loan, they are classified as loans to households for house purchases. Reporting agents report as new deposit business the interest rate that is agreed at the time the initial deposit
is placed. The corresponding amount of new business is the amount of money that has been placed. The increase of this amount on the deposit over time is only covered by outstanding amounts. At the time when the deposit is transformed into a loan, this new loan is recorded as new lending business. The interest rate is the discounted rate that is being offered by the reporting agent. The weight is the total amount of the loan that is being granted to the household or non-financial corporation.

10. In line with Part 2 of Annex II to Regulation (EU) No 1071/2013 (ECB/2013/33), deposits placed pursuant to the French regulated housing plan plan d’épargne-logement (PEL) are classified as deposits with an agreed maturity of over two years. The government regulates the conditions governing these PELs and fixes the interest rate, which remains unchanged over the entire maturity of the deposit, i.e. each ‘generation’ of PELs has the same interest rate attached to it. PELs are held for at least four years and each year the customer deposits a minimal pre-fixed amount but is allowed to increase the payments at any time during the course of the scheme. Reporting agents report as new business the initial deposit at the opening of a new PEL. The amount of money that is initially placed in the PEL may be very low, which means that the weight attached to the new business rate will also be relatively low. This approach ensures that the new business rate always reflects the conditions governing the current generation of PELs. Changes in the interest rate applied to the new PELs are reflected in the new business rate. The reaction of consumers in terms of a portfolio shift from other long-term deposits to pre-existing PELs is not reflected in the new business rates but only in the rates on outstanding amounts. At the end of the period of four years, the customer may either ask for a loan at a discounted rate or renew the contract. Since this renewal of the PEL is carried out automatically without any active involvement on the part of the customer, and since the terms and conditions of the contract including the interest rate are not renegotiated, in line with Part 2 of Annex I to Regulation (EU) No 1072/2013 (ECB/2013/34) this renewal is not considered as new business. On renewing the contract, the customer is allowed to make additional deposits, provided that the outstanding amount does not exceed a defined ceiling and the contract does not exceed a defined maximum years of maturity. If the ceiling or maximum maturity are reached, the contract is frozen. The household or non-financial corporation retains the borrowing rights and is still granted interest in accordance with the conditions prevailing at the time of opening the PEL as long as the money is left in the bank’s book. The government grants a subsidy in terms of an interest payment on top of the interest rate offered by the credit or other institution. In line with Part 1 of Annex I to Regulation (EU) No 1072/2013 (ECB/2013/34) only that part of the interest payment offered by the credit or other institution is captured in MFI interest rate statistics. The government subsidy, which is paid through but not by the credit or other institution, is ignored.

11. Negative interest rates on deposits should be included in MFI interest rates provided that such rates are not exceptional having regard to market conditions.
PART 15a

Individual MFI balance sheet item and interest rate statistics

Tables 1, 2 and 3 present the detailed requirements for the transmission of data on individual MFI balance sheet items and interest rate statistics. As regards individual MFI balance sheet items (BSI), these requirements relate to monthly series on outstanding amounts, together with a selected set of additional indicators on outstanding amounts to be reported on a quarterly basis. However, NCBs that collect these data on a monthly basis may report these indicators on a monthly basis. The reporting scheme for individual BSI also covers ancillary series, which include information on non-transaction effects so that meaningful transaction measures can be derived, i.e. taking into account revaluations due to changes in prices and exchange rates, reclassifications and loan write-offs or write-downs, as applicable. Tables 1 and 2 of this Part identify these requirements with the symbols ‘•’ and ‘••’. ‘••’ indicates cases where NCBs are only required to cover reclassifications, as a minimum. In addition, in order to reduce the reporting burden, NCBs may apply a threshold approach when reporting ancillary series. In particular, NCBs are expected to report ancillary series on a best efforts basis for amounts exceeding EUR 50 million, but only when the ancillary series are larger than 1% of the outstanding amounts of the indicator, i.e. threshold = max(EUR 50 million, 1% of stocks). This threshold, which also applies to groups of credit institutions, is indicative and aims to help NCBs to decide whether to make an adjustment or not. However, when information is not readily available or is of a poor quality, a decision may be made by the relevant NCB either to take no further action or to make estimates.

For loans, the reporting scheme includes additional information on loan transfers, to be reported as acquisitions minus disposals. These indicators, identified in Table 1 with the symbol ‘†’, cover net flows of loans securitised or otherwise transferred (transactions with an impact on reported loan stocks). It should be noted that the requirements of Regulation (EU) No 1071/2013 (ECB/2013/33) do not directly match the data requirements of Table 1. In particular, net flows of securitised loans (transactions with an impact on reported loan stocks) that relate to the maturity breakdowns of loans to non-financial corporations and breakdowns by purpose for loans to households are only required on a quarterly basis under Regulation (EU) No 1071/2013 (ECB/2013/33). However, this information may be collected on a monthly basis at national level. Similarly, data on net flows of loans otherwise transferred (transactions with an impact on reported loan stocks) in relation to the maturity breakdowns of loans to non-financial corporations and loan transfers between domestic MFIs are not covered under the requirements of Regulation (EU) No 1071/2013 (ECB/2013/33), but may be available at national level. Where not directly available, this information must be reported on a best efforts basis.

The transmission of individual MFI interest rate (MIR) statistics, as set out in Table 3, includes monthly interest rates relating to euro-denominated deposits and loans vis-à-vis households and non-financial corporations resident in the euro area. In addition to interest rates on outstanding amounts and business volumes, the requirements cover the volumes of new business.

In accordance with Article 17a, the panel of euro area credit institutions involved in the exchange of data will be regularly amended. Subject to the approval procedure laid down in that Article, any amendments will be implemented according to the following rules.
(i) For euro area enlargements: the relevant NCB and the ECB will agree on the institutions to be covered in the exercise and data will be reported for reference periods from the date on which the relevant Member State becomes a participating Member State.

(ii) For changes in the MFI population: the panel will be amended according to the general principle that the coverage agreed upon by the Eurosystem must be preserved. In particular:

— If an institution covered by the data exchange leaves the MFI population due to a change in its sector classification, it will be excluded from the panel;

— MFIs on the panel may be involved in mergers or acquisitions. If the resulting institution uses the MFI code of an MFI that is already on the panel, no changes are required. If the resulting institution uses the code of an existing MFI that is not on the panel, the MFI will be added to the panel from the first day of the month in which the merger or acquisition takes place. In such situations the issue of whether the relevant NCB should report back data will be decided on a case-by-case basis. When the resulting institution uses a new MFI code, the MFI will be added to the panel from the first day of the month in which the merger or acquisition takes place;

— In the event of divisions, the panel will be amended in order to continue to cover the largest of the resulting MFIs. The possibility of including all of the resulting MFIs will be decided on a case-by-case basis.

(iii) For changes in the actual reporting population of BSI and MIR statistics due to the derogations or sampling regimes applied by NCBs: any institutions for which data become unavailable will be excluded from the panel.
Table 1

<table>
<thead>
<tr>
<th>Area of counterparty</th>
<th>Sector of counterparty</th>
<th>Loans</th>
<th>Cash</th>
<th>Total</th>
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</thead>
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<td>MFIs</td>
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<td>Over 1Y and up to 2Y</td>
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<td>o/w syndicated loans</td>
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**Note:**
- "..." indicates data not available or not applicable.
- "O" indicates data of interest.
- "Q" indicates data of no interest.

**Data on assets of individual MFIss**

**Table 1:**

- **Area of counterparty:**
  - Domestic
  - Euro area
  - Rest of the world

- **Sector of counterparty:**
  - MFIs
  - NCB
  - Other than domestic
  - Over 2Y
  - Over 5Y

- **Loans:**
  - Euro area
  - Domestic
  - Rest of the world

- **Cash:**
  - Euro area
  - Domestic
  - Rest of the world

- **Total:**
  - Euro area
  - Domestic
  - Rest of the world

**Notes:**
- "O" indicates data of interest.
- "Q" indicates data of no interest.
- "..." indicates data not available or not applicable.
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<th>Instrument</th>
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<th>Domestic</th>
<th>Euro area other than domestic</th>
<th>Rest of the World</th>
<th>**</th>
<th>Non-financial corporations (S.11)</th>
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<td>Rest of the World</td>
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<td>(including fixed assets)</td>
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</tbody>
</table>

(*) These series are required to supplement the transmission on individual MIR. In particular, the requirement on ‘overdrafts’ covers revolving loans and overdrafts, convenience and extended credit card credit.

- Monthly indicators on outstanding amounts.
- Quarterly indicators on outstanding amounts.
- Ancillary series: all adjustments combined.
- Ancillary series: all adjustments combined; NCBs may opt for reporting only effects relating to reclassifications, in case this reduces the reporting burden.
- Loan transfers (acquisitions minus disposals).
### Table 2

Data on liabilities of individual MFIs

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<thead>
<tr>
<th>Instrument</th>
<th>Sector of counterparty</th>
<th>Total</th>
<th>MFIs</th>
<th>non-MFIs</th>
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<td>Deposits</td>
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<td>Owing to intra-group positions</td>
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<td>Total</td>
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<tr>
<td>o/w in euro</td>
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<tr>
<td>Deposits in M3</td>
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<td>o/w in euro (1)</td>
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<tr>
<td>with agreed maturity</td>
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<tr>
<td>Up to 1Y</td>
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<tr>
<td>Instrument</td>
<td>Sector of counterparty</td>
<td>Total</td>
<td>MFIs</td>
<td>non-MFIs</td>
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<td>Between 1Y and 2Y</td>
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<td>Euro area other than domestic</td>
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<tr>
<td>redeemable with a notice up to 3M</td>
<td>Domestic</td>
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<tr>
<td></td>
<td>Euro area other than domestic</td>
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<tr>
<td></td>
<td>Euro area</td>
<td></td>
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<tr>
<td>o/w in euro (')</td>
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<td>Euro area other than domestic</td>
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<tr>
<td>repos not with CCPs</td>
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<td>Deposits not included in M3</td>
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<td>Euro area other than domestic</td>
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<tr>
<td>o/w in euro (')</td>
<td>Euro area</td>
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<td>Instrument</td>
<td>Sector of counterparty</td>
<td>Total</td>
<td>MFIs</td>
<td>non-MFIs</td>
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<td></td>
<td>Central government</td>
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<tr>
<td>repos with CCPs</td>
<td>Domestic</td>
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<tr>
<td></td>
<td>Euro area other than domestic</td>
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<td>Remaining liabilities</td>
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<td>Euro area</td>
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<tr>
<td></td>
<td>Rest of the world</td>
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</table>

(1) These series are required to supplement the transmission on individual MIR. In particular, the requirement on ‘overdrafts’ covers revolving loans and overdrafts, convenience and extended credit card credit.

Monthly indicators on outstanding amounts.

Quarterly indicators on outstanding amounts.

Ancillary series: all adjustments combined.

Ancillary series: all adjustments combined; NCBs may opt for reporting only effects relating to reclassifications, in case this reduces the reporting burden.
### Table 3
Data on individual MFI interest rates

#### INSTRUMENT CATEGORIES FOR INTEREST RATES ON OUTSTANDING AMOUNTS

<table>
<thead>
<tr>
<th>Sector</th>
<th>Type of instrument</th>
<th>Original maturity</th>
<th>Reporting obligation</th>
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<tbody>
<tr>
<td>Deposits in EUR</td>
<td>From households</td>
<td></td>
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</tr>
<tr>
<td></td>
<td>With agreed maturity</td>
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<td>Over 2 years</td>
<td>AAR</td>
</tr>
<tr>
<td></td>
<td>From non-financial corporations</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>With agreed maturity</td>
<td>Up to 2 years</td>
<td>AAR</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Over 2 years</td>
<td>AAR</td>
</tr>
<tr>
<td>Loans in EUR</td>
<td>To households</td>
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<td></td>
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<td>Over 1 and up to 5 years</td>
<td>AAR, amount</td>
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<tr>
<td></td>
<td></td>
<td>Over 5 years</td>
<td>AAR</td>
</tr>
<tr>
<td></td>
<td>For consumption and other purposes</td>
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<td></td>
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<td></td>
<td>Up to 1 year</td>
<td>AAR</td>
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<td></td>
<td>Over 1 and up to 5 years</td>
<td>AAR, amount</td>
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<tr>
<td></td>
<td></td>
<td>Over 5 years</td>
<td>AAR</td>
</tr>
<tr>
<td></td>
<td>To non-financial corporations</td>
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<td>Total</td>
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<td>Up to 1 year</td>
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<td>AAR, amount</td>
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<td>AAR</td>
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#### INSTRUMENT CATEGORIES FOR INTEREST RATES ON NEW BUSINESS

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<th>Original maturity, period of notice, initial period of interest rate fixation</th>
<th>Reporting obligation</th>
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<tbody>
<tr>
<td>Deposits in EUR</td>
<td>From households</td>
<td>Overnight (*)</td>
<td>AAR</td>
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<td>With agreed maturity</td>
<td>Up to 1 year maturity</td>
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<td></td>
<td>Over 1 and up to 2 years maturity</td>
<td>AAR, amount</td>
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<td>Over 2 years maturity</td>
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<td>Redeemable notice (*)</td>
<td>at Up to 3 months' notice</td>
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<td>Over 3 months' notice</td>
<td>AAR</td>
</tr>
<tr>
<td></td>
<td>From non-financial corporations</td>
<td>Overnight (*)</td>
<td>AAR</td>
</tr>
<tr>
<td></td>
<td>With agreed maturity</td>
<td>Up to 1 year maturity</td>
<td>AAR, amount</td>
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<td>Sector</td>
<td>Type of instrument</td>
<td>Reporting obligation</td>
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<td><strong>Over 1 and up to 2 years maturity</strong> AAR, amount</td>
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<td><strong>Over 2 years maturity</strong> AAR, amount</td>
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<td></td>
<td><strong>Repos</strong></td>
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</tr>
<tr>
<td>Loans in EUR</td>
<td>To households</td>
<td>Revolving loans and overdrafts and convenience and extended credit card credit (*)</td>
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<tr>
<td>For consumption</td>
<td>Floating rate and up to 1 year period of initial rate fixation</td>
<td>AAR, amount</td>
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<td><strong>Over 1 and up to 5 years period of initial rate fixation</strong> AAR, amount</td>
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<tr>
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<td><strong>Over 5 years period of initial rate fixation</strong> AAR, amount</td>
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<tr>
<td>For house purchases</td>
<td>Floating rate and up to 1 year period of initial rate fixation</td>
<td>AAR, amount</td>
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<td><strong>Over 1 and up to 5 years period of initial rate fixation</strong> AAR, amount</td>
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<td><strong>Over 10 years period of initial rate fixation</strong> AAR, amount</td>
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<tr>
<td>For other purposes</td>
<td>Floating rate and up to 1 year period of initial rate fixation</td>
<td>AAR, amount</td>
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<td><strong>Over 1 and up to 5 years period of initial rate fixation</strong> AAR, amount</td>
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<tr>
<td></td>
<td><strong>Over 5 years period of initial rate fixation</strong> AAR, amount</td>
<td></td>
<td></td>
</tr>
<tr>
<td>To non-financial corporations</td>
<td>Revolving loans and overdrafts and convenience and extended credit card credit (*)</td>
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<tr>
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<td><strong>Over 1 and up to 3 years period of initial rate fixation</strong> AAR, amount</td>
<td></td>
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</tr>
<tr>
<td>Sector</td>
<td>Type of instrument</td>
<td>Original maturity, period of notice, initial period of interest rate fixation</td>
<td>Reporting obligation</td>
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<tr>
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<td>Over 3 and up to 5 years period of initial rate fixation</td>
<td>AAR, amount</td>
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<tr>
<td></td>
<td></td>
<td>Over 5 and up to 10 years period of initial rate fixation</td>
<td>AAR, amount</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Over 10 years period of initial rate fixation</td>
<td>AAR, amount</td>
</tr>
<tr>
<td>Other loans over an amount of EUR 0.25 million and up to EUR 1 million</td>
<td>Floating rate and up to 3 months period of initial rate fixation</td>
<td>AAR, amount</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Over 3 months and up to 1 year period of initial rate fixation</td>
<td>AAR, amount</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Over 1 and up to 3 year period of initial rate fixation</td>
<td>AAR, amount</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Over 3 and up to 5 years period of initial rate fixation</td>
<td>AAR, amount</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Over 5 and up to 10 years period of initial rate fixation</td>
<td>AAR, amount</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Over 10 years period of initial rate fixation</td>
<td>AAR, amount</td>
</tr>
<tr>
<td>Other loans over an amount of EUR 1 million</td>
<td>Floating rate and up to 1 year period of initial rate fixation</td>
<td>AAR, amount</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Over 1 and up to 5 years period of initial rate fixation</td>
<td>AAR, amount</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Over 5 years period of initial rate fixation</td>
<td>AAR, amount</td>
</tr>
</tbody>
</table>

(*) For these indicators the business volumes are included in the reporting scheme for individual BSI.
PART 16

Payments statistics

Section 1. Reporting requirements

In addition to the indicators specified in Regulation (EU) No 1409/2013 (ECB/2013/43), and as stated in Article 18(1) of this Guideline, the NCBs report the additional information required under Tables 1 to 7. This information is subject to the same timeliness as is specified for the indicators in the Regulation. For those indicators for which a definition is not provided in the Regulation, a definition is included in the relevant table.

Information required under the tables of the Regulation and of this Guideline should be reported irrespective of the actual existence of the underlying phenomenon and even when they are zero. ‘NC’ with an observation status M is used to indicate that the phenomenon does not exist. For memorandum items, if actual data, estimates or provisional data cannot be provided, NCBs report NC with an observation status L.

Table 1.

Settlement media

End of period unless otherwise stated; value in EUR millions

<table>
<thead>
<tr>
<th>Settlement media used by non-MFIs</th>
<th>Value</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Liabilities of the NCB</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Overnight deposits denominated in euro</td>
<td></td>
<td></td>
</tr>
<tr>
<td>of domestic central governments</td>
<td>Geo 0</td>
<td>M</td>
</tr>
<tr>
<td>of other euro area Member States’ central governments</td>
<td>Geo 0</td>
<td>M</td>
</tr>
<tr>
<td>of rest of the world, except banks</td>
<td>Geo 0</td>
<td>M</td>
</tr>
<tr>
<td>Overnight deposits denominated in other currencies</td>
<td></td>
<td></td>
</tr>
<tr>
<td>of domestic central governments</td>
<td>Geo 0</td>
<td>M</td>
</tr>
<tr>
<td>of other euro area Member States’ central governments</td>
<td>Geo 0</td>
<td>M</td>
</tr>
<tr>
<td>of rest of the world, except banks</td>
<td>Geo 0</td>
<td>M</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Liabilities of other MFIs</th>
<th>Value</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overnight deposits denominated in euro</td>
<td></td>
<td></td>
</tr>
<tr>
<td>of domestic central governments</td>
<td>Geo 0</td>
<td>M</td>
</tr>
<tr>
<td>of other euro area Member States’ central governments</td>
<td>Geo 0</td>
<td>M</td>
</tr>
<tr>
<td>of rest of the world, except banks</td>
<td>Geo 0</td>
<td>M</td>
</tr>
<tr>
<td>Overnight deposits denominated in other currencies</td>
<td></td>
<td></td>
</tr>
<tr>
<td>of domestic central governments</td>
<td>Geo 0</td>
<td>M</td>
</tr>
<tr>
<td>of other euro area Member States’ central governments</td>
<td>Geo 0</td>
<td>M</td>
</tr>
<tr>
<td>of rest of the world, except banks</td>
<td>Geo 0</td>
<td>M</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Settlement media used by credit institutions</th>
<th>Value</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overnight deposits in euro held at other credit institutions</td>
<td>Geo 0</td>
<td>Q</td>
</tr>
<tr>
<td>Intraday borrowing in euro from the central bank (average for last reserve maintenance period)</td>
<td>Geo 0</td>
<td>A</td>
</tr>
</tbody>
</table>
Settlement media used by non-MFIs — assets or claims on assets that can be used by non-MFIs for payments.


All accounts are included, irrespective of the currency in which they are denominated; thus, ‘overnight deposits denominated in other currencies’ is a sub-category of ‘overnight deposits’.

Overnight deposits denominated in other currencies — value of overnight deposits held by non-MFIs in other currencies.

Settlement media used by credit institutions — assets or claims on assets that can be used by credit institutions for payments.

Intraday borrowing in euro from the central bank (average for last reserve maintenance period) — total value of credit extended by the central bank to credit institutions and reimbursed within a period of less than one business day. This is the average of the daily maximum value of simultaneous and actual intraday overdraft positions or drawings on intraday credit facilities during the day for all credit institutions taken together. All days in the maintenance period, including weekends and bank holidays, are considered in the average.

Table 2.

Institutions offering payment services to non-MFIs

End of period; original units unless otherwise stated; value in EUR millions

<table>
<thead>
<tr>
<th>Institution Type</th>
<th>Number</th>
<th>Value</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Central bank</strong></td>
<td>Geo 0</td>
<td>—</td>
<td>A</td>
</tr>
<tr>
<td>Number of offices</td>
<td>Geo 0</td>
<td>—</td>
<td>A</td>
</tr>
<tr>
<td>Number of overnight deposits (thousands)</td>
<td>Geo 0</td>
<td>—</td>
<td>A</td>
</tr>
<tr>
<td><strong>Credit institutions</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>of which:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit institutions legally incorporated in the reporting country</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of offices</td>
<td>Geo 0</td>
<td>—</td>
<td>A</td>
</tr>
<tr>
<td>Number of institutions</td>
<td>Geo 0</td>
<td>—</td>
<td>A</td>
</tr>
<tr>
<td>Value of overnight deposits held by non-MFIs</td>
<td>—</td>
<td>Geo 0</td>
<td>Q</td>
</tr>
<tr>
<td><strong>Branches of euro area-based credit institutions</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of offices</td>
<td>Geo 0</td>
<td>—</td>
<td>A</td>
</tr>
<tr>
<td>Number of institutions</td>
<td>Geo 0</td>
<td>—</td>
<td>A</td>
</tr>
<tr>
<td>Value of overnight deposits held by non-MFIs</td>
<td>—</td>
<td>Geo 0</td>
<td>Q</td>
</tr>
<tr>
<td><strong>Branches of EEA-based credit institutions outside the euro area</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Number of offices</td>
<td>Geo 0</td>
<td>—</td>
<td>A</td>
</tr>
<tr>
<td>Number of institutions</td>
<td>Geo 0</td>
<td>—</td>
<td>A</td>
</tr>
</tbody>
</table>
### Table 2

<table>
<thead>
<tr>
<th>Branches of non-EEA-based credit institutions</th>
<th>Number</th>
<th>Value</th>
<th>Frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of offices</td>
<td>Geo 0</td>
<td>—</td>
<td>A</td>
</tr>
<tr>
<td>Number of institutions</td>
<td>Geo 0</td>
<td>—</td>
<td>A</td>
</tr>
<tr>
<td>Value of overnight deposits held by non-MFIs</td>
<td>Geo 0</td>
<td>—</td>
<td>Q</td>
</tr>
</tbody>
</table>

**Electronic money institutions**

| Number of institution                       | Geo 0  | —     | A         |

**Other payment service providers**

| Number of institutions                      | Geo 0  | —     | A         |
| Number of offices                           | Geo 0  | —     | A         |
| Number of overnight deposits held by non-MFIs (thousands) | Geo 0  | —     | A         |
| Value of overnight deposits held by non-MFIs | Geo 0  |       | Q         |

**Memo items:**

**Total number of payment institutions operating in the country on a cross-border basis**

| Geo 0  | A         |

| of which: |
| Geo 0  | A         |

- number of payment institutions providing services through an established branch
- number of payment institutions providing services through an agent
- number of payment institutions providing services neither establishing a branch nor through an agent

Table 2 complements Table 1 of Regulation (EU) No 1409/2013 (ECB/2013/43).

