

Definition of terms

The terms used in this publication for the categories and attributes of MFIs are defined below:

Term	Definition
EU	European Union
Euro area	The area of the 12 Member States of the European Union participating in Stage Three of Economic and Monetary Union, namely Belgium, Germany, Greece, Spain, France, Ireland, Italy, Luxembourg, the Netherlands, Austria, Portugal and Finland. It should be noted that Greece joined the euro area on 1 January 2001.
Euro area Member States	The 12 Member States of the European Union participating in Stage Three of Economic and Monetary Union (cf. the definition of "euro area" above).
Non-euro area Member States	The Member States of the European Union not participating in Stage Three of Economic and Monetary Union, namely Czech Republic, Denmark, Estonia, Cyprus, Latvia, Lithuania, Hungary, Malta, Poland, Slovakia, Slovenia, Sweden and the United Kingdom.
Eurosysteem	The European Central Bank and the national central banks of the Member States of the European Union participating in Stage Three of Economic and Monetary Union.
Monetary Financial Institutions (MFIs)	Resident credit institutions as defined in Community law, and other resident financial institutions whose business is to receive deposits and/or close substitutes for deposits from entities other than MFIs and, for their own account (at least in economic terms), to grant credit and/or make investments in securities.
Central banks	The national central banks belonging to the Member States of the European Union.
Credit institutions	Any institution falling under the definition contained in the Banking Co-ordination Directive 2000/12/EC of 20 March 2000, as amended by Directive 2000/28/EC of 18 September 2000 (including the exempt credit institutions), whereby credit institution shall mean "(a) an undertaking whose business is to receive deposits or other repayable funds from the public and to grant credits for its own account; or (b) an electronic money institution within the meaning of Directive 2000/46/EC of the European Parliament and of the Council of 18 September 2000 on the taking up, pursuit and prudential supervision of the business of electronic money institutions".
Money market funds	Collective investment undertakings, the issued units of which are close substitutes, in terms of liquidity, for deposits and which primarily invest in money market instruments and/or in other transferable debt instruments with a residual maturity of up to and including one year, and/or in bank deposits, and/or which pursue a rate of return that approaches the interest rates on money market instruments. For non-euro area Member States (cf. the definition below), it should be noted that the applicable national legislation may differ from the provisions of ECB Regulation ECB/1998/16.
Other institutions	Other resident financial institutions which fulfil the definition of an MFI, irrespective of the nature of their business.
Foreign branch	An institution falling under the definition contained in the Banking Co-ordination Directive 2000/12/EC of 20 March 2000, i.e. "a place of business which forms a legally dependent part of a credit institution and which carries out directly all or some of the transactions inherent in the business of credit institutions; any number of places of business set up in the same Member State by a credit institution with headquarters in another Member State shall be regarded as a single branch".
MFI ID	The ID code is a unique identifier for each MFI.
NAME	The full registered name of the MFI.
ADDRESS	The name of the street and the number of the building.
POSTAL	The postal code.
CITY	The town or city of location.
HEAD OFFICE	This is comprised of two parts: The country in which the head office is located, given as a two-digit ISO code (for foreign branches only). The full registered name of the head office (for foreign branches only).
RESERVE	This caption indicates whether or not the credit institution is legally subject to minimum reserve requirements in accordance with Article 19.1 of the Statute of the ESCB.