

**Decree No 14/2011 (X. 13.) of the Governor of the Magyar Nemzeti Bank on the scope of information to be supplied for the central bank information system, on the scope of data suppliers and on the method and deadline of data supply**

Having regard to the authorisation by Article 60 (1) h) of Act LVIII of 2001 on the Magyar Nemzeti Bank, acting as declared in Article 4 (6) of Act LVIII of 2001 on the Magyar Nemzeti Bank I hereby decree the following:

**Article 1** (1) This Decree shall be applied in respect of their economic activity to legal persons and to entities without legal personality performing economic activity (production, service, manufacturing, business), as well as sole proprietors according to Article 3 (17) of the Act CXVII of 1995 on personal income tax, (hereinafter jointly referred to as 'data suppliers').

**Article 2** (1) Data suppliers shall submit the information specified in *Annex 1* of this Decree to the Magyar Nemzeti Bank (hereinafter referred to as 'MNB') in accordance with the method, frequency and deadline laid down therein.

(2) Banks, specialised credit institutions and the branches of these type of financial institutions in Hungary with headquarters in member states of the European Economic Area (hereinafter called 'EEA branches') shall supply the information specified under codes 20A and F20A in the decree laying down provisions concerning the information supply obligation of the credit institutions subject to the frequency and within the deadlines prescribed therein to the MNB as well through the electronic data reporting system of MNB (hereinafter referred to as 'EBEAD').

**Article 3** (1) Tables relating to the information to be supplied and the instructions on how to fill them in - with the exception of those specified in paragraph (2) - are included in *Annex 2* of this Decree.

(2) Tables relating to the information specified in Article 2 (2) of this Decree and the instructions on how to fill them in are specified in the decree laying down provisions concerning the information supply obligation of the credit institutions.

(3) The MNB shall publish the technical guidelines (as defined in *Annex 3* of this Decree) required for the supply of information on its website at the time of this Decree's entering into force.

**Article 4** (1) The information supply obligation referred to in Article 136 (2) of Act CXII of 1996 on Credit Institutions and Financial Enterprises (hereinafter referred to as 'Banking Act') shall be completed by the data supplier determined in the same Article to the MNB through EBEAD.

(2) The information supply obligation referred to in Article 147 (1) and (2) of Act LX of 2003 on Insurance Companies and the Insurance Business shall be completed by the data supplier determined in the same Article to the MNB through EBEAD.

**Article 5** (1) This Decree - with the exception specified in paragraph (2) - shall enter in force on 1 January 2012.

(2) Data supply tables with identification code P38, P39 and P40 specified in rows 79-81 of the table in Annex 1 (1) and the instructions on how to fill them in shall enter in force on 1 July 2012.

**Article 6** (1) Regarding to 2011 as a reference period, rules of MNB Decree No 19/2010 (XII. 10.) on the scope of information to be supplied for the central bank information system, on the scope of data suppliers and on the method and deadline of data supply shall be applied to data supplies to be accomplished after 1 January 2012.

(2) According to Article 5 (2), data supplies related to the reference period from 1 January 2012 till 30 June 2012 shall be accomplished by using data supply tables with identification code P38, P39 and P40 specified in rows 79-81 of the table in Annex 1 (1) and the instructions on how to fill them related to MNB Decree No 19/2010 (XII. 10.) on the scope of information to be supplied for the central bank information system, on the scope of data suppliers and on the method and deadline of data supply.

**Article 7** (1) MNB Decree No 19/2010 (XII. 10.) on the scope of information to be supplied for the central bank information system, on the scope of data suppliers and on the method and deadline of data supply shall be repealed.

(2) Article 6 (2) shall be repealed on 14 July 2012.

(3) Article 6 (1) shall be repealed on 1 October 2012.

Information to be reported for the purposes of the central bank information system

I.

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
1.	D01	Daily operative report on the changes of foreign exchange positions of credit institutions	banks, specialised credit institutions and EEA branches in Hungary of the same type	daily	electronic (EBEAD)	11:30 a.m. on the working day following the reference day	MNB Statistics
2.	E04	Daily report on forint-denominated securities stocks	institutions performing central depository activities in accordance with the Act on the Capital Market, and EEA branches in Hungary of the same type	daily	electronic (EBEAD)	9 a.m. on the working day following the reference day	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
3.	E06	Transactions related to securities' accounts	clearing houses in accordance with the Act on the Capital Market and such EEA branches in Hungary	daily	electronic (EBEAD)	9 a.m. on the working day following the reference day	MNB Statistics
4.	E14	Stock futures transactions on the Budapest Stock Exchange	clearing houses in accordance with the Act on the Capital Market and such EEA branches in Hungary	daily	electronic (EBEAD)	2 p.m. on the working day following the trading day	MNB Statistics
5.	E20	Securities (issued by residents or non-residents) owned by or deposited with investment enterprises, broken down by owners	custodian investment enterprises and such EEA branches in Hungary	monthly	electronic (EBEAD)	8 <sup>th</sup> working day of the month following the reference period	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
6.	E21	Securities (issued by residents or non-residents) owned by and deposited with banks and specialised credit institutions, broken down by owners	banks, specialised credit institutions and EEA branches in Hungary of the same type	monthly	electronic (EBEAD)	8 <sup>th</sup> working day of the month following the reference period	MNB Statistics
7.	E23	Securities on consolidated aggregate securities accounts and collateral securities deposit accounts kept by KELER Zrt.	clearing houses performing depository activities in accordance with the Act of the Capital Market, central depositories and EEA branches in Hungary of the same type	monthly	electronic (EBEAD)	the third working day of the month following the reference period	MNB Statistics
8.	E27	ISIN codes issued by KELER Zrt. and other basic data on securities,	clearing houses performing depository activities in accordance with the Act on the Capital Market, central depositories and such EEA branches in Hungary	daily	electronic (EBEAD)	9 a.m. on the working day following the reference day	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
9.	E43	Share option transactions at the Budapest Stock Exchange	clearing houses in accordance with the Act on the Capital Market and such EEA branches in Hungary	daily	electronic (EBEAD)	2 p.m. on the working day following the trading day	MNB Statistics
10.	E45	Securities owned by or deposited with the Hungarian State Treasury, broken down by owners	Hungarian State Treasury	monthly	electronic (EBEAD)	8 <sup>th</sup> working day of the month following the reference period	MNB Statistics
11.	E48	Capitalisation and turnover of shares traded at BÉT, the listing and the unlisting of shares	exchanges trading financial assets and such EEA branches in Hungary	monthly	electronic (EBEAD)	5 <sup>th</sup> working day of the month following the reference period	MNB Statistics
12.	E50	Accumulated interest and accrued interest on government securities, on, central government debt and on central government claims	Government Debt Management Agency Ltd. (later on: ÁKK Zrt.)	monthly and quarterly	electronic (EBEAD)	20 <sup>th</sup> day of the month following the reference period	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
13.	E53	Security issues of the Hungarian Government	AKK Zrt.	weekly	electronic (EBEAD)	9 a.m. on the 2 <sup>nd</sup> working day following the reference period	MNB Statistics
14.	E57	Data of debt securities listed or to be listed on the Stock Exchange	exchanges trading financial assets and such EEA branches in Hungary	on occasion	electronic (e-mail)	For Table 01 - 11:30 a.m. on the 2 <sup>nd</sup> working day following the arrival of the documentation of new issues from the issuer to the Exchange; For Tables 02 and 03 - 11:30 a.m. on the 1 <sup>st</sup> working day following the receipt of the information by the Stock Exchange (or the generation of the information)	MNB Integrated Risk Management (keodata@mnb.hu)

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
15.	E58	Interest and cash-flow data related to Hungarian government bonds and interest-bearing treasury bills in circulation	ÁKK Zrt.	monthly	electronic (EBEAD)	5 <sup>th</sup> working day of the month following the reference period	MNB Statistics
16.	E60	Report on repo-type and other securities transactions	ÁKK Zrt., specialised institutions, investment firms and EEA branches in Hungary of the same type.	monthly	electronic (EBEAD)	5 <sup>th</sup> working day of the month following the reference period	MNB Statistics
17.	E61	Data on mortgage bonds issued in Hungary and abroad	mortgage credit institutions, and such EEA branches in Hungary	monthly	electronic (EBEAD)	8 <sup>th</sup> working day of the month following the reference period	MNB Statistics
18.	E62	Data on non-government bonds issued in Hungary and abroad	bond issuer municipalities, companies incorporated in Hungary, Hungarian branches of companies incorporated abroad	monthly	electronic (EBEAD)	8 <sup>th</sup> working day of the month following the reference period	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
19.	E64	Information concerning securities issued by credit institutions and investment firms, and price information concerning securities placed in their custody	banks, specialised credit institutions, custodian investment firms and EEA branches in Hungary of the same type	monthly	electronic (EBEAD)	8 <sup>th</sup> working day of the month following the reference period	MNB Statistics



	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
20.	F01	Supervisory Balance Sheet and Profit and Loss Statement (end-of-month closing balance)	banks, specialised credit institutions and EEA branches in Hungary of the same type	monthly and in the case of institutional changes	electronic (EBEAD)	For the first two months of the calendar quarter: 11 <sup>th</sup> working day of the month following the reference period; preliminary data for the last month of the calendar quarter: 11 <sup>th</sup> working day of the month following the reference period; final: 20 <sup>th</sup> working day of the month following the reference period; for institutional changes: 20 <sup>th</sup> working day following the institutional change	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
21.	F02	Statistical balance sheet of insurance companies	insurance companies and such EEA branches in Hungary	quarterly	electronic (EBEAD)	13 <sup>th</sup> working day of the month following the reference period	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
22.	F03	Supervisory Balance Sheet and Profit and Loss Statement (end-of-month closing balance)	cooperative institutions and credit branches in Hungary	monthly and in the case of institutional changes	electronic (EBEAD)	For the first two months of the calendar quarter: 11 <sup>th</sup> working day of the month following the reference period; preliminary data for the last month of the calendar quarter: 11 <sup>th</sup> working day of the month following the reference period; final: 20 <sup>th</sup> working day of the month following the reference period; for institutional changes: 20 <sup>th</sup> working day following the institutional change	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
23.	F07	Statistical balance sheet of investment funds	investment fund managers, EEA branches in Hungary of the same type	monthly	electronic (EBEAD)	6 <sup>th</sup> working day of the month following the reference period	MNB Statistics
24.	F08	Supervisory Balance Sheet and Profit and Loss Statement (closing balance of the reference year)	banks, specialised credit institutions and EEA branches in Hungary of the same type	annually	electronic (EBEAD)	31 March of the year following the reference period	MNB Statistics
25.	F09	Supervisory Balance Sheet and Profit and Loss Statement (audited closing balance of the reference year)	banks, specialised credit institutions and EEA branches in Hungary of the same type	annually, and in the case of changes	electronic (EBEAD)	15 <sup>th</sup> working day following the closing General Meeting; in the case of changes (with justification): 11 <sup>th</sup> working day following the change	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
26.	F14	Supervisory Balance Sheet and Profit and Loss Statement (closing balance of the reference year)	cooperative credit institutions and such EEA branches in Hungary	annually, and in the case of changes	electronic (EBEAD)	15 <sup>th</sup> working day following the closing General Meeting; thereafter, in the case of changes (with justification): 11 <sup>th</sup> working day following the change	MNB Statistics
27.	F19	Quarterly report related to the Supervisory Balance Sheet	banks, specialised credit institutions and EEA branches in Hungary of the same type	quarterly, and in the case of changes	electronic (EBEAD)	20 <sup>th</sup> working day of the month following the reference period; thereafter, in the case of changes (with justification): 11 <sup>th</sup> working day following the change	MNB Statistics
28.	F20	Balance Sheet report of budgetary institutions broken down to sub-systems (balance sheet)	Hungarian State Treasury	quarterly	electronic (EBEAD)	1 <sup>st</sup> working day following the processing	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
29.	F21	Budget report of social security funds	National Insurance Fund, Central Administration of National Pension Insurance Health Central Pension Insurance	monthly	electronic (EBEAD)	25 <sup>th</sup> working day of the month following the reference period	MNB Statistics
30.	F28	Consolidated budget report of local governments	Hungarian State Treasury	quarterly	electronic (EBEAD)	1 <sup>st</sup> working day following the processing	MNB Statistics
31.	F32	Report on the total gross debt of the central government	Government Debt Management Agency Ltd.	monthly	electronic (EBEAD)	10 <sup>th</sup> working day of the month following the reference period	MNB Statistics
32.	F33	Quarterly report relating to the Supervisory Balance Sheet	cooperative institutions and such EEA branches in Hungary credit institutions in Hungary	quarterly, and in the case of changes	electronic (EBEAD)	20 <sup>th</sup> working day of the month following the reference period, thereafter, in the case of changes: 11 <sup>th</sup> working day after the change	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
33.	F39	Statistical Balance Sheet of non-monetary financial intermediaries	designated economic operators listed in the sector of other financial intermediaries and bodies engaged in activities auxiliary to financial services, as per D) and E), respectively, of point I.A. of Annex 2 hereto	quarterly	electronic (EBEAD)	30 <sup>th</sup> day of the month following the reference period	MNB Statistics
34.	F57	Daily flash report of the Hungarian State Treasury	Hungarian State Treasury	daily	electronic (EBEAD)	11 a.m. on the 1 <sup>st</sup> working day following the reference day	MNB Statistics
35.	F58	Monthly report of the Hungarian State Treasury on the data of the central budget's sub-systems. Country breakdown of the assets and liabilities of money market funds vis-à-vis non-residents	Hungarian State Treasury	monthly	electronic (EBEAD)	5 <sup>th</sup> and 15 <sup>th</sup> working days of the month following the reference period	MNB Statistics
36.	F66		managers of investment funds classified as money market funds	annually	electronic (EBEAD)	11 January of the year following the reference period	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
37.	F77	Consolidated Supervisory Balance Sheet and Profit and Loss Statement including the data of branch offices operated abroad (end-of-month closing balance)	banks, specialised credit institutions operating branch office(s) abroad	monthly, and in the case of institutional changes	electronic (EBEAD)	for the first two months of the calendar quarter: 11 <sup>th</sup> working day of the month following the reference period; for the last month of the calendar quarter: 20 <sup>th</sup> working day of the month following the reference period; for institutional changes: 20 <sup>th</sup> working day following the institutional change	MNB Statistics