**Number of institutions** — comprises the legally independent institutions operating in the reporting country. Each institution is counted once, irrespective of the number of offices it maintains in the country.

**Number of offices** — number of places of business in the reporting country. Each place of business set up in the same reporting country is counted separately. Only those offices (regardless of their size and operating hours) that provide payment services with cashless clearing and settlement are included, while mobile offices are not included. The head office of the institution is counted as an office if it offers payment services with cashless clearing and settlement.

**Branch** — a place of business (other than the head office) which is located in the reporting country and which has been established by a credit institution legally incorporated in another country. It has no legal personality and carries out directly some or all of the transactions inherent in the business of credit institutions. All of the places of business set up in the reporting country by the same institution legally incorporated in another country constitute a single branch. Each of these places of business is counted as an individual office.
Branch of a euro area-based credit institution — a branch (located in the reporting country) of a credit institution legally incorporated outside the reporting country but within the euro area.

Branch of a non-EEA-based credit institution — a branch (located in the reporting country) of a non-EEA-based bank.

Branch of an EEA-based credit institution (outside the euro area) — a branch (located in the reporting country) of a credit institution legally incorporated in an EEA country outside the reporting country and outside the euro area.

Payment institutions operating in the country on a cross-border basis — payment institutions located outside the reporting country but operating in the reporting country through an established branch, an agent or by remote access.

Table 3.

Payment transactions involving non-MFIs

Total for the period; number of transactions in millions; value of transactions in EUR millions; annual frequency

<table>
<thead>
<tr>
<th>Memo items</th>
<th>Sent</th>
<th>Received</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number of transactions</td>
<td>Value of transactions</td>
</tr>
<tr>
<td>Transactions per type of payment instrument</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit transfers</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Initiated electronically</td>
<td></td>
<td></td>
</tr>
<tr>
<td>of which:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Initiated on a single payment basis</td>
<td></td>
<td></td>
</tr>
<tr>
<td>of which:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Online banking based e-payments</td>
<td>Geo 1</td>
<td>Geo 1</td>
</tr>
<tr>
<td>Credits to the accounts by simple book entry</td>
<td>Geo 0</td>
<td>Geo 0</td>
</tr>
<tr>
<td>Debits from the accounts by simple book entry</td>
<td>Geo 0</td>
<td>Geo 0</td>
</tr>
<tr>
<td>Money remittances</td>
<td>Geo 3</td>
<td>Geo 3</td>
</tr>
<tr>
<td>Transactions via telecommunication, digital or IT device</td>
<td>Geo 1</td>
<td>Geo 1</td>
</tr>
<tr>
<td>Other services (not included in the Payment Services Directive)</td>
<td>Geo 4</td>
<td>Geo 4</td>
</tr>
</tbody>
</table>

Table 3 complements Table 4 of Regulation (EU) No 1409/2013 (ECB/2013/43).

Online banking based e-payments — transactions initiated through online banking schemes and payment initiation services. The item ‘online banking based e-payments’ excludes payments merely initiated by the payer via online banking not involving a simultaneous online shopping transaction. It also excludes invoices presented online not involving a simultaneous online shopping transaction.
Credits to the accounts by simple book entry — credit transaction initiated by a payment service provider (PSP) (including electronic money issuer) without a specific transaction order and executed by simple book entry, i.e. credit entry, to the account of a customer, i.e. without the use of a traditional payment instrument. The following transactions are reported for this item: (a) interest payment by the bank; (b) dividend payment by the bank; (c) disbursement of the amount of a loan to the current account of the customer; and (d) other credits to the account by simple book entry. These data are excluded from credit transfers.

Debits from the account by simple book entry — debit transaction initiated by a PSP (including electronic money issuer) without a specific transaction order and executed by simple book entry (debit entry) to the account of a customer, i.e. without the use of a traditional payment instrument. The following transactions are reported for this item: (a) charge of interest by the bank; (b) deduction of banking fees; (c) payment of taxes linked to financial assets, if they are a separate transaction but not separately authorised by the customer; (d) repayments of the amount of a loan; and (e) other debits to the account by simple book entry. These data are excluded from direct debits.


Transactions via telecommunication, digital or IT device — as defined in Point 7 of the Annex to Directive 2007/64/EC.

Other services (not included in the Payment Services Directive) — payment related services other than those services defined in Article 4(3) of Directive 2007/64/EC.

Table 4.

Payment transactions per type of terminal involving non-MFIs

Total for the period; number of transactions in millions; value of transactions in EUR millions; annual frequency

<table>
<thead>
<tr>
<th>Memo items</th>
<th>Number of transactions</th>
<th>Value of transactions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash advances at POS terminals</td>
<td>Geo 1</td>
<td>Geo 1</td>
</tr>
<tr>
<td>OTC cash withdrawals</td>
<td>Geo 1</td>
<td>Geo 1</td>
</tr>
<tr>
<td>OTC cash deposits</td>
<td>Geo 1</td>
<td>Geo 1</td>
</tr>
</tbody>
</table>

Table 4 complements Table 5 of Regulation (EU) No 1409/2013 (ECB/2013/43).

Cash advance at point of sale (POS) terminals — transactions in which the cardholder receives cash at a POS terminal in combination with a payment transaction for goods or services. If it is not possible to distinguish data on cash advances at POS terminals, these are reported as ‘POS transactions’.

Over the counter (OTC) cash deposit — cash deposit to an account at the PSP using a form, including where a card is used merely to identify the payer. Includes cash deposited into a PSP’s day or night deposit box for crediting to an account at the PSP. These transactions do not represent payments in the strict sense, comprising only a change from cash to account money.

OTC cash withdrawal: cash withdrawal from an account at the PSP using a form, including where a card is used merely to identify the payee. These transactions do not represent payments in the strict sense, comprising only a change from account money to cash.

Table 5.
Participation in selected payment systems: TARGET2

End of period; original units; annual frequency

<table>
<thead>
<tr>
<th>TARGET2 component system</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of participants</td>
<td>Geo 1</td>
</tr>
<tr>
<td>Direct participants</td>
<td>Geo 1</td>
</tr>
<tr>
<td>Credit institutions</td>
<td>Geo 1</td>
</tr>
<tr>
<td>Central bank</td>
<td>Geo 1</td>
</tr>
<tr>
<td>Other direct participants</td>
<td>Geo 1</td>
</tr>
<tr>
<td>Public administration</td>
<td>Geo 1</td>
</tr>
<tr>
<td>Clearing and settlement organisa-tions</td>
<td>Geo 1</td>
</tr>
<tr>
<td>Other financial institutions</td>
<td>Geo 1</td>
</tr>
<tr>
<td>Others</td>
<td>Geo 1</td>
</tr>
<tr>
<td>Indirect participants</td>
<td>Geo 1</td>
</tr>
</tbody>
</table>

Table 6.
Payments processed by selected payment systems: TARGET2

Total for the period; number of transactions in millions; value of transactions in EUR millions; annual frequency

<table>
<thead>
<tr>
<th>TARGET2 component system</th>
<th>Number of transactions</th>
<th>Value of transactions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Credit transfers and direct debits</td>
<td>Geo 1</td>
<td>Geo 1</td>
</tr>
<tr>
<td>Within the same TARGET2 component system</td>
<td>Geo 0</td>
<td>Geo 0</td>
</tr>
<tr>
<td>To another TARGET2 component system</td>
<td>Geo 2</td>
<td>Geo 2</td>
</tr>
<tr>
<td>To a euro area TARGET2 component system</td>
<td>Geo 2</td>
<td>Geo 2</td>
</tr>
<tr>
<td>To a non-euro area TARGET2 component system</td>
<td>Geo 2</td>
<td>Geo 2</td>
</tr>
<tr>
<td>Concentration ratio</td>
<td>Geo 1</td>
<td>Geo 1</td>
</tr>
</tbody>
</table>
TARGET2 component system — as defined in Article 2 of Guideline ECB/2012/27 (1).

For TARGET2 the definition of ‘cross border’ is based on the location of the component and not of the participant, as is the case for the other payment systems.

Tables 6 and 7 of Regulation (EU) No 1409/2013 (ECB/2013/43) should be reported for each payment system other than TARGET2. A distinction should be made between large value payment systems and retail payment systems by NCBs:

Large value payment system — as defined in Article 2 of Regulation (EU) No 260/2012 of the European Parliament and of the Council (2).

Retail payment system — as defined in Article 2 of Regulation (EU) No 260/2012.

Table 7.

Activities of PSPs per type of payment service

Total for the period; number of transactions sent in millions; value of transactions sent in EUR millions; annual frequency

<table>
<thead>
<tr>
<th>Memo. item</th>
<th>Number</th>
<th>Value</th>
<th>Number</th>
<th>Value</th>
<th>Number</th>
<th>Value</th>
<th>Number</th>
<th>Value</th>
<th>Number</th>
<th>Value</th>
<th>Number</th>
<th>Value</th>
<th>Number</th>
<th>Value</th>
<th>Number</th>
<th>Value</th>
<th>Number</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>OTC cash deposits</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
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<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
</tr>
<tr>
<td>OTC cash withdrawals</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
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<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
</tr>
<tr>
<td>Direct debits</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
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<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
</tr>
<tr>
<td>Card payments</td>
<td>Geo 1</td>
<td>Geo 1</td>
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<td>Geo 1</td>
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<td>Geo 1</td>
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<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
</tr>
<tr>
<td>Credit transfers</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
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<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
</tr>
<tr>
<td>Money remittance</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
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<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
</tr>
<tr>
<td>Transaction via telecommunication, digital or IT device</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
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<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
<td>Geo 1</td>
</tr>
</tbody>
</table>
Direct debits — as defined in Annex II to Regulation (EU) No 1409/2013 (ECB/2013/43).

Card payments — payment transactions as defined in the second bullet points of Points 3 and 4 of the Annex to Directive 2007/64/EC.

Credit transfers — as defined in Annex II to Regulation (EU) No 1409/2013 (ECB/2013/43).

The required geographical breakdown follows the naming convention laid down in Regulation (EU) No 1409/2013 (ECB/2013/43), namely:

Table 8.
Geographical breakdown

<table>
<thead>
<tr>
<th>Geo 0</th>
<th>Geo 1</th>
<th>Geo 2</th>
<th>Geo 3</th>
<th>Geo 4</th>
</tr>
</thead>
<tbody>
<tr>
<td>Domestic</td>
<td>Domestic and cross-border combined</td>
<td>Cross-border</td>
<td>Domestic</td>
<td>Domestic</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Single country breakdowns for all Union countries</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Rest of the world</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>Cross-border</td>
</tr>
</tbody>
</table>

Section 2. Derogations

Article 4 of Regulation (EU) No 1409/2013 (ECB/2013/43) sets out the conditions under which the NCBs may grant derogations to the reporting agents. In particular, paragraph 2 specifies that NCBs may only grant derogations to reporting agents if these reporting agents do not contribute to a statistically significant coverage, at national level, of payment transactions for each type of payment service.

A statistically significant coverage is defined as 95% of the value of payment transactions for each payment service.

If derogations are granted, NCBs must extrapolate the data to be reported to the ECB.

Section 3. Transitional provisions

Historical data

With a view to enhancing data comparability, NCBs should report historical information for all items in Regulation (EU) No 1409/2013 (ECB/2013/43) and in this Guideline for the reference period 2013 on a best efforts basis. The NCBs decide on the best way to address this requirement, possibly via estimates. For those series that were not already provided in the context of the previous Guideline ECB/2007/9 and where no actual data are available, NCBs are allowed to report information as not available (NC series with an observation status L) (1).

Data with reference period 2014 — tables in this Guideline

In relation to the requirements specified in the tables of this Guideline, NCBs are allowed to report data with the reference period 2014 on a best efforts basis, in accordance with the same rules as laid down for historical data (see above).

(1) In respect of the mandatory items in this Guideline, all requirements were already specified in Guideline ECB/2007/9, with the exception of the requirements relating to ‘intraday borrowing in euro from the central bank’ in Table 1 and ‘electronic money institutions’ in Table 2 (these were memo items in Guideline ECB/2007/9) and the mandatory requirements of Table 7.
As the requirements specified in Regulation (EU) No 1409/2013 (ECB/2013/43) are of annual frequency, the NCBs must ensure the provision of a single figure for each data series, reported with reference to the whole year (aggregating, where applicable, 2014 H1 and 2014 H2). In respect of data covering 2014 H1, the NCBs decide on the best way to address this requirement. If actual data are not available, NCBs may provide estimates.

Where estimates are provided in accordance with the transitional provisions, the methodology is to be defined by each NCB, depending on country specificities. Explanatory notes should be provided by NCBs to clarify the approach undertaken.
PART 17

Statistics on IFs’ assets and liabilities

The statistical returns should contain data for all cells in the relevant tables in this Guideline, even when they are zeros, missing or the phenomenon does not exist.
Table 1.
Data to be provided on a quarterly basis: stocks and flow adjustments

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>Non-MMF investment funds</th>
<th>Other financial intermediaries + financial auxiliaries + captive financial institutions and money lenders (S.125+S.126+S.127)</th>
<th>Insurance corporations + pension funds (S.128+S.129)</th>
<th>Pension funds (S.129)</th>
<th>Non-financial corporations (S.10)</th>
<th>Households + non-profit institutions serving households (S.14+S.15)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>MFIs</td>
<td>Non-MFIs - Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>General Gov’t (S.13)</td>
<td>Total</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 Deposit and loan claims</td>
<td>up to 1 year</td>
<td>over 1 year</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 Debt securities</td>
<td>up to 1 year</td>
<td>over 1 year and up to 2 years</td>
<td>over 2 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2e. Euro</td>
<td>up to 1 year</td>
<td>over 1 year and up to 2 years</td>
<td>over 2 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2x. Foreign currencies</td>
<td>up to 1 year</td>
<td>over 1 year and up to 2 years</td>
<td>over 2 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2t. Total currencies</td>
<td>up to 1 year</td>
<td>over 1 year and up to 2 years</td>
<td>over 2 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3 Equity</td>
<td>up to 1 year</td>
<td>over 1 year and up to 2 years</td>
<td>over 2 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4 Investment fund shares/units</td>
<td>up to 1 year</td>
<td>over 1 year and up to 2 years</td>
<td>over 2 years</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5 Financial derivatives</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6 Non-financial assets (incl. fixed assets)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7 Remaining assets</td>
<td>s/w accrued interest on deposit and loan claims</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>LIABILITIES</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8 Loans and deposits received</td>
<td>up to 1 year</td>
<td>over 1 year</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9 IF shares / units</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10 Financial derivatives</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11 Remaining liabilities</td>
<td>s/w accrued interest on loans and deposits received</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### B. Euro area other than domestic

<table>
<thead>
<tr>
<th></th>
<th>General govt. (S.13)</th>
<th>Non-MFIs - Total</th>
<th>Other residents</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

#### ASSETS

1. **Deposit and loan claims**
   - up to 1 year
   - over 1 year
2. **Debt securities**
   - up to 1 year
   - over 1 year and up to 2 years
3. **Equity**
   - up to 1 year
   - over 1 year and up to 2 years
4. **Investment fund shares/units**
   - (2+3+4) of which securities lent out or sold under repurchase agreements
5. **Financial derivatives**
6. **Non-financial assets (incl. fixed assets)**
7. **Remaining assets**
   - n/a accrued interest on deposit and loan claims

#### LIABILITIES

8. **Loans and deposits received**
   - up to 1 year
   - over 1 year
9. **IF shares / units**
10. **Financial derivatives**
11. **Remaining liabilities**
    - n/a accrued interest on loans and deposits received
### Table 2

Data to be provided on a monthly basis: stocks, flow adjustments, transactions

<table>
<thead>
<tr>
<th></th>
<th>A. Domestic</th>
<th>B. Euro area other than domestic</th>
<th>C. RoW</th>
<th>D. Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Total</td>
<td>Total</td>
<td></td>
</tr>
<tr>
<td></td>
<td>MFI</td>
<td>Non-MFI</td>
<td>MFI</td>
<td>Non-MFI</td>
</tr>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 Deposit and loan claims</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 Debt securities</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2e. Euro</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>up to 1 year</td>
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<td></td>
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<tr>
<td>over 1 and up to 2 years</td>
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</tr>
<tr>
<td>over 2 years</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2x. Foreign currencies</td>
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<tr>
<td>up to 1 year</td>
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<tr>
<td>over 1 and up to 2 years</td>
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<tr>
<td>over 2 years</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>3 Equity</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4 Investment fund shares/units</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5 Financial derivatives</td>
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<td></td>
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<td></td>
</tr>
<tr>
<td>6 Non-financial assets (incl. fixed assets)</td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>7 Remaining assets</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>LIABILITIES</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8 Loans and deposits received</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9 IF shares/units</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9.1 Sale of IF shares/units</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9.2 Redemption of IF shares/units</td>
<td></td>
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</tr>
<tr>
<td>10 Financial derivatives</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>11 Remaining liabilities</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Minimum data to be provided by the reporting agents to the NCBs on a monthly basis.
### PART 18

**Statistics on the assets and liabilities of FVCs**

**Table 1.**

Outstanding amounts and financial transactions

Data required to be provided on a quarterly basis

<table>
<thead>
<tr>
<th></th>
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<th>MFIs</th>
<th>Non-MFIs - Total</th>
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</thead>
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<tr>
<td></td>
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<td>General gov't</td>
</tr>
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<td></td>
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<td>(S.13)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Non-MMF</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>investment funds</td>
</tr>
<tr>
<td></td>
<td></td>
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<td>(S.126)</td>
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<tr>
<td></td>
<td></td>
<td></td>
<td>Other financial intermediaries + captive financial institutions and money lenders</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(S.125-S.126-S.127)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Insurance corporations + pension funds</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(S.11)</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Non-financial corporations</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(S.51)</td>
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<td></td>
<td>Financial derivatives</td>
</tr>
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<td>(S.56)</td>
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<td></td>
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<td></td>
<td>FVCs</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(S.18)</td>
</tr>
</tbody>
</table>

**ASSETS**

1. Deposits and loan claims
   - up to 1 year
   - over 1 year

2. Securitised loans
   - euro area MFI as originator
     - up to 1 year
     - over 1 year and up to 5 years
     - over 5 years
   - euro area general government as originator
   - euro area OFII, non-MMF investment funds and ICPF as originator
   - euro area NFC as originator
   - non-euro area originator

3. Debt securities
   - up to 1 year
   - over 1 year and up to 2 years
   - over 2 years

4. Other securitised assets
   - of which euro area general government as originator
   - of which euro area NFC as originator

5. Equity and investment fund shares/units

6. Financial derivatives

7. Non-financial assets (including fixed assets)

8. Remaining assets

**LIABILITIES**

9. Loans and deposits received
   - up to 1 year
   - over 1 year

10. Debt securities issued
    - up to 1 year
    - over 1 year and up to 2 years
    - over 2 years

11. Capital and reserves

12. Financial derivatives

13. Remaining liabilities

**ANC**: Anchor series

**NON-ANC**: Non-anchor series

**ANC/MFI**: Anchor series, which may be partly derived from data directly collected from MFIs via Regulation (EU) No 1071/2013 (ECB/2013/3) when euro area MFIs act as servicers of the loans.
### Table: \( \text{Assets} \)

<table>
<thead>
<tr>
<th>Description</th>
<th>Total</th>
<th>MFIs</th>
<th>Non-MFIs - Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>1 Deposits and loan claims</td>
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<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
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<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>over 1 year</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>2 Securitised loans</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>up to 1 year</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>over 1 year and up to 5 years</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>over 5 years</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>3 Debt securities</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>up to 1 year</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>over 1 year and up to 2 years</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
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<tr>
<td>over 2 years</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>4 Other securitised assets</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>4a of which euro area general government as originator</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>4b of which euro area NFC as originator</td>
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<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>5 Equity and investment fund shares/units</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>6 Financial derivatives</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>7 Non-financial assets (including fixed assets)</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>8 Remaining assets</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td><strong>Liabilities</strong></td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>9 Loans and deposits received</td>
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</tr>
<tr>
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<td>ANC</td>
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</tr>
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<td>10 Debt securities issued</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>up to 1 year</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>over 1 year and up to 2 years</td>
<td>ANC</td>
<td>ANC</td>
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</tr>
<tr>
<td>over 2 years</td>
<td>ANC</td>
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<td>ANC</td>
</tr>
<tr>
<td>11 Capital and reserves</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>12 Financial derivatives</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>13 Remaining liabilities</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>13a of which accrued interest on debt securities issued</td>
<td>ANC</td>
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<td>ANC</td>
</tr>
</tbody>
</table>

### Table: \( \text{Liabilities} \)

<table>
<thead>
<tr>
<th>Description</th>
<th>Total</th>
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<th>Non-MFIs - Total</th>
</tr>
</thead>
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<tr>
<td><strong>Total</strong></td>
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<td>ANC</td>
</tr>
<tr>
<td>1 Deposits and loan claims</td>
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<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>up to 1 year</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>over 1 year</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>2 Securitised loans</td>
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<td>ANC</td>
</tr>
<tr>
<td>up to 1 year</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>over 1 year and up to 5 years</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>over 5 years</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>3 Debt securities</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>up to 1 year</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>over 2 years</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>4 Other securitised assets</td>
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<td>ANC</td>
</tr>
<tr>
<td>4a of which euro area general government as originator</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>4b of which euro area NFC as originator</td>
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<td>ANC</td>
</tr>
<tr>
<td>5 Equity and investment fund shares/units</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>6 Financial derivatives</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>7 Non-financial assets (including fixed assets)</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>8 Remaining assets</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
</tbody>
</table>

### Notes:

- **ANC**: Activity Not Computed

---

**Table B. Euro area other than domestic**

<table>
<thead>
<tr>
<th>Description</th>
<th>Total</th>
<th>MFIs</th>
<th>Non-MFIs - Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>1 Deposits and loan claims</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>up to 1 year</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>over 1 year</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>2 Securitised loans</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>up to 1 year</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>over 1 year and up to 5 years</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>over 5 years</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>3 Debt securities</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>up to 1 year</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>over 1 year and up to 2 years</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>over 2 years</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>4 Other securitised assets</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>4a of which euro area general government as originator</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>4b of which euro area NFC as originator</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>5 Equity and investment fund shares/units</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>6 Financial derivatives</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>7 Non-financial assets (including fixed assets)</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>8 Remaining assets</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td><strong>Liabilities</strong></td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>9 Loans and deposits received</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>up to 1 year</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>10 Debt securities issued</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>up to 1 year</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>over 1 year and up to 2 years</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>over 2 years</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>11 Capital and reserves</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>12 Financial derivatives</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>13 Remaining liabilities</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
<tr>
<td>13a of which accrued interest on debt securities issued</td>
<td>ANC</td>
<td>ANC</td>
<td>ANC</td>
</tr>
</tbody>
</table>
Table 2.

Write-offs/write-downs

Data required to be provided on a quarterly basis

<table>
<thead>
<tr>
<th>ASSETS</th>
<th>D. Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 Securitised loans</td>
<td>NON-ANC</td>
</tr>
</tbody>
</table>
Table 3.

Loans originated and serviced by euro area MFIs: Data to be exchanged between NCBs (*)

Data required to be provided on a quarterly basis

<table>
<thead>
<tr>
<th>BALANCE SHEET ITEMS</th>
<th>A. Domestic</th>
<th>Other resident sectors</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Other financial intermediaries + financial institutions and money lenders (S.125-S.126-S.127)</td>
</tr>
</tbody>
</table>

**Assets**

Securitised loans

<table>
<thead>
<tr>
<th></th>
<th>FVCs located in euro area country A</th>
<th>FVCs located in euro area country B</th>
<th>FVCs located in euro area country C</th>
</tr>
</thead>
<tbody>
<tr>
<td>up to 1 year</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>over 1 year and up to 5 yrs</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>over 5 years</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

(*) Outstanding amounts, and if applicable in the reporting period also adjustments for reclassifications and write-offs/write-downs.
<table>
<thead>
<tr>
<th>BALANCE SHEET ITEMS</th>
<th>B. Euro area other than domestic</th>
<th>C. Rest of the World</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Non-MMF investment</td>
</tr>
<tr>
<td></td>
<td></td>
<td>funds (S.120)</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Other financial</td>
</tr>
<tr>
<td></td>
<td></td>
<td>intermediaries +</td>
</tr>
<tr>
<td></td>
<td></td>
<td>captive financial</td>
</tr>
<tr>
<td></td>
<td></td>
<td>institutions and</td>
</tr>
<tr>
<td></td>
<td></td>
<td>money lenders (S.126-</td>
</tr>
<tr>
<td></td>
<td></td>
<td>S.127)</td>
</tr>
<tr>
<td></td>
<td>Other resident sectors</td>
<td></td>
</tr>
<tr>
<td>General gov't (S.13)</td>
<td>Non-financial corporations</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(S.11)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Insurance corporations +</td>
<td></td>
</tr>
<tr>
<td></td>
<td>pension funds (S.128-S.129)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Household + non-profit</td>
<td></td>
</tr>
<tr>
<td></td>
<td>institutions serving</td>
<td></td>
</tr>
<tr>
<td></td>
<td>households (S.14-S.15)</td>
<td></td>
</tr>
</tbody>
</table>

| Securitised loans  | FVCs located in euro area       |                     |
|                   | country A                       |                     |
|                   | FVCs located in euro area       |                     |
|                   | country B                       |                     |
|                   | FVCs located in euro area       |                     |
|                   | country C                       |                     |
|                   | up to 1 year                    |                     |
|                   | FVCs located in euro area       |                     |
|                   | country A                       |                     |
|                   | FVCs located in euro area       |                     |
|                   | country B                       |                     |
|                   | FVCs located in euro area       |                     |
|                   | country C                       |                     |
|                   | over 1 year and up to 5 yrs    |                     |
|                   | FVCs located in euro area       |                     |
|                   | country A                       |                     |
|                   | FVCs located in euro area       |                     |
|                   | country B                       |                     |
|                   | FVCs located in euro area       |                     |
|                   | country C                       |                     |
|                   | over 5 years                    |                     |
|                   | FVCs located in euro area       |                     |
|                   | country A                       |                     |
|                   | FVCs located in euro area       |                     |
|                   | country B                       |                     |
|                   | FVCs located in euro area       |                     |
|                   | country C                       |                     |
|                   | etc.                            |                     |
### Loans to non-financial corporations by branch of activity

NCBs either report data for individual sections in accordance with Template I or, if data are not available for individual sections, with Template II.

NCBs report outstanding amounts in respect of loans to domestic non-financial corporations and loans to other euro area Member States’ non-financial corporations (where available) separately. All data are reported in EUR million.

<table>
<thead>
<tr>
<th>Template I</th>
<th>Template II</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>4</td>
<td>4</td>
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<td>5</td>
<td>5</td>
</tr>
<tr>
<td>6</td>
<td>6</td>
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<td>8</td>
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<tr>
<td>9</td>
<td>8</td>
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<tr>
<td>10</td>
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<td>11</td>
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<td>12</td>
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<td>13</td>
<td>12</td>
</tr>
<tr>
<td>14</td>
<td>13</td>
</tr>
</tbody>
</table>

Note: Letters refer to the corresponding NACE Rev.2 classification.
## PART 20

Statistics on MFI credit lines

### Table

Statistics on MFI credit lines (stocks and reclassification adjustments)

<table>
<thead>
<tr>
<th>BALANCE SHEET ITEMS</th>
<th>A. Domestic</th>
<th>Non-MFIs</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>MFIs</td>
<td>Other resident sectors</td>
</tr>
<tr>
<td>ASSETS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 Off-balance sheet items</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit lines</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2 Other assets</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>


\( \text{CCP (4)} \)
### BALANCE SHEET ITEMS

#### FS.124
- **Other resident sectors**
  - MFIs
    - General government (S.13)
    - Other MFIs investment funds (S.124)
    - Other financial intermediaries + captive financial institutions and money lenders (S.125+S.126+S.127) (f)
    - Insurance corporations (S.128)
    - Pension funds (S.129)
    - Non-financial corporations (S.11)
    - Households + non-profit institutions serving households (S.14+S.15)
  - Non-MFIs
    - Other resident sectors
  - Other financial inter.
    - of which: CCP (4)

#### FS.125
- **ASSETS**

1. Off-balance sheet items

- Credit lines

2. Other assets
## PART 21

**Statistics on the assets and liabilities of CCPs**

*Table*

**Statistics on the assets and liabilities of CCPs (stocks and reclassification adjustments)**

**Quarterly data**

<table>
<thead>
<tr>
<th>BALANCE SHEET ITEMS</th>
<th>A. Euro area residents</th>
<th>B. Rest of the world</th>
<th>C. Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>MFI</td>
<td>MFIs</td>
<td>Non-MFIs</td>
</tr>
<tr>
<td>General government</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other general government</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Central government</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other general government</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ASSETS</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>of which: reverse repos stemming from a tri-party repo where a euro area MFI is the lender</td>
<td>R</td>
<td>R</td>
<td>R</td>
</tr>
<tr>
<td>of which: other than reverse repos stemming from a tri-party repo</td>
<td>NR</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Other assets</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4 Other liabilities</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deposits</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>of which: repos stemming from a tri-party repo where a euro area MFI is the borrower</td>
<td>R</td>
<td>R</td>
<td>R</td>
</tr>
<tr>
<td>of which: other than repos stemming from a tri-party repo</td>
<td>NR</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

▼ B
## PART 22
### PF statistics
#### Table
PF statistics (stocks and transactions)

### M2

<table>
<thead>
<tr>
<th>Assets</th>
<th>Pension Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
</tr>
<tr>
<td></td>
<td>Domestic</td>
</tr>
<tr>
<td>Currency and deposits</td>
<td></td>
</tr>
<tr>
<td>Up to 1 year</td>
<td></td>
</tr>
<tr>
<td>Over 1 year and up to 2 years</td>
<td></td>
</tr>
<tr>
<td>Over 2 years</td>
<td></td>
</tr>
<tr>
<td>of which: Transferable deposits</td>
<td></td>
</tr>
<tr>
<td>Debt securities</td>
<td></td>
</tr>
<tr>
<td>Up to 1 year</td>
<td></td>
</tr>
<tr>
<td>Over 1 year and up to 2 years</td>
<td></td>
</tr>
<tr>
<td>Over 2 years</td>
<td></td>
</tr>
<tr>
<td>Financial derivatives</td>
<td></td>
</tr>
<tr>
<td>Loans</td>
<td></td>
</tr>
<tr>
<td>Up to 1 year</td>
<td></td>
</tr>
<tr>
<td>Over 1 year and up to 5 years</td>
<td></td>
</tr>
<tr>
<td>Over 5 years</td>
<td></td>
</tr>
<tr>
<td>Equity</td>
<td></td>
</tr>
<tr>
<td>o/w listed shares</td>
<td></td>
</tr>
<tr>
<td>Investment funds shares/units</td>
<td></td>
</tr>
<tr>
<td>MMF shares/units</td>
<td></td>
</tr>
<tr>
<td>Non-MMF investment fund shares/units</td>
<td></td>
</tr>
<tr>
<td>Insurance technical reserves and related claims (1)</td>
<td></td>
</tr>
<tr>
<td>Remaining assets</td>
<td></td>
</tr>
<tr>
<td>Total non-financial assets</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Euro area Member States other than domestic</td>
</tr>
<tr>
<td>--------------------------------</td>
<td>-------------------------------------------</td>
</tr>
<tr>
<td></td>
<td>MFIs (S.121+ S.122+ S.123)</td>
</tr>
<tr>
<td>Total</td>
<td></td>
</tr>
<tr>
<td>Currency and deposits</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>of which: Transferable deposits</td>
<td></td>
</tr>
<tr>
<td>Debt securities</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Financial derivatives</td>
<td></td>
</tr>
<tr>
<td>Loans</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Equity</td>
<td></td>
</tr>
<tr>
<td>o/w listed shares</td>
<td></td>
</tr>
<tr>
<td>Investment funds shares/units</td>
<td></td>
</tr>
<tr>
<td>MFIs shares/units</td>
<td></td>
</tr>
<tr>
<td>OFIs+financial auxiliaries/captive financial institutions and money lenders(S.125+ S.126+S.127)</td>
<td></td>
</tr>
<tr>
<td>MMF shares/units</td>
<td></td>
</tr>
<tr>
<td>Non-MMF investment fund shares/units</td>
<td></td>
</tr>
<tr>
<td>Insurance technical reserves and related claims (1)</td>
<td></td>
</tr>
<tr>
<td>Remaining assets</td>
<td></td>
</tr>
<tr>
<td>Total non-financial assets</td>
<td></td>
</tr>
</tbody>
</table>

(1) This item may include non-life insurance technical reserves (ESA 2010: F.61), claims of insurance corporations on pension managers (in line with ESA 2010: F.64) and provisions for calls under standardised guarantees (ESA 2010: F.66).
<table>
<thead>
<tr>
<th>Liabilities Pension Funds</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Debt securities issued</strong></td>
</tr>
<tr>
<td><strong>Financial derivatives</strong></td>
</tr>
<tr>
<td><strong>Loans</strong></td>
</tr>
<tr>
<td>Up to 1 year</td>
</tr>
<tr>
<td>Over 1 and up to 5 years</td>
</tr>
<tr>
<td>Over 5 years</td>
</tr>
<tr>
<td><strong>Equity</strong></td>
</tr>
<tr>
<td>o/w listed shares</td>
</tr>
<tr>
<td><strong>Insurance technical reserves</strong></td>
</tr>
<tr>
<td>of which: Pension entitlements (‘)</td>
</tr>
<tr>
<td>Defined Contribution</td>
</tr>
<tr>
<td>Defined Benefit</td>
</tr>
<tr>
<td>Hybrid schemes</td>
</tr>
<tr>
<td><strong>Remaining liabilities</strong></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>---</td>
</tr>
<tr>
<td></td>
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<tr>
<td>Debt securities issued</td>
</tr>
<tr>
<td>Financial derivatives</td>
</tr>
<tr>
<td>Loans</td>
</tr>
<tr>
<td>Up to 1 year</td>
</tr>
<tr>
<td>Over 1 and up to 5 years</td>
</tr>
<tr>
<td>Over 5 years</td>
</tr>
<tr>
<td>Equity</td>
</tr>
<tr>
<td>o/w listed shares</td>
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<td>Insurance technical reserves</td>
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<td>of which: Pension entitlements (1)</td>
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<td>Defined Contribution</td>
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<td>Defined Benefit</td>
</tr>
<tr>
<td>Hybrid schemes</td>
</tr>
<tr>
<td>Remaining liabilities</td>
</tr>
</tbody>
</table>

(1) This item, including the relevant breakdown, may include claims of managers on pension funds (in line with ESA 2010: F.64) and entitlements to non-pension benefits (ESA 2010: F.65).
### Table 1

Data on assets and liabilities to be provided for Q4 2015: stocks

<table>
<thead>
<tr>
<th>ASSETS (F)</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1x. Currency and deposits of which transferable deposits (F.22)</td>
<td></td>
</tr>
<tr>
<td>2. Debt securities (ESA 2010: F.3)</td>
<td></td>
</tr>
<tr>
<td>3. Loans (ESA 2010: F.4) — fair value</td>
<td></td>
</tr>
<tr>
<td>3x. Loans of which deposit guarantees in connection with reinsurance business — fair value</td>
<td></td>
</tr>
<tr>
<td>4. Equity (ESA 2010: F.51)</td>
<td></td>
</tr>
<tr>
<td>4a. Equity of which listed shares</td>
<td></td>
</tr>
<tr>
<td>5. Investment funds shares/units (ESA 2010: F.52)</td>
<td></td>
</tr>
<tr>
<td>7. Non-life insurance technical reserves (ESA 2010: F.6)</td>
<td></td>
</tr>
<tr>
<td>8. Non-financial assets (ESA 2010: AN)</td>
<td></td>
</tr>
<tr>
<td>9. Remaining assets</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>LIABILITIES (F)</th>
<th></th>
</tr>
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<tbody>
<tr>
<td>1. Debt securities issued and loans (ESA 2010: F.3 + F.4)</td>
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<tr>
<td>1.x. of which deposit guarantees in connection with reinsurance business</td>
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<td>2. Equity (ESA 2010: F.51)</td>
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<td>2a. Equity of which listed shares</td>
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<td>2b. Equity of which unlisted shares</td>
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<td>2c. Equity of which other equity</td>
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<td>3.1 of which non-unit linked</td>
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<td>3.2 Non-life insurance technical reserves</td>
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<td>5. Remaining liabilities</td>
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(1) Data reference 1 January 2016 may be used as a proxy.
### Table 2a

Data on assets to be provided on a quarterly basis: stocks and flow adjustments

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<th>ASSETS (F)</th>
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<th>Euro area</th>
<th>Rest of the world</th>
<th>Main counterparties outside the European Union (country-by-country information)</th>
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<td>Non-participating Member States (country-by-country information)</td>
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- **fair value**
  - up to 1 year (remaining until maturity)
  - over 1 year (remaining until maturity)

**1x. Currency and deposits o/w transferable deposits (F.22)**

- **nominal value**

**2. Debt securities (ESA 2010: F.3)**
  - issued by MFIs
  - issued by GG
  - issued by OFIs
  - issued by ICs
  - issued by PFs
  - issued by NFCs
  - issued by HHs & NPISHs
  - up to 1 year (original maturity)
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▼M2
Euro area

Total

Domestic

Euro area Member States
other than domestic
Euro area Member States
(country-by-country
other than domestic
information)

Rest of the world

Total

Main counterparties outside the
Non-participating Member
European Union (country-byStates
country information for Brazil,
(country-by-country
Canada, China, Hong Kong,
information)
India, Japan, Russia, Switzerland,
USA)

issued by MFIs
issued by GG
issued by OFIs
issued by ICs
issued by PFs
issued by NFCs

3.

Loans (ESA 2010: F.4) — fair value
original maturity up to 1 year — fair value
to MFIs
to GG
to IFs
to OFIs
to ICs
to PFs

02014O0015 — EN — 01.02.2017 — 003.001 — 594

issued by HHs & NPISHs


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For loans and deposit guarantees in connection with reinsurance business, the fair value is used.

Note: The table above represents a simplified version of the data provided. The full table would typically include more detailed breakdowns and additional columns for different types of financial instruments and different maturity periods.
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<thead>
<tr>
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<th>Total</th>
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<td>5. Investment funds shares/units (ESA 2010: F.52)</td>
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<td>8. Non-financial assets (ESA 2010: AN)</td>
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### Table 2b

Data on liabilities to be provided on a quarterly basis: stocks and flow adjustments

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<th>LIABILITIES (F)</th>
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<td>1. Debt securities issued (ESA 2010: F.3)</td>
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<td>issued by non-MFIs (1)</td>
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<tr>
<td>2.x. Loans o/w deposit guarantees in connection with reinsurance business</td>
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<td>3. Equity (ESA 2010: F.51)</td>
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<td>Listed shares</td>
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</table>

Abbreviations used in this table: o/w=of which, MFI=monetary financial institution, GG=general government, IF=investment fund, OFI=other financial intermediary, IC=insurance corporation, PF=pension fund, NFC=non-financial corporation, HH=household, NPISH=non-profit institution serving households, MMF=money market fund

(1) This item may include non-life insurance technical reserves (ESA 2010: F.61), claims of insurance corporations on pension managers (in line with ESA 2010: F.64) and provisions for calls under standardised guarantees (ESA 2010: F.66)
<table>
<thead>
<tr>
<th>Main counterparties outside the European Union (country-by-country information for Brazil, Canada, China, Hong Kong, India, Japan, Russia, Switzerland, USA)</th>
<th>Non-participating Member States (country-by-country information)</th>
<th>total</th>
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<th>Euro area Member States other than domestic</th>
<th>Domestic</th>
<th>Total</th>
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<tr>
<td>Non-unit-linked (*)</td>
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<td>Income protection insurance</td>
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<td>Workers’ compensation insurance</td>
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<td>Rest of the world</td>
<td>Main counterparties outside the European Union (country-by-country information for Brazil, Canada, China, Hong Kong, India, Japan, Russia, Switzerland, USA)</td>
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<td>Other than domestic</td>
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</table>

Abbreviation used in this table: o/w=of which.

(1) In the case of non-euro-area Member States, ‘MFIs’ and ‘non-MFIs’ refer to ‘banks’ and ‘non-banks’.

(2) This item may include entitlements to non-pension benefits (ESA 2010: F.65).

(3) The relevant ‘of which’ position of this item may also include claims of pension managers on insurance corporations acting as pension administrators (in line with ESA 2010: F.64).

(4) This item, including the relevant line of business, may include provisions for calls under standardised guarantees (ESA 2010: F.66).

Requirements addressed to ICs by Regulation (EU) No 1374/2014 (ECB/2014/50).

Requirements to be reported for ICs if available at NCBs (memo items).
**Table 3**

Data on premiums, claims and commissions to be provided on an annual basis

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<th>Total</th>
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<th>Branches outside the EEA (total)</th>
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<td>2. Claims</td>
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<tr>
<td>3. Commissions</td>
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ANNEX III

ELECTRONIC TRANSMISSION

PART 1

Introduction

The European Central Bank (ECB) has special data exchange arrangements with the national central banks (NCBs) of the European System of Central Banks (ESCB), the accession country NCBs and some Union national statistical institutes (NSIs). The data exchanges use standardised platform independent messages (SDMX (1)), including data (numeric values) and/or attributes (metadata explaining the exchanged data).

In order to exchange statistical messages, the data need to be structured in accordance with precise data structure definitions (DSDs) (2), whose attached statistical concepts and code lists allow their content to be described adequately and unambiguously. The collection of DSDs, associated concepts and code lists is known as ‘structural definitions’.

The ECB structural definitions provide the list of DSDs, associated concepts and code lists devised by the ECB and used in its SDMX statistical data exchanges. The ECB’s structural definitions are stored on the European Commission website CIRCABC (3) and are accessible by the members of the Electronic Data Interchange (EDI) and the Statistics Interest Group (including the members of the Working Group on Statistical Information Management (WGSIM)). A local copy is usually stored with each NCB. If this is not the case, the NCBs’ relevant business area should contact their WGSIM member.

This Annex describes in detail the specifics of each data exchange between the euro area NCBs and the ECB in the context of monetary and financial statistics. Part 2 lists the ECB DSDs and related data sets in use by the ESCB. Part 3 follows with a description of the DSDs including the specific dimensions of the series keys, their format and the code lists from which they take their code values. Part 4 illustrates the relationship between the series keys and their attributes and specifies which partners are responsible for their maintenance.

M2

PART 2

DSDs and datasets

1. In the SDMX messages exchanged, statistical concepts can be used either as dimensions (in composing the ‘keys’ identifying the time series) or as attributes (providing information about the data). Coded dimensions and attributes take their values from predefined code lists. The DSDs define the structure of the exchanged series keys, in terms of concepts and associated code lists. In addition, they define their relationship with the relevant attributes. The same structure can be used for several data flows, which are differentiated by the data set information.

(1) Current data exchanges take place using the SDMX-EDI format, also known as Gesmes/TS.
(2) Previously known as key families.
(3) www.circabc.europa.eu
2. In the context of monetary and financial statistics, the ECB has defined 13 DSDs currently used for the exchange of statistics with the ESCB and other international organisations. For the majority of those DSDs, one data set using that structure is exchanged and as a consequence the DSD identifier and the associated data set identifier (DSI) used in the SDMX data messages are the same. The following data flow characteristics are in production:

M2

- balance sheet items (BSI), DSD identifier and DSI ‘ECB_BSI1’,
- balance sheet items in the context of the Blue Book (BSP), DSD identifier ‘ECB_BSI1’ and DSI ‘ECB_BSP’,
- banking structural financial indicators (SSI), DSD identifier and DSI ‘ECB_SSI1’,
- banking structural financial indicators in the context of the Blue Book (SSP), DSD identifier ‘ECB_SSI1’ and DSI ‘ECB_SSP’,
- MFI interest rates (MIR), DSD identifier and DSI ‘ECB_MIR1’,
- other financial intermediaries (OFI), DSD identifier and DSI ‘ECB_OFI1’,
- securities issues (SEC), DSD identifier and DSI ‘ECB_SEC1’,
- payment and settlement systems (PSS), DSD identifier and DSI ‘ECB_PSS1’,
- investment funds (IVF), DSD identifier and DSI ‘ECB_IVF1’,
- financial vehicle corporations (FVC), DSD identifier and DSI ‘ECB_FVC1’,
- consolidated banking data (CBD), DSD identifier and DSI ‘ECB_CBD1’;

M3

- insurance corporations’ assets and liabilities (ICB), DSD identifier ‘ECB_ICPF1’ and DSI ‘ECB_ICB’,
- insurance corporations’ operations (premiums, claims, commissions) (ICO), DSD identifier and DSI ‘ECB_ICO1’,
- pension funds’ assets and liabilities (PFB), DSD identifier ‘ECB_ICPF1’ and DSI ‘ECB_PFB’,
- individual MFI balance sheet items (IBSI), DSD identifier and DSI ‘ECB_IBSI1’,
- individual MFI interest rate (IMIR), DSD identifier and DSI ‘ECB_IMIR1’.

2.1. The DSI ‘ECB_BSI1’ is used to define the series keys for data on:

M2

- MFI balance sheet statistics,
- e-money,
- credit institutions balance sheet statistics,
- MMF balance sheet statistics,
- central government deposit liabilities and holdings of cash and securities,
— memorandum items,
— supplementary BSI data reported by the NCBs to the International Monetary Fund using the ECB gateway services,
— securitised and sold MFI loans to third parties,
— reserve base statistics,
— macro ratio,
— loans to non-financial corporations broken down by branch of activity,
— credit lines.