	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
38.	F78	Consolidated Supervisory Balance Sheet and Profit and Loss Statement including the data of branch offices operated abroad (end-of-month closing balance)	cooperative institutions branch office(s) abroad  credit operating abroad	monthly, and in the case of institutional changes	electronic (EBEAD)	11 <sup>th</sup> working day of the month following the reference period; for the last month of the calendar quarter: 20 <sup>th</sup> working day of the month following the reference period; for institutional changes: 20 <sup>th</sup> working day following the institutional change	MNB Statistics
39.	F79	Consolidated Supervisory Balance Sheet and Profit and Loss Statement including the data of branch offices operated abroad (closing balance of the reference year)	banks, specialised credit institutions branch office(s) abroad	annually	electronic (EBEAD)	31 March of the year following the reference period	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
40.	F80	Consolidated Supervisory Balance Sheet and Profit and Loss Statement including the data of branch offices operated abroad (audited closing balance of the reference year)	banks, specialised credit institutions operating branch office(s) abroad	annually, and in the case of changes	electronic (EBEAD)	15 <sup>th</sup> working day following the closing General Meeting; thereafter, in the case of changes (with justification): 11 <sup>th</sup> working day following the change	MNB Statistics
41.	F81	Consolidated Supervisory Balance Sheet and Profit and Loss Statement including the data of branch offices operated abroad (audited closing balance of the reference year)	cooperative institutions branch office(s) abroad credit operating abroad	annually, and in the case of changes	electronic (EBEAD)	15 <sup>th</sup> working day following the closing General Meeting; thereafter, in the case of changes (with justification): 11 <sup>th</sup> working day following the change	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
42.	F82	Reclassification adjustments relating to report F01	banks, specialised credit institutions and such EEA branches in Hungary	monthly	electronic (EBEAD)	for the first two months of the calendar quarter: 11 <sup>th</sup> working day of the month following the reference period; for the last month of the calendar quarter: preliminary: 11 <sup>th</sup> working day of the month following the reference period; final: 20 <sup>th</sup> working day of the month following the reference period	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
43.	F83	Reclassification adjustments relating to report F03	cooperative institutions, such as credit EEA branches in Hungary	monthly	electronic (EBEAD)	for the first two months of the calendar quarter: 11 <sup>th</sup> working day of the month following the reference period; for the last month of the calendar quarter: preliminary: 11 <sup>th</sup> working day of the month following the reference period; final: 20 <sup>th</sup> working day of the month following the reference period	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
44.	F84	Reclassification on adjustments relating to report F09	banks, specialised credit institutions and such EEA branches in Hungary	annually, and in the case of changes	electronic (EBEAD)	15 <sup>th</sup> working day following the closing General Meeting, thereafter, in the case of changes (with justification): 11 <sup>th</sup> working day following the change	MNB Statistics
45.	F85	Reclassification on adjustments relating to report F14	cooperative credit institutions, such EEA branches in Hungary	annually, and in the case of changes	electronic (EBEAD)	15 <sup>th</sup> working day following the closing General Meeting, thereafter, in the case of changes (with justification): 11 <sup>th</sup> working day following the change	MNB Statistics
46.	F86	Reclassification on adjustments relating to report F19	banks, specialised credit institutions and such EEA branches in Hungary	quarterly, and in the case of changes	electronic (EBEAD)	20 <sup>th</sup> working day of the month following the reference period, thereafter, in the case of changes: 11 <sup>th</sup> working day following the change	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
47.	F87	Reclassification on adjustments relating to report F33	cooperative credit institutions, such as EEA branches in Hungary	quarterly, and in the case of changes	electronic (EBEAD)	20 <sup>th</sup> working day of the month following the reference period, thereafter, in the case of changes: 11 <sup>th</sup> working day following the change	MNB Statistics
48.	F97	Key financial data of companies owned by central government or local government, and of public utility companies	designated economic operators controlled by the central government or local governments, and public utility companies - other than financial institutions	quarterly	electronic (EBEAD)	30 <sup>th</sup> day of the month following the reference period	MNB Statistics
49.	F98	Balance sheet of corporations obliged to prepare a detailed annual report	Ministry of Administration and Justice Public and	annual	electronic (Via electronic data carrier)	31 <sup>st</sup> December of the year following the reference period	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
50.	H01	Outstanding amounts of receivables vis-a-vis non-financial corporations	banks, specialised credit institutions, such EEA branches in Hungary with Balance Sheet totals exceeding HUF 100 billion	quarterly	electronic (EBEAD)	20 <sup>th</sup> working day of the month following the reference period	MNB Statistics
51.	H09	Outstanding amounts of receivables vis-a-vis non-financial corporations	credit cooperatives with Balance Sheet totals exceeding HUF 6 billion	quarterly	electronic (EBEAD)	20 <sup>th</sup> working day of the month following the reference period	MNB Statistics
52.	H34	Composition of loans extended to households	banks, specialised credit institutions, such EEA branches in Hungary with Balance Sheet totals exceeding HUF 100 billion	quarterly	electronic (EBEAD)	20 <sup>th</sup> working day of the month following the reference period	MNB Statistics
53.	K01	Report on the interest rates of the deposits and loans vis á vis non-financial corporations	designated credit institutions, such EEA branches in Hungary	based on individual order, monthly	electronic (EBEAD)	9 <sup>th</sup> working day of the month following the reference period	MNB Statistics
54.	K02	Daily report on interbank HUF loan and HUF deposit interest rates	banks, specialised credit institutions and such EEA branches in Hungary	daily	electronic (EBEAD)	10 a.m. on the 1 <sup>st</sup> working day following the reference day	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
55.	K03	Report on the interest rates and annualised percentage rates on the deposits and loans vis á vis households and non-profit institutions serving households	designated credit institutions, such as EEA branches in Hungary	based on individual order, monthly	electronic (EBEAD)	9 <sup>th</sup> working day of the month following the reference period	MNB Statistics
56.	K12	Daily report on interbank overnight HUF loan and HUF deposit interest rates	banks, specialised credit institutions and EEA branches in Hungary of the like	daily	electronic (EBEAD)	8 a.m. on the first working day following reference day	MNB Statistics
57.	K13	Report on the interest rates on deposits and loans of non-financial corporations and households	banks - except for clearing houses in accordance with the Act on the Capital Market - specialised credit institutions, credit cooperatives and such EEA branches in Hungary	annually	electronic (EBEAD)	28 February of the year following the reference period	MNB Statistics



	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
58.	K14	Daily report on interest rate derivative transactions	banks, specialised credit institutions and such EEA branches in Hungary	daily	electronic (EBEAD)	11:30 a.m. on the first working day following the reference day	MNB Statistics
59.	AL1	Daily report on the gross book value of certain receivables and liabilities	designated specialised institutions and such EEA banks, credit institutions and such EEA branches in Hungary	based on individual order, daily	electronic (EBEAD)	for the first time after the order: 12 a.m. on the 1 <sup>st</sup> working day following the reference day; from the second day on following the order: 11 a.m. on the 1 <sup>st</sup> working day following the reference day	MNB Statistics
60.	AL2	Daily Report on cash-flow data	designated specialised institutions and such EEA banks, credit institutions and such EEA branches in Hungary	based on individual order, daily	electronic (EBEAD)	12 a.m. on the reference day	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
61.	L01	International reserves and foreign currency liquidity	Hungarian State Treasury, ÁKK Zrt.	monthly and on occasion	electronic (EBEAD)	15 <sup>th</sup> day of the month following the reference period	MNB Statistics
62.	L10	Corporate and household loans in default	the company running the central credit register	monthly	electronic (EBEAD)	5th working day of the month following the reference period	MNB Statistics
63.	SL1	Municipal government finances	Designated banks, credit institutions, such EEA branches in Hungary	based on individual order, quarterly	electronic (EBEAD)	12:00 a.m. 12th working day of the month following the reference period	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
64.	SL2	Consumer loans	Designated banks, credit institutions, such EEA branches in Hungary	based on individual order, quarterly	electronic (EBEAD)	12:00 a.m. 12th working day of the month following the reference period	MNB Statistics
65.	SL3	Corporate loans	Designated banks, credit institutions, such EEA branches in Hungary	based on individual order, quarterly	electronic (EBEAD)	12:00 a.m. 12th working day of the month following the reference period	MNB Statistics
66.	SL4	Commercial real estate financing	Designated banks, credit institutions, such EEA branches in Hungary	based on individual order, quarterly	electronic (EBEAD)	12:00 a.m. 12th working day of the month following the reference period	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
67.	SL5	Housing loans	Designated banks, credit institutions, such EEA branches in Hungary	based on individual order, quarterly	electronic (EBEAD)	12:00 a.m. 12th working day of the month following the reference period	MNB Statistics
68.	SL6	Car financing	Designated banks, credit institutions, such EEA branches in Hungary and financial corporations	based on individual order, quarterly	electronic (EBEAD)	12:00 a.m. 12th working day of the month following the reference period	MNB Statistics
69.	P02	Incoming and outgoing euro transfers aggregated and in SCT form	banks - with the exception of clearing houses in accordance with the Act on the Capital Market - specialised credit institutions performing payment services, such EEA branches in Hungary	semi-annually	electronic (EBEAD)	last working day of the month following the reference period	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
70.	P03	Ad hoc oversight notifications	central counterparty in accordance with the Act on the Capital Market, such EEA branches in Hungary	on occasion	electronic (EBEAD)	first working day following the event	MNB Statistics
71.	P04	Number of payment accounts	banks, specialised credit institutions performing payment services, credit cooperatives performing payment services, Hungarian State Treasury, such EEA branches in Hungary	annually	electronic (EBEAD)	last working day of the month following the reference period	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
72.	P05	Credit and debit turnover of forint and foreign currency payments	banks, specialised credit institutions performing payment services, Hungarian State Treasury, such EEA branches in Hungary	quarterly, semi-annually in respect of the internal data on the correspondents of Magyar Takarékszövetkezeti Bank	electronic (EBEAD)	last working day of the month following the reference period	MNB Statistics
73.	P06	Stress tests	central counterparty as defined by the Act on the Capital Market, such EEA branches in Hungary	monthly and on occasion	electronic (EBEAD)	monthly: 10 <sup>th</sup> working day of the month following the reference period, on occasion: 3 <sup>rd</sup> working day after getting the notification from MNB	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
74.	P07	Bank card acceptance business	credit institutions, payment service providers issuing or accepting cash substitutive instrument of payment, EEA branches in Hungary of the like, legal persons other than financial institutions operating their own ATM or POS equipment with cash withdrawal facilities	semi-annually	electronic (EBEAD)	last working day of the month following the reference period	MNB Statistics
75.	P26	Report on cash processing activity	Institutions disposing of licence for cash processing activity	annually	electronic (EBEAD)	10 <sup>th</sup> working day of the month following the reference period	MNB Statistics
76.	P27	Bank card issuance business	credit institutions, payment service providers issuing cash substitutive instrument of payment, such EEA branches in Hungary	semi-annually	electronic (EBEAD)	last working day of the month following the reference period	MNB Statistics
77.	P34	Fraud in the bank card business	credit institutions, payment service providers issuing cash substitutive instrument of payment, such EEA branches in Hungary	semi-annually	electronic (EBEAD)	last working day of the fourth month following the reference period	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
78.	P37	Monthly report on the transaction (settlement) account balances of corresponding credit institutions	banks keeping accounts for credit institutions, such as EEA branches in Hungary	monthly	electronic (EBEAD)	10 a.m. on the 1 <sup>st</sup> working day of the month following the reference period	MNB Statistics
79.	P38	Payment transaction statistics	payment clearing houses	monthly	electronic (EBEAD)	5 <sup>th</sup> working day of the month following the reference period	MNB Statistics
80.	P39	Payment system statistics	payment clearing houses	monthly	electronic (EBEAD)	10 <sup>th</sup> working day of the month following the reference period	MNB Statistics
81.	P40	GIRO statistics	payment clearing houses	monthly	electronic (EBEAD)	5 <sup>th</sup> working day of the month following the reference period	MNB Statistics



	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
82.	P41	Overseer statistics	clearing houses in accordance with the Act on the Capital Market, clearing houses central performing activities in depository activities in accordance with the Act on the Capital Market, central depositories, central counterparties according to the Act on the Capital Market and such EEA branches in Hungary	monthly	electronic (EBEAD)	10 <sup>th</sup> working day of the month following the reference period	MNB Statistics
83.	P42	Electronic money	credit institutions, similar EEA branches in Hungary and institutions issuing electronic money	semi-annually	electronic (EBEAD)	last working day of the month following the reference period	MNB Statistics
84.	P44	Securities settlement systems statistics	clearing houses central performing depository activities in accordance with the Act on the Capital Market, central depositories and such EEA branches in Hungary	annually	electronic (EBEAD)	28 February of the year following the reference period	MNB Statistics
85.	P45	Fraud in financial transactions	banks, specialised credit institutions and EEA branches in Hungary of the like	quarterly	electronic (EBEAD)	last working day of the month following the reference period	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
86.	P46	Payments through mobile phone	mobile phone service providers	quarterly	electronic (EBEAD)	last working day of the month following the reference period	MNB Statistics
87.	P47	Postal payment transactions	institution running the Postal Clearing House	semi-annually	electronic (EBEAD)	last working day of the month following the reference period	MNB Statistics
88.	P48	Money transmission transactions	Payment service providers connected directly to the money transfer system.	semi-annually	electronic (EBEAD)	last working day of the month following the reference period	MNB Statistics
89.	P49	Central counterparty (CCP) statistics	central counterparties as defined by the Act on the Capital Market, clearing houses settling the transactions backed by counterparties in accordance with the Act on the Capital Market, and such EEA branches in Hungary	annually	electronic (EBEAD)	28 February of the year following the reference period	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
90.	P50	Other information related to cash processing activities	Institutions with the licence for cash processing activity	annually	electronic (EBEAD)	28 February of the year following the reference period	MNB Statistics
91.	P51	Daily EUR circulation report	banks, institutions, credit EEA such branches	monthly and on order	electronic (EBEAD)	monthly: 10 <sup>th</sup> working day of the month following the reference period, on occasion: 10 a.m. on the working day following the reference day	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
92.	R01	Registry information on non-resident partners reporting institutions involved in capital investment	business entities obliged to report R02, R03, R12, R13 or R29	upon the first submission of reports R02, R03, R12, R13 or R29, thereafter in the case of changes	electronic (EBEAD)	with respect to reports R02, R03, R12 or R13: the 9 <sup>th</sup> working day of the month following their respective reference period; with respect to report R29: 20 June of the year following the report's reference period	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
93.	R02	Monthly data on supply capital investments - non-financial corporations, insurance corporations, pension funds, central government, local governments, social security funds and non-profit institutions serving households	designated business entities classified in point I.A. of Annex 2 hereto as A) non-financial corporations, F) insurance corporations and pension funds, G) and central government, H) central governments, I) local governments, I) social security funds and K) non-profit institutions serving households	based on individual order, monthly	electronic (EBEAD)	10 <sup>th</sup> working day of the month following the reference period	MNB Statistics
94.	R03	Monthly data on supply capital investments - other monetary financial institutions, other financial intermediaries and financial auxiliaries	designated business entities classified in point I.A. of Annex 2 hereto as C) other monetary financial institutions, D) other financial intermediaries and E) financial auxiliaries	based on individual order, monthly	electronic (EBEAD)	10 <sup>th</sup> working day of the month following the reference period	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
95.	R04	Securities investments	designated business entities other than investment enterprises, banks, specialised credit institutions, EEA branches in Hungary of the like and the Hungarian State Treasury	based on individual order, monthly	electronic (EBEAD)	10 <sup>th</sup> working day of the month following the reference period	MNB Statistics
96.	R05	Monthly data supply on financial derivatives	designated business entities	based on individual order, monthly	electronic (EBEAD)	10 <sup>th</sup> working day of the month following the reference period	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
97.	R06	Monthly data on supply other investments - non-financial corporations, insurance corporations, pension funds and non-profit institutions serving households	designated business entities as classified in point I.A. of Annex 2 hereto as A) non-financial corporations, F) insurance corporations and pension funds and K) non-profit institutions serving households	based on individual order, monthly	electronic (EBEAD)	10 <sup>th</sup> working day of the month following the reference period	MNB Statistics
98.	R07	Monthly data on supply other investments - other monetary institutions	designated business entities as classified in point I.A. of Annex 2 hereto as C) other monetary institutions	based on individual order, monthly	electronic (EBEAD)	10 <sup>th</sup> working day of the month following the reference period	MNB Statistics
99.	R08	Monthly data on supply other investments - other financial intermediaries and financial auxiliaries	designated business entities as classified in point I.A. of Annex 2 hereto as D) other financial intermediaries and E) financial auxiliaries	based on individual order, monthly	electronic (EBEAD)	10 <sup>th</sup> working day of the month following the reference period	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
100.	R09	Monthly data on supply on other investments - central government, local governments and social security funds	designated business entities as classified in point I.A. of Annex 2 hereto as G) central government, H) local governments and I) social security funds	based on individual order, monthly	electronic (EBEAD)	10 <sup>th</sup> working day of the month following the reference period	MNB Statistics
101.	R10	Syndicated loans	designated credit institutions, such as EEA branches in Hungary	based on individual order, monthly	electronic (EBEAD)	10 <sup>th</sup> working day of the month following the reference period	MNB Statistics
102.	R11	Monthly data on supply on unrequited transfers and immaterial assets	designated business entities	based on individual order, monthly	electronic (EBEAD)	10 <sup>th</sup> working day of the month following the reference period	MNB Statistics