2.2. For the purposes of insurance corporations and pension funds (ICPF), the DSI ‘ECB_ICPF1’ is used to define the series keys for data on insurance corporations’ assets and liabilities and on pension funds’ assets and liabilities.
PART 3
Dimensions

The table below identifies the dimensions composing the series keys of the specific monetary and financial statistics listed in Part 2, their format and the code lists from which they take their code values.

<table>
<thead>
<tr>
<th>Data structure definition (DSD)</th>
<th>Concept (identifier)</th>
<th>Concept name</th>
<th>Value format (*)</th>
<th>Code list</th>
<th>Code list name</th>
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<td></td>
<td>DIMENSION ORDER IN THE KEY</td>
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<td>Frequency</td>
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<td>Reference area</td>
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<td>Area code list</td>
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<td>2 2 REF_AREA</td>
<td>Reference area</td>
<td>AN2</td>
<td>CL_AREA (***)</td>
<td>Area code list</td>
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**Data structure definition (DSD)**

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**Concept (identifier)**

- DATA_TYPE: Data type
- DATA_TYPE_MIR: MIR data type
- DATA_TYPE_SEC: Securities data type
- COUNT_AREA: Counterpart area
- COUNTERPART_AREA: Counterpart area
- AMOUNT_CAT: Amount category
- BS_COUNT_SECTOR: Balance sheet counterpart sector
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(*) This indicates the number of letters/digits allowed for each element of the code lists (e.g. AN_.7 means an alphanumeric string up to 7 characters long. AN1 means one alphanumeric character).

(**) New SDMX DSD code list.
**Frequency.** This dimension indicates the frequency of the reported time series. The specific data exchange requirements are as follows:

— for the ‘ECB_OFI1’ DSD: when national data are only available at a lower frequency, i.e. biannually or annually, NCBs estimate quarterly data. When quarterly estimates are not feasible, data are nevertheless provided as quarterly time series, i.e. annual data are provided as yyyyQ4 and biannual data are provided as yyyyQ2 and yyyyQ4 with the remaining quarters either not reported or reported as missing with the observation status ‘L’,

— for the ‘ECB_SEC1’ DSD: if the required monthly data are not available and no estimates can be made, then quarterly or annual data can be sent.

**Reference area.** This dimension relates to the country of residence of the reporting institution. In the ‘ECB_SEC1’ DSD, it indicates the country of residence of the issuing sector (1).

**Adjustment indicator.** This dimension indicates whether a seasonal adjustment and/or a working day adjustment are applied.

**Balance sheet reference sector breakdown.** This dimension refers to the reporting sector according to the breakdown defined in the associated code list.

**Individual MFI list.** This dimension refers to the reporting MFI (in the ‘ECB_IBSI1’ and ‘ECB_IMIR1’ DSDs).

**Reference sector breakdown.** This dimension indicates the reference sector for the structural financial indicators (in the ‘ECB_SSI1’ DSD).

**Securities issuing sector.** This dimension refers to the sector of the securities issuers (in the ‘ECB_SEC1’ DSD).

**PSS information type.** This dimension represents the general type of information to be provided in the context of the ‘ECB_PSS1’ DSD.

**PSS instrument.** This dimension, used in the ‘ECB_PSS1’ DSD, indicates the particular type of instrument/device used for the payment transactions, e.g. cards with a cash function or credit transfers, etc.

**PSS entry point.** This dimension is linked to the type of terminal or system through which the underlying payments transaction was done. For the correspondence of payment systems and PSS entry point code values, see Part 16 of Annex II.

**PSS data type.** In the PSS context, this dimension gives the unit of measurement for the observation, i.e. whether a number or a value should be reported for the item (e.g. number of transactions per card, value of transactions per card, etc.).

**Compilation approach.** This dimension indicates whether data represent the home or the host approach.

(1) For NCBs, the country of residence of the issuing sector is the NCB’s country of residence.
Other financial intermediaries reporting sector. This dimension indicates the sector of the reporting institution within the OFI sector.

Investment funds reporting sector. This dimension indicates the sector of the reporting institution within the IF sector.

Financial vehicle corporations reporting sector. This dimension indicates the sector of the reporting institution within the FVC sector.

Reporting sector. This dimension indicates whether the reporting institution is a PF or a type of IC.

CBD reference sector breakdown. This dimension indicates the ownership and type of the reporting institution (domestic credit institutions versus foreign controlled subsidiaries or branches).

CBD sector size. This dimension indicates the size of the reporting institution with respect to its total assets. It only applies to the domestic credit institutions.

Structural financial indicator. This dimension is ‘ECB_SSI1’ DSD specific and represents the type of structural financial indicator.

Balance sheet item. This dimension indicates the item of the MFI balance sheet as defined in Regulation (EU) No 1071/2013 (ECB/2013/33).

Other financial intermediaries balance sheet item. This dimension indicates an item of the OFI balance sheet. OFIs concentrate on different financial activities depending on the type of institution, and not all balance sheet items apply to all types of intermediaries. Therefore, while most of the balance sheet items are common to all types of other financial intermediaries, ‘other assets’ and ‘other liabilities’ can have different definitions for different types of intermediaries. On the asset side, two different definitions are adopted for the ‘other assets’ item: (a) for security and derivative dealers (SDDs) this item includes loans; and (b) for financial corporations engaged in lending (FCLs) the item includes deposits, cash, investment fund shares, fixed assets and financial derivatives. With regard to the ‘other liabilities’ item: (a) for SDDs this item excludes debt securities, capital and reserves and financial derivatives; and (b) for FCLs this item includes financial derivatives.

Securities item. This dimension refers to the items taken from the list of items set up for the monetary union financial accounts (MUFA) in line with the European System of Accounts concepts. It is only used for the ‘ECB_SEC1’ DSD.

Investment funds assets and liabilities. This dimension relates to the item of the IF's assets and liabilities as defined in Regulation (EU) No 1073/2013 (ECB/2013/38).
Financial vehicle corporations assets and liabilities. This dimension relates to the item of the FVC's assets and liabilities as defined in Regulation (EU) No 1075/2013 (ECB/2013/40).

Insurance corporations and pension funds assets and liabilities. This dimension indicates an item of the IC and PF assets and liabilities. In the case of ICs, the items are defined in Regulation (EU) No 1374/2014 (ECB/2014/50). In the case of PFs, the items are defined in the ESA 2010.

Insurance corporations operations item. This dimension relates to the items of operations of ICs, i.e. premiums, claims and commissions, as defined in Regulation (EU) No 1374/2014 (ECB/2014/50).

Consolidated banking data item. This dimension indicates the item of the CBD reporting scheme to be reported (from the banks' income statement, balance sheet and capital adequacy reports).

Original maturity. For the ‘ECB_BSI1’, ‘ECB_FVC1’, ‘ECB_IVF1’, ‘ECB_CBD1’, ‘ECB_OFI1’ and ‘ECB_IBSI1’ DSDs, this dimension indicates the original maturity of the BSI.

Original maturity/Period of notice/Initial rate fixation. This dimension identifies the breakdown by original maturity or period of notice for deposits for ‘ECB_MIR1’ and ‘ECB_IMIR1’ DSDs. For loans, this dimension refers to the original maturity of the loan and/or the initial period of interest rate fixation.

Maturity. This dimension indicates the original and the remaining maturity of the instrument in the ‘ECB_ICPF1’ DSD.

Securities valuation. This dimension identifies the valuation method used for securities issues statistics in the ‘ECB_SEC1’ DSD.

Data type. This dimension describes the types of data reported in the ‘ECB_BSI1’, ‘ECB_SSI1’, ‘ECB_OFI1’, ‘ECB_IVF1’, ‘ECB_FVC1’, ‘ECB_CBD1’, ‘ECB_ICPF1’, ‘ECB_ICO1’ and ‘ECB_IBSI1’ DSDs.

MIR data type. In the ‘ECB_MIR1’ and ‘ECB_IMIR1’ DSDs, this dimension distinguishes MFI interest rate statistics from those relating to volumes of new business or outstanding amounts.

Securities data type. This dimension indicates the type of data contained within the securities issues statistics in the ‘ECB_SEC1’ DSD. Net issues are only provided if issues and redemptions cannot be separately identified.

Stock, flow. This dimension, which is ‘BIS_CBS’ specific, indicates the data type stock or flow of the data that is reported.

Reference area code for BIS-IFS. This dimension, which is ‘BIS_CBS’ specific, represents the area of residence of the reporting institutions.
CBS bank type. This dimension, which is ‘BIS_CBS’ specific, refers to the group of the corresponding reporting sector. For transmission to the ECB the code ‘4P’ should be used, namely, data should be reported only for domestic bank offices referring to CBD large banking groups.

CBS reporting basis. This dimension, which is ‘BIS_CBS’ specific, represents the recording basis of a claim or exposure.

CBS position type. This dimension, which is ‘BIS_CBS’ specific, represents the type of financial position recorded by the data.

CBS remaining maturity. This dimension, which is ‘BIS_CBS’ specific, represents the remaining maturity of the claims or exposures recorded.

CBS currency type of booking location. This dimension, which is ‘BIS_CBS’ specific, represents the currency type of the claims recorded.

CBS counterparty sector. This dimension, which is ‘BIS_CBS’ specific, is linked to the sectoral breakdown of the counterpart for the claims or exposures recorded.

CBS counterparty area. This dimension, which is ‘BIS_CBS’ specific, gives the country of residence of the counterpart of the relevant item.

Counterpart area. This dimension gives the area of residence of the counterpart of the relevant item.

Amount category. This dimension gives the category of the amount of new loans to non-financial corporations; new loans are also reported according to their size. It is only relevant for the ‘ECB_MIR1’ and ‘ECB_IMIR1’ DSDs.

Balance sheet counterpart sector. This dimension is linked to the sectoral breakdown of the counterpart of BSIs. In the ‘ECB_ICPF1’ DSD, it indicates the sector of the counterpart of the relevant item.

Counterpart sector. This dimension, defined in the ‘ECB_PSS1’ DSD, represents the sector breakdown of the type of beneficiary (counterpart) involved in the payment transaction.

Financial vehicle corporations originator sector. This dimension, defined in the ‘ECB_FVC1’ DSD, represents the sector of the transferor (originator) of the assets, or a pool of assets, and/or the credit risk of the asset or pool of assets to the securitisation structure.

Insurance corporations unit. This dimension indicates the relevant business unit of the IC.

Currency of transaction. This dimension describes the currency in which the securities are issued (for the ‘ECB_SEC1’ DSD), or in which the following are denominated: (a) the MFI balance sheet items (for the ‘ECB_BSI1’ and ‘ECB_IBSI1’ DSDs); (b) the structural financial indicators (for the ‘ECB_SSI1’ DSD); (c) the deposits and loans (for the ‘ECB_MIR1’ and ‘ECB_IMIR1’ DSDs); (d) the OFI balance sheet items (for the ‘ECB_OFI1’ DSD); (e) the payment transactions (for the ‘ECB_PSS1’ DSD); (f) the OFI balance sheet items (for the ‘ECB_OFI1’ DSD); (g) the OFI balance sheet items (for the ‘ECB_OFI1’ DSD); (h) the CBD items (for the ‘ECB_CBD1’ DSD); and (i) the transactions in IC and PF assets and liabilities (for the ‘ECB_ICPF1’ DSD).
**Currency denominator.** This dimension describes the currency in which (a) the IC and PF assets and liabilities (for the ‘ECB_ICPF1’ DSD); and (b) the operations of ICs (for the ‘ECB_ICO1’ DSD) are denominated.

**Denomination of the series or special calculation.** This dimension indicates the currency denominator in which the observations within a time series are expressed, or specifies the underlying calculation.

**Balance sheet suffix.** This dimension, present in the ‘ECB_BSI1’ DSD, gives the currency denominator in which the observations within a time series are expressed, or specifies the underlying calculation.

**Series suffix in securities context.** This dimension contains supplementary data types for derived series. It is only used for the ‘ECB_SEC1’ DSD.

**Interest rates business coverage.** This dimension, which is ‘ECB_MIR1’ DSD specific, indicates whether the MFI interest rates statistics refer to outstanding amounts or to a new business.

### PART 4

**Attributes**

The sections below explain in detail the attributes associated with the exchanged data. Section 1 defines the attributes per DSD including their format and attachment level. Section 2 sets out the responsibility of the ESCB data exchange partners in the creation of attributes and their maintenance, as well as the status of the attributes. Sections 3, 4 and 5 focus on the content of the attributes sorted by attachment level, respectively the sibling, time series and observation level.

**Section 1: Coded and uncoded attributes defined in the ECB_BSI1, ECB_SSI1, ECB_MIR1, ECB_OFI1, ECB_SEC1, ECB_PSS1, ECB_IVF1, ECB_FVC1, ECB_CBD1, ECB_ICPF1, ECB_ICO1, ECB_IBSI1 and ECB_IMIR1 DSDs**

In addition to the dimensions defining the series keys, a set of attributes is defined. The attributes are attached at various levels of the exchanged information: at sibling, time series or observation level. As illustrated below, they either take their value from predefined lists of codes or are uncoded, and are used to add textual explanations on relevant data aspects.

Attribute values are exchanged only when they are set for the first time and whenever they change with the exception of the mandatory attributes attached at observation level, which are attached to each observation and reported at every data transmission.

The table below provides information on the attributes defined for each DSD under consideration, on the level at which they are attached, their format and the name of the code lists from which coded attributes take their values.
### Statistical concept attributes

<table>
<thead>
<tr>
<th>BSI</th>
<th>SSI</th>
<th>MIR</th>
<th>OFI</th>
<th>SEC</th>
<th>PSS</th>
<th>IVF</th>
<th>FVC</th>
<th>CBD</th>
<th>ICPF</th>
<th>ICO</th>
<th>IBSI</th>
<th>IMIR</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ATTRIBUTES AT SIBLING LEVEL</th>
<th>Format (* )</th>
</tr>
</thead>
<tbody>
<tr>
<td>TITLE</td>
<td>AN..70</td>
</tr>
<tr>
<td>UNIT</td>
<td>AN..12</td>
</tr>
<tr>
<td>UNIT_MULTIPLIER</td>
<td>AN..2</td>
</tr>
<tr>
<td>DECIMALS</td>
<td>AN..2</td>
</tr>
<tr>
<td>TITLE_COMPL</td>
<td>AN..1050</td>
</tr>
<tr>
<td>NAT_TITLE</td>
<td>AN..350</td>
</tr>
<tr>
<td>COMPILED</td>
<td>AN..1050</td>
</tr>
<tr>
<td>COVERAGE</td>
<td>AN..350</td>
</tr>
<tr>
<td>SOURCE_AGENCY</td>
<td>AN3</td>
</tr>
<tr>
<td>METHOD_REF</td>
<td>AN..1050</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ATTRIBUTES AT TIME SERIES LEVEL</th>
<th>(exchanged using the FNS group)</th>
</tr>
</thead>
<tbody>
<tr>
<td>COLLECTION</td>
<td>AN1 CL_COLLECTION</td>
</tr>
<tr>
<td>DOM_SER_IDS</td>
<td>AN..70 uncoded</td>
</tr>
<tr>
<td>Attribute</td>
<td>Description</td>
</tr>
<tr>
<td>-------------------------</td>
<td>-----------------------------------------------------</td>
</tr>
<tr>
<td>BREAKS</td>
<td>Breaks</td>
</tr>
<tr>
<td>UNIT_INDEX_BASE</td>
<td>Unit index base</td>
</tr>
<tr>
<td>PUBL_PUBLIC</td>
<td>Source publication</td>
</tr>
<tr>
<td>PUBL_MU</td>
<td>Source publication (euro area only)</td>
</tr>
<tr>
<td>PUBL_ECB</td>
<td>Source publication (ECB only)</td>
</tr>
</tbody>
</table>

**ATTRIBUTES AT OBSERVATION LEVEL**

(exchanged together with the data in the main ARR segment except for OBS_COM which is exchanged within the FNS group)

<table>
<thead>
<tr>
<th>Attribute</th>
<th>Description</th>
<th>Code</th>
<th>Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>OBS_STATUS</td>
<td>Observation status</td>
<td>AN1</td>
<td>CL_OBS_STATUS</td>
</tr>
<tr>
<td>OBS_CONF</td>
<td>Observation confidentiality</td>
<td>AN1</td>
<td>CL_OBS_CONF</td>
</tr>
<tr>
<td>OBS_PRE_BREAK</td>
<td>Pre-break observation value</td>
<td>AN..15</td>
<td>uncoded</td>
</tr>
<tr>
<td>OBS_COM</td>
<td>Observation comment</td>
<td>AN..1050</td>
<td>uncoded</td>
</tr>
</tbody>
</table>

(*) This indicates the number of letters/digits allowed for the transmission of each attribute (e.g. AN..1050 means an alphanumeric string up to 1050 characters long, AN1 means one alphanumeric character, N1 means 1 digit).
Section 2: Common attributes properties for the ECB_BSI1, ECB_SSI1, ECB_MIR1, ECB_OFI1, ECB_SEC1, ECB_PSSI1, ECB_IVF1, ECB_FVC1, ECB_CBD1, ECB_ICPF1, ECB_ICO1, ECB_IBSI1 and ECB_IMIR1 DSDs: NCBs reporting to the ECB (3)

Each attribute is characterised by certain technical properties, which are listed in the table below.

<table>
<thead>
<tr>
<th>Attribute</th>
<th>Status</th>
<th>First value set, stored and disseminated by… (1)</th>
<th>Modifiable by NCBs</th>
</tr>
</thead>
<tbody>
<tr>
<td>TITLE_COMPL</td>
<td>M</td>
<td>ECB</td>
<td>No (*)</td>
</tr>
<tr>
<td>NAT_TITLE</td>
<td>C</td>
<td>NCB</td>
<td>Yes</td>
</tr>
<tr>
<td>COMPILATION</td>
<td>C</td>
<td>NCB</td>
<td>Yes (**)</td>
</tr>
<tr>
<td>COVERAGE</td>
<td>C</td>
<td>NCB</td>
<td>Yes (**)</td>
</tr>
<tr>
<td>METHOD_REF</td>
<td>M</td>
<td>NCB</td>
<td>Yes</td>
</tr>
<tr>
<td>DOM_SER_IDS (2)</td>
<td>C</td>
<td>NCB</td>
<td>Yes</td>
</tr>
<tr>
<td>BREAKS</td>
<td>C</td>
<td>NCB</td>
<td>Yes</td>
</tr>
<tr>
<td>OBS_STATUS</td>
<td>M</td>
<td>NCB</td>
<td>Yes</td>
</tr>
<tr>
<td>OBS_CONF</td>
<td>C</td>
<td>NCB</td>
<td>Yes</td>
</tr>
<tr>
<td>OBS_PRE_BREAK</td>
<td>C</td>
<td>NCB</td>
<td>Yes</td>
</tr>
<tr>
<td>OBS_COM</td>
<td>C</td>
<td>NCB</td>
<td>Yes</td>
</tr>
</tbody>
</table>

(*) If an NCB would like to make a modification it consults with the ECB, which will then implement the change.
(**) Changes are communicated to the responsible ECB business area by e-mail.
(1) ECB refers here to the ECB Directorate-General Statistics.
(2) The ECB recommends that the NCBs deliver these values to ensure more transparent communication.
(3) ▼M3 All attributes specified in the table in Section 1, which are set by the ECB, are not covered in this table. ▼M2

M: mandatory.
C: conditional.

The definition of a set of attributes to be exchanged together with the data allows for additional information on the time series exchanged to be provided. Details of the information provided by the attributes for the ECB statistical datasets under consideration are reported below.

Section 3: Attributes at sibling level

Mandatory

TITLE_COMPL (title complement). This attribute allows a larger number of characters than the attribute TITLE and for this reason replaces TITLE as the mandatory attribute to store the title of the series.

UNIT (unit)

<table>
<thead>
<tr>
<th>Code</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>BSI</td>
<td>For euro area Member States: EUR</td>
</tr>
<tr>
<td>SSI</td>
<td>For euro area Member States: EUR</td>
</tr>
<tr>
<td></td>
<td>For series reported as absolute values and for indices: PURE_NUMB</td>
</tr>
<tr>
<td></td>
<td>For series reported as percentages: PCT</td>
</tr>
<tr>
<td>OFI</td>
<td>For euro area Member States: EUR</td>
</tr>
<tr>
<td>MIR</td>
<td>For business volumes: EUR</td>
</tr>
<tr>
<td></td>
<td>For interest rates: PCPA</td>
</tr>
<tr>
<td><strong>SEC</strong></td>
<td>For euro area Member States: EUR</td>
</tr>
</tbody>
</table>
| **PSS** | For series on original units (Table 5 of Part 16 of Annex II), number of transactions (Tables 3, 4, 6 and 7 Part 16 of Annex II) and series on concentration ratios (Table 6 of Part 16 of Annex II): PURE_NUMB  
For series on value of transactions (Tables 3, 4, 6 and 7 of Part 16 of Annex II): EUR |
| **IVF** | For euro area Member States: EUR |
| **FVC** | For euro area Member States: EUR |
| **CBD** | For euro area Member States: EUR or PURE_NUMB (where no currency denomination is relevant) |
| **CBS** | For the data reported by all countries in US dollars: USD; for the data for which no currency denomination is relevant: PURE_NUMB. |
| **ICPF** | For euro area Member States: EUR |
| **ICO** | For euro area Member States: EUR |

**▼ M3**

| **IBSI** | EUR |
| **IMIR** | For business volumes: EUR  
For interest rates: PCPA |

**▼ M2**

**UNIT_MULT (unit multiplier)**

| **BSI** | 6 |
| **SSI** | 0 |
| **OFI** | 6 |
| **MIR (1)** | For business volumes: 6  
For interest rates: 0 |
| **SEC** | 6 |
| **PSS** | For series on original units except series on transactions (Table 5 of Part 16 of Annex II): 0  
For series on transactions (Tables 3, 4, 6, and 7 of Part 16 of Annex II, except concentration ratios): 6  
For series on concentration ratios (Table 6 of Part 16 of Annex II): 0 |
| **IVF** | 6 |
| **FVC** | 6 |
| **CBD** | 3 |
| **CBS** | 6 |
| **ICPF** | 6 |
### M2

| ICO  | 6 |

### M3

| IBSI | 6 |

| IMIR (1) | For business volumes: 6  
For interest rates: 0 |

(1) Interest rate data are submitted as percentages.

### DEIMALS (decimals)

| BSI  | 0 |

| SSI  | For absolute values: 0  
For index series and percentages: 4 |

| OFI  | 0 |

| MIR  | For business volumes: 0  
For interest rates: 4 |

| SEC  | 0 |

| PSS  | Series on original units, except on transactions and concentration ratios (Table 5 of Part 16 of Annex II): 0  
Series on transactions and concentration ratios (Tables 3, 4, 6, and 7 of Part 16 of Annex II): 3 |

| IVF  | 0 |

| FVC  | 0 |

| CBD  | 0 |

| CBS  | 0 |

| ICPF | 0 |

| ICO  | 0 |

### M3

| IBSI | 0 |

| IMIR | For business volumes: 3 (if data are available; otherwise 0)  
For interest rates: 4 |

### M2

**METHOD REF (methodology reference).** This attribute is only used for the PSS dataset and indicates whether, for each time series or for part of it, the 2005 'enhanced' definition or a previous definition is used. Two values are defined:

| PSS  | The ‘enhanced’ definitions implemented in the year 2005 are used: ‘2005’.  
Definitions implemented in previous years (2004 or earlier) are used: ‘Previous’. |

The attribute should also indicate the period for which each definition applies. For example ‘2005 definitions for the whole series’, ‘2005 definitions as from data referring to 2003, previous definitions for the rest’, or ‘previous definitions up to data referring to 2004’.
Conditional

TITLE (title). NCBs may use the TITLE attribute for the construction of short titles.

NAT_TITLE (national language title). NCBs may use the NAT_TITLE attribute to provide a precise description and other supplementary or distinguishing specifications in their national language. Although the use of upper and lower case letters does not cause problems, NCBs are asked to limit themselves to the Latin-1 character set. In general, the exchange of accented characters and extended alphanumeric symbols needs to be tested before regular use.

COMPILATION (compilation). For the BSI, IVF, FVC, ICPF, ICO, MIR, IBSI and IMIR datasets this attribute may be used for further textual explanation of the compilation methods, weighting schemes and statistical procedures used to compile the underlying series, particularly if they diverge from the ECB rules and standards. In general, the structure of the required national explanatory notes is the following:

— data sources/data collection system,

— compilation procedures (including description of estimates/assumptions made),

— deviations from the ECB's reporting instructions (geographical/sectoral classification and/or valuation methods),

— information relating to the national legal framework.

For the SSI dataset, the attribute ‘compilation’ includes information on links to the Union regulatory framework for intermediaries other than credit institutions.

For the OFI dataset, a detailed description of the information to be included under this attribute is provided in points 1-5 of the national explanatory notes (see Part 11 of Annex II).

Similarly, for the SEC dataset, a detailed description of the information to be included under this attribute is provided in points 1, 2, 4, 5, 8, 9 and 10 of the national explanatory notes (see Part 12 of Annex II).

COVERAGE (coverage)

<table>
<thead>
<tr>
<th>Information on</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>SSI</td>
<td>— coverage of different categories of intermediaries</td>
</tr>
<tr>
<td></td>
<td>— type of intermediary for the different indicators</td>
</tr>
<tr>
<td></td>
<td>— whether estimation was used in the case of partial coverage</td>
</tr>
<tr>
<td></td>
<td>— indication of grossing-up (if any)</td>
</tr>
<tr>
<td>OFI</td>
<td>— coverage of total assets/liabilities series</td>
</tr>
<tr>
<td></td>
<td>— type of OFIs covered in the main categories</td>
</tr>
<tr>
<td></td>
<td>— whether estimation was used in the case of partial coverage</td>
</tr>
<tr>
<td></td>
<td>— indication of grossing-up (if any)</td>
</tr>
<tr>
<td></td>
<td>— refer also to Part 11 of Annex II (see national explanatory notes, point (6))</td>
</tr>
<tr>
<td>MIR</td>
<td>— stratification criteria, selection procedure (equal probability/probability proportional to size/selection of biggest institutions) in the case of sampling</td>
</tr>
</tbody>
</table>
**SECTION 3**

**IMIR**

- stratification criteria, selection procedure (equal probability/probability proportional to size/selection of the biggest institutions) in the event of sampling

**SOURCE_AGENCY** *(source agency)*. This attribute will be set by the ECB to a value representing the name of the NCB providing the data.

**Mandatory**

**COLLECTION** *(collection indicator)*. This attribute provides information on the period or the point in time at which a time series is measured (e.g. beginning, middle or end of period) or an indication of whether data are averages.

<table>
<thead>
<tr>
<th>Attribute</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>BSI</td>
<td>For outstanding amounts: end-of-period (E) For flows series: sum of observations throughout the period (S)</td>
</tr>
<tr>
<td>SSI</td>
<td>End-of-period (E)</td>
</tr>
<tr>
<td>OFI</td>
<td>For outstanding amounts: end-of-period (E) For flows series: sum of observations throughout the period (S)</td>
</tr>
<tr>
<td>MIR</td>
<td>For interest rates on outstanding amounts: end-of-period (E) For interest rates on new business: average of observations through the period (A) For business volumes on outstanding amounts: end-of-period (E) For new business volumes: sum of (grossed up) observations through the period (S)</td>
</tr>
<tr>
<td>SEC</td>
<td>For outstanding amounts: end-of-period (E) For flows series: sum of observations through the period (S)</td>
</tr>
<tr>
<td>PSS</td>
<td>For number of participants and concentration ratios (Tables 5 and 6 of Part 16 of Annex II): end-of-period (E) For transactions except concentration ratios (Tables 3, 4, 6 and 7 of Part 16 of Annex II): sum of observations through the period (S)</td>
</tr>
<tr>
<td>IVF</td>
<td>For outstanding amounts: end-of-period (E) For flows series: sum of observations through the period (S)</td>
</tr>
<tr>
<td>FVC</td>
<td>For outstanding amounts: end-of-period (E) For flows series: sum of observations through the period (S)</td>
</tr>
<tr>
<td>CBD</td>
<td>end-of-period (E)</td>
</tr>
<tr>
<td>CBS</td>
<td>end-of-period (E)</td>
</tr>
<tr>
<td>ICPF</td>
<td>For outstanding amounts: end-of-period (E) For flows series: sum of observations through the period (S)</td>
</tr>
</tbody>
</table>
For flows series: sum of observations through the period (S)

For outstanding amounts: end-of-period (E)

For flows series: sum of observations throughout the period (S)

For interest rates on outstanding amounts: end-of-period (E)

For interest rates on new business: average of observations through the period (A)

For new business volumes: sum of observations through the period (S)

Conditional

DOM_SER_IDS (domestic series identifier). This attribute makes it possible to refer to the code used in national databases to identify the corresponding series (formulae using national reference codes can also be specified).

UNIT_INDEX_BASE (unit index base). This attribute is mandatory when associated to a series key that expresses an index. It indicates the base reference and the base value for the indices and is only used for the series of the index of notional stocks derived by the ECB and disseminated to the ESCB.

BREAKS (breaks). This attribute provides a description of breaks and major changes over time in the collection, reporting coverage and compilation of the series. In the case of breaks, state the extent to which old and new data may be considered comparable, where possible.

PUBL_PUBLIC, PUBL_MU, PUBL_ECB (source publication, source publication (euro area only), source publication (ECB only)). These attributes will be set by the ECB if the data are published in ECB publications, in either ECB public or ECB confidential publications. They give a reference (i.e. publications, items, etc.) to published data.

Section 5: Attributes at observation level

If an NCB wishes to revise an attribute assigned at the observation level, the relevant observation(s) must be re-submitted at the same time. If an NCB revises an observation without also providing the relevant attribute value, the existing values will be replaced by the default values.

Mandatory

OBS_STATUS (observation status). NCBs report an observation status value attached to each exchanged observation. This attribute is mandatory and must be provided with every data transmission for each individual observation. When NCBs revise the value of this attribute, both the observation value (even if unchanged) and the new observation status flag should be retransmitted.

The list below specifies the expected values for this attribute, according to the agreed hierarchy, for the purpose of these statistics:

‘A’ = normal value (default for non-missing observations),

‘B’ = break value for the following datasets: SSI, MIR, CBD and PSS (1),

(1) If OBS_STATUS is reported as ‘B’ a value has to be reported under the attribute OBS_PRE_BREAK.
In normal circumstances, numeric values should be reported with the observation status ‘A’ (normal value) attached. Otherwise, a value different from ‘A’ is given in accordance with the list above. If an observation is qualified by two characteristics, the most important is reported, in accordance with the hierarchy shown above.

In each data transmission, the most recent available observations can be reported as provisional, and flagged with the observation status value ‘P’. These observations take definite values and are reported with the observation status flag ‘A’ at a later stage when the new revised values and observation status flags overwrite the provisional ones.

Missing values (‘-’) are reported when it is not possible to report a numeric value (e.g. owing to non-existent data or because data are not collected). A missing observation should never be reported as a ‘zero’, since zero is a normal numeric value that indicates a precise and valid amount. If NCBs are unable to identify the reason for a missing value, or if they cannot use the whole range of values presented in the CL_OBS_STATUS code list for reporting missing observations (‘L’ or ‘M’), the value ‘M’ should be used.

When, due to local statistical conditions, data for a time series are not collected either on specific dates or for the total length of the time series (the underlying economic phenomenon exists, but is not monitored statistically), a missing value is reported (‘-’) with observation status ‘L’ for each period.

When, due to local market practices or to the legal/economic framework, a time series (or part of it) is not applicable (the underlying phenomenon does not exist), a missing value is reported (‘-’) with observation status ‘M’.

**Conditional**

**OBS_CONF (observation confidentiality).** NCBs report an observation confidentiality value attached to each exchanged observation. While this attribute is defined as conditional in the ECB structural definition file, it should be provided at every data transmission for each individual observation, as each confidential observation must be appropriately flagged. When NCBs revise the value of this attribute, both the associated observation value and the observation status flag (even if unchanged) should be retransmitted.

The list below specifies the expected values for this attribute for the purpose of these statistics:

- ‘F’ = free for publication,
- ‘N’ = not for publication, restricted to internal use only,
- ‘C’ = confidential statistical information in the sense of Article 8 of Regulation (EC) No 2533/98,
- ‘S’ = secondary confidentiality set and managed by the receiver, not for publication,
- ‘D’ = secondary confidentiality set by the sender, not for publication. This code can be used by the NCBs that already differentiate between primary and secondary confidentiality in their reporting systems. If not, the reporting NCB must use ‘C’ for flagging the secondary confidentiality.

(1) The observation status ‘E’ is to be used for all observations or periods of data that are the result of estimates and cannot be considered as normal values.
OBS_PRE_BREAK (pre-break observation value). This attribute contains the pre-break observation value, which is a numeric field like the observation (1). In general, it is provided when a break occurs; in this case the observation status must be set to ‘B’ (break value).

► M3 For the purpose of the BSI, IVF, FVC, OFI, ICPF, ICO and IBSI datasets, this attribute is not requested since the relevant information is already available from the reclassification series or the series expressing financial transactions. ◄

It has been added to the list of attributes since it is part of the common subset of attributes for all datasets.

OBS_COM (observation comment). This attribute can be used to provide textual comments at the observation level (e.g. describing the estimate made for a specific observation due to lack of data, explaining the reason for a possible abnormal observation or giving details of a change in the reported time series).

(1) The four objects observation value plus OBS_STATUS, OBS_CONF and OBS_PRE_BREAK are treated as one entity. This means that NCBs are obliged to send all complementary information for an observation. (When attributes are not reported, their previous values are overwritten by default values.)
ANNEX IV

DERIVATION OF TRANSACTIONS IN THE CONTEXT OF MONETARY FINANCIAL INSTITUTIONS’ BALANCE SHEET ITEMS, INVESTMENT FUNDS’, FINANCIAL VEHICLE CORPORATIONS’ AND INSURANCE CORPORATIONS’ STATISTICS

PART 1

General description of the procedure for deriving transactions

Section 1: Framework

1. The framework for deriving transactions for monetary financial institutions (MFI) balance sheet items (BSI), investment funds (IF), financial vehicle corporations (FVC) and insurance corporations (IC) assets and liabilities statistics is based on the European system of accounts (hereinafter the "ESA 2010"). Deviations from this international standard are made concerning both the data content and statistical concept denominations, where necessary. This Annex is interpreted in accordance with the ESA 2010, unless Regulation (EU) No 1071/2013 (ECB/2013/33), Regulation (EU) No 1073/2013 (ECB/2013/38), Regulation (EU) No 1075/2013 (ECB/2013/40), Regulation (EU) No 1374/2014 (ECB/2014/50), or this Guideline, explicitly or implicitly override its provisions.

2. In accordance with the ESA 2010, financial transactions are defined as the net acquisition of financial assets or the net incurrence of liabilities for each type of financial instrument, i.e. the sum of all financial transactions that occur during the relevant reporting period (1). Transactions covering each item specified in Regulation (EU) No 1071/2013 (ECB/2013/33), Regulation (EU) No 1073/2013 (ECB/2013/38), Regulation (EU) No 1075/2013 (ECB/2013/40) and Regulation (EU) No 1374/2014 (ECB/2014/50) are calculated on a net basis, i.e. there is no requirement to identify gross financial transactions or turnover (2). The method of valuation for each transaction is to take the value at which assets are acquired/disposed of and/or liabilities are created, liquidated or exchanged. Nevertheless, deviations from the ESA 2010 are permitted.

3. This Annex reviews the methodology for deriving transactions in the context of BSI, IF, FVC and IC statistics. This part focuses on the calculation of transactions data at the European Central Bank (ECB) and the reporting of the underlying information by NCBs, while Part 2 focuses on the concepts of flow adjustments. Parts 3, 4, 5 and 6 then provide specific information relating to the compilation frameworks for BSI, IF, FVC and IC statistics respectively.

Further details and numerical examples are provided in the manuals on these statistics published on the ECB’s website.

Section 2: Calculation of transactions data by the ECB and reporting from the NCBs to the ECB

1. Introduction

1. For BSI, IF and IC statistics, the ECB calculates transactions by taking, for each asset and liability item, the difference between stock positions at end-period reporting dates and then removing the effect of developments that are not the result of transactions, i.e. ‘other changes’. ‘Other changes’ are grouped into two

(1) This is in accordance with the ESA 2010 and other international statistical standards.

(2) Nevertheless, in the case of IF statistics, Regulation (EU) No 1073/2013 (ECB/2013/38) requests separate reporting of new issuance and redemptions of IF shares/units during the reporting month.
main categories ‘reclassifications and other adjustments’ and ‘revaluation adjustments’, with the latter covering revaluations due to changes in both prices and exchange rates (1). National central banks (NCBs) report ‘reclassification and other adjustments’ and ‘revaluation adjustments’ to the ECB so that these non-transaction effects can be removed in the calculation of flow statistics.

In the case of BSI statistics, NCBs report adjustment data to the ECB in accordance with Part 1 of Annex II. The ‘revaluation adjustments’ reported by the NCBs consist of write-offs/write-downs of loans and revaluation adjustments due to price changes. Revaluation adjustments due to changes in exchange rates are normally calculated by the ECB, but when NCBs are in a position to compile more accurate adjustments, they may also transmit these adjustments to the ECB directly (2).

In the case of IF statistics, NCBs report adjustment data to the ECB in accordance with Part 17 of Annex II. The ‘revaluations adjustments’ reported by the NCBs consist of revaluation adjustments due to price and exchange rate changes.

In the case of IC statistics, NCBs report adjustment data to the ECB in accordance with Part 23 of Annex II. The ‘revaluations adjustments’ reported by the NCBs consist of revaluation adjustments due to price and exchange rate changes.

2. In the context of FVC statistics, transactions are reported directly by NCBs to the ECB, rather than the flow adjustments. The calculation of the transactions (either directly by reporting agents, or by NCBs) should be consistent with the general approach to reclassifications and other adjustments and revaluations provided in this Annex.

2. Reclassifications and other adjustments

1. NCBs compile data on ‘reclassifications and other adjustments’, as requested by this Guideline, using supervisory information, plausibility checks, ad hoc enquiries (e.g. related to outliers), national statistical requirements, information

(1) The definition and classification of ‘other changes’ is largely consistent with the ESA 2010. ‘Reclassifications and other adjustments’ is broadly equivalent to ‘other changes in the volume of assets and liabilities’ (K.1-K.6, see paragraphs 6.03-25), whereas ‘revaluations’ may be transferred to ‘nominal holding gains and losses’ (K.7, see paragraphs 6.26-64). For BSI statistics, an important deviation concerns the inclusion of ‘loan write-offs’ within ‘revaluations’ (and specifically as revaluations due to changes in prices), whereas in the ESA 2010 they are generally regarded as ‘other changes in volume’ (paragraph 6.14) — with the exception of losses realised at the sale of loans; these losses, which equal the difference between the transaction price and the balance sheet carrying amount of the loans, should be recorded as a revaluation (paragraph 6.58). The inclusion of ‘loan write-offs’ within ‘revaluations’ also deviates from the international investment position (i.i.p.) rules. In the i.i.p. these are treated as ‘other adjustments’ and not as ‘price or exchange rate changes’. For IF statistics, loans ‘write-offs/write-downs’ are not requested.

(2) The adjustments corresponding to the ECB’s own balance sheet are reported by the ECB Directorate-General Administration.
on joiners and leavers of the reporting population and any other source available to them. The ECB is not expected to make ex post adjustments unless the NCBs identify sharp changes in the final data.

2. NCBs identify changes in stocks that are due to reclassifications and enter the net amount identified under ‘reclassifications and other adjustments’. A net increase in stocks due to reclassifications is entered with a positive sign, a net decrease in stocks with a negative sign.

3. In principle, the NCBs fulfil all requirements relating to ‘reclassifications and other adjustments’ specified in this Guideline. As a minimum, the NCBs send all ‘reclassifications and other adjustments’ above EUR 50 million. This threshold is intended to help the NCBs decide whether to make an adjustment or not. However, when information is not readily available or of poor quality, a decision can be made either to do nothing or to make estimates. For this reason, flexibility is needed in the operation of such a threshold, not least because of the heterogeneity of existing procedures for calculating adjustments. For example, where relatively detailed information is collected regardless of the threshold, it may be counterproductive to try to apply such a threshold.

3. **Revaluation adjustments**

1. In order to fulfil the requirements relating to ‘revaluation adjustments’ specified in this Guideline, NCBs may need to calculate the adjustments from transactions, security-by-security data or other data reported by the reporting population and/or estimate the adjustments in respect of some of the breakdowns not reported by the reporting population because they are not considered as ‘minimum requirements’.

2. The ‘revaluation adjustments’ are normally compiled by NCBs on the basis of data directly reported by the reporting population. NCBs, however, may also cover these reporting requirements indirectly (e.g. by collecting data on transactions directly) and in any case are permitted to collect additional data from reporting agents. Whichever approach is used at national level, the NCBs are required to submit a full set of data to the ECB in accordance with Part 1 of Annex II for BSI statistics, Part 17 of Annex II for IF statistics, and Part 23 of Annex II for IC statistics.

PART 2

The flow adjustments in general

Section 1: Reclassifications and other adjustments

‘Reclassifications and other adjustments’ comprise any change in the balance sheet of the reference sector that arises as a result of changes in the composition and structure of the reporting population, changes in the classification of financial instruments and counterparties, changes in statistical definitions and the (partial) correction of reporting errors, all of which gives rise to breaks in the series, and hence affect the comparability of two successive end-of-period stocks. Euro area enlargements can be viewed as a special case of ‘reclassifications and other adjustments’.

1. Changes in the composition of the reporting sector

1. Changes in the composition of the reporting sector may give rise to the transfer of business across economic sector boundaries. Such transfers do not represent transactions and are therefore treated as an adjustment in ‘reclassifications and other adjustments’.
2. An institution that joins the reporting sector may transfer business into the sector, whereas an institution leaving it may transfer business out of the sector. However, to the extent that the joining institution starts its business ex novo after having joined the reporting sector, this represents a financial transaction that is not removed from statistical data (1). Similarly, where a leaving institution decreases its activities prior to leaving the reporting sector, this is captured as a transaction in the statistical data.

3. The net effect of the joiners or leavers on the aggregated assets and liabilities of the reporting sector is calculated by aggregating the first assets and liabilities reported by new entrants and the last assets and liabilities reported by the leavers and, for each item, taking the difference between the two. This net figure is entered under ‘reclassifications and other adjustments’. In certain circumstances there can be an effect on the counterparties’ reporting, so this effect must also be included in the adjustments, in this case as a change in sector. For instance, if an MFI surrenders its authorisation but continues to operate as an other financial intermediary (OFI) funded through the interbank market, then there is an artificial rise in MFI lending to OFIs, which requires an adjustment (covered by ‘changes in the classification counterparties’).

2. Changes in the structure of the reporting sector

1. Changes in the structure of the reporting sector arise in the context of intra-group reorganisations or mergers, acquisitions and divisions. These corporate restructuring operations typically lead to changes in the valuation of financial assets and liabilities; revaluation adjustments are entered to reflect these changes and thus allow transactions to be correctly derived. Moreover, the operations often give rise to the transfer of financial assets and liabilities from the balance sheet of one institutional unit to another (change in ownership). The boundary for treating transfers of assets as transactions is defined by the existence of two separate institutional units which act by mutual agreement. If, however, the transfers occur as a result of the creation or disappearance of an institutional unit, they should be treated as ‘reclassifications and other adjustments’. In particular, if a merger or acquisition leads to the disappearance of one or more institutional units, all cross-positions that existed between the merging institutions and that are netted at the time when the units cease to exist disappear from the system and reclassification adjustments must be reported accordingly. Corporate divisions are treated symmetrically.

2. A more thorough analysis of changes in the structure of the reporting sector arising in the context of corporate restructuring and detailed numerical examples may be found in guidance material provided by the ECB, e.g. the ‘Manual on MFI balance sheet statistics’ and the ‘Manual on investment fund statistics’.

3. Other cases of ‘reclassifications and other adjustments’

1. Changes in the sector classification or residence of customers give rise to a reclassification of assets/liabilities vis-à-vis these counterparties. Such changes in classification occur for a number of reasons, e.g. because a governmental entity changes economic sector after privatisation, or because mergers/divisions alter the principal activity of corporations. Similarly, the instrument classification of

(1) This criterion applies in borderline cases. For example, the establishment of a new bank that takes over the operations previously carried out by a representative office on behalf of a non-resident bank gives rise to a transaction flow that is not removed from the statistical flow.
assets and liabilities can change, for instance when loans become negotiable and are accordingly regarded as debt securities for statistical purposes. As these reclassifications result in changes in the reported stock positions but do not represent a transaction, an adjustment must be introduced to remove their impact from the statistics.

2. Within the limits defined by the revision policy, NCBs correct reporting errors in the stock data as soon as the errors are identified. Ideally, the corrections entirely remove the error from the data, especially where the error affects a single period or a limited time range. In these circumstances, no break in series occurs. However, where the error affects historical data and no correction of past data is made or is made only for a limited time range, then a break occurs between the first period with the corrected figure and the last period containing the incorrect figure. In this case, NCBs identify the size of the break that occurs and enter an adjustment under ‘reclassifications and other adjustments’. Similar practices apply to the implementation of changes of statistical definitions affecting reported data, as well as to correcting for breaks that may be due to the introduction, change or abandonment of grossing-up methods.

Section 2: Revaluation adjustments

1. Write-offs/write-downs of loans

The adjustment for ‘write-offs/write-downs’ refers to the impact of changes in the value of loans recorded on the balance sheet that are caused by the application of write-offs/write-downs of loans. This adjustment also reflects the changes in the level of loan loss provisions, for instance if the outstanding stocks are recorded net of provisions pursuant to Article 8(4) of Regulation (EU) No 1071/2013 (ECB/2013/33). Losses recognised at the time the loans are sold or transferred to a third party are also included, where identifiable.