	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
103.	R12	Quarterly data supply on capital investments - non-financial corporations, insurance corporations, pension funds, central government, local governments, social security funds and non-profit institutions serving households	business entities not designated for data supply R02, classified in point I.A. of Annex 2 hereto as A) non-financial corporations, F) insurance corporations and pension funds, G) central government, H) local governments, I) social security funds and K) non-profit institutions serving households, which, or in the case of which - on the first or on the last day of the reference quarter the amount of equity of foreign investors in the reporting institution is not less than HUF 1 billion or less than minus HUF 1 billion, or - have a direct equity interest of at least 10% in the subscribed capital of one or more foreign enterprises, and the total value of these interests or the value of assets transferred to a foreign branch is not less than HUF 100 million, or - on the first or on the last day of the reference quarter, the total value of claims or debts related to foreign direct capital investors, foreign capital direct	quarterly	electronic (EBEAD)	12 <sup>th</sup> working day of the month following the reference period	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
104.	R13	<p>Quarterly data supply on capital investments - other monetary financial institutions, other financial intermediaries and financial auxiliaries</p>	<p>Business entities not designated for data supply R03, classified in point I.A. of Annex 2 hereto as C) other monetary financial institutions, D) other financial intermediaries and E) financial auxiliaries, which, or in the case of which</p> <ul style="list-style-type: none"> <li>- on the first or on the last day of the reference quarter the amount of the equity of foreign investors in the reporting institution is not less than HUF 1 billion, or</li> <li>- have a direct equity interest of at least 10% in the subscribed capital of one or more foreign enterprises, and the total value of these interests or the value of assets transferred to a foreign branch is not less than HUF 100 million, or</li> <li>- the acquisition or sale of resident equity interest of at least 10% vis-à-vis non-residents is not less than HUF 250 million during the reference period</li> </ul>	quarterly	electronic (EBEAD)	10 <sup>th</sup> working day of the month following the reference period	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
105.	R14	Quarterly data supply on financial derivatives	<p>business entities not designated for data supply R05, in the case of which in the financial derivative contracts vis-à-vis non-resident partners,</p> <ul style="list-style-type: none"> <li>- the amount of the transactions (revenues and expenditure) settled during the reference quarter is not less than HUF 250 million, or</li> <li>- on the first or on the last day of the reference quarter the total market value of the financial derivative positions (claims and debts) is not less than HUF 50 million</li> </ul>	quarterly	electronic (EBEAD)	10 <sup>th</sup> working day of the month following the reference period	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
106.	R15	Quarterly data supply on other investments - non-financial corporations, insurance corporations, pension funds and non-profit institutions serving households	business entities not designated for data supply R06, classified in point I.A. of Annex 2 hereto as A) non-financial corporations, F) insurance corporations and pension funds and K) non-profit institutions serving households, in the case of which the total assets and liabilities included in the data supply on the first or last day of the reference quarter is not less than HUF 250 million	quarterly	electronic (EBEAD)	10 <sup>th</sup> working day of the month following the reference period	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
107.	R16	Quarterly data on investments - other monetary financial institutions	business entities not designated for data supply R07, classified in Annex point I.A. of 2 hereto as C) other monetary financial institutions, in the case of which the total assets and liabilities included in the data supply on the first or last day of the reference quarter is not less than HUF 250 million	quarterly	electronic (EBEAD)	10 <sup>th</sup> working day of the month following the reference period	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
108.	R17	Quarterly data on investments - other financial intermediaries and financial auxiliaries	business entities not designated for data supply R08, classified in point I.A. of Annex 2 hereto as D) other financial intermediaries and E) financial auxiliaries, in the case of which the total assets and liabilities included in the data supply on the first or last day of the reference quarter is not less than HUF 250 million	quarterly	electronic (EBEAD)	10 <sup>th</sup> working day of the month following the reference period	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
109.	R18	Quarterly data supply on unrequited transfers and non-produced non-financial assets - non-financial corporations, insurance corporations and pension funds, other monetary financial institutions, other financial intermediaries and financial auxiliaries	business entities not designated for data supply R11, classified in point I.A. of Annex 2 hereto as A) non-financial corporations, F) insurance corporations and pension funds, C) other monetary financial institutions, D) other financial intermediaries and E) financial auxiliaries, in the case of which the quarterly total amount of credit and debit transactions included in the data supply is not less than HUF 100 million	quarterly	electronic (EBEAD)	10 <sup>th</sup> working day of the month following the reference period	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
110.	R19	Supplementary balance sheet data of non-financial corporations	designated for data supply, classified in point I.A. of Annex 2 hereto as A) non-financial corporations, obligated to submit some other balance-of-payment (R-type) statistical data supply as defined by this Annex	quarterly	electronic (EBEAD)	30th day of the month following the reference period	MNB Statistics



	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
111.	R20	Maturity breakdown of long term liabilities - non-financial corporations, insurance corporations and pension funds, non-profit institutions serving households, other financial intermediaries and financial auxiliaries	business entities with debts with a maturity of more than one year, obligated to submit data supplies R06, R08, R15 or R17	quarterly	electronic (EBEAD)	10 <sup>th</sup> working day of the month following the reference period	MNB Statistics
112.	R21	Maturity breakdown of assets and liabilities with a maturity of more than one year - other monetary financial institutions	business entities with assets or liabilities with a maturity of more than one year, obligated to submit data supplies R07, R10 or R16	quarterly	electronic (EBEAD)	10 <sup>th</sup> working day of the month following the reference period	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
113.	R22	Maturity breakdown of long term debt - central government, local governments and social security funds	business entities with debts with a maturity of more than one year, obligated to submit data supply R09	quarterly	electronic (EBEAD)	10 <sup>th</sup> working day of the month following the reference period	MNB Statistics
114.	R24	Quarterly data supply on the debts - vis-à-vis non-residents with a maturity of more than one year - of the central government, business entities controlled by the central government, and business entities controlled by the central government, but whose long term debts vis-à-vis non-residents are guaranteed by the central government	budgetary organisations and business entities controlled by the central government with debts with a maturity of more than one year vis-à-vis non-residents, and business entities not controlled by the central government but whose long term debts vis-à-vis non-residents are guaranteed by the central government	quarterly	electronic (EBEAD)	10 <sup>th</sup> working day of the month following the reference period	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
115.	R25	Guarantees undertaken by the central government	Hungarian State Treasury	quarterly	electronic (EBEAD)	51 <sup>th</sup> working day of the second month following the reference period	MNB Statistics
116.	R26	Stocks and flows of receivables and liabilities vis-à-vis non-residents on VAT accounts in euro	Tax and Financial Control Administration	quarterly	electronic (EBEAD)	10 <sup>th</sup> working day of the month following the reference period	MNB Statistics
117.	R27	Real estate investments of resident natural persons abroad and domestic real estate investments of non-resident natural persons	real estate agencies making contracts on behalf of natural person, resident clients for the buying and selling of real estates abroad and non-resident clients for the buying and selling of domestic real estates in a total contract amount of not less than HUF 500 million during the reference period	annually	electronic (EBEAD)	10 <sup>th</sup> working day of the month following the reference period	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
118.	R28	Annual data supply on the debts - vis-à-vis non-residents with a maturity of more than one year - of the central government, data suppliers controlled by the central government, and business entities not controlled by the central government but whose long term debts vis-à-vis non-residents are guaranteed by the central government	budgetary organisations and business entities controlled by the central government with debts with a maturity of more than one year vis-à-vis non-residents, and business entities not controlled by the central government but whose long term debts vis-à-vis non-residents are guaranteed by the central government	annually	electronic (EBEAD)	10 <sup>th</sup> working day of the month following the reference period	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
119.	R29	Annual data on supply capital investments	business entities, which - have foreign investors, and on the last day of the financial year of the reference period/previous period the amount of the total equity of foreign investors in the reporting institution is not less than HUF 500 million, or less than HUF minus 500 million, or the amount of total dividends due to foreign investors in the profit and loss statement is not less than HUF 500 million, or - on the last day of the financial year of the reference period/previous period have at least 10% in the subscribed capital of one or more foreign enterprises, or have a foreign branch, and the total value of these interests or the value of assets transferred to a foreign branch is not less than HUF 10 million	annually	electronic (EBEAD)	30 June of the year following the reference period	MNB Statistics

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
120.	R38	Credit and debit transactions of resident, non-bank clients due to their payment turnover (in forint and foreign currency) to non-residents	banks, specialised credit institutions and EEA branches in Hungary of the like	quarterly	electronic (EBEAD)	last working day of the month following the reference period	MNB Statistics
121.	R39	Prepayments on loans with remaining maturity of more than one year	business entities, having loans with a remaining maturity of more than one year, owed to non-residents and did prepayments in the reference month, obligated to submit data supplies	annual	electronic (EBEAD)	10 <sup>th</sup> working day of February following the reference period	MNB Statistics
122.	W06	Report on actual themes of credit institutions	banks, specialised credit institutions and such EEA branches in Hungary	based on individual order, on occasion	on paper	based on individual order	MNB Financial Stability

	Identification code	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
123.	W08	Report on crisis and emergency situations and on major and recurring breakdowns	clearing houses as defined by the Act on the Capital Market, payment institutional clearing houses, clearing houses performing central depository activities as per the Act on the Capital Market, central depositories, central counterparties as per the Act on the Capital Market., and such EEA branches in Hungary	on occasion	electronic (GiroXMail, or EBEAD) and on paper	5 <sup>th</sup> working day following the conclusion of inquiry (in the case of the repetitive breakdown, it is the event), but no later than the 20 <sup>th</sup> working day following the event	MNB Payments and Securities Settlements
124.	W11	Report on disturbances in banking operations	banks, specialised credit institutions and such EEA branches in Hungary	on occasion	electronic (GiroXMail, or EBEAD) and on paper	5 <sup>th</sup> working day following the conclusion of inquiry, but no later than the 20 <sup>th</sup> working day following the event	MNB Payments and Securities Settlements
125.	W12	Report on major fraud	banks, specialised credit institutions and such EEA branches in Hungary	on occasion	electronic (GiroXMail, or EBEAD) and on paper	within 2 weeks following the conclusion of inquiry	MNB Payments and Securities Settlements

II.

	Identification code	Description	Scope of data suppliers	Data supply			
				frequency	method	deadline	recipient
1.	Z01	Labour force survey anonym data	Central Statistics Office (later on: KSH)	quarterly	electronic (via electronic data carrier)	by agreement	Monetary Strategy and Economic Analysis
2.	Z02	Anonymised data on household income and consumption	KSH	annual	electronic (via electronic data carrier)	by agreement	Monetary Strategy and Economic Analysis
3.	Z03	Anonymised retail level Price survey used for the calculation of the consumer price index	KSH	by agreement	electronic	by agreement	MNB Research



## I. GENERAL PROVISIONS CONCERNING THE SUPPLY OF INFORMATION

With respect to the definitions used in the tables relating to the information to be supplied (hereinafter referred to as 'tables') and in the instructions for their completion (hereinafter 'completion instructions'), the legal provisions on accounting and other subjects applicable to the data suppliers shall apply in this Decree, unless otherwise provided.

Where, according to Annex 1 of this Decree, EEA branches are also required to disclose some specific information, for the purpose of application of the completion instructions the type of financial institution referred to therein shall also mean the EEA branch of the same type in respect of data supply.

The abbreviations used in this Annex shall apply to the tables and the completion instructions.

### A. Sector definitions

#### 1. Changes in sector definitions

The sector definitions have not been changed considerably in comparison with the previous year.

#### 2. Sectors

Data collection - unless otherwise specified by this Decree - is built around the following sectors:

**Sector code    Sector**

*Residents:*

A)	Non-financial corporations
B)	Central Bank
C)	Other monetary financial institutions
D)	Other financial intermediaries
E)	Financial auxiliaries
F)	Insurance corporations and pension funds
G)	Central government
H)	Local governments
I)	Social security funds
J)	Households
K)	Non-profit institutions serving households
L)	Rest of the world

In certain data supplies some sectors are consolidated or have further subsector breakdowns. The related instructions are defined by point I.A.4 and I.H.6 of this Annex or by the completion instructions of the affected data supplies.

#### 3. Separation of residents and non-residents

**Resident:** All natural persons, legal entities and organisations with no legal entity having the centre of predominant economic interest in the economic area of the Republic of Hungary. Accordingly, residents are:

1. any natural person who, irrespective of nationality, has been normally residing or intends to reside in the territory of the Republic of Hungary for at least one year, excluding the non-Hungarian members and employees of foreign diplomatic and consular representations operating in Hungary and their family members, as well as persons staying in the country for education purposes or medical treatment;

2. Hungarian diplomatic missions and consular posts operating in foreign countries, their staff and employees of Hungarian citizenship, and their family members, professional and contract soldiers of the Hungarian Armed Forces when deployed abroad, furthermore, any natural person working in foreign service on behalf of the Hungarian State;

3. any legal person, corporations, quasicorporations and unincorporated institutional units (hereinafter referred to as 'institutional unit' when there exists within the economic territory of the Republic of Hungary (including tax free zones and transit areas), some location, place of production or other premises on which the unit engages and intends to continue engaging in economic activities and transactions on a significant scale).

4. For entities, that have few if any attributes of location, the residence is determined by their place of incorporation. A unit is resident unit in Hungary only if it is registered in the Hungarian Court of Registry.

Non-resident: any natural person or body other than residents. Any institutional unit whose centre of predominant economic interest is not in the economic area of the Republic of Hungary ((including tax free zones and transit areas), and that is not registered by a Hungarian court of Registry. Moreover, any institutional unit whose tax number ends with 51, code of business form is 931 (digits 13 through 15 of the unified statistical code) and is not incorporated by any court of registry in Hungary shall also be treated as non-residents.

#### **4. Description of resident sectors**

Some organisations carry out several activities simultaneously. Sector classification is always based upon the main activity of the organisation concerned.

##### **A) Non-financial corporations**

The sector of non-financial corporations includes those business entities whose main activity is the production of goods for market sale, or the provision of non-financial services. According to form of business conduct this sector includes (with the exception of those providing financial intermediation services):

- business organisations with legal entity, except those to be listed under the central government for economic reasons, in accordance with Annex 3 (1) hereto, as per the list published on the MNB website,
- co-operatives (other than credit co-operatives and insurance co-operatives),
- other enterprises with legal entity,
- enterprises with no legal entity,
- non-profit institutions serving and financed by business organisations.

##### **B) Central Bank**

This sector includes the Magyar Nemzeti Bank.

##### **C) Other monetary financial institutions**

This sector typically comprises financial institutions collecting deposits.

This includes banks, other than the Central Bank, specialised credit institutions, credit co-operatives (all together: credit institutions) and money market funds within the category of investment funds. All institutions specified as credit institution by the Banking act are listed within credit institutions (contained in the list of point 1 of Annex 3 of this Decree available on the official website of MNB) regardless of the specialized sector code (TEÁOR) what is part of the unified statistical number (ESS). Money market funds include investment funds with investment units similar to bank deposits in terms of liquidity, investing mostly in money market instruments, securities embodying transferable debt relationship with a maximum remaining maturity of one year, or in assets with return similar to the interest of money market instruments. (Money market instruments: as defined in the Capital Market Act, 'the Tpt.')

##### **D) Other financial intermediaries**

This sector consists of financial intermediaries not engaged in the collection of deposits, but whose main activity includes the collection of a considerable quantity of other funds, which they use on the money and capital market.

For example, this sector includes the majority of financial enterprises, investment funds other than money market funds, investment fund management companies, venture capital companies and funds, as well as securities investment firms and securities dealers (within the category of investment enterprises).

##### **E) Financial auxiliaries**

Institutions whose main profile is to provide auxiliary financial services closely related to some financial intermediary activity. These institutions, however, do not collect a significant amount of funds, but bring together lenders and borrowers in a way that it does not have a significant impact on their balance sheets. In addition, this sector includes financial institutions with a main activity of providing guarantees to financial intermediary operations.

This includes, among others, the stock exchange, the central counterparty, deposit insurance funds, institutional protection funds and investment protection funds, other institutions engaged in auxiliary financial services and securities commission agents (within the category of investment enterprises).

##### **F) Insurance corporations and pension funds**

This sector covers insurance corporations and insurance associations, (F1 and F2 subsector group-lists listed in technical guidelines available on the official website of MNB according to point 1 of Annex 3 of this

Decree), private pension funds, voluntary mutual pension funds, health funds and mutual aid funds (F3-F6 subsector group-lists listed in the technical guidelines available on the official website of MNB according to point 1 of Annex 3 of this Decree), and the Hungarian branches operating as insurance associations or funds (F7 subsector group-list listed in the technical guidelines available on the official website of MNB according to point 1 of Annex 3 of this Decree).

#### **G) Central government**

The central government consists of the central budget, the institutions of the central budget, the separate state funds, and those business associations, which are to be listed under central government for economic reasons, in accordance with Annex 3 (1) hereto, as per the separate list published on the MNB website. This sector also includes non-profit institutions primarily financed and controlled by the central government.

If in the data supply the central budget and other institutions classified as part of Central Government are to be separated, under latter are to be ment business entities (G2) and nonprofit institutions (G1) of Central Government sector according to the list in point 1 of Annex 3 of this Decree available on the official website of MNB.

#### **H) Local governments**

Local governments include the county and local municipalities and their institutions, as well as local minority governments and their institutions. In addition, the sector includes non-profit institutions primarily financed and controlled by the local governments.

#### **I) Social security funds**

This sector includes the Pension Insurance Fund, the Health Insurance Fund, and their institutions.

In the related data supplies the General Government includes Central government, local governments and social security funds (G+H+I).

#### **J) Households**

The household sector consists of natural persons and private enterprises. Private enterprises include those who are recorded in the register of private entrepreneurs, other types of private entrepreneurs and individual persons having a tax number (private enterprises are e.g. private primary agricultural producers, agricultural smallholders, craftsmen, private merchants).

#### **K) Non-profit institutions serving households**

Of all non-profit institutions only those serving households form a separate sector according to international macro-statistical methodology. Non-profit institutions financed and controlled by business organisations are classified under non-financial corporations. Non-profit institutions financed and controlled by budgetary institutions are subordinated to the central government or local governments.

The category of non-profit institutions serving households includes non-profit organisations receiving their sources mostly from households or not controlled by the government or any economic association. These institutions may be trade unions, employee representative bodies, political parties, churches, religious institutions, associations and most of the foundations.

### **5. How to identify the proper sector**

The respective sector to which a certain client belongs shall be identified as follows:

5.1 It shall be assessed whether the client has a standard statistical code and in the case of investment funds, whether the client has a licence number from the Hungarian Financial Supervisory Authority (HFSA), or a technical reference number from the MNB. If so, the provisions of subparagraph 5.2, if not, the provisions specified in subparagraph 5.4 of this point should be followed.

5.2 If the client has a standard statistical code, HFSA licence number or MNB technical reference number, it shall be checked whether they occur in any of the lists prepared by the MNB. The lists specify those institutions whose classification to sector does not require application of their business form code, i.e. the 13th to 15th digits of their standard statistical code. If the client appears in any of the lists, he should be classified into the relevant sector. If the client does not appear in any list the provisions of 5.3 of this point shall apply.

The MNB has prepared a list of organisations belonging to the following sectors: B) Central Bank, C) Other monetary financial institutions, D) Other financial intermediaries, E) Financial auxiliaries and F) Insurance corporations and pension funds.

The MNB has also compiled a list of non-profit institutions to be classified under sectors A) Non-financial corporations, G) Central Government or H) Local governments.

In addition, a list has been prepared on the business organisations that are to be listed under the sector G) Central government.

Should the client not appear in any of the above lists, the procedure specified in subparagraph 5.3 of this point shall be applied.

The lists described above and specified in Annex 3 (1) hereto contain the name, reference number (the first eight digits of the standard statistical code) of the organisations concerned and the sector where they are classified to. The lists shall be consolidated into one file, and published on the official website of the MNB. The MNB shall update the list on a monthly basis on the penultimate working day of the month, and this updated list should be used for the generation of all data supplies that are to be submitted in the month following the update.

5.3 If the client has a standard statistical code and is not indicated in any of the lists, the specific client should be classified into the appropriate sector on the basis of its statistical code according to the algorithm described in point I.A.6 of this Annex. If the client cannot be listed in any sector on the basis of this algorithm, the instructions of subparagraph 5.4 of this point shall be followed.

5.4 If the client to be classified does not have any standard statistical code (which is typically the case for private individuals and non-residents) or it is not possible to identify the appropriate sector on the basis of the standard statistical code, the appropriate sector shall be assigned according to the information described in points I.A. 3 and 4 of this Annex (that is, by separating residents and non-residents and based on the description of the resident sectors).

## **6. Using the standard statistical code for identification of the sector of the market participants**

### **6.1 The Standard Statistical Code (SSC)**

The use of the Standard Statistical Code (SSC) is defined in the CSO Bulletin 9001/2002 (SK 3.) of the President of the Central Statistical Office on the Components and nomenclatures of the Standard Statistical Code issued in accordance with Article (6) (1) f) of Act XLVI of 1993 on Statistics.

The first eight digits of the SSC is the reference number, the unique identification code of the institutions, on the basis of which it may be identified whether the relevant institution is indicated in the list of exceptions or not. Digits 9-12 of the SCC represent the branch of trade of the institution according to its main activity. These four digits are identical with the four-digit TEÁOR (ISIC) classification. The TEÁOR number is not used for sectoral classification, since the MNB specifies the financial institutions under sectors B) through F) in separate lists. Digits 13 to 15 of the SSC represent the code defining the type of business form (BFO). This code helps determining the appropriate sector.

Digits 16 to 17 of the SSC represent the region (county) code. It has no role in the sectoral classification.

### **6.2 Using the SSC to identify the economic sector of unlisted economic operators with a standard statistical code (by the BFO code in effect from 1 January 2011)**

6.2.1 The following organisations shall be classified under A) Non-financial corporations:

a) Digits 13-14 of the SSC are: 11, 12, 13, 21, 22, 54, 57, 61, 62, 71, 72, 73, 92

b) Digits 13-15 of the SSC are: 591, 593, 692, 693.952

6.2.2 The following organisations shall be classified under G) Central government:

a) Digits 13-14 of the SSC are: 31, 34, 35

b) Digits 13-15 of the SSC are: 381, 391, 392, 393, 561, 562

6.2.3 The following organisations shall be classified under H) Local governments:

a) Digits 13-14 of the SSC are: 32, 36, 37

b) Digits 13-15 of the SSC are: 382, 951

6.2.4 The following organisations shall be classified under I) Social security funds:

a) Digits 13-14 of the SSC are: 33

b) Digits 13-15 of the SSC are: 394, 395

6.2.5 The following organisations shall be classified under J) Households:

- a) Digits 13-14 of the SSC are: 23
- b) Digits 13-15 of the SSC are: 811, 961

6.2.6 The following organisations not appearing on the lists shall be classified under K) Non-profit institutions serving households:

- a) Digits 13-14 of the SSC are: 51, 52, 53, 55
- b) Digits 13-15 of the SSC are: 569, 599, 699

6.2.7 The following organisations shall be classified under L) Rest of the world:  
Digits 13-15 of the SSC are: 931 (their tax number ends with 51), 941, 942

## **B. Information technology guidelines (general description)**

The IT guidelines were designed to provide data suppliers with all information necessary to enable them to submit the required data to the MNB in electronic form.

### **1. General information regarding the contents**

1.1 Data collection consists of one or more tables, the tables are composed of rows and the rows contain cells.

- In case of an original (marked 'E') data supply, data suppliers must submit a single file containing all data of a certain data collection unit that pertain to a specific reference period.
- If the file contains an amended (marked 'M') report, the full report shall be submitted in all cases, i.e. the submitted amended report shall contain data supply relating to all of the tables linked to the specific report. When amending, the given report shall be submitted in full with the amended values.
- If the data supplier has no information for the specified period, in other words the whole report (all of its tables) would contain 'no', the report file may be submitted with the value of the 'Document type' field marked 'N'.
- The data supplier may indicate that it has no data available for an entire table, that is, a 'negative' report may be submitted on the specific table. The system will then assume that the data of each cell within the table are 'not available'.
- The system will assume that the un-submitted rows of the table (and cells of un-submitted rows not containing data) are blank, which means that it stores zero in relation to numerical data, and records zero data in respect of character and date data.
- If a field that contains a numerical data is zero and no decimals are indicated, the specific fields may be left blank or a zero may be entered. Where decimals are required, the zero value shall be indicated with the decimals as appropriate.
- If the number of decimal places is pre-determined, an indication of fewer decimals than what is required shall be considered an error, and if more decimals are indicated than required the system will fix it by rounding to the correct decimal places.

1.2. In electronic files, in addition to the information contained in the relevant data fields, identification data are also included. These identification field codes contain information for the processing system indicating:

- the data collection cycle from which the data are received,
- the period/date to which the data pertain (date of the reference period),
- the data supplier from whom the data are received,
- the date at which the data supplier prepared the data supply (date of completion),
- whether the document is an original, an amendment or 'negative',
- the row in which they are displayed in the table.

1.3 The reference period shall be indicated using the following date codes:

200		0-9	if supplied annually
200	F	1 or 2	if supplied semi-annually
200	N	1-4	if supplied quarterly
200		01-12	if supplied monthly
200	H	01-52	if supplied weekly
200		01-31	if supplied daily
200		...	one-off *
200		...	on occasion *

\*Shall be coded on the basis of the actual reference period of data collection.

## 2. Fundamental rules of submission of data supply via EBEAD

2.1 Conditions for the use of the EBEAD system:

- computer connected to the internet directly or through proxy server,
- WEB browser able to communicate through HTTPS protocol,
- Microsoft Excel software or computer programme able to retrieve Microsoft Excel files,
- e-mail account,
- HTTPS communication protocol,
- successful user test,
- meeting the additional requirements under subsections 2.2.1 or 2.2.2, depending on the login method.

2.2 Log on to the EBEAD system requires using a digital certificate or username and password.

2.2.1 Additional requirements for the certificate-based authentication process:

- tools ensuring certificate-based authentication,
- a certificate with enhanced security installed on the applied WEB browser and issued by a certified authentication provider, which is capable of accepting OCSP-based queries.

2.2.2 Additional requirements for username and password-based identification:

- mailing data required for registration with MNB by way of the postal service,
- validation of registration by way of electronic means indicating the username and password selected by the user.

2.3 In EBEAD in case of every single data supply, the data supplier shall provide his/her e-mail address where he/she shall receive the notices related to the reporting obligations.

2.4 Additional information concerning the use of EBEAD, especially the steps of accessing the system, the supported file formats, rules concerning the name and structure of files, and a description of the module's functions are contained in the technical guidelines published on the official MNB website in accordance with point 3 of Annex 3 hereto.

### C. How to proceed on a bank holiday

Pursuant to Article 215 (1) (2) of Act CXII of 1996 on Credit Institutions and Financial Enterprises (Hpt.), in their reports submitted to the Hungarian Financial Supervisory Authority as well as to the MNB, credit institutions are required to clearly indicate whether the banking holiday implies a) an accounting holiday, b) a cash-desk holiday, or c) an accounting and cash-desk holiday combined.

If case b) applies, that is, when the bank holiday implies a cash-desk holiday only, all data supplies must be submitted in respect of that date as the reference date, and all reports due on that day must be submitted as well.

If case a) or c) applies, that is, when the bank holiday also means an accounting holiday, daily data supply requirements shall be met as follows:

- If the reference period falls on a bank holiday and any transaction is completed on that day, the relevant data supply requirements shall be met in all cases.
- If the reference period falls on a bank holiday but no transaction is completed on that day, the data supply sent for that day shall be negative.
- If the deadline for data supply falls on a bank holiday and thus the data supplier would be unable to send the data on that day, the data supplier shall make arrangements to transmit the specific data supply to the MNB by 10 p.m. on the preceding day.

If the deadline of the data supply requirement falls on an accounting holiday in case of monthly, quarterly, semi-annual or annual data supplies, data pertaining to the periods set forth in Annex 1 hereto shall be submitted by the deadline defined therein, regardless of the intermittence of banking operations.

#### D. Accompanying letter attached to data supplies

1. In the case of data supplies related to the balance of payments (starting with code R) - except negative data supplies - the table with the following data shall be completed and sent as the first table of the data supply:

**FRONT PAGE Table**

Serial No.	Description	Data
		A)
01	Data supply completed by (name):	
02	phone number:	
03	e-mail address:	
04	Name of person required to sign pursuant to Article 9 (2) of Act XLVI of 1993 on Statistics: name of the officer assigned to be a contact person for the MNB, in the absence of such person, the chief executive/managing director of the organisation:	
05	phone number:	
06	e-mail address:	
07	Date of completion:	

#### E. Negative data supply, procedures for the revision of reports

Negative data supply must be sent if there is no any data to report related to the reference period and if there is no different instruction of this Decree. The negative data supply must be sent with the frequency and deadline determined in Annex 1 of this Decree and it must be fulfil the requirements of the technical guidelines listed in point I.B.1.1. and point 3 of Annex 3 of this Decree available in MNB website.

If a data supplier files a revision report for any reason, the person assigned to process the data in question as specified in the technical guidelines published on the official MNB website in accordance with point 6 of Annex 3 hereto, shall also be immediately notified - apart from the R-type data supplies - of such revisions in writing - by means of the postal service, fax or electronic mail. The oversight competence of the central bank conferred under Article 29 of the MNB Act shall cover these amendments as well. The data provider

shall reply to any inquiry made by the MNB to investigate the reason for such revisions in writing, indicating the cause for the amendment originally conveyed.

## **F. Guidelines for the supply of statistical information**

In order to ensure correct statistical information:

- all linear requirements must be met (e.g. for those data supplies which require all of the balance sheet information, the two sides of the balance sheet must be in balance, the total of the parts must be equal to the grand total);
- a data supplier's data with the same contents must be consistent with each other;
- statistical information supplied must be comprehensive
- data representing the same accounting content and reference period must be equal one by one all times in all reports.

## **G. Common rules of the balance-of-payment (R type) data supply**

### **1. Application of estimates**

If data necessary for the submission of the data supply by the required deadline are not available to the data supplier in due time, the data supplier shall file preliminary data based on estimates. If not indicated otherwise in the completion instructions pertaining to the tables of specific data supplies, as soon as the data are finalised, the data supplier shall submit an amendment report to the MNB.

### **2. Request for the modification of the deadline of data supply**

If data necessary for the submission of the data supply by the required deadline are not available to the data supplier even in the form of an estimate, the data supplier shall submit a written request for the extension of the deadline to the Statistics Division of the MNB, at least one working day before the expiration of the deadline for the data supply.

### **3. Time scope of the data supply obligation**

The MNB shall notify in writing the data supplier designated by it on the data supply obligation in respect of the data supply by designation (data supplies R02, R03, R04, R05, R06, R07, R08, R09, R10, R11).

Data supply with threshold value (data supplies R12, R13, R14, R15, R16, R17, R18, R27, R29) shall be performed as from the reference period for which the conditions set out in Annex 1 hereto for the range of data suppliers relating to the specific data supply are first met, no negative data supply must be performed before this time. The data supply obligation remains in force continuously from the beginning of this reference period irrespective of the fact that such conditions may no longer exist in respect of a subsequent reference period.

### **4. Definition of the reference period**

Unless otherwise provided in the completion instructions relating to the tables of the specific data supplies, reference period means in the case of monthly data supplies the calendar month, in the case of quarterly data supplies the calendar quarter, and in the case of yearly data supplies the calendar year.

In the event that the financial month of the data supplier is not equivalent to the calendar month in respect of bookkeeping, the report should be made according to the financial month the end of which is closer to the end of the relevant calendar month. The required data supply frequency and deadline shall be observed nonetheless.

### **5. Transactions to be included in the data supply**

Unless otherwise provided in the completion instructions relating to the tables of the specific data supplies, all data suppliers must complete the data supply in respect of their own transactions on the basis of their accounting registers and statements as well as their business documents kept in compliance with the Hungarian accounting regulations. The data included in the data supply must not be combined with data of any other data suppliers; data may only refer to the operation of the independent business entity indicated by the reference number of the data supplier.



The only exceptions are investment fund managers, which, in addition to their own transactions, are responsible for reporting the assets and liabilities of the funds under their management vis-à-vis non-residents.

## 6. Breakdown by countries

Breakdown by countries means the countries or international organisations against which the claim or debt of the data supplier exists. When supplying this data, the country codes set forth in point 4.2 of Annex 3 hereto and published in the technical guidelines on the official website of the MNB, shall be applied.

If the non-resident party is an international organisation or international institution (e.g. World Bank, EIB, EBRD, IMF, ECB), it should not be reported under the country code relating to the residence but under the code relating to the organisation or institution as per the technical guidelines referred to above.