2. Revaluation adjustments due to changes in prices

1. The adjustment of the price revaluation of assets and liabilities refers to fluctuations in the valuation of assets and liabilities that arise because of a change in the price at which assets and liabilities are recorded or traded. The adjustment includes the changes that occur over time in the value of end-period stocks because of changes in the reference value at which assets and liabilities are recorded, i.e. holding gains/losses. It may also contain valuation changes that arise from transactions in assets/liabilities, i.e. realised gains/losses; however, there are divergent national practices in this respect.

2. The nature and extent of ‘revaluation adjustments’ are determined by the adopted method of valuation. Although it is recommended that both sides of the balance sheet are recorded at market value in practice a variety of different valuation methods may be employed on both the liabilities and the assets sides.

Section 3: Revaluation adjustments due to exchange rate changes

1. For the purpose of submitting statistical data to the ECB, the NCBs ensure that asset and liability positions denominated in foreign currencies are translated into euro at market exchange rates prevailing on the day to which the data relate. ECB reference exchange rates should be used (1).

(1) See the ECB’s press release of 8 July 1998 ‘Setting-up of common market standards’, available on the ECB’s website at www.ecb.europa.eu
2. Movements in exchange rates against the euro that occur between end-period reporting dates give rise to changes in the value of foreign currency assets and liabilities when expressed in euro. As these changes represent holding gains/losses and are not financial transactions, the valuation effects need to be identified so that they can be excluded from transactions. Revaluation adjustments due to exchange rate changes may also contain valuation changes that arise from transactions in assets/liabilities, i.e. realised gains/losses; however, there are divergent national practices in this respect.

PART 3
Flow adjustments: special features in BSI statistics

Section 1: Introduction

1. In the case of BSI statistics, each NCB submits separate adjustment data covering its own balance sheet and the other MFIs’ balance sheet. Adjustments to the ECB balance sheet are also internally compiled by the ECB Directorate Internal Finance. The NCBs submit adjustments for all items on the MFIs balance sheet in accordance with the frequency indicated in Article 3(2) of this Guideline. In this process, NCBs may need to calculate and/or estimate adjustments for some of the breakdowns not reported by the MFIs because they are not considered ‘minimum requirements’ in Table 1A of Part 2 of Annex I to Regulation (EU) No 1071/2013 (ECB/2013/33). Part 1 of Annex II of this Guideline indicates whether only ‘reclassifications and other adjustments’ or also ‘revaluation adjustments’ need to be submitted to the ECB.

The adjustments for movements in exchange rates are calculated by the ECB. For this reason, adjustments provided by the NCBs in respect of balances denominated in foreign currencies exclude the effect of changes due to the exchange rate. The ECB calculates exchange rate adjustments using currency proportions derived from the breakdown of assets and liabilities into major currencies that are available in Table 4 of Part 3 of Annex I to Regulation (EU) No 1071/2013 (ECB/2013/33). The detailed method used by the ECB to calculate exchange rate adjustments is provided in its ‘Manual on MFI balance sheet statistics’. When NCBs are in a position to compile more accurate adjustments, they may also transmit these adjustments to the ECB.

2. Flow adjustments are subject to the same double-entry accounting system as stocks. In all cases, adjustments have a counterpart which, in many cases, is likely to be ‘capital and reserves’ or ‘remaining liabilities’, depending on the operation or the national accounting rules.

3. In the context of the BSI statistics compilation framework, financial transactions should generally be measured at the transaction value, which may not necessarily be the same as the price listed in the market or the fair value of the asset at the time of the transaction. The transaction value does not include service charges, fees, commissions, or similar payments for services provided in carrying out the transaction.

4. Interest on deposits, loans and debt securities issued and held should be recorded on an accrual basis, but should never be recorded as a transaction with the instrument concerned. For loans and deposits this is guaranteed by the requirement specified in Part 2 of Annex II to Regulation (EU) No 1071/2013 (ECB/2013/33) to record accrued interest on these instruments in
‘remaining assets’ and ‘remaining liabilities’. The Regulation, however, contains no rule on the treatment of accrued interest on debt securities issued or held by MFIs. In fact, accrued interest is often intrinsic to market prices and difficult to disentangle from the accounting price as it is reported in the statistical balance sheet. In the interest of coherent and cross-country comparable data, the following rule should be applied:

(a) if accrued interest is intrinsic to the accounting price as it is reported in the statistical balance sheet, it should be subject to a revaluation adjustment;

(b) if accrued interest is excluded from the stock value of the securities to which it relates in the statistical balance sheet, it is classified under ‘remaining assets’ or ‘remaining liabilities’, and not treated as a revaluation adjustment.

This suggested treatment is also reflected in the reporting requirements laid down in this Guideline (see Section 3 of Part 4 of Annex II) (1).

Section 2: Revaluation adjustments

1. Write-offs/write-downs

1. NCBs report to the ECB data on loans write-offs/write-downs in accordance with Part 1 of Annex II. NCBs are expected to fulfil the requirements on the basis of data reported by MFIs. In particular, NCBs collect, as a minimum, the mandatory requirements specified in Table 1A of Part 4 of Annex I to Regulation (EU) No 1071/2013 (ECB/2013/33), but may also collect additional data not covered by such minimum requirements. In order to provide a full report to the ECB, NCBs are expected to allocate the adjustments taking into account the accounting rules regarding bad loans (2) and the relative credit risk of each sector. Where there is insufficient information to allocate the adjustment, it may be broken down into Regulation (EU) No 1071/2013 (ECB/2013/33) categories on a pro rata basis determined by the size of the stock positions.

2. Write-downs that occur at the time when a loan is securitised (or otherwise transferred) and write-offs/write-downs on serviced loans are reported to the ECB on a best efforts basis in accordance with Table 3 of Part 1 of Annex II (3).

2. Revaluation adjustments due to changes in prices of securities

1. Price revaluations affect only a limited range of balance sheet items: on the liabilities side, the item ‘debt securities issued’ and, on the assets side, ‘debt securities held’, ‘equity’ and ‘investment fund shares/units’. In turn their

(1) The treatment of accrued interest in MFI balance sheet statistics departs from the ESA 2010, which provides that ‘interest is recorded as accruing continuously over time to the creditor on the amount of principal outstanding’ and, specifically, as a transaction within the financial instrument to which it relates matching the transaction under interest income in the non-financial accounts (paragraph 5.43). In the balance of payments and i.i.p., accruals are recorded in the relevant instrument category.

(2) These are loans in respect of which repayment is overdue or otherwise identified as being impaired, partially or totally, in accordance with the definition of default in Article 178 of Regulation (EU) No 575/2013.

(3) Write-offs/write-downs on loans for which the MFI acts as a servicer may occur because the loans are still subject to on-balance-sheet recording, either on the individual accounts of the MFI or at group level, and the servicing data reported to the NCB is sourced from these. They may also occur when the servicer must state a reduced principal loan balance for impaired loans in order to be in compliance with the investor agreements.
counterparts are allocated mainly to ‘capital and reserves’ and ‘remaining liabilities’. Deposits and loans have fixed nominal values and are therefore not subject to price changes. See the ECB’s ‘Manual on MFI balance sheet statistics’ for a detailed description of the linkages between price revaluations and their counterpart entries.

2. On the liabilities side, revaluations for changes in prices of debt securities issued remain outside the ‘minimum requirements’ set out in Regulation (EU) No 1071/2013 (ECB/2013/33) and are thus not mandatory. On the assets side, the minimum requirements for price revaluations on debt securities held cover only the maturity bracket ‘over two years’; if no other information is available, it can be assumed that they equal the total amount of price revaluation adjustments in respect of holdings of debt securities issued by each relevant sector.

3. The size and content of the revaluation adjustments on holdings of securities depends on the valuation method used in the compilation of the statistical balance sheet. For the purpose of the collection of these data, NCBs can approach reporting agents in two ways. One approach is to let MFIs report revaluation adjustments which are then aggregated and transmitted to the ECB. Alternatively, NCBs can require reporting agents to report directly observed transactions, from which NCBs derive revaluation adjustments to be transmitted (on an aggregated basis) to the ECB. The ‘Manual on MFI balance sheet statistics’ provides an in-depth methodological description of the two approaches and the corresponding admitted compilation methods.

4. NCBs may also collect the required statistical information on securities (e.g. carrying value on the balance sheet, market value, sales and purchases) on a security-by-security basis, and derive the aggregated statistical information (including data on price revaluation adjustments) in accordance with the minimum standards specified in Regulation (EU) No 1071/2013 (ECB/2013/33).

5. In principle, NCBs are restricted to the above methods. However, other methods can also be used if they are shown to be capable of delivering data of comparable quality.

Section 3: Monthly flow adjustments — special adaptations

1. ECB/NCB balance sheet statistics

1. The requirements for the ECB/NCBs have been slightly modified compared to the requirements of other MFIs to reflect the activities of the ECB/NCBs. Certain items have been removed, i.e. no data are required on the breakdown of repos or deposits with periods of notice. Other items have been added, i.e. on the liabilities side, ‘counterpart of SDRs’ and, on the assets side, ‘gold and gold receivables’ and ‘receivables from drawing rights, SDRs, other’, as stocks for these items are also required under this Guideline. The ECB/NCBs submit adjustment data for each of these items.

2. The ECB/NCBs submit adjustments in accordance with the procedures outlined above. However, some modifications can be identified:

   — reclassifications and other adjustments: not all sources of the adjustments are relevant; e.g. ‘changes in the composition of the reporting sector’ are not applicable. In derogation from the general guidance, a lower threshold of EUR 5 million is set in this case to guarantee the accuracy of flows in NCB balance sheets,
revaluation adjustments due to changes in prices and exchange rates: the general provisions apply except as regards the ECB, which is allowed to report directly the exchange rate adjustments based on accounting data.

2. Money market funds

1. The NCBs include adjustments data on money market funds (MMFs) when fulfilling their reporting obligations in respect of ‘reclassifications and other adjustments’ and ‘revaluation adjustments’. These adjustments are also reported separately for MMFs in accordance with the dedicated quarterly reporting scheme.

2. Article 9(3) of Regulation (EU) No 1071/2013 (ECB/2013/33) provides that NCBs may grant derogations to some or all MMFs in respect of the reporting of revaluation adjustments. In these cases, NCBs are nevertheless expected to provide information on a best efforts basis, especially when the amounts involved are significant.

3. The calculation of price revaluation adjustments on MMF assets follows the common procedure applicable to all MFIs. On the liabilities side, positive changes in the value of MMF shares/units have traditionally been considered as transactions, in parallel to the payment (as opposed to the accrual) of interest on deposits, implying that the counterpart of the revaluations on the assets side would not be ‘money market fund shares/units’ but ‘remaining liabilities’. However, with respect to cases where MMF shares/units decline in price as a result of losses on the fund’s assets, this cannot be compared to interest payments. Against this background, Table 1A of Part 4 of Annex I to Regulation (EU) No 1071/2013 (ECB/2013/33) includes requirements on price revaluations for MMF shares/units; NCBs are required to use this item to balance the price revaluations on the assets side, when relevant. The allocation should be performed in such a way as to only cover the actual price revaluations that are reflected as changes in the value of MMF shares/units.

3. General government liabilities (and assets)

Stock data are collected for deposit liabilities and assets of the general government. For the purpose of compiling transactions, adjustments data are, in principle, also supplied in accordance with the requirements established for MFI balance sheet statistics. In practice, changes other than transactions, i.e. due to exchange rate or market price changes, are unlikely to occur. These data are reported as indicated in Part 3 of Annex II.

4. Memorandum items

Stock data for the breakdown of debt securities issued by MFIs according to the residency of the holder are collected for the calculation of monetary aggregates. In order to derive transactions, reclassification adjustments, exchange rate adjustments and revaluation adjustments are calculated for these memorandum items. These data are reported as indicated in Part 4 of Annex II.

Section 4: Calculation of flow adjustments on quarterly reporting requirements

1. The procedure for calculating quarterly transactions for the balance sheet items of Table 2 of Part 3 of Annex I to Regulation (EU) No 1071/2013 (ECB/2013/33) is similar to that applied for deriving monthly transactions for the balance sheet items of Table 1 of Part 2 of Annex I to that Regulation. Flow adjustments are calculated in accordance with the following principles.
(a) When an adjustment is submitted for Table 1, it may affect the breakdown items contained in Table 2. Consistency should be ensured between the two sets of data, i.e. the sum of the monthly adjustments must equal the quarterly adjustment. If a threshold is established for the quarterly adjustments, or the quarterly adjustments cannot be identified in full or to the same level of detail as the monthly adjustment, the adjustment is calculated so as to avoid discrepancies with the adjustment reported for the monthly data.

(b) As regards ‘price revaluation of securities’, inconsistencies between monthly and quarterly data may arise depending on the approach which is followed to derive the adjustments. The ‘Manual on MFI balance sheet statistics’ provides detailed guidance on the procedure to be put in place in those cases to ensure consistency between monthly and quarterly adjustments.

(c) Adjustments may be needed for the quarterly tables even if no adjustment is reported in Table 1. This is the case when a reclassification takes place at the quarterly level of detail but is cancelled out at the more aggregated monthly level. It may also apply to ‘revaluation adjustments’ when the different components of a monthly item move in different directions. Consistency is also ensured between monthly and quarterly data in these cases.

The same principles are applied for the derivation of flow adjustments for memorandum items collected under the requirements of Parts 3 and 4 of Annex II.

2. The extent to which NCBs supply adjustments for quarterly statistics depends on their ability to identify or estimate, to a reasonable degree of accuracy, the detailed sectoral/instrument classification of existing monthly adjustments. With respect to ‘reclassifications and other adjustments’, information is normally available. In particular, the NCBs typically have sufficiently detailed information to easily allocate large one-off adjustments (e.g. a reclassification due to a reporting error) to specific quarterly items. Likewise, quarterly adjustments due to changes in the reporting population do not imply difficulties for the NCBs. In respect of ‘revaluation adjustments’, write-offs and price revaluations are often more difficult to obtain due to the lack of the appropriate breakdowns in the original data sources. It is expected that the ‘revaluation adjustment’ is based, at least in part, on estimates. The provision of estimates is accompanied by explanatory notes on the method used (e.g. missing breakdowns are estimated on a pro rata basis by using stock data).

PART 4

Flow adjustments: special features in IF statistics

Section 1: Introduction

1. For IF statistics, NCBs submit revaluations adjustments, covering both revaluations due to price and exchange rate changes and reclassification adjustments for all items on the IF balance sheet, in accordance with the frequency indicated in Article 19. In this process, NCBs may need to calculate and/or estimate the adjustments to some of the breakdowns not reported by the IFs because they are not considered ‘minimum requirements’ in Table 3 of Part 3 of Annex I to Regulation (EU) No 1073/2013 (ECB/2013/38).

2. Flow adjustments are subject to the same double-entry accounting system as stocks. In all cases, adjustments have a counterpart which, in many cases, is likely to be ‘IF shares/units issued’ or ‘remaining liabilities’, depending on the operation or the local accounting rules.
3. In principle, the following guidance is given for the transaction values of deposits/loans and securities. The transaction value of deposits/loans and securities excludes fees, etc. The transaction value of a deposit/loan excludes accrued interest that is receivable/payable but has not yet been received or paid. Instead, accrued interest on deposits/loans is recorded under ‘remaining assets’ or ‘remaining liabilities’, as appropriate.

Accrued interest on securities held and issued is included in the stock data on securities and in the transaction value.

Section 2: Revaluation adjustments

1. Regulation (EU) No 1073/2013 (ECB/2013/38) allows flexibility in terms of the type of data needed to calculate the revaluation adjustments of assets and liabilities and the form in which these data are collected and compiled. The decision on the method is left to the NCBs.

2. The following two options exist for deriving revaluation adjustments for securities collected on a security-by-security basis:

— IFs report security-by-security information that allows NCBs to derive revaluation adjustments: IFs report to NCBs the information required by paragraphs 1, 2 and 4 of Table 2 of Part 3 of Annex I to Regulation (EU) No 1073/2013 (ECB/2013/38) on a security-by-security basis. This information permits NCBs to obtain accurate information on the ‘revaluation adjustments’ to be submitted to the ECB. When this option is followed, NCBs may derive the ‘revaluation adjustments’ in accordance with the common Eurosystem method, i.e. the ‘flow-derivation method’, as described in the IF manual accompanying the Regulation,

— IFs directly report transactions on a security-by-security basis to the NCB: IFs report the cumulated amounts of purchases and sales of securities which have occurred during the reference period as set out in paragraphs 1 and 3 of Table 2 of Part 3 of Annex I to Regulation (EU) No 1073/2013 (ECB/2013/38) on a security-by-security basis. NCBs calculate the ‘revaluation adjustments’ by taking the difference between end-period stocks and removing the transactions, and submit the revaluation adjustments to the ECB in accordance with this Guideline.

3. For assets and liabilities other than securities or for those securities which are not collected on a security-by-security basis, the following two options exist for deriving revaluation adjustments:

— IFs report aggregated adjustments: IFs report the adjustments applicable to each item, reflecting the valuation changes due to price and exchange rate changes (1). NCBs that choose this method aggregate the adjustments reported by IFs for the submission of data to the ECB,

(1) In accordance with Annex III to Regulation (EU) No 1073/2013 (ECB/2013/38), NCBs either collect the data on revaluations due to price and exchange rate changes from IFs or, alternatively, they collect only the data on revaluations due to price changes and the necessary data which cover, at a minimum, a currency breakdown into British pounds, US dollars, Japanese yen and Swiss francs, in order to derive the revaluations due to exchange rate changes.
PART 5

Flow adjustments: special features in FVC statistics

Section 1: Introduction

For FVC statistics, NCBs submit transactions for all items on the FVC balance sheet in accordance with Article 20. FVC reporting agents provide the transactions as defined in Part 3 of Annex II to Regulation (EU) No 1075/2013 (ECB/2013/40) directly to the relevant NCB or, alternatively, reporting agents may instead provide, with the agreement of the NCB, revaluation adjustments and other changes in volume which allow the NCB to derive transactions in accordance with the principles set out in this Annex.

Section 2: Write-offs/write-downs

1. NCBs report to the ECB data on write-offs/write-downs in securitised loans in accordance with Article 20. Write-offs/write-downs recognised at the time a loan is sold or transferred to a third party are also included, where identifiable.

2. Instead of providing the data on write-offs/write-downs reporting agents may, in agreement with the relevant NCB, provide other information which allows the NCB to derive the required data on write-offs/write-downs.

PART 6

Flow adjustments: special features in IC statistics

Section 1: Introduction

1. For IC statistics, NCBs submit revaluations adjustments, covering both revaluations due to price and exchange rate changes and reclassification adjustments for all items on the IC balance sheet, in accordance with Article 26a. In this process, NCBs may need to calculate and/or estimate the adjustments not reported by the ICs. This includes those data where the corresponding stock series are reported on an item-by-item basis, those which are not considered ‘minimum requirements’ in Table 3a and 3b of Annex III to Regulation (EU) No 1374/2014 (ECB/2014/50) and data on insurance technical reserves.

Section 2: Revaluation adjustments

1. Regulation (EU) No 1374/2014 (ECB/2014/50) allows flexibility in terms of the type of data needed to calculate the revaluation adjustments of assets and liabilities and the form in which these data are collected and compiled. The decision on the method is left to the NCBs.

2. The following two options exist for deriving revaluation adjustments for securities collected on a security-by-security basis. NCBs may follow a similar approach for assets other than securities when they collect item-by-item data.

— ICs report security-by-security information that allows NCBs to derive revaluation adjustments: ICs report to NCBs the information required by paragraphs 1, 2 and 4 of Tables 2.1 and 2.2 of Part 3 of Annex I to Regulation (EU) No 1374/2014 (ECB/2014/50) on a security-by-security basis. This information permits NCBs to obtain accurate information on the
'revaluation adjustments' to be submitted to the ECB. When this option is followed, NCBs may derive the 'revaluation adjustments' in accordance with the common Eurosystem method, i.e. the 'flow-derivation method', as described in the IC manual accompanying the Regulation and this Guideline,

— ICs directly report transactions on a security-by-security basis to the NCB: ICs report the cumulated amounts of purchases and sales of securities which have occurred during the reference period as set out in paragraphs 1 and 3 of Tables 2.1 and 2.2 of Part 3 of Annex I to Regulation (EU) No 1374/2014 (ECB/2014/50) on a security-by-security basis. NCBs calculate the 'revaluation adjustments' by taking the difference between end-period stocks and removing the transactions, and submit the revaluation adjustments to the ECB in accordance with this Guideline.

3. For insurance technical reserves maintained by ICs, the following two options exist for deriving approximations of revaluation adjustments:

— ICs report aggregated adjustments or transactions according to the NCBs' instructions. NCBs that choose this method aggregate the adjustments reported by ICs for the submission of data to the ECB,

— NCBs derive approximations based on data provided by ICs.