## H. Glossary of terms

### 1. Glossary of terms used in the tables and completion instructions of the Daily operative report on the changes of foreign exchange positions of credit institutions (D01) and of the Daily report on interest rate derivative transactions (K14) reports

- 1.1. **Spot position:** general positions generated by data providers' spot conversions, including the spot leg and termin leg of swap transactions unless they are included in the net futures positions
- 1.2. **Sold currency:** the ISO code of the sold currency; in the case of new swap transactions, the currency of the sell-side of the spot leg
- 1.3. **Sold amount:** the amount of the sold currency; in the case of new swap transactions, the amount of the sell-side of the spot leg
- 1.4. **Value date:** the value date of the transaction; in the case of new swap transactions, the value date of the spot leg of the transaction
- 1.5. **Annualised agreed rate:** see the definition in point I. H.3.3 of this Annex. In case of fix interest rate when the fix interest rate is defined not as percentage but as an amount which is paid at the end of the maturity, for the calculation of the annualised agreed rate the next formula should be applied.

$$\text{annualised agreed rate} = \left( \frac{\text{number of the years}}{\sqrt[1 + \frac{\text{interest amount paid at the end of the maturity}}{\text{nominal value}} - 1]} \right) * 100$$

- 1.6. **Fixing risk:** exposure originating from the difference between fixing days. In consequence of the OTC character of FRA and IRS transactions, and the constant activity on the market, market participants are often in a position where a difference of a few days remains between the fixing day (that is typically the second business day before the settlement date) of transactions of opposite direction concluded at different times, which - however - are similar in other specifics (nominal value, term). Accordingly, even though the bank's position is nearly covered, hedging remains imperfect nevertheless.
- 1.7. **Trade date:** day of the deal
- 1.8. **Option fee:** option fee of (call or put) options sold/written by the data supplier
- 1.9. **Aggregate long position:** as defined by Article 41 (1) of Government Decree No 244/2000 (XII.24.) on the Rules of establishing the capital requirement for positions and risks, foreign currency exchange rate risks and large risks recorded in the trading book, and the detailed rules of keeping the trading book (in what follows Government Decree No 244/2000 (XII. 24.)).
- 1.10. **Total open positions:** as defined by Article 41 (3) of Government Decree No 244/2000 (XII. 24.)
- 1.11. **Aggregate short positions:** as defined by Article 41 (2) of Government Decree No 244/2000 (XII. 24.)
- 1.12. **Regulatory capital:** as defined by Annex 5 to the Hpt.
- 1.13. **Types of derivative transactions:**
  - 1.13.1. **Amortizing swap:** a swap in which the notional principal amount (actually or nominally exchanged principal) decreases over the life of the instrument (e.g. amortising interest rate swap, amortising only interest strip cross currency interest rate swap, amortising cross currency interest rate swap).

- 1.13.2. **Forward rate agreement:** forward rate agreement between two parties for a period that commences at a future date. It allows the interest rate that is due in the future of a borrowing or investment to be fixed.
- 1.13.3. **Option:** a contract which gives its owner (the buyer) the right but no obligation to buy (call option) or to sell (put option) a special or standard commodity or financial instrument at a specific price during a predetermined period (American option) or at a specific date (European option). To differentiate between the party entitled (the buyer of the option) and the obligor (the seller), we use the terms long and short (e.g.: the position of an entitled party for a buy option is named long call).
- 1.13.4. **Interest rate swap:** a derivative transaction that consists of the exchange of interest payments arising from a principal denominated in the same currency. By default, it is an agreement between two parties to exchange floating rate interest payments with fixed-rate interest payments (or vice-versa), based on a specified principal and specified period. Transactions based on the exchange of interest payments denominated in different currencies (cross currency interest rate swap, only interest strip cross currency interest rate swap) are defined under points fb) and fc).
- 1.13.5. **Foreign currency forward:** a contract between two parties to purchase and sell a set amount of foreign currency, where the price was determined at the time the contract was set and the transport and financial settlement happens at a specified future date. Fulfillment of the forward transactions can happen with the delivery of the foreign currencies (deliverable forward), meaning the whole amount of the foreign currencies to be exchanged, or with cash settlement of the difference (non-deliverable forward)
- 1.13.6. **Currency swap:** a derivative transaction where foreign currencies are exchanged. The types of currency swap transactions: are simple currency swaps or FX swaps, cross currency interest rate swaps, only interest strip cross currency interest rate swaps and deliverable forward transactions mentioned in point e).
- 1.13.6.1. **Simple currency swap or FX swap:** is an exchange rate deal which means the prompt purchase/sale of a given currency and a forward sale/ purchase of the same currency: spot+forward=swap.
- 1.13.6.2. **Cross currency interest rate swap - CCIRS:** the parties agree to exchange interest payments and principals regarding a specified principal and period. The exchange regards interests and principals in different currencies. The exchanged interests can be fix and fix, floating and floating (i. e. a basis swap), fix and floating as well as floating and fix. This group does not only contain currency-currency swaps but forint-foreign currency and foreign currency-forint transactions as well. A type of these transactions is the **basis swap** which means the exchange of two different interests with changing basis. Another type of these transactions is the **mark-to-market swap** when participants of the transaction changes one of the exchanged principals under determined conditions in order to decrease their partner (credit) risk changing because of the changing of exchange rates and the difference is settled with each other or the partner risk is tackled by making deposit while the conditions of the transaction remain unchanged.
- 1.13.6.3. **Only interest strip cross currency interest rate swap:** is an agreement concerning interest rate swap of nominal values specified in different foreign currencies (or forint) where the nominal capital is not exchanged.
- 1.14. **Cancellation/modification:** if the transaction is the cancellation or modification of an earlier one
- 1.15. **Purchased currency:** ISO code of the purchased currency; in the case of new swap transactions, the purchased currency of the spot leg
- 1.16. **Purchased amount:** amount of the purchased currency; in the case of new swap transactions, the purchased amount of the spot leg

## 2. Glossary of terms used in the tables and completion instructions of the Securities statistical (E type) data supply

- 2.1. **ISIN code:** the 12-character individual securities identifier in accordance with the ISO 6166 standard
- 2.2. **Reference day:** date of the settlement operation of the transaction
  - for securities registered at KELER Zrt.: 'settlement date' as defined by the regulations of KELER Zrt.
  - For securities not registered at KELER Zrt.: date of the accounting settlement

- 2.3. **Reporting custodian:** reporting custodians include all resident investment corporations, banks, specialised credit institutions and the Hungarian State Treasury. (Investment corporations and the Hungarian State Treasury prepare an E20 and an E45 report, respectively, while banks and specialised credit institutions shall submit an E21 report. The structure of each report is identical). The list of reporting custodians is contained by the technical guidelines as per point 12 of Annex 3 of this Decree available on the official website of the MNB ([www.mnb.hu](http://www.mnb.hu)) and can be found on the home page of the Hungarian Financial Supervisory Authority ([www.pszaf.hu](http://www.pszaf.hu)) as well.
- 2.4. **Securities in custody:** securities held by the data supplier on securities accounts, or securities deposited with the data supplier for securities custody management, safekeeping or trusteeship, even if the data supplier on its part has placed the specific security on someone else's securities account, or deposited it with someone else for safekeeping
- 2.5. **Register number of the issuer:** the KSH registration number of the issuer institution that is the first 8 digits of the tax number.
- 2.6. **Series of securities:** term determined in Tpt.
- 2.7. **Date of financial settlement:** settlement value date of issued stocks
- 2.8. **Stock in nominal value:** stock in turnover in nominal value at the end of the reference period.
- 2.9. **Difference between nominal value and issuing value:** the nominal value of the government bonds in turnover at the end of the reference period decreased by their issuing value taken into consideration the actual selling price of all of the issuances (auction, listing, network disposal).
- 2.10. **Stock of the accumulated interest:** issuing price on the stock in turnover different from the nominal value and the accumulated interest coming from the nominal interest bearing. Stock of the accumulated interest is not defined for outstanding amount bought back.
- 2.11. **Net payment interest expenses, revenues booked:** balance between interest expenses and revenues for the reference period on the basis of budget payments booked in relation to issues, exchanges and interest payments, regardless of the fact whether they were due to the accumulation of nominal interest or exchange rate differences. In case of liabilities net interest expenses and in case of claims net interest revenues should be reported.
- 2.12. **Accrued interest expenses, revenues:** the amount of interest received/payable on claims, government securities and other elements of liabilities during the reference period
- 2.13. **ISMA convention:** internal rate of return calculated on the basis of the recommendation of the International Securities Market Association (ISMA)
- 2.14. **Equity-type securities:** equity securities include shares, investment units issued by investment funds, certificates and warrants
- 2.15. **Debt securities:** a concept defined in the Act on Capital Markets. Debt-type securities, according to the international terminology, are bonds, treasury bills, saving bills, mortgage bonds and certificates of deposit.
- 2.16. **Principal repayment:** the decrease of the denomination value of a debt security, which does not entail a change in the volume of the securities in circulation

### 3. Glossary of terms used in the tables and completion instructions of the Interest statistical (K type with the exception of K14, detailed in point 1.) report

- 3.1. **Actual interest rate:** the actual (as opposed to the announced) interest rate applied on the stocks on the last day of the reference month For deposits with tiered interest, in the table indicating end-of-month outstandings, the interest rate that corresponds to the tier of the outstandings should be applied to the appropriate tier.
- 3.2. **Restructured loan:** a loan defined by Government Decree No 250/2000 (XII. 24.) on the special provisions regarding the annual reporting and bookkeeping obligations of credit institutions and financial enterprises.
- 3.3. **Annualised agreed rate:** projection of the interest rate for the year, defined as an annual percentage

Two formulas may be applied for the calculation of annualised agreed rates.

For the calculation of the annualised agreed rate, the following present value formula may be applied, which could be used for all deposit and loan structures. Using the formula, movement of funds generated at the initial time of the transaction will be made equal to the present value of subsequent cash flows. The annualised agreed rate is the internal rate of return, where the present values of the cash flows correspond to one another.

a) From the point of view of the formulas, the regularity of interest capitalisation is the determining factor. (Capitalisation of interest can be applied only to deposits. In the following, the term capitalisation of interest will be used for determining interest, and paying interest.)

If interest capitalisation and principal repayment are done at regular intervals, there are three main cases for the relationship between capitalisation of interest and repayment of principal.

- Both interest capitalisation and principal repayment are done at the same intervals, with the same regularity.
- Interest capitalisation is more frequent than principal repayment. (Including the repayment of the principal as a lump sum at maturity.)
- Principal repayment is more frequent than interest capitalisation.

b) Interest capitalisation and principal repayment are not performed at regular intervals.

In a), when interest capitalisation occurs at least as often as principal repayment (case a/1, a/2), the two formulas produce identical results, and in this case formula 2 can be applied as well.

In case a/3, as well as in b), *only formula 1 may be applied*. (Including, for example, cases involving subsidised interest rates, when the periods of receiving interest subsidies and making interest payments are different.

### 1. Formula

$$\sum_{k=1}^m \frac{A_k}{(1+i)^{t_k}} = \sum_{k=1}^{m'} \frac{A'_k}{(1+i)^{t'_k}}$$

$A_k$ : the amount of the loan instalment or deposit 'k', in this case the formula can be applied even if the loan is taken out in a single amount, or a deposit is placed in one amount. In this case the deposited amount, or the loan borrowed, will be given in the left side of the formula.

$A'_k$ : the loan instalment amount 'k', or the repaid deposit amount (including interest),

m: number of loans taken and deposits placed,

$m'$ : number of loan instalments, repaid deposits,

$t_k$ : time of loan taken, deposits placed 'k', expressed in years or year fractions,

$t'_k$ : time of loan instalments, repaid deposits 'k', expressed in years or year fractions,

i: 1/100th of the annualised agreed rate.

The starting period for calculating the annualised agreed rate for outstanding amounts should be the observation date of the outstandings, and not the date the loan or deposit contracts were concluded.

For the calculation of the annualised agreed rate, the following formula may be used only for deposit or loan types where, for deposits, interest capitalisation, and for loans, interest payments and principal repayment are done at regular intervals, and interest capitalisation (interest payment) occurs at least as often as principal repayment. Included here is the repayment of principal in a lump sum at maturity.

This formula may be applied to overnight and current account deposits, as well as overdrafts, as long as interest capitalisation for deposits and interest determination for loans is done at regular intervals.

### 2. Formula

$$X = \left(1 + \frac{r_{sz}}{N}\right)^N - 1$$

X: annualised agreed rate

$r_{sz}$ : agreed (contractual) interest rate

N: number of interest capitalisations within one year, for ex., 2 for semi-annual interest capitalisation, 4 for quarterly interest payments, etc.

Neither the agreed interest rate, nor the annualised agreed rate includes subsequently applied charges such as penalty interest, delay interest, or additional costs (for ex., one-off costs charged, commitment fees). The only exception being overdrafts, in which case the data supplier may set a limit; if such limit is exceeded, the bank charges the customer penalty interest. If the penalty is materialised in charges that are to be paid separately, it is not necessary to include them when calculating the annualised agreed rate. However, if the penalty interest is part of the interest rate, a higher interest rate incorporating penalty interest should be applied for exceeded overdraft limits, when calculating the annualised agreed rate.

For variable interest rate contracts, the last known interest rate should be applied in the formula for calculating the total interest period.

In the case of variable rate loans whose rate of interest is pegged to the base rate prevailing on the day of the disbursement (hence it is not known when the contract is concluded), the contractual interest rate shall mean the base rate prevailing on the day of the conclusion of the contract, when calculating the annualised agreed rate.

When the annualised rate of interest is calculated, fraction years shall be provided up to 4 places of decimals. The number of interest periods shall be based on a year comprised of 365 days.

- 3.4. **Collateralised loan:** any loan secured by a collateral listed in Government Decree No 196/2007 (VII. 30.) on the capital requirements and the management of credit risks, provided that the collateral exceeds or equals to the amount of the loan.
- 3.5. **Interest rate fixation:** fixing the interest rate for a predetermined amount of time
- 3.6. **Liquidated transaction:** transaction what is closed before its maturity by netting or another transaction with inverse direction.
- 3.7. **Reference interest:** interest rate used extensively to what the changing interest of the agreements are indexed.
- 3.8. **Bad loan:** has the meaning defined by point 17 of Chapter 5 of Annex 7 of Government Decree No 250/2000 (XII. 24.) on the special provisions regarding the annual reporting and bookkeeping obligations of credit institutions and financial enterprises.
- 3.9. **Short-term maturity:** the original maturity of the instrument is 1 year or shorter.
- 3.10. **Agreed rate:** the interest rate specified in the contract between the organisation and the client.

If the interest rate charged to the customer on the loan is not known when the contract is concluded, the agreed rate will be identical with the interest rate applied to the first disbursement of the loan.

In the case of variable rate loans whose rate of interest is pegged to the base rate prevailing on the day of the disbursement (hence it is not known when the contract is concluded), the agreed interest rate shall be identical with the actual base rate prevailing on the day of the conclusion of the contract.

For term deposits bearing a tiered interest rate based on maturity, if the maturity of the deposit is known at contract date, then the agreed rate will be identical with the weighted average of the interest rates of the respective tiers. If at contract date it is not known what deposit term the customer shall select, the agreed rate will be identical with the interest rate corresponding to the shortest term.

For term deposits bearing a tiered interest rate based on maturity the agreed rate will be identical with the weighted average interest rate, since the deposited amount is always known at contract date, along with the interest rates corresponding to the tier amounts.

- 3.11. **New contracts:** include all new financial agreements between the data supplier and its customers, which
  - are the first to specify the interest rates of deposits and loans,
  - are new agreements pertaining to existing loans and deposits, if the type of the loan changes or if there is a change in the interest conditions (including other costs as well).Re-priced contracts are considered as new contracts from a reporting perspective, except those re-priced contracts, which
  - take place automatically - on the basis of the original contract, without the participation of the client where neither the terms and conditions, nor the interest rate are re-negotiated. (For example, continuously fixed deposits, if the term of the deposit is not changed by the customer), or
  - a fixed interest rate deposit or loan contract automatically changes to a variable interest rate contract, or vice versa - if this change was stipulated in the original contract.

In addition, new deposit contracts concluded in the reference months are considered new contracts even if they expire in the reference month, or the client terminates the deposit in the reference month.

Moreover, new contracts include cases in which the data supplier regularly adds new funds to the client's deposit account from its bank account on the basis of a one-off contract with the client.

If the client may add new funds to its fixed deposit account with optional frequency, each such payment shall be reported as a new contract.

If the credit line is increased, it shall also be reported as a new contract (except the revolving and roll-over loans to be reported at the overdraft row). In this case only the increase of the credit line shall be reported.

New agreement is if there is a change in the foreign exchange type of the loan or if the linear interest becomes annuity. If the client is provided the possibility of changing the type of currency of the loan at the original entering into contract, the change of the currency type during the duration does not mean new contract.

The modification of a combined product (e.g.: housing loan combined with housing saving or life insurance) into an annuity product, or vice versa does not mean new contract except if there is a change in the interest conditions or in other costs.

In the case of loans, the total amount specified in the original contract (credit line) shall be reported as a new contract even if the loan is disbursed in instalments.

If the interest rate charged to the customer on the loan is not known when the contract is concluded, the amount of the new contract will be identical with the total credit line at the time of the first disbursement.

In the case of the so called multicurrency loans, the new contract shall be reported at the first withdrawal in the currency of the withdrawal, where the amount of the new contract is equal to the total loan/credit line determined in the contract.

- 3.12. **Variable interest:** a variable interest rate is applied when the credit institution reserves the right in the contract to change the interest rate unilaterally, in an extent not disclosed in advance.

#### 4. Glossary of terms used in the tables and completion instructions of the statistical data supply on payments (P type)

##### I. Data supplies related to bankcards (P07, P27, P34)

###### General terms used in relation to bankcards:

- 4.1. **Domestic transaction turnover of domestically issued cards:** of all the transactions performed with the cards issued by the data supplier credit institution, this report shall contain all transactions concluded in Hungary
- 4.2. **Non-residential transaction turnover of domestically issued cards:** of all the transactions performed with the cards issued by the data supplier credit institution, this report shall contain all transactions concluded in any country other than Hungary
- 4.3. **Cards with cash function:** a card that enables its holder to withdraw and deposit cash at ATMs and POS terminals installed in banks, post offices and at merchant outlets
- 4.4. **Cards with payment function:** a card that enables its holder to buy goods and services, and is equipped with at least one of the following functions: debit function, delayed debit function, credit function, pre-paid function. A card may have more than one of these functions. Accordingly, payment cards may be categorised as follows:
- Cards with debit function; included cards functioning as debit cards but linked to a credit line.
  - Cards with credit function
  - Cards with delayed debit (charge) function
  - Cards with Pre-paid function
  - Cards with debit and/or delayed debit function
  - Cards with credit and/or delayed debit function
  - Other multi-purpose cards not included in the latter two categories.
- The last three sub-categories shall be reported only if the data cannot be separated according to a debit, credit, delayed debit or pre-paid function.
- For example: for the cards debit and / or delayed debit function, in certain cases data can be separated according to their use as a card with debit function, and as a card with delayed debit function. In these cases the multi-purpose but physically identical card shall not be reported under the combined (i.e. debit and / or delayed debit function) sub-category, but under the categories of both card with debit function and card with delayed debit function, separated from those, in different rows.
- 4.5. **Cards with a combined cash and payment function:** a single card equipped with the cash and payment functions described above
- 4.6. **Cards with debit function:** a card linked to the card holder's payment account to enable the card holder, under the conditions laid down in the agreement between the card holder and the issuer, to withdraw cash and to buy goods and services up to the amount available on the account. All transactions are automatically debited to the card holder's payment account.

Some debit cards may also be linked to a payment account with a credit line attached. All cards with debit function (regardless of how many other functions they may have) shall be reported under this category. If the card is also equipped with a delayed debit function, and the payment data cannot be clearly separated according to the two functions, it shall be reported under the cards with debit and/or delayed debit functions.

- 4.7. **Cards with debit function linked to a credit line:** it is a sub-category of debit cards; it covers debit cards which are linked to a credit line rather than to a payment account, and the card holder may withdraw cash or purchase goods up to the limit of the credit line. Whenever a purchase is made, the holder's credit line is debited by the amount of the transaction, with no interest-free loan period applied.
- 4.8. **Cards with Credit function:** a card issued for a credit limit predetermined in a contract between the card holder and the issuer to enable the card holder to withdraw cash and to buy goods and services up to the amount of the credit limit. At the end of the billing period (usually one month) card holders have an option to either pay the debt specified in the credit card statement sent by the issuer in full by the specified due date, or pay the minimum required amount only. Card payments are interest free as long as the debt is paid back in full at the due date. If the minimum required amount is paid rather than the total amount of debt, interest will be charged on either the total amount of debt, or its outstanding part. For the remaining transactions interest will be charged as of their value dates. Generally, all cash withdrawals are charged an interest as of the date of the transaction. All cards with a credit function (regardless of how many other functions they may have) shall be reported under this category. If the card is also equipped with a delayed debit function, and the payment data cannot be clearly separated according to the two functions, it shall be reported under the cards with credit and/or delayed debit functions.
- 4.9. **Cards with delayed debit (charge) function:** a card issued for a credit limit predetermined by a contract between the card holder and the issuer. This card enables the card holder to withdraw cash and to buy goods and services. At the end of the billing period the card holder is required to settle its debt in full. All cards with a delayed debit function (regardless of how many other functions it may have) shall be reported under this category. If the card also features credit function and payment data cannot be clearly separated according to the two functions, it shall be reported under the cards with credit and/or delayed debit functions. The same applies when the card is equipped with a debit function also, and the payment data cannot be clearly separated according to the specific functions. In such cases the card shall be reported under the cards with debit and / or delayed debit functions.
- 4.10. **Cards with pre-paid function:** the card is linked to a pre-paid amount, which the issuer keeps on a payment account. It enables the card holder to withdraw cash and to buy goods and / or services up to the amount available on the payment account. This category also includes constructions where the account to which the card is linked is reloadable and those where this option is not available (meaning that the card shall expire when the amount paid up in advance is spent). On the other hand, this category does not include the cards where the pre-paid sum is stored on the card itself; these shall be reported under cards with electronic money function.
- 4.11. **Cards with debit and/or delayed debit functions:** a single card with debit and/or delayed debit function. This category shall be reported only if the relevant payment data cannot be separated according to cards with a debit function, and cards with a delayed debit function. If the payment data can be clearly separated for these two functions, the single card shall be reported in two places: under the cards with a debit function, and under the cards with a delayed debit function.
- This construction applies when the card holder manifestly uses the card in question to debit the account maintained by the data supplier, however, it cannot be clearly determined from the contract between the card holder and the issuer that
- the account debited is the card holder's payment account that may or may not feature overdraft credit (meaning that it is a card with debit function), or
  - the account debited is a credit line made available to the card holder, and the amount debited has to be paid at the end of the billing period (meaning that it is a card with delayed debit function).
- 4.12. **Cards with credit and/or delayed debit functions:** a single card equipped with a credit and/or delayed debit function. This category shall be reported only if the relevant payment data cannot be separated according to cards with a credit function, and cards with a delayed debit function. If the payment data can be clearly separated for these two functions, the single card shall be reported in two places: under the cards with a credit function, and under the cards with a delayed debit function.

This construction applies when the card in question is clearly linked to a credit line, however, it cannot be clearly determined from the contract between the card holder and the issuer that

- the card holder is required to pay its debt in full at the end of the billing period (meaning that it is a card with a delayed debit function), or
  - the card holder is required to pay only a predetermined portion of its debt (meaning that it is a card with a credit function); however, the card holder has an option to pay its debt in full even in this case).
- 4.13. **Other multi-purpose cards:** a multi-purpose card with functions other than debit and/or delayed debit, or credit and/or delayed debit. For example, a card with credit, debit and delayed debit functions, or credit and debit functions. This category shall be reported only if the relevant payment data cannot be separated according to cards with a credit feature, cards with a delayed debit feature, and cards with a debit feature.
- 4.14. **Cards with electronic money function:** a card designed for storing electronic money, regardless of whether or not the card holder has loaded the card at least once before, or whether any electronic money is stored on the card on the last working day of the reference period. Cards which are technically suitable for storing e-money, however, there are no e-money payments linked to them, shall not be reported under this category. Cards which do not store electronic amounts, however, provide access to pre-paid amounts kept elsewhere (e.g. on a bank account), shall not be reported under this category, either.
- 4.15. **Business/corporate card:** cards issued for the employees of companies and other organisations
- 4.16. **Privat card:** a card issued to private customers
- 4.17. **Co-branded card:** an economic alliance between the card issuer and another corporation, where the partner's logo appears next to the issuer's logo on the face of the card. For cards bearing an international logo, the international card company's permission is required to market the card as a co-branded product.
- 4.18. **Cards with a no-touch payment function:** cards enabling data transmission without physical contact between the card and the POS terminal (no-touch data transmission). For cards with such function, the full card turnover shall be reported by the card issuer (the report shall not only be restricted to no-touch turnover (Tables P27 03, 04 & 05)).

#### **General terms used in relation to bankcard fraud:**

- 4.19. **Fraudulent activity:** fraud discovered in the network of the data supplier's issuer or acquirer in the reference period, which is booked as a loss written off in the same reference period in the books of a participant of the sector, or its final settlement is prolonged to a subsequent reference period.
- 4.20. **Loss written off:** a report detailing the losses written off in relation to card fraud in the issuer or acquirer network of the data supplier, arising in the current or a previous reference period, broken down by the individual participants bearing the loss.
- 4.21. **Loss in on-us turnover:** losses occurred in the network of the data supplier in relation to the use of its own cards
- 4.22. **Domestic interbank fraud:** in the issuer sector: losses occurred in the network of other domestic banks in relation to the use of the data supplier's cards. In the acquirer sector: losses occurred in the network of the acquirer bank in relation to the use of cards issued by other domestic banks.
- Terms used by card companies:
- 4.23. **Cross-border fraud:** in the issuer sector: losses occurred in relation to the use of the data supplier's cards outside of Hungary. In the acquirer sector: losses occurred in the network of the acquirer in relation to the use of foreign-issued cards.
- 4.24. **Lost / Stolen cards:** the report shall contain events of fraud and written off losses, which were caused by cards lost by or stolen from, the card holder
- 4.25. **Card not received:** fraud and losses caused by cards that the issuer sent to the card holders by way of the postal service, however, they were not duly received by the card holders, but obtained by others who used them for illegal transactions
- 4.26. **Fraudulent application:** the report contains cases where the applicant supplied false information in its application for a card, and used the card thus received for illegal transactions
- 4.27. **Counterfeit cards:** all cases of card forgery, for example, illegal use of duplicated cards ('skimming'), changing the personal data on valid cards



- 4.28. **Card not present:** cases of fraud where unauthorised persons conduct illegal transactions using the data from a card (regardless of the fact whether such data relate to lost, stolen or counterfeit cards), by way of making purchases over the phone, mail or the internet, when the card is not presented in its physical form for the transaction
- 4.29. **Other:** cases of fraud not classified in any of the five categories above. This category shall not include cases of overdraft by the card holder, or the fraudulent acts committed by the cardholder himself. In this latter case the amount shall be reported under the loss category to which the loss may be classified on the basis of the client's report. Nevertheless, the item should not be included among the losses in either case (regardless of the fact whether the losses may or may not be reclaimed from the client), because these cases should be reported under the category of lending losses rather than bankcard losses.
- 4.30. **Card skimming:** data required for the use of the card (e.g. data on the magnetic stripe or chip, PIN) obtained illegally at ATM and POS terminals for the purpose of manufacturing counterfeit cards for the purpose of conducting illegal transactions
- 4.31. **Card trapping:** physical card along with PIN code obtained during the performance of an ATM transaction. The card is then used for illegal cash withdrawals.
- 4.32. **Transaction reversal fraud:** the card holder performs a successful cash withdrawal transaction, and alters the operation of the ATM in such a way that the ATM deems the transaction unsuccessful and deletes it, while the cash is paid, either partially or in full, to the card holder
- 4.33. **Cash trapping:** the card holder does not receive cash during an ATM cash withdrawal transaction, even though the printed voucher indicates that the cash was paid in full. When the card holder leaves the scene assuming that the ATM malfunctioned, the card abusers show up and obtain the cash they manipulated to get stuck in the ATM.

## II. Electronic money data supply (P42)

- 4.34. **Electronic money:** as defined in the Hpt.
- 4.35. **Card-based electronic money system:** the electronic money is stored on a card or other device held by the client.
- 4.36. **Server-based electronic money system:** the electronic money is stored on a central server by the issuer.

## 5. Glossary of terms used in balance-of-payment (R type) statistical data supplies

- 5.1. **Items adjusting the book value (real estate):** the specified depreciation amount for the reference year, as well as impairment loss, reversal of impairment loss, amount charged to reference year as a value adjustment (marked, as appropriate, with plus/minus signs) and value enhancement investments
- 5.2. **Own or transferred foreign real estate:** contract value of foreign real estate acquired or transferred by the data supplier to be provided in the accounting currency of the reporting agent
- 5.3. **Debt relief:** an agreement between the creditor and the debtor, in which the creditor relieves the debtor from the payment of its existing debt, in part, or in full, due to the latter's insolvency
- 5.4. **Loans guaranteed by the state:** guarantees undertaken by the state occur when the State of Hungary (represented by the Minister of Public Finances) undertakes a guarantee for the repayment of (the principal and / or interest on) a debt borrowed by the resident creditor from a non-resident entity.
- 5.5. **Transactions causing changes in stock (real estate):** total amount of transactions affecting a real estate in the reference year (purchase and sale, swaps, real estate brought into a business, real estate handed over for the purpose of being brought into a business, handover-takeover without compensation paid, transfer, etc.)
- 5.6. **Name and reference number of affected resident company:** name and reference number of the resident company in which a share was acquired by the data supplier from a non-resident party, or transferred to a non-resident party
- 5.7. **Other non-resident group member:** an economic participant within the same enterprise group as the data supplier, but without a direct share relationship with the data supplier. (That is, all members of an enterprise group which may not be classified as direct capital

- investors or capital investment). An enterprise group consists of companies under the direct or indirect ownership or control of the same (final) investor
- 5.8. **Other changes (excluding data supplies on derivatives):** any changes in the stock of assets and liabilities, other than transactions. Reasons for the change include: debt write-off, claim relief, reclassification of claims, incorrect report, price difference between the nominal value and the commercial (market) value for the purchase and sale of claims, debt relief, revaluation due to price and exchange rate changes
  - 5.9. **Other changes (interests):** any change in the pro rata temporis stock of interest due and payable, other than transactions, including the write-off of interest claims and interest relief. Interest capitalisation should not be reported here.
  - 5.10. **Loans with a unique identification:** for other investments, they comprise syndicated and publicly guaranteed loans, loans taken from the World Bank and the borrowings of organisations financed by the state budget and data suppliers in a majority state ownership, for which the provision of unique identification information is mandatory in the specific table
  - 5.11. **Original currency:** the currency in which the claim or debt is denominated or repayable (which could differ from the contractual currency)
  - 5.12. **Non-produced, non-financial assets:** patents, inventions, copyrights, franchise, trademarks, mining rights, etc, including emission quotas as well.
  - 5.13. **Credit or debt identification:** identification data of the long-term borrowings of organisations financed by the state budget, debtors in a majority state ownership and debtors with outstanding borrowings, under a state guarantee, with the World Bank, in the records of the reporting institutions
  - 5.14. **Long-term (over a year) assets and liabilities:** all assets and liabilities with a maturity over one year shall be reported here
  - 5.15. **Accrued interest due and payable at the end of the reference period:** the closing balance of accrued interest due and payable in the reference period, increasing the stock, regardless of whether they were accrued in the books, or settled (in full or in part) financially within the specific reference period
  - 5.16. **Interest arrear:** amount of accrued, due, but not paid interest
  - 5.17. **Trade credit:** customer claim or supplier debt vis-à-vis non-residents arising from the export or import of goods and services, and the related prepayments or advance payments
  - 5.18. **Stand-by loans:** it is common practice for investment loans that the bank exercises financial control over the investment and ensures the fulfilment of the loan's target by disbursing the loan under the condition of due performance by the borrower. In this sense a stand-by loan is a commitment on the part of the bank, to be advanced if the specified conditions are met.
  - 5.19. **Syndicated loan:** a loan extended with the joint participation of residents and non-residents
  - 5.20. **Debt write-off:** removal of bad debts from the books of the creditor, in accordance with the accounting rules
  - 5.21. **Foreign direct investment in indirect (ownership) relation:** a non-resident company being a majority-owned subsidiary of a foreign direct capital investment with controlling interest by the data supplier (in which the data supplier has a direct ownership interest of over 50%), or its majority-owned subsidiary, taking the subsequent companies in the ownership chain into consideration as long as a majority ownership exists. Any foreign capital investment in indirect (ownership) relation is another member of the enterprise group simultaneously.
  - 5.22. **Country of the foreign real estate:** the location (country) of the foreign real estate
  - 5.23. **Foreign direct investment:** a non-resident company, in which the data supplier has at least a 10% or higher direct ownership
  - 5.24. **Foreign direct investor:** a non-resident investor (natural person, legal entity or organisation without a legal entity) holding at least a 10% or higher direct ownership in the data supplier's company
  - 5.25. **Undrawn amount:** contract amount available at the end of the reference period that is yet to be drawn. In the case of loans reported in recent years in data supply R28, current undrawn amount = undrawn amount in the previous annual report + new contract amount - amounts drawn - cancellation.
  - 5.26. **Net transaction:** difference between the increase and decrease in financial assets excluding other changes
  - 5.27. **Increase of claim for dividend:** in the case of a claim related to a foreign direct capital investment, the proportional part due to the data supplier from the dividend approved by the foreign company in the reference period shall be reported here, while in the case of a claim related to a foreign direct capital investor, the interim dividend paid by the data supplier to the capital investor in the reference period shall be indicated.
  - 5.28. **Decrease of claims related to dividend (other transactions and tax deducted):** in the case of claims related to a foreign direct capital investment, the amount of dividend and the