4. For assets and liabilities other than those collected on an item-by-item basis and insurance technical reserves maintained by ICs, the following three options exist for deriving revaluation adjustments:

— ICs report aggregated adjustments: ICs report the adjustments applicable to each item, reflecting the valuation changes due to price and exchange rate changes. NCBs that choose this method aggregate the adjustments reported by ICs for the submission of data to the ECB,

— ICs report aggregated transactions: ICs accumulate transactions during the quarter and transmit the value of purchases and sales to the NCB. NCBs that receive transactions data calculate the 'revaluation adjustments' as a residual from the difference between the stocks and the transactions, and submit the revaluation adjustment to the ECB in accordance with this Guideline, or

— NCBs derive approximations based on data provided by ICs.
## ANNEX V

LIST OF INSTITUTIONAL UNITS FOR STATISTICAL PURPOSES

### PART 1

Mapping of Register of Institutions and Affiliates Database (RIAD) attribute list against specific data sets maintained for statistical purposes

<table>
<thead>
<tr>
<th>Attribute name (a)</th>
<th>Relevant in the context of the list of</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>MFIs</td>
</tr>
<tr>
<td></td>
<td>Type</td>
</tr>
<tr>
<td><strong>Type</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Update frequency</strong></td>
<td></td>
</tr>
<tr>
<td><strong>M</strong></td>
<td></td>
</tr>
<tr>
<td><strong>d</strong></td>
<td></td>
</tr>
<tr>
<td><strong>M</strong></td>
<td></td>
</tr>
<tr>
<td><strong>q</strong></td>
<td></td>
</tr>
<tr>
<td><strong>O</strong></td>
<td></td>
</tr>
<tr>
<td><strong>a</strong></td>
<td></td>
</tr>
<tr>
<td><strong>E</strong></td>
<td></td>
</tr>
<tr>
<td><strong>d</strong></td>
<td></td>
</tr>
<tr>
<td><strong>E</strong></td>
<td></td>
</tr>
<tr>
<td><strong>q</strong></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>‘Non-industry’ IDs</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>RIAD code</td>
<td>M</td>
</tr>
<tr>
<td>Nationals business register</td>
<td>E</td>
</tr>
<tr>
<td>EGR code</td>
<td>E</td>
</tr>
<tr>
<td>LEI (as available)</td>
<td>M</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>‘Industry’ IDs</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>BIC</td>
<td>E</td>
</tr>
<tr>
<td>ISINs</td>
<td>E</td>
</tr>
</tbody>
</table>

<p>| Name                | M | d | M | q | M | q | M | a | M | q |
| Country of residence | M | d | M | q | M | q | M | a | M | q |
| Address             | M | d | M | q | M | q | M | a | M | q |
| Area code           | M | d | M | q | M | q | M | a | M | q |
| Legal form          | E | d | E | q | E | q | E | a | E | q |
| Flag Listed         | M | d | M | q | M | q | O | a | M | q |
| Flag Supervised     | M | d | M | q | M | q | M | a | M | q |
| Flag Subject to Directive 2009/138/EC | M | q |
| Reporting requirements | E | d | E | q | E | q | E | a | E | q |</p>
<table>
<thead>
<tr>
<th>Attribute name (a)</th>
<th>MFIs</th>
<th>IFs</th>
<th>FVCs</th>
<th>PSRIs (b)</th>
<th>ICs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of licence</td>
<td>M d</td>
<td>M q</td>
<td>M q</td>
<td>O a</td>
<td>E q</td>
</tr>
<tr>
<td>Capital variability</td>
<td>M q</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>UCITS compliance</td>
<td>M q</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Legal set-up</td>
<td>M q</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Flag Sub-fund</td>
<td>M q</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Nature of securitisation</td>
<td>M q</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Flag E-money issuer — licence</td>
<td>M a</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Flag E-money issuer — business</td>
<td>M a</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Flag Payment service provider — licence</td>
<td>M a</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Flag Payment service provider — business</td>
<td>M a</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Flag Payment system operator</td>
<td>M a</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Comment</td>
<td>O d</td>
<td>O q</td>
<td>O q</td>
<td>O a</td>
<td>O q</td>
</tr>
<tr>
<td>NACE code</td>
<td>M d</td>
<td>M q</td>
<td>M q</td>
<td>E a</td>
<td>M q</td>
</tr>
<tr>
<td>Total employment</td>
<td>E a</td>
<td>O a</td>
<td>O a</td>
<td>E a</td>
<td>E a</td>
</tr>
<tr>
<td>Total solo balance sheet (ECB Regulation)</td>
<td>M a</td>
<td>E a</td>
<td>E a</td>
<td>E a</td>
<td></td>
</tr>
<tr>
<td>Net assets, net asset value</td>
<td>E a</td>
<td>M a</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gross premiums written</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>ESA 2010</td>
<td>M d</td>
<td>M q</td>
<td>M q</td>
<td>M a</td>
<td>M q</td>
</tr>
<tr>
<td>Subsector type</td>
<td>M d</td>
<td>M q</td>
<td>M q</td>
<td>M a</td>
<td>M q</td>
</tr>
<tr>
<td>Birth date</td>
<td>O d</td>
<td>O q</td>
<td>O q</td>
<td>O a</td>
<td>O q</td>
</tr>
<tr>
<td>Closure date</td>
<td>M d</td>
<td>M q</td>
<td>M q</td>
<td>M a</td>
<td>M Q</td>
</tr>
<tr>
<td>Flag Activity status</td>
<td>M d</td>
<td>M q</td>
<td>M q</td>
<td>M a</td>
<td>M Q</td>
</tr>
</tbody>
</table>
### Relevant in the context of the list of

<table>
<thead>
<tr>
<th>Attribute name (a)</th>
<th>MFIs</th>
<th>IFs</th>
<th>FVCs</th>
<th>PSRIs (b)</th>
<th>ICs</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Type</td>
<td>Frequency</td>
<td>Type</td>
<td>Frequency</td>
<td>Type</td>
</tr>
<tr>
<td>Minimum reference data (a) requested for</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Originator of FVC</td>
<td>M</td>
<td>q</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Management company</td>
<td>M</td>
<td>q</td>
<td>M</td>
<td>q</td>
<td></td>
</tr>
<tr>
<td>Head of branch</td>
<td>M</td>
<td>d</td>
<td></td>
<td>M</td>
<td>Q</td>
</tr>
</tbody>
</table>

M (mandatory), E (encouraged), O (optional), blank (not applicable)
Frequency: a (annual), q (quarterly), m (monthly) d (daily/as soon as a change occurs).
Timeliness: for annual data is (if not specified elsewhere) one month following the reference date.
(a) For further description and metadata see Part 3.
(b) PSRIs: payment statistics relevant institutions; please note that the list of PSRIs may overlap with the list of MFIs

### PART 2

**Types of relationships between organisational units**

<table>
<thead>
<tr>
<th>Type</th>
<th>Update frequency</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Organisational relationships within an enterprise</td>
<td></td>
</tr>
<tr>
<td>Relationship between a legal unit(s) and an enterprise.</td>
<td>O</td>
</tr>
<tr>
<td>2. Relationships within an enterprise group</td>
<td></td>
</tr>
<tr>
<td>Control relationship</td>
<td>E (c)</td>
</tr>
<tr>
<td>Ownership relationship</td>
<td>E (c)</td>
</tr>
<tr>
<td>3. Other relationships</td>
<td></td>
</tr>
<tr>
<td>Link between an ‘originator’ and its FVC</td>
<td>M</td>
</tr>
<tr>
<td>Link between a ‘management company’ and its FVC/IF</td>
<td>M</td>
</tr>
<tr>
<td>Link between a ‘non-resident branch’ and its resident ‘head’</td>
<td>M</td>
</tr>
<tr>
<td>Link between a ‘resident branch’ and its non-resident ‘head’</td>
<td>M</td>
</tr>
<tr>
<td>Link between a ‘sub-fund’ and an ‘umbrella fund’</td>
<td>M</td>
</tr>
<tr>
<td>Link to predecessor/successor in the event of an absorption/break-up</td>
<td>M</td>
</tr>
</tbody>
</table>

(c) only for ‘large banking groups’ with headquarters in the euro area (see Article 12)
### PART 3
Definitions and refinement of reporting instructions

| **RIAD code** | The unique identification code for any organisational unit in RIAD comprised of two parts: ‘host’ and ‘id’.  
The values for the two parts combined ensure that this primary key is unique:  
— 2-digit country ISO-3166 country codes,  
— free string.  
[compulsory item for creating an entity in RIAD] |
| **Alias identifiers** | Open list of a multitude of identification codes consisting of identifiers that may or may not adhere to any (semi) industry standard. As it can include pure ‘national’ codes the entire list is not compulsory for all data-providing institutions. Examples are national business register codes, the EuroGroups Register code, the Legal Entity Identifier (as available) and the ‘BIC’ code.  
In order to be operational in the data exchange between an NCB and RIAD the identifier must be registered in a specific code list of the system. |
| **ISIN** | ‘International Securities Identifying Number’ as defined in the ISO 6166. In RIAD the ISIN code appears in two ways:  
— in the case of IFs and FVCs the reporting requirements include the obligation to report (all) outstanding (not redeemed) securities issued by an financial corporation,  
— as each security issued by a corporation is equally identifying the entity in an unique way, any single ISIN code of issued (and possibly) quoted shares or other outstanding debt securities can be used to identify the organisational unit itself. |
| **Name** | Full registration name, including company designations (e.g. Plc, Ltd, SpA, AG, etc.). |
| **Country of residence** | Country of legal incorporation or registration.  
[compulsory item for creating an entity in RIAD] |
| **Address** | The location details of an organisational unit; where applicable composed of four parts:  
— the city of location, |
| **City** |  
— the street name and the number of the building, |
| **Address** |  
— the post code, using the national postal system conventions, |
| **Postal code** |  
— the post office box number, using national postal system conventions. |
| **Postal box** |  
Geographical classification required for statistical purposes. |
<p>| <strong>Legal form</strong> | The domain of applicable legal forms follows individual national code lists, and needs to be registered in RIAD before it can be used in the data transfer by any data-providing NCBs. |
| Flag Listed (d) | Flag indicating if an organisational unit is listed at any stock exchange (domestic or abroad); can inversely be used to indicate the ‘delisting’ of an entity. |
| Flag Supervised (d) | Flag indicating whether an entity is subject to any supervisory regime entrusted to national and/or supranational authorities. |
| Flag Subject to Directive 2009/138/EC | Flag indicating whether an entity is subject to Directive 2009/138/EC or any other supervisory regime (possible values: ‘Directive 2009/138/EC’/‘other’). To be filled in only if the entity is supervised. |
| Reporting requirements | Open code lists that can be used to record in a central repository which national and/or supra-national reporting obligations an entity is subject to; one entity can be subject to multiple requirements. The domain of applicable individual national code lists needs to be registered in RIAD before it can be used in the data transfer by any data-providing NCBs. |
| Type of licence | Attribute indicating if an entity is holding a (specific) licence as certified by national and/or supranational authorities. Detailed national code lists can be registered in RIAD to allow the identification of specific licence regimes/frameworks. |
| Capital variability | This variable specifies any restrictions on the amount of shares the fund may issue, i.e. representing an ‘open-end’ or ‘closed-end’ fund. |
| UCITS compliance | Flag specifying if a fund is ‘UCITS’ compliant. |
| Legal set-up | This variable specifies the legal form which an IF can take. |
| Sub-fund | This variable specifies whether an IF is a sub-fund. |
| Nature of securitisation | This variable specifies the type of securitisation undertaken by an FVC. |
| Flag E-money issuer — business (d) | Flag indicating whether an entity is actually carrying out the business of an ‘electronic money issuer’. |
| Flag Payment service provider — licence (d) | Flag indicating whether an entity holds a specific ‘payment service provider’ licence (according to Article 4 of Directive 2007/64/EC). |
| Flag Payment service provider — business (d) | Flag indicating if an entity is actually carrying out the business of a ‘payment service provider’. |
| Flag Payment system operator (d) | Flag indicating if an entity is a ‘payment system operator’ according to Article 1 of Regulation (EU) No 1409/2013 (ECB/2013/43). |
| Comment | Free text. |
| NACE | Principal activity in accordance with NACE Rev.2 (4 digits class). |
| Total employment | Number of employees; if possible measured in ‘full time equivalents’ (FTEs). |</p>
<table>
<thead>
<tr>
<th>Total solo balance sheet (ECB Regulation)</th>
<th>Total balance sheet amount according to the respective BSI/IF/FVC/IC Regulation (denominated in EUR).</th>
</tr>
</thead>
<tbody>
<tr>
<td>Net assets, NAV</td>
<td>For IFs the value of ‘shares/units’ (NAV); for credit institutions approximated by ‘capital and reserves’ (denominated in EUR).</td>
</tr>
<tr>
<td>Gross premiums written</td>
<td>For ICs the value of gross premiums written comprising all amounts due during the financial year in respect of insurance contracts, regardless of the fact that such amounts may relate in whole or in part to a later financial year.</td>
</tr>
<tr>
<td>ESA 2010</td>
<td>ESA 2010 institutional sectors (4-digit code); may include classification public/national private/foreign controlled.</td>
</tr>
<tr>
<td>Subsector type</td>
<td>Expansion of the ESA 2010 classification, allowing the identification of sub-categories of the standard National Accounts breakdown. For ICs it indicates the type of insurance corporation according to its line of business. Can take the values: life insurance, non-life insurance, composite insurance, reinsurance.</td>
</tr>
</tbody>
</table>
| Birth date                               | Date of legal incorporation of a legal unit or registration of an institutional unit; if this information cannot be derived (with reasonable effort) an approximation needs to be provided.  
[compulsory item for creating an entity in RIAD; can be approximated] |
| Closure date                             | Date of de-registration of an entity. All entities stay in RIAD even beyond their ‘closure date’. |
| ad existence                             | Queries concerning whether an individual unit ‘exists’ at a specific point in time (or not) can be derived from the ‘closure date’. |
| Activity status (4)                      | Flag indicating if an entity is ‘active’, ‘not active’ or ‘in liquidation’;  
this attribute is an addition to the information concerning whether an entity is (still) in existence. |
| ad liquidation                           | The validity start date of the value ‘in liquidation’ (see ‘activity status’) marks the date of the start of the liquidation process. |
| ad absorption                            | In RIAD corporate actions such as mergers and splits are mapped by registering the relevant deletions, modifications or creations plus the related predecessor/successor relationships. |
| Relationship between legal unit(s) and enterprise | Allows the recording of the relationship between a legal unit and the enterprise that it operates, reflecting the concept that an enterprise may correspond either to one legal unit or to a combination of legal units. |
| Control relationship                     | Link between legal units, based on the concept of ‘control’ as defined in Directive 2013/34/EU of the European Parliament and of the Council (> 50 % ownership rule). |
| Ownership relationship                   | Link between legal units, based on the concept of percentage ‘capital share’, ‘voting rights’ etc. as for example represented by the > 10 % rule defined in the Organisation for Economic Cooperation and Development FDI benchmark. |
| Link between a ‘sub-fund’ and an ‘umbrella fund’ | Allows the recording of the respective relationships if an umbrella fund segregates its assets into different sub-funds in such a way that shares/units relating to each sub-fund are independently backed by different assets (see Regulation (EU) No 1073/2013 (ECB/ 2013/38). |
| Management company                       | Description of the registered management company of a fund or financial vehicle corporation — name, residency, institutional sector code and RIAD code (for Union resident units).  
Needs to be linked to any related IF(s) or FVC(s) that the entity is managing. |
### Data Transmission

NCBs can provide (updates of) reference data online or in batch mode via RIAD, in accordance with one of the formats presented in the document entitled ‘Exchange Specification for the RIAD Data Exchange System’. The insertion of new entities in RIAD (as well as exceptional deletion from the database) is also possible in online or in batch mode.

RIAD takes a parsimonious approach to the management of reference data, which means that any change in the reference data of an individual entity can be applied for specific (single) attributes. Except in the case of material error, no unit registered in RIAD is erased; its lifespan is determined by entering a creation or closure date. Modifications of single attributes are implemented via the change (of the validity range) of specific values.

<table>
<thead>
<tr>
<th></th>
<th>Description of the registered head office of a branch operating in a Union Member State — name, residency, institutional sector code and RIAD code (for Union resident units). Needs to be linked to the relevant branch established in a Union country.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Originator</td>
<td>Description of the registered company that established the FVC for the purpose of the securitisation and transferred the assets, or a pool of assets, and/or the credit risk of the asset or pool of assets to the securitisation structure — name, residency, institutional sector code and RIAD code (for Union resident units). Needs to be linked to the relevant FVC(s) that the entity has established.</td>
</tr>
<tr>
<td>Resident branch</td>
<td>A branch which is resident within the territory of the reporting NCB, and whose head office is a non-resident entity, within the meaning of Article 1 of Regulation (EC) No 2533/98.</td>
</tr>
<tr>
<td>Non-resident branch</td>
<td>A branch which is resident outside the territory of the reporting NCB, and whose head office is a resident entity, within the meaning of Article 1 of Regulation (EC) No 2533/98.</td>
</tr>
</tbody>
</table>


### BACK DATA REPORTING REQUIREMENTS

1. **ESA 2010 requirements — quarterly back data or estimates for MFS building blocks (stocks and flows (1) data)**

   **Table 1:** Requirements from Regulation (EU) No 1071/2013 (ECB/2013/33)

<table>
<thead>
<tr>
<th></th>
<th>Data needed</th>
</tr>
</thead>
</table>
| **1** | Loans granted to:  
|   | (a) the MFI sub-sectors  
|   | (b) general government and FVCs with maturity breakdown |
|   | Back data or estimates for stocks and flows data  
|   | *(high priority)* |
| **2** | Breakdown of shares and other equity:  
|   | (a) for total MFI, total non-MFI and total rest of the world issuers, split of 'shares and other equity' into: 'listed shares', 'unlisted shares' and 'other equity'  
|   | (b) for non-MFI sub-sectors other financial intermediaries (OFIs), insurance corporations (ICs), pension funds (PFs) and non-financial corporations (NFCs): split of 'shares and other equity' into: 'listed shares', 'unlisted shares' and 'other equity' |
|   | Back data or estimates for stocks and flows data  
|   | *(high priority)* |
| **3** | Breakdowns of deposits received from the MFI sub-sectors: total figures of deposits per (new) non-MFIs counterparty (sub-) sectors and overnight deposits for central government, to obtain a better overview across non-MFIs sub-sectors |
|   | Back data or estimates for stocks and flows data  
|   | *(very high priority)* |
| **4** | Breakdown of financial derivatives: by sector (MFIs/non-MFIs) and geographical area (domestic/other euro area Member States/rest of the world) |
|   | Back data or estimates for stocks and flows data  
|   | *(low priority)* |
| **5** | OFIs sector — separate identification of IFs |
|   | Back data or estimates for stocks and flows data  
|   | *(high priority)* |
| **6** | New OFIs sector — merged sub-sectors S.125-S.127 and holding companies of NFCs |
|   | Back data or estimates for stocks and flows data  
|   | *(very high priority)* |
| **7** | Split of the current ICPFs sector to ICs sector and PFs sector |
|   | Back data or estimates for stocks and flows data  
|   | *(high priority)* |

---

(1) Lower priority is attached to additional efforts to estimate flow adjustments for ESA 2010 back data for periods before 2014Q2, especially in cases where the Working Group on Monetary and Financial Statistics fact-finding exercise suggested that any estimate would either be of poor quality or result from a difference in stocks.
### Table 2: Requirements from Regulation (EU) No 1073/2013 (ECB/2013/38)

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Back data or estimates for stocks and flows data (high priority)</td>
<td>Back data or estimates for stocks and flows data</td>
<td>Back data or estimates for stocks and flows data (very high priority)</td>
</tr>
</tbody>
</table>

### Table 3: Requirements from Regulation (EU) No 1075/2013 (ECB/2013/40)

<table>
<thead>
<tr>
<th>Data needed</th>
<th>Securitised loans — sector breakdowns</th>
</tr>
</thead>
<tbody>
<tr>
<td>Back data or estimates for stocks and flows data (low priority)</td>
<td>Back data or estimates for stocks and flows data</td>
</tr>
</tbody>
</table>

2. **Back data or estimates for all the new high priority features adopted in the Regulation (EU) No 1071/2013 (ECB/2013/33) from June 2014**

### Table 4: Requirements from Regulation (ECB/2013/33)

<table>
<thead>
<tr>
<th>Data needed</th>
<th>Monthly loans granted to: (a) the MFI sub-sectors (b) general government and FVCs with maturity breakdown</th>
</tr>
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<tbody>
<tr>
<td>Back data or estimates for stocks and flows data</td>
<td>Back data or estimates for stocks and flows data</td>
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<thead>
<tr>
<th>Data needed</th>
<th>Monthly data on loan sales and securitisation</th>
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<tr>
<td>Back data or estimates for stocks and flows data</td>
<td>Back data or estimates for stocks and flows data</td>
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<table>
<thead>
<tr>
<th>Data needed</th>
<th>Monthly data on breakdowns of deposits: (a) received from the MFI sub-sectors (b) total figures of deposits per (new) non-MFI counterparty (sub-) sectors and overnight deposits for central government</th>
</tr>
</thead>
<tbody>
<tr>
<td>Back data or estimates for stocks and flows data</td>
<td>Back data or estimates for stocks and flows data</td>
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<table>
<thead>
<tr>
<th>Data needed</th>
<th>Total accrued interest per balance sheet instrument, loans, debt securities held, deposits and debt securities issued, on a quarterly basis</th>
</tr>
</thead>
<tbody>
<tr>
<td>Back data or estimates for stocks and flows data</td>
<td>Back data or estimates for stocks and flows data</td>
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<table>
<thead>
<tr>
<th>Data needed</th>
<th>Monthly data on the OFI sector — separate identification of IIs</th>
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<tr>
<td>Back data or estimates for stocks and flows data</td>
<td>Back data or estimates for stocks and flows data</td>
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<table>
<thead>
<tr>
<th>Data needed</th>
<th>Monthly data on the new OFI sector — merged sub-sectors S.125-S.127 incl. holding companies of NFCs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Back data or estimates for stocks and flows data</td>
<td>Back data or estimates for stocks and flows data</td>
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<tr>
<th>Data needed</th>
<th>Monthly data on split of the current ICPF sector into IC and PF sectors</th>
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<td>Back data or estimates for stocks and flows data</td>
<td>Back data or estimates for stocks and flows data</td>
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<table>
<thead>
<tr>
<th>Data needed</th>
<th>Monthly data on credit lines broken down by counterparty sector</th>
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<tbody>
<tr>
<td>Back data or estimates for stocks and flows data</td>
<td>Back data or estimates for stocks and flows data</td>
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<tr>
<th>Data needed</th>
<th>Monthly data on intra-group positions</th>
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<tr>
<td>Back data or estimates for stocks and flows data</td>
<td>Back data or estimates for stocks and flows data</td>
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</table>
3. Back data or estimates for the following new features adopted in the Regulation (EU) No 1072/2013 (ECB/2013/34) and this Guideline from June 2014

<table>
<thead>
<tr>
<th></th>
<th>Requirements from Regulation (ECB/2013/34) and this Guideline</th>
<th>Data needed</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Monthly data on new breakdowns by remaining maturity and interest rate reset for MIR on outstanding amounts</td>
<td>Back data or estimates for interest rates</td>
</tr>
<tr>
<td>2</td>
<td>Monthly data on new breakdowns by renegotiated loans for MIR</td>
<td>Back data or estimates for interest rates and volumes</td>
</tr>
</tbody>
</table>
GLOSSARY

Attributes are statistical concepts that provide users with additional coded (e.g. the unit) and uncoded (e.g. the compilation method) information about exchanged data. ‘Mandatory’ applies to attributes that must take a value, otherwise the observations they refer to are considered meaningless. ‘Conditional’ applies to attributes that are only defined if they are available in the reporting institution (e.g. domestic series ids) or whenever they are relevant (e.g. compilation, breaks, etc.), and they can take empty values.

Bond funds are investment funds (IFs) primarily investing in debt securities. The criteria for classifying investment funds into bond funds are derived from the public prospectus, fund rules, instruments of incorporation, established statutes or by-laws, subscription documents or investment contracts, marketing documents, or any other statement with similar effect.

Branches are unincorporated entities, without independent legal status, wholly owned by their parent.

Branch of activity is an economic activity included in the statistical classification of economic activities in the Union - NACE Rev. 2. (1)

Branch of a credit institution means the place of business, other than the head office, which is located in the reporting country and has been established by a credit institution legally incorporated in another country. All places of business set up in the reporting country by the same institution legally incorporated in another country, constitute a single branch. Each of these places of business is counted as an individual office (see Office).

Capital shares issued by limited liability companies are securities that give their holders the status of joint owners and entitle them to a share in the total distributed profits and in the net assets in the event of liquidation.

Captive financial institutions and money lenders are financial corporations and quasi-corporations that are neither engaged in financial intermediation nor in providing financial auxiliary services, and where most of either their assets or their liabilities are not transacted on open markets. This subsector includes holding companies that hold controlling-levels of equity of a group of subsidiary corporations and whose principal activity is owning the group without providing any other service to the businesses in which the equity is held; that is, they do not administer or manage other units (ESA 2010, paragraphs 2.98 to 2.99).

Cards offer the cardholder, in accordance with the agreement with the card issuer, one or more of the following functions: cash, debit, delayed debit, credit and e-money.

Central bank is a financial corporation and quasi-corporation whose principal function is to issue currency, to maintain the internal and external value of the currency and to hold all or part of the international reserves of the country.