- dividend tax deducted on such dividend paid by the foreign company to the data supplier in the reference period; in the case of a claim related to a foreign direct capital investor, the interim dividend repaid by the capital investor to the data supplier, or the removal from the books of the claim arising from the interim dividend after the approval of the statement shall be indicated here.
- 5.29. **Increase in dividend liabilities:** in the case of liabilities related to a foreign direct capital investment, the interim dividend paid by the foreign company to the data supplier in the reference period shall be stated here; in the case of liabilities related to a foreign direct capital investor, the dividend approved by the data supplier in the reference period which is due to the foreign investor shall be reported here.
- 5.30. **Decrease of liabilities of dividends (other transactions and tax deducted):** in case of liabilities related to a foreign direct capital investor, the amount of capital return tax deducted on the dividend paid by the data supplier to the foreign direct capital investor in the reference period; in the case of liabilities related to a foreign direct capital investment, the interim dividend repaid by the data supplier or the removal from the books of the liabilities arising from the interim dividend after the approval of the statement shall be indicated here.
- 5.31. **CSO registration number of the partner, issuer, custodian:** the CSO registration number of the resident company or organisation (the first eight digits of its tax number). For investment funds, it is the technical reference number provided by the MNB to KELER Zrt. With respect to a new investment fund, 'FB000000' shall replace the MNB reference number until the latter is generated. For non-residents without a CSO code or a fictitious code jointly registered by the MNB and KELER Zrt., the '00000001' eight-digit code shall be entered in this field. For resident private individuals it is the '00000004' eight-digit code.
- 5.32. **Financial derivative position:** the stock of open derivative transactions at the beginning or at the end of the reference period, evaluated by contract and calculated at market value If the value of the open financial derivative transaction is negative, the data supplier will have a net debt to, if the value is positive, the data supplier will have a net claim against the non-resident partner.
- 5.33. **Financial derivative transaction:** payments and settlements related to the conclusion and closing of contracts, and the payment of all debts and claims due to these transactions during their term, excluding fees and commissions
- 5.34. **Roll-over loan:** closing of a specific position (loan transaction) at maturity, and its simultaneous renewal for additional periods
- 5.35. **Short-term assets and liabilities:** assets and liabilities with a maturity under one year shall be reported here
- 5.36. **Revolving credits:** a borrowing against the revolving credit facility decreases the facility, however, any amount paid back during the term of the facility may be re-disbursed to the borrower up to the amount of the credit limit
- 5.37. **Contract currency:** the currency specified in the loan contract, in which the credit facility is denominated
- 5.38. **Contract amount:** the value of the credit facility specified in the loan contract (commitment)
- 5.39. **Net income from non-residents generated by foreign real estate in the reference year:** balance of income and operating costs for the reference year generated by foreign real estate through a lease to a non-resident or non-residents (e.g. real estate maintenance costs, local real estate taxes)
- 5.40. **Multicurrency loan:** in the case of a multicurrency loan, the contractual amount is defined in one currency, however, the debtor has an option to receive the loan in several contractual currencies (which could even be more than one currency at once), and it can switch the currency for the entire borrowing or a portion of it during its term.
- 5.41. **Principal arrear:** amount of accrued, due, but not paid principal
- 5.42. **Cancellation:** the parties agree to cancel a part of the contractual amount, thereby decreasing the undrawn amount of the debt
- 5.43. **Transaction market value:** contractual value of a transaction
- 5.44. **Transactions:** any action carried out with the non-resident partner as a result of which the claims and debts arising from the transaction increase and decrease, regardless of whether an actual transfer of money is associated with it, and which is not classified as other changes
- 5.45. **Items in transit:** items deriving from the difference between a decrease or increase in a financial asset and its payment
- 5.46. **Final investor:** an investor in an ultimate controlling parent position above all other members within an enterprise group, over whom no other investor exercises shareholder control A final

investor can only be a non-resident direct capital investor, or another enterprise group member.

## 6. Glossary of terms and abbreviations used in the Supervisory balance sheet and profit and loss account

- 6.1. **GBC:** Giro Bankkártya Zrt.
- 6.2. **Hitkr.:** Government Decree No 250/2000 (XII. 24.) on the special provisions regarding the annual reporting and bookkeeping obligations of credit institutions and financial enterprises.
- 6.3. **Jht.:** Act XXX of 1997 on mortgage banks and mortgage bonds.
- 6.4. **MPIs:** monetary financial institutions, including central banks and other monetary financial institutions.
- 6.5. **Ptv:** Act LXXXV of 2009 on the provision of money circulation services.
- 6.6. **Accounting Act:** Act C of 2000 on accounting.
- 6.7. **Tpt.:** Act CXX of 2001 on the capital market.
- 6.8. **Sweep account:** a substitute for the reciprocal account for transactions between accounts for the movement of funds, and shall recorded together with monetary assets. According to the Hitkr. the balance on the sweep account shall be construed to comprise a part of liquid assets.
- 6.9. **Investment unit:** securities having the meaning defined in the Tpt.
- 6.10. **Deposit on the liability side of the Supervisory balance sheet:** receivables from the credit institution, which stands for liquid assets deposited at the credit institution on the basis of deposit contract, bank account or current account contract. Traveller's cheques issued by credit institutions and amounts pre-paid in connection with the use of electronic money shall be included in the category of deposits. The so-called inter-bank transactions concluded by the treasury are also recognised as deposits in respect of the Supervisory balance sheet.
- 6.11. **Documentary deposit:** those deposits at the credit institution that were not placed on account or deposit book, regardless of the certificate's identification, denomination, maturity, or whether it is a bearer certificate or not (e.g. savings notes, value notes, treasury notes, deposit notes, etc. issued by a credit institution).
- 6.12. **Gross value:** purchase, historic or book value (according to the contract) - not decreased by adjustments, provisions, etc., not modified by valuation difference. In the case of balance sheet items the gross book value, in case of off-balance-sheet items the book value (the not yet repaid capital amount in the case of contracts concluded by credit institutions and not yet repaid part of the purchase value in the case of purchased receivables). In the case of balance sheet items the gross book value, in the case of off balance sheet items the book value.
- 6.13. **Other credit:** any loan other than those mentioned in specific loan rows, its interpretation varies according to sectors.
- 6.14. **Settlement account:** common name for the nostro and loro accounts.
- 6.15. **Original maturity:** (maturity upon issue or maturity determined at the time of conclusion of the contract): the fixed 'lifetime' of the financial instrument, prior to the expiry of which it may not be redeemed (e.g. issued securities), and prior to the expiry of which it may only be redeemed (e.g. certain types of deposits and drawn loans) with unfavourable conditions of the contract (e.g. loss of due but not maturing interest), or the maturity of loans specified in the contract of lending.
- 6.16. **Securities lending and borrowing:** term specified in the Tpt.
- 6.17. **Securitisation:** an operation where the monetary financial institution:
  - exchanges the loan shown in its balance sheet to new, tradable debt securities issued by the original debtor (without any intermediary), selling those simultaneously, or subsequently, to investors (in this case the loan terminates);
  - or sells those to a financial vehicle corporation (FVC) - generally established for holding such loans - who finances that by issuing new debt securities. In this case there are two possible solutions:
    - The lending monetary financial institution exchanges the loan to the new securities, which are simultaneously, or subsequently, sold to investors.
    - The financial vehicle corporation sells the new securities directly to investors, and the lending monetary financial institution receives money in return for the loan sold.
- 6.18. **Term of notice:** represents to the period that begins when the holder of the financial instrument sends notice concerning his intention to redeem the instrument, and that ends on the day when the holder may exchange the instrument to cash without any unfavourable conditions of the contract.

- 6.19. **Deposits redeemable at notice:** non-transferable deposits for which the holder has to respect a fixed period of notice before being able to withdraw the funds, or there is the possibility of earlier withdrawal subject to the payment of a penalty.
- 6.20. **Called loans:** loans drawn by credit institutions which were called on the basis of ordinary calling.
- 6.21. **Payment account:** an account pursuant to the Ptv.
- 6.22. **Consumer credit:** loan granted to households for purchasing and repairing ordinary household appliances and for receiving services (purchase of goods, automobile, personal loan). Consumer credits shall also comprise credit card arrangements where the bank does not offer an interest-free period, and the card serves the purpose of accessing the loan only.
- 6.23. **Overdraft facilities:** negative balance on a payment account managed by the credit institution and on any other account held for reasons other than payment transaction to which the client has access at any time (overdraft), including forced overdraft provided in connection with these accounts. Also includes card loans, where the bank provides an interest-free period. Card loans, where the bank does not provide an interest-free period are to be shown under consumer loans.  
Revolving or roll-over loans, where the maturity is not determined specifically, shall also be shown under overdraft facilities.
- 6.24. **Residual maturity:** the period of time between the original maturity of credit, deposit or other instrument shown in the contract, and the reference period indicated in the report.
- 6.25. **Line of credit:** the availability of funds in the amount fixed under a credit agreement between the creditor and the debtor, to the benefit of the debtor, where the credit institution is liable to conclude a loan contract or to carry out other credit operations pending compliance with certain specific contractual conditions.
- 6.26. **Loan write off (in table 04 containing data for the calculation of transactions):** write off of loans and similar receivables shown in the balance sheet at the end of the previous month, and their sale in the reference month below the contract value decreased with instalments or gross book value.
- 6.27. **Debt securities:** securities having the meaning defined in the Tpt., other than investment units.
- 6.28. **Institutional changes:** changes relating to the reporting monetary financial institutions, such as mergers, acquisitions, divisions, separations, winding-up and transformation.
- 6.29. **Complementary enterprise:** an enterprise whose primary activity is to provide complementary services to the credit institution such as handling premises, data processing, cash transfer and communication services.
- 6.30. **Mortgage bond:** a security pursuant to the Jht.
- 6.31. **Venture capital certificate:** securities having the meaning defined in the Tpt.
- 6.32. **Consolidation government bonds:** government bonds issued and delivered during loan, bank and debtor consolidation.
- 6.33. **Syndicated loan:** loan granted to the borrower by a group of credit institutions, irrespective of its name (syndicated loan, club credit, loan participation, etc.).
- 6.34. **Gross book value:** purchase, historic and book value of assets and their off-balance-sheet items (not decreased by adjustments, provisions, etc., not modified by valuation difference). In the case of receivables under a contract concluded by the credit institution, it means the principal not yet paid up. In the case of purchased receivables the part of the historic value not yet paid up.
- 6.35. **Bonds:** a form of debt securities.
- 6.36. **Cumulative preferred share:** a dividend preferred share or equal with it subscribed and paid up capital (in case of co-operatives proprietary share without voting rights which can be subscribed by investors), in these cases in the profitable year the owner is authorized to get the lost profits of previous years without any restrictions. This share could not be taken into account as basic capital element of the regulatory capital, but it can be accepted in subsidiary capital according to a definite limit.
- 6.37. **Rest of the world (sector L):** in the data supplies the EMU countries creates a separate sector. The stocks related to foreign countries shall be divided into EMU-countries-related and other foreign countries-related items.

#### EMU member countries

For EMU member countries the same sector breakdowns shall be applied as for resident stocks. The data supplier shall depart from this instruction in the following cases:

- The monetary financial institution sector of GMU is divided into the following two subsectors<sup>1</sup>:
- EMU central banks, ECB and EMU monetary financial institutions under reserving obligation and EMU other monetary financial institutions not under reserving obligation.

‘EMU credit institutions’ in the Supervisory Balance Sheet means other monetary financial institutions of EMU member countries without financial market funds.

State budget is divided into four subsectors in the case of EMU member countries:

- Central government,
- Member country/provincial government,
- Local governments,
- Social insurance funds.

The non-profit institutions are contained by the related subsectors.

Other foreign countries:

This sector contains all the non-EMU countries and the international institutions (including EU institutions except ECB). At this sector the following breakdown shall be applied:

- banks,
- non banks,
- ÁHT (containing the above mentioned institutes),
- other sectors

- 6.38. Sight and current account deposit:** sight deposits include payment accounts managed by the credit institution, on-call deposits associated with other accounts accessible by the client without time limitations, overnight deposits, traveller’s cheques issued by the credit institution, prepaid, on-call amounts (electronic money) in connection with the use of electronic money, on-call savings accounts and non-maturity deposits (other than documentary deposits). A current-account deposit is the positive balance of a payment account or other immediately accessible account managed by the credit institution.
- 6.39. Deposit with agreed maturity:** non-transferable fixed-term deposits of more than one day, which may not be withdrawn prior to the contractual time of maturity, or may be withdrawn under unfavourable conditions (e.g. loss of interest). Deposits with an agreed maturity of more than two years may also contain individual retirement accounts. Any deposit with no agreed maturity (other than documentary deposits) shall also be recognised as sight deposit.
- 6.40. Purchased receivable:** receivables from factoring or forfeiting. The first is usually short-termed, the latter usually means long term receivable purchase. In the case of non financial enterprises it shall be reported in a separate line, in the case of other sectors it shall be reported among other loans. Purchased loans shall not be reported here.
- 6.41. Multicurrency loan:** loan arrangement where the bank provides the option for the client to draw the loan in either of currencies indicated in the loan agreement, exclusive of the arrangements where the bank reserves the right to change the denomination of the loan.
- 6.42. Implied reverse transaction (placement):** transactions having the meaning defined in the Accounting Act.
- 6.43. Net value:** sum of gross book value decreased by value adjustments or modified by valuation difference.
- 6.44. Reverse transaction:** transactions having the meaning defined in the Accounting Act.
- 6.45. Repurchase agreement and reverse repurchase agreement:** transactions having the meaning defined in the Tpt.
- 6.46. Special delivery repurchase agreement:** a special type of repurchase agreement defined in the Tpt. as specified by the Hitkr.
- 6.47. Pooling:** means two basic transaction types:  
Cash pool, where the client group’s bank accounts are actually balanced on a main account - usually at the end of the day - and the pool-members credit to one another up to the balance of the main account, and the bank provides credit the client group only, if the main account turns negative. This construction has various sub-types (zero balancing, target balancing, etc.), but these are to be handled in a standardised manner as regards the essence of the transaction.

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<sup>1</sup> <sup>1</sup> For the rating of certain institutions provides assistance the so called MFI list available on the official website of ECB, of what direct access route can be found in point 1 of Annex 3.

Interest pool, that is a virtual or notional pool construction, which does not involve actual account balancing, for it is aimed only to produce better interest rates for the client group related in some way (or in the event of a single client's several accounts) through the balance determined by virtual balancing of their bank accounts.

**6.48. Actual reverse transaction (placement):** transactions having the meaning defined in the Accounting Act. II. TABLES ASSOCIATED WITH THE DATA SUPPLY AND THEIR COMPLETION INSTRUCTIONS

Operational daily report on the changes of the foreign exchange positions of credit institutions

01. Foreign stock data

Value date: -----

Type of stock: **K** (foreign)

(Data in thousands, without any decimals)

Line code	ISO code	Nostro accounts	Interbank loans		Other loans		Receivables from securities	Other asstes	Currency in cash	Loro accounts		Interbank deposits		Other deposits		Liabilities from securities	Other liabilities
			Short	Long	Short	Long				Bank	Other	Short	Long	Short	Long		
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q
01	USD																
02	CHF																
03	CAD																
04	GBP																
...	...																

02. Domestic stock data

Value date: -----

Type of stock: **B** (domestic)

(Data in thousands, without any decimals)

Line code	ISO code	Nostro accounts	Interbank loans		Other loans		Receivables from securities	Other asstes	Loro accounts	Interbank deposits		Other deposits		Liabilities from securities	Other liabilities	
			Short	Long	Short	Long				Short	Long	Short	Long			
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
01	USD															
02	CHF															
03	CAD															
04	GBP															
...	...															



MNB identification number: D01

Operational daily report on the changes of the foreign exchange positions of credit institutions

03. Open positions (foreign stocks + domestic stocks)

Value date: -----

Line code	ISO code	Net accounts (nostro, loro, cash)	Net interbank loans/ deposits	Net other loans/ deposits	Net other assets / liabilities	Net open position in balance sheet	Spot position	Net futures position	Position of irrevocable guarantees	Position of future revenues / expenses	Position of options	(data in HUF million, without any decimals)	
												Balance sheet + off-balance sheet net open position	l
01	USD												
02	CHF												
03	CAD												
04	GBP												
...	...												

04. Total open positions (foreign stocks + domestic stocks)

Value date: -----

Line code	Definition	(data in HUF million, without any decimals)	
		Balance sheet net open position	Balance sheet + off-balance sheet net open position
01	Aggregate long position	a	b
02	Aggregate short position		
03	Total open position		
04	Supervisory capital		

Operational daily report on the changes of the foreign exchange positions of credit institutions

05. Transaction data

Line code	(Data in thousands, with 6 decimals)																		
	Trade date	Value date	Transaction type	ISO code of purchased currency	Purchased amount	ISO code of sold currency	Sold amount	Swap termin value date	Swap termin purchased amount	Swap termin sold amount	Interbank / other customer	Foreign/ domestic	Partner identification	OTC / Stock Exchange	Option fee	Cancellation /modification	Delivery of forward and futures transactions /calling of options	Internal, consolidated transactions, items recorded on one side	Technical transactions
01	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s
02																			
03																			
04																			
...																			

## Completion instructions for the

### Daily operative report on the changes of foreign exchange positions of credit institutions (D01)

#### I. General instructions and information

##### 1. The following information shall be contained in the report

The report must contain foreign currency stock data as of the day preceding the date of reporting as value date, and as a default, turnover data for the same day as trading day. Hungarian branches registered abroad shall report the transactions in their own name (even though due to their legal status such data suppliers report the transactions on behalf of their non-residential head office). The report should not contain any transactions concluded in the name of the non-residential head office.

##### 2. Data reporting

The currencies listed under 4. of Annex 3 and published in the technical guidelines available on the MNB home page, need to be displayed separately, while the stock and turnover data of the currencies not contained in the list, as well as of gold must be converted into HUF and reported under the EGY (other currencies) code.

Exchange rates defined in Article 8 of Government Decree No 244/2000 (XII. 24.) on the Rules of establishing the capital requirement for positions and risks, foreign currency exchange rate risks and large risks recorded in the trading book, and the detailed rules of keeping the trading book (hereinafter Government Decree No 244/2000 (XII. 24.)) are to be used in all cases for HUF conversion. For stock and open position data the exchange rates at the value date, and for transaction data those of the trading date have to be applied.

In Tables 01 and 02 data must be reported in units of one thousand – rounded to thousands without decimals. Data in Tables 03 and 04 must be reported in HUF millions, also rounded, without decimals. Table 05 on turnover: Transaction data (including option fees) must be reported in thousands with six decimals.

3. For the description of the terms used in the tables and these completion instructions, please see point I.H.1. of this Annex.

#### II. Detailed information for the completion of the tables

Logical relationships between the tables as well as the checking rules can be found under point 5., , the contents of the columns and the methodological guidelines under point 9., while the codes to be used for the completion of the tables under point 4.4 of Annex 3 of the technical guidelines published on the MNB website.

##### Table 01: Foreign stock data, and Table 02: Domestic stock data

1. Table 01 must contain assets and liabilities vis-à-vis non-residents, while Table 02 must contain assets and liabilities vis-à-vis residents. The definition of the resident and non-resident categories is provided under I.A.3. of this Annex.

2. Unless otherwise provided, the evaluation principles applicable for the supervisory balance sheet must be applied. Logical relationships between the supervisory balance sheet and the stock data of the daily operative report according to 5 of Annex 3 of this Decree are listed in the technical guidelines available on the MNB website.

3. HUF stocks are not be included in stock data.

4. Stock data must reflect value date balances. Accordingly, data suppliers using the method of non-value date accounting must adjust their respective balance sheet items with the recorded stock of the transactions that result in off-balance sheet open foreign currency positions.

5. Data suppliers keeping their foreign currency profit/loss accounts in foreign currencies during the month may report items of their foreign currency profit/loss accounts as foreign currency balance sheet items, provided that these are recorded in foreign currencies.

#### **Table 03: Open positions**

1. When balance sheet and off-balance sheet FX open positions are calculated, data on open foreign currency positions must be provided for each currency type in separate rows.

Article 40 of Government Decree No 244/2000 (XII 24) shall apply to the calculation of the open positions, and in addition, the open position of spot transactions must also be calculated. Spot positions must be reported separately from the net futures positions among the off-balance sheet net open positions.

#### **Table 04: Total open positions**

1. The table contains data on the intra balance sheet as well as the intra balance sheet + off-balance sheet net open positions in separate columns.

2. Values of total open position must be recorded with the correct positive/negative sign.

3. To allow for balance sheet data calculation the data included in column f of Table 03 (Open positions) must be used. Values in the intra balance sheet + off-balance sheet net open position must be consistent with data in column 1 of Table 03 (Open positions).

4. Values must be identical in the two columns of the table in the row of regulatory capital. As the Hungarian branches of non-resident companies do not have their own registered capital, they must report a value of 0 in the corresponding data rows of D01.

#### **Table 05: Transaction data**

1 The table contains all spot, forward, futures, options, simple currency swap and non-amortizing cross currency interest rate swap (i. e. CCIRS) transactions, including internal non-treasury conversions, concluded on the business day prior to the submission date in foreign currency against foreign currency or in foreign currency against HUF.

In the case of non-amortizing cross currency interest rate swaps, the table should only contain the exchange of principals at initiation and at maturity, while the exchange of interests should not be indicated.

The rollover in the case of non-amortizing cross currency interest rate swaps has to be reported as a new transaction (i. e. when a swap is evaluated, the difference settled between the parties, and then the transaction restarted with the new principal).

Principals of mark to market swaps are to be reported only at initiation, while changes of the principals at interest periods not. However MNB also accepts their inclusion in the table, if, for technical reasons, these are also reported. In such cases the date of the change of the principal is to be reported as the value date of the corresponding transaction, and the original date of maturity as the date of expiry. These transactions are to be marked with 'TH' (technical transaction) in column 's'.

Amortizing cross currency interest rate swaps (i. e. CCIRSs) should not be reported. However MNB also accepts if, for technical reasons, these are still reported. In such cases both the original transaction and the transactions related to amortization are to be marked with 'TH' (technical transaction) in column 's'.

Cash/foreign currency, cash/cash and cash/HUF transactions should not be reported.

If the report fails to include some of the transactions concluded on the business day prior to the submission of the report (e.g. those recorded after the submission of the report), the data supplier must include them in his report on the following day, and at the same time, an explanation must be

provided for the delay in reporting the relevant transactions. For transactions marked with a separate modifier code as described below under point 6 in connection with this Table, no explanation is needed for the retrospective value date of the reported transaction.

2. All transactions must be reported in a separate row, except for the following cases below.

a) Transactions under HUF 5 million are to be recorded a consolidated manner. Consolidation is to be performed for identical transaction types, foreign currency pairs, maturities and transaction platforms (i. e. stock exchange or OTC), Codes under the 'Cancellation/modification', 'Delivery of forward and futures transaction/calling of options' and 'Technical transactions' columns are to be identical, as well. In such cases, columns k, l and m, containing data on counterparties, may be left blank.

b) In the case of internal non-treasury conversions with a transaction value equal to or above HUF 5 million each, data providers have an option to record consolidated data. Consolidation may be applied for transactions of identical types, foreign currency pairs, maturities and transaction platforms (i. e. stock exchange or OTC) and if the codes under the 'Cancellation/modification', 'Delivery of forward and futures transaction/calling of options' and 'Technical transactions' columns are identical. In such cases, columns k, l and m of the table, containing data on counterparties, may be left blank. The completion of columns k, l and m of the table, containing data on counterparties, is not mandatory for internal non-treasury conversions even if the transactions are recorded separately.

3. In exceptional cases, when the purchase-side data cannot be matched to the sale-side data of the transaction. If one of the sides is reported in HUF, then the data supplier may proceed as follows: while recording the amount and the currency type of the HUF side, he must indicate that another (non HUF) currency is at the other side. Its amount must be recorded in HUF thousands, and the ISO code as 'DEV' (standing for foreign currency). When reported, such transactions must be marked with the specific codes.

4. Reporting forward and futures transactions: transactions must be reported as part of the daily data reporting on the day following the day of the conclusion of the contract at contractual price. In the case of settlement by delivery (as opposed to off-setting), the cash-flow must be reported as a spot conversion marked with the specific code. Such conversion must be reported using the date of the conclusion of the corresponding spot contract as value date.

5. The reporting of options: transactions must be reported as part of the daily data reporting on the day following the day of the conclusion of the contract at the contractual price. In the case of calling an option concluded earlier, the cash-flow must be reported as a spot conversion marked with the specific code. Such conversion must be reported using the date of the conclusion of the corresponding spot contract as value date.

6. In cases of correcting earlier reporting errors, the report must include the subsequent necessary cancellation or modification.

- When transactions are cancelled, the original transactions must be reported again, using the original parameters, and marked with a cancellation code.
- When transactions are modified, the original transactions must be reported again, each marked with the same parameters and cancellation code. In addition, the new modified transaction, also marked with a separate code, must be included again in the data reporting.

7. Data suppliers who include their respective foreign currency profit/loss accounts in data reporting must also include the conversions applied for the conversion of the profit/loss items reported as stock data into HUF into their transaction data, marking each conversion with the specific code. Columns k, l and m of the table, used for data on counterparties, must be left blank. If the profit/loss account item is not included in the report, the foreign currency balance sheet item conversion booked against it should not be reported.

8. Technical transactions not indicated above should not be included in the report. In case they still are, the use of the technical code 'TH' is mandatory. Columns k, l and m of the table, containing data on counterparties, must be left blank.

Daily report on forint-denominated securities stocks

Data in HUF or foreign currency, in full amounts without any rounding

Table 01

Serial numb	Institution		Type of security	Securities code (ISIN code)	Short name of security	Own/Third-party	ISO code of currency	Total stocks	Blocked stocks total	Non-resident	
	type	code									name
	a	b	c	d	e	f	g	h	i	j	k
0001											
0002											
0003											
...											
...											

**Completion instructions for the report  
Daily report on forint-denominated securities stocks**

**I. General instructions**

1. The report must be submitted on government bonds, treasury bills, MNB bonds and other securities holdings (securities issued in Hungary and abroad alike) in forint or the currency of issue for securities issued in foreign currency.
2. The report must contain the actual security balances for each type of securities, as booked on the securities accounts.
3. The balances of securities stock maturing on the reference day should not be included in the report.
4. The balances of so-called 'buffer' accounts of investment units do not need to be included in the report.
5. If a submitted report contains faulty data, the full report has to be submitted again after the correction has been made.
6. The exact definition of resident and non-resident categories is provided in point I.A.3, and a glossary of terms used in the tables and in these completion instructions is located in point I.H.2 of this Annex.

**II. Detailed instructions for the completion of the tables**

**Table 01:**

Data must be reported in nominal value, in full amounts, rounded to integer.

The codes to be used for the definition of the denomination as per point 4.1 of Annex 3 of this Decree are listed in the technical guidelines available on the MNB website.

The codes to be used in columns a, d and g as per point 4.5 of Annex 3 of this Decree are listed in the technical guidelines available on the MNB website.

i) Total portfolio: the total securities portfolio purchased or managed by the individual institutions.

(Securities denominated in the currencies of the EMU states must be reported as if they were denominated in euro, and the balances have to be calculated on the basis of the exchange rate of euro member currencies linked to the euro)

Exchange rates are listed in the technical guidelines - as per point 4.1 of Annex 3 of this Decree - available on the MNB website.

Verificatory rules to send correct reports are listed in point 5 of Annex 3 of this Decree (technical guidelines) available on the MNB website.

Table 01: Transactions linked to securities account

Serial number	Value date	ISIN-code	Short name of security	Type of security	OTC transaction type	OTC source	Participants of the transaction	Type of extension	Repurchase date	Repurchase price (HUF)	Nominal value (HUF)	Purchase price (HUF)	Price (%)	Interest rate (%)	Ref. number of the security provider	Security provider's account	Ref. number of the security obtainer	Security obtainer's account	
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	
001																			
002																			
...																			
...																			
nnn																			



## Completion instructions for the report

### Transactions linked to securities account

#### I. General instructions

1. The report contains all data of the transactions one by one linked to securities accounts managed by the clearing house.
2. A glossary of terms used in the table and in the completion instructions is located in point I.H.2 of this Annex.

#### II. Detailed instructions for the completion of the table

The foreign currency codes to be used for the definition of the denomination as per point 4.1 of Annex 3 are listed in the technical guidelines available on the MNB website.

The codes to be used in columns d, e, f, g, h, p and r as per point 4.5 of Annex 3 are listed in the technical guidelines available on the MNB website.

##### j) Repurchase price

The repurchase price needs to be specified only for repo or supply repo transactions.

##### n) Interest

The interest contents of repo transactions should be specified in terms of percentage, with four digit accuracy.

Verificatory rules to send correct reports are listed in the technical guidelines as per point 5 of Annex 3 available on the MNB website.

Stock futures transactions at BSE

Table 01 Daily turnover at the futures market

Serial number	Type of stock futures transactions	Deadline	Resident		Non-resident		Settlement price (points or HUF)
			Buying	Selling	Buying	Selling	
			(contract)		(contract)		
			a	b	c	d	
001		1st deadline					
002		2nd deadline					
003							
004							
...							
...							
...							
nnn							

Table 02 Daily open positions (after clearing)

Serial number	Type of stock futures transactions	Deadline	Resident		Non-resident	
			Buying	Selling	Buying	Selling
			(contract)		(contract)	
			a	b	c	d
001		1st deadline				
002		2nd deadline				
003						
004						
...						
...						
...						
nnn						

Stock futures transactions at BSE

Table 03 positions closed on the business day

contract

Serial number	Type of stock futures transactions a	Deadline b	Resident		Non-resident	
			Buying	Selling	Buying	Selling
			c	d	e	f
001		1st deadline				
002		2nd deadline				
003						
004						
...						
...						
...						
nnn						

Table 04 Margin originating on open positions on the business day

HUF

Serial number	Type of stock futures transactions a	Deadline b	Resident	Non-resident
			c	d
001		1st deadline		
002		2nd deadline		
003				
004				
005				
...				
...				
...				
nnn				

## Completion instructions for the report

### Stock futures transactions at the Budapest Stock Exchange (BSE)

#### General instructions

1. Regarding the definition of residents and non-residents, the provisions of point I.A.3 of this Annex shall be applied.
2. The tables contain the aggregate data of residents and non-residents (i.e. data are not broken down according to brokers or clients).
3. Deadlines must be reported with Arabic numbers. For example 200403 means March 2004. Each deadline can be contained in the tables only once.
4. All actually existing instruments must be reported. The name or code of already existing instruments may not change.
5. Correlations within specific tables as per point 5 of Annex 3 are listed in the technical guidelines available on the MNB website.

Table 01 Securities according to owners' sectors

Serial number	Securities identifier (ISIN-code)	Name of the security	Code of the observation unit of the portfolio	Total stock	Stock owned but not issued by the reporting institution**	Stock owned but not issued by customers**	Stock of securities owned by resident customers according to sectors**								(number or thousand currency)			
							(A) Non-financial corporations	Of (C) Co-operative credit institutions and money market funds	(D) Other financial intermediaries	(E) Financial auxiliaries	(F) Insurance companies, pension