Central government consists of administrative departments of the state and other central agencies whose competence extends over the whole economic territory, except for the administration of social security funds (ESA 2010, paragraph 2.114).

Cheque is a written order from one party (the drawer) to another (the drawee; normally a credit institution) requiring the drawee to pay a specified sum on demand to the drawer or to a third party specified by the drawer.

Closed-end investment funds are IFs with a fixed number of issued shares whose shareholders have to buy or sell existing shares to enter or leave the fund.

Composite insurance corporations are insurance corporations providing both life and non-life insurance policies, with no prevailing policy in favour of one or the other.

Credit institution has the same meaning as defined in Article 4(1) of Regulation (EU) No 575/2013.

Currency in circulation is banknotes and coins in circulation that are issued or authorised by monetary authorities.

Currency of issue is defined as the currency denomination of the security.

Debt securities are negotiable financial instruments serving as evidence of debt that are usually traded on secondary markets, or can be offset on the market, and do not grant the holder any ownership rights over the issuing institution.

Deposits redeemable at notice are non-transferable deposits, without any agreed maturity, that cannot be converted into currency without a period of prior notice before the term of which conversion into cash is not possible or only possible subject to a penalty. This includes deposits that, although perhaps legally withdrawable on demand, would be subject to penalties and restrictions in accordance with national practices (classified in the maturity band ‘up to and including three months’) and investment accounts without a period of notice or agreed maturity, but which contain restrictive drawing provisions (classified in the maturity band ‘over three months’).

Deposits with agreed maturity are non-transferable deposits that cannot be converted into currency before an agreed fixed term or can be converted into currency before an agreed term, but the holder is then charged a penalty. Financial products with roll-over provisions must be classified according to their earliest maturity. Although deposits with an agreed maturity may allow for earlier redemption after prior notification or may be redeemable on demand subject to penalties, these features are not considered relevant for classification purposes.

Domestic payment transaction has the same meaning as ‘national payment transaction’ as defined in Article 2 of Regulation (EU) No 260/2012.
Dividend shares issued by limited liability companies are securities, which according to the country and the circumstances in which they are created, have a variety of names such as founders’ shares, profits shares, dividends shares, etc. These securities: (a) do not form part of the registered capital; (b) do not give the holders the status of joint owners in the strict sense; and (c) do not entitle the holders to a proportion of any profits remaining after dividends are paid on the registered capital and to a fraction of any surplus remaining on liquidation.

Electronic money means electronically, including magnetically, stored monetary value as represented by a claim on the issuer issued on receipt of funds for the purpose of making payment transactions as defined in Article 4(5) of Directive 2007/64/EC, and accepted by a natural or legal person other than the electronic money issuer.

Electronic money institution is a legal person that has been granted authorisation to issue electronic money as defined in Article 2 of Directive 2009/110/EC.

Equity funds are investment funds primarily investing in equity. The criteria for classifying investment funds into equity funds are derived from the public prospectus, fund rules, instruments of incorporation, established statutes or by-laws, subscription documents or investment contracts, marketing documents, or any other statement with similar effect.

Euro banknotes and coins held by the central government are banknotes and coins issued by the European Central Bank, euro area national central banks and central governments, and are held by the central government.

Eurobonds are bonds, placed simultaneously on the market of at least two countries and denominated in a currency which need not be that of either, usually through an international syndicate of financial corporations from several countries.

Exceptional revision is a revision to data referring to periods prior to the previous reference period.

Exchange traded funds (ETFs) are defined in line with the European Securities and Markets Authority (ESMA) Guidelines on ETFs (ESMA/2012/832). ESMA defines a UCITS ETF as a UCITS at least one unit or share class of which is traded throughout the day on at least one regulated market or Multilateral Trading Facility with at least one market maker that takes action to ensure that the stock exchange value of its units or shares does not significantly vary from its net asset value and where applicable its Indicative Net Asset Value. For the purposes of this Guideline, non-UCITs that comply with the ESMA ETF definition should be included here.

Financial auxiliaries consist of all financial corporations and quasi-corporations that are principally engaged in activities closely related to financial intermediation but which are not financial intermediaries themselves. Head offices whose subsidiaries are all or mostly financial corporations are also financial auxiliaries (ESA 2010, paragraphs 2.95-2.97).

Financial corporations engaged in lending (FCLs), classified as OFIs, are financial corporations principally specialised in asset financing for households and non-financial corporations. Corporations specialising in financial leasing, factoring, mortgage lending and consumer lending are included in this category. These financial corporations may operate under the legal form of a building society, municipal credit institution, etc.
Financial derivatives are financial instruments linked to a specified financial instrument, indicator, or commodity, through which specific financial risks can be traded in financial markets on their own right.

Financial leases are contracts whereby the legal owner of a durable good (hereinafter the ‘lessor’) lends it to a third party (hereinafter the ‘lessee’) for most if not all of the economic lifetime of the good, in exchange for instalments covering the cost of the good plus an imputed interest charge. The lessee is in fact assumed to receive all of the benefits derivable from the use of the good and to incur the costs and risks associated with ownership.

Financial vehicle corporations engaged in securitisation transactions (FVCs) are defined in Article 1(1) of Regulation (EU) No 1075/2013 (ECB/2013/40).

Fixed rate issues include all issues where the coupon payment, based on the security principal coupon rate, does not change during the life of the issue. Securities that are not issued at straight fixed or straight variable rates, i.e. mixed rate issues, are also included (e.g. fixed then variable rate issues, variable then fixed rate issues, issues that do not have the same coupon payment over the lifetime of the securities, step-up securities and step-down securities).

Flows, also referred to as (financial) transactions, are calculated by taking the difference between end-month stocks and then removing those effects that do not arise from transactions. Non-transaction developments are removed by means of flow adjustments.

Funds mean banknotes and coins, scriptural money and electronic money.

Funds of funds are investment funds primarily investing in investment funds’ shares or units. The criteria for classifying investment funds into funds of funds are derived from the public prospectus, fund rules, instruments of incorporation, established statutes or by-laws, subscription documents or investment contracts, marketing documents, or any other statement with similar effect. They are to be classified in the category of funds in which they primarily invest.

General government comprises institutional units that are non-market producers whose output is intended for individual and collective consumption, and are financed by compulsory payments made by units belonging to other sectors, and institutional units principally engaged in the redistribution of national income and wealth (ESA 2010, paragraphs 2.111 to 2.113). General government includes the central government, state government, local government and social security funds (ESA 2010, paragraphs 2.114 to 2.117). For further guidance on the sectoral classification of units, please refer to the Monetary financial institutions and markets statistics sector manual: Guidance for the statistical classification of customers, European Central Bank, third edition March 2007.

Global bonds are bonds that are issued simultaneously on the domestic and euro market.

Hardware-based e-money includes e-money products that provide customers with a portable electronic device, typically an integrated circuit card containing a microprocessor chip (e.g. prepaid cards).
Hedge funds, for the purpose of this Guideline, mean any collective investment undertakings regardless of its legal structure under national laws, which apply relatively unconstrained investment strategies to achieve positive absolute returns, and whose managers, in addition to management fees, are remunerated in relation to the fund’s performance. For that purpose, hedge funds have few restrictions on the type of financial instruments in which they may invest and may therefore flexibly employ a wide variety of financial techniques, involving leverage, short-selling or any other techniques. This definition also covers funds that invest, in full or in part, in other hedge funds provided that they otherwise meet the definition. These criteria to identify hedge funds must be assessed against the public prospectus as well as fund rules, statutes or by-laws, subscription documents or investment contracts, marketing documents or any other statement with similar effect in respect of the fund.

Households comprise individuals or groups of individuals as consumers and as entrepreneurs producing market goods and non-financial and financial services (market producers) provided that the production of goods and services is not by separate entities treated as quasi-corporations. It also includes individuals or groups of individuals as producers of goods and non-financial services for exclusively own final use (ESA 2010, paragraphs 2.118 to 2.128).

Insurance corporations are financial corporations and quasi-corporations that are principally engaged in financial intermediation as a consequence of the pooling of risks mainly in the form of direct insurance or reinsurance (ESA 2010, paragraphs 2.100 to 2.104).

Insurance-linked securitisations are securitisations where there is a transfer of insurance policies achieved either by the transfer of legal title or beneficial interest to an FVC, or there is a transfer of insurance risks from an insurance or reinsurance undertaking to an FVC which fully funds its exposure to such risks through the issuance of financing instruments, and the repayment rights of the investors in those financing instruments are subordinated to the reinsurance obligations of the FVC.

International institutions comprise supranational and international organisations, such as the European Investment Bank, the IMF and the World Bank.

Investment funds are defined in the first indent of Article 1 of Regulation (EU) No 1073/2013 (ECB/2013/38).

Issuers of securities are those corporations and quasi-corporations engaged in issuing securities and incurring a legal obligation to the bearers of these instruments in accordance with the terms of issue.

Issue of bonus shares is the remittance of new shares to shareholders in proportion to their existing holdings.

Life insurance corporations are insurance corporations primarily providing life insurance policies.

Life insurance technical reserves of which accepted reinsurance represent the amount of capital that the IC holds in order to meet future claims stemming from its life reinsurance obligations as defined in Commission Delegated Regulation (EU) 2015/35 (1).

Listed shares, also referred to as quoted shares, excluding investment fund’s shares/units are equity securities listed on an exchange. Such an exchange may be a recognised stock exchange or any other form of secondary market. Listed shares are also referred to as quoted shares. The existence of quoted prices of shares listed on an exchange means that current market prices are usually readily available.

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Loans are funds lent by reporting agents to borrowers that are not evidenced by documents or are represented by a single document (even if it has become negotiable).

Long-term debt securities comprise all issues of debt securities with a long-term original maturity of more than one year; long-term securities are generally issued with coupons.

Means of payments, also referred to as settlement media, are assets or claims on assets that are accepted by the payee as discharging a payment obligation of the payer vis-à-vis the payee.

Mixed funds are investment funds investing in both equity and bonds with no prevailing policy in favour of one or the other instrument. The criteria for classifying investment funds into mixed funds are derived from the public prospectus, fund rules, instruments of incorporation, established statutes or by-laws, subscription documents or investment contracts, marketing documents, or any other statement with similar effect.

Monetary financial institutions (MFIs) other than central banks are defined in Article 1 of Regulation (EU) No 1071/2013 (ECB/2013/33).

Money Market Funds (MMFs) are defined in Article 2 of Regulation (EU) No 1071/2013 (ECB/2013/33).

Money-holding sector includes all non-MFI residents in the euro area, excluding the central government sector.

Net asset value (NAV) of an investment fund is the value of its assets minus its liabilities, excluding investment fund shares.

Non-financial corporations are institutional units that are independent legal entities and market producers, and whose principal activity is production of goods and non-financial services. This sector also includes non-financial quasi-corporations (ESA 2010, paragraphs 2.45 to 2.54).

Non-life insurance corporations are insurance corporations primarily providing non-life insurance policies.

Non-monetary financial institutions (non-MFIs) are defined in Annex I, Part 2, of Regulation (EU) No 1071/2013 (ECB/2013/33).

Non-profit institutions serving households (NPISHs) consist of non-profit institutions that are separate legal entities, serve households, and are private non-market producers. Their principal resources are voluntary contributions in cash or in kind from households in their capacity as consumers, from payments made by general governments and from property income (ESA 2010, paragraphs 2.129 to 2.130).
Non-resident issuers comprise units that are: (a) located in the economic territory of the reporting country, but which do not and do not intend to engage in economic activities or transactions for a period of one year or more in the territory of the reporting country; or (b) located outside the economic territory of the reporting country.

Notional resident units are defined as: (a) those parts of non-resident units that have a centre of predominant economic interest (which usually means they engage in economic transactions for a year or more) in the economic territory of the country; (b) non-resident units in their capacity as owners of land or buildings in the economic territory of the country, but only in respect of transactions affecting such land or buildings.

Office is a place of business that forms a legally dependent part of: (a) a credit institution or a non-EEA-based bank; (b) a central bank; or (c) another institution offering payment services to non-MFIs, and directly carries out some or all of the transactions inherent to the credit institutions business.

Open-end investment funds are investment funds whose units or shares are, at the request of the holders, repurchased or redeemed directly or indirectly out of the undertaking’s assets.

Ordinary revision is the revision of data referring to the period preceding the current one.

Other categories of OFIs is a residual category composed of financial corporations that do not specialise in any of the areas of activity that apply to the other two OFI categories (security and derivative dealers and financial corporations engaged in lending). For example, specialised financial corporations such as venture and development capital companies or export/import financing companies are included in this category.

Other deposits are all holdings in deposits other than transferable deposits. Other deposits cannot be used to make payments at any time and are only convertible into currency or transferable deposits subject to a significant restriction or penalty. This subcategory includes time deposits, savings deposits, etc.

Other equity comprises all transactions in other equity that are not covered by listed and unlisted shares.

Other financial institutions are all financial institutions participating in a payment system that are under the supervision of the relevant authorities, i.e. either the central bank or the prudential supervisor, but which do not fall within the definition of credit institutions.

Other financial intermediaries, except insurance corporations and pension funds (OFIs) are financial corporations and quasi-corporations principally engaged in financial intermediation by incurring liabilities in forms other than currency, deposits (or close substitutes to deposits), investment fund shares/units, or in relation to insurance, pension and standardised guarantee schemes from institutional units (ESA 2010, paragraphs 2.86 to 2.94).

Other funds are investment funds other than bond funds, equity funds, mixed funds, real estate funds or hedge funds.
Overnight deposits are deposits that are convertible into currency and/or are
transferable on demand by cheque, banker’s order, debit entry or similar means,
without significant delay, restriction or penalty. Balances representing prepaid
amounts in the context of e-money, either in the form of hardware-based e-
money (e.g. prepaid cards) or software-based e-money issued by MFIs, are
included. Non-transferable deposits, which are technically withdrawable on
demand but which are subject to significant penalties, are excluded.

Over-the-counter (OTC) cash transaction is a cash deposit to or cash with-
drawal from an account at a bank using a bank form. These transactions do not
represent payments in the strict sense since they comprise only a change from the
central bank money to the bank account money or vice versa.

Participant is an entity identified/recognised by the transfer system and which is
allowed to send and capable of receiving transfer orders to/from the system,
either directly or indirectly.

Payment institution has the same meaning as defined in Article 4 of Directive
2007/64/EC.

Payment instrument is a tool or a set of procedures enabling the transfer of
funds from the payer to the payee as defined in Article 4 of Directive
2007/64/EC.

Payment order is any instruction by a payer or payee to his payment service
provider requesting the execution of a payment transaction.

Payment service as defined in Article 4 of Directive 2007/64/EC is a business
activity consisting in the execution of payment transactions on behalf of a natural
or legal person, where at least one of the payment service providers is located in
the Union. For the purposes of payments statistics, a payment service is
understood as the acceptance by an entity (e.g. a credit institution) of a
payment transaction for further execution (which may be the task of another
entity) by way of cashless clearing and/or settlement.

Payment service provider (PSP) as defined in Article 1 of Directive
2007/64/EC is a natural or legal person whose regular occupation or business
activity includes the provision of payment services to payment service users.

Payment service operator (PSO) is a natural or legal person whose regular
occupation or business activity includes the provision of technical infrastructure
(e.g. telecommunication or payment terminals installed at retailers).

Payment service user is a natural or legal person that makes use of a payment
service as payer and/or payee. The payer is the party in a payment transaction
issuing the payment order or agreeing to the transfer of funds to a payee. The
payee or beneficiary is a natural or legal person that is the intended final recipient
of funds which are the subject of a payment transaction.
Payment Statistics Relevant Institutions (PSRI) encompass all entities defined in Article 2.1 of Regulation (EU) No 1409/2013 (ECB/2013/43). PSRIs are identified by offering payment services and/or being entitled to do so. They can be classified in different institutional sectors.

Payment transaction is an act, initiated by the payer or payee, of depositing, withdrawing or transferring funds from a payer to a payee, irrespective of any underlying obligations between payment service users. See also funds and means of payment. ‘Payment transaction’ has the same meaning as defined in Article 4 of Directive 2007/64/EC.

Pension funds are financial corporations and quasi-corporations that are principally engaged in financial intermediation as the consequence of the pooling of social risks and needs of the insured persons (social insurance). Pension funds as social insurance schemes provide income in retirement, and often benefits for death and disability (ESA 2010, paragraphs 2.105 to 2.110).

Point of sale (POS) terminals are devices allowing the use of payment cards at a physical (not virtual) point of sale. The payment information is captured either manually on paper vouchers or by electronic means, i.e. EFTPOS.

The POS terminal is designed to enable transmission of information online, with a real-time request for authorisation, and/or offline.

POS transaction is a transaction performed through a POS terminal using a card with a debit, credit or delayed debit function. Transactions using a card with an e-money function are not included.

Post office giro institutions (POGI) are defined in Article 1 of Regulation (EU) No 1074/2013 (ECB/2013/39).

Private equity funds (PEFs) are unleveraged investment funds that predominantly invest in equity instruments and instruments that are economically similar to equity instruments issued by unlisted companies. A sub-category of PEFs are venture capital funds (VCFs), which invest in start-up companies. PEFs (including VCFs) are normally constituted as closed-end funds or as limited partnerships managed by a private equity company (PEC) or venture capital company (VCC) in the case of VCFs. While PEFs (including VCFs) are classified as investment funds in line with Article 1 of Regulation (EU) No 1073/2013 (ECB/2013/38), PECs and VCCs are classified as financial auxiliaries (ESA 2010 category S.126) if they solely manage the assets of PEFs and VCFs; and as other financial intermediaries (ESA 2010 category S.125) if they invest on their own account in private equity.

Private placements refer to the sale of an issue of equity securities to a single buyer or to a limited number of buyers without a public offering.

Privately issued bonds are bonds restricted by bilateral agreement to certain investors, if the bonds are at least potentially transferable.
Real estate funds are investment funds primarily investing in real estate. The criteria for classifying investment funds into real estate funds are derived from the public prospectus, fund rules, instruments of incorporation, established statutes or by-laws, subscription documents or investment contracts, marketing documents, or any other statement with similar effect.

Redeemed shares in limited liability companies are shares whose capital has been repaid but which are retained by the holders who continue to be joint owners and to be entitled to a share in the profits left after dividends have been paid on the remaining registered capital and also to a share in any surplus that may be left on liquidation.

Reinsurance corporations are insurance corporations primarily providing reinsurance policies.

Residency of issuer: the issuing unit is defined as a resident of the reporting country when it has a centre of economic interest in the economic territory of the reporting country; that is, when it engages for an extended period (one year or more) in economic activities in this territory.

Securitisation is defined in Article 1(2) of Regulation (EU) No 1075/2013 (ECB/2013/40).

Security and derivative dealers (SDDs) classified as OFIs are financial corporations authorised to provide investment services to third parties by investing in financial instruments on their own account as their business and principally engaged in the following financial intermediation activities.

a) Trading on their own account and/or risk, as 'securities and derivatives dealers', in new or outstanding financial instruments through the acquisition and sale of those financial instruments for the exclusive purpose of benefiting from the margin between the acquisition and sale price. This also includes market-making activities.

b) Underwriting financial instruments and/or placing financial instruments on a firm commitment basis.

c) Assisting firms in issuing new financial instruments through the placement of new financial instruments involving either a firm underwriting commitment or standby commitment to issuers of new issues.

Settlement media, also referred to as means of payment, means assets, or claims on assets, which are used for payments.

Shares (quoted and unquoted) comprise all financial assets that represent property rights on corporations or quasi-corporations. These financial assets generally entitle the holders to a share in the profits of the corporations or quasi-corporations and to a share in their net assets in the event of liquidation.

Shares and other equity, excluding investment fund shares refer to securities holdings, which represent property rights in corporations or quasi-corporations. These securities generally entitle the holders to a share in the profits of corporations or quasi-corporations and to a share in their own funds in the event of liquidation.

Short-term debt securities consist of all issues of debt securities with a short-term original maturity of one year or less; short-term securities are generally issued at a discount. This sub-position does not include securities whose negotiability, while theoretically possible, is very restricted in practice.

Social security funds are central, state and local institutional units whose principal activity is to provide social benefits and which fulfil both of the following two criteria: (a) by law or by regulation certain groups of the population are obliged to participate in the scheme or to pay contributions; and (b)
general government is responsible for the management of the institution in respect of the settlement or approval of the contributions and benefits independently from its role as supervisory body or employer (ESA 2010, paragraph 2.117).

Software-based e-money refers to e-money products that use specialised software on a personal computer and can typically be used to transfer the electronic value via telecommunication networks such as the Internet.

Split share issues are issues of shares where the corporation or quasi-corporation increases the number of shares by a ratio or multiple.

State and local government: state government means those types of public administration that are separate institutional units exercising some of the functions of government, except for the administration of social security funds, at a level below that of the central government and above that of the governmental institutional units existing at local level. Local government means those types of public administration whose competence extends only to a local part of the economy, apart from local agencies of social security funds (ESA 2010, paragraphs 2.115 to 2.116).

Sub-funds specify a separate class or designation of unit within a fund which invests in a separate pool or portfolio of investments. A ‘sub-fund’ is also known as a ‘compartment’. Each sub-fund constitutes an autonomous and specialised establishment. Specialisation may relate to a particular financial instrument or a given market.

Subordinated bonds, often referred to as subordinated debt, provide a subsidiary claim on the issuing institution that can only be exercised after all claims with a higher status (e.g. deposits/loans or senior debt securities) have been satisfied, which in some instances may give them some of the characteristics of ‘shares and other equity’.

Synthetic securitisations are securitisations where there is a transfer of credit risk of an asset or pool of assets achieved by the use of credit derivatives, guarantees or any similar mechanism.

Subsidiaries are separate incorporated entities in which another entity has a majority or full participation.

Terminals are electromechanical devices allowing authorised users to access a range of services. Users access the services at the terminal with a card that has one or more of the following functions: cash, debit, delayed debit, credit and e-money. Terminals are physical access points and can be attended terminals (requiring the involvement of a terminal operator or cashier) or unattended terminals (designed to be used by the cardholder in self-service mode).

Traditional securitisations are securitisations where there is a transfer of credit risk of an asset or pool of assets achieved either by the transfer of legal title or beneficial interest of the assets being securitised or through sub-participation.

Transferable deposits are overnight deposits that are directly transferable on demand to make payments to other economic agents by commonly used means of payment, such as credit transfer and direct debit, possibly also by credit or debit card, e-money transactions, cheques, or similar means, without significant delay, restriction or penalty.

Undertakings for Collective Investments in Transferable Securities (UCITS) are investment funds that have been established in accordance with the UCITS Directive 2009/65/EC of the European Parliament and of the Council (1).

Unlisted shares, excluding investment fund shares, are equity securities not listed on an exchange.

Variable rate issues include all coupon paying issues where the coupon or principal is periodically re-fixed by reference to an independent interest rate or index.

Venture capital funds (VCFs) constitute a sub-category of private equity funds.

Zero coupon bonds include all issues without coupon payment. Usually such bonds are issued at a discount and redeemed at par. They also include bonds issued at par and redeemed at a premium, e.g. bonds whose redemption value is linked to an exchange rate or an index. Most of the discount or premium represents the equivalent of the interest accrued during the life of the bond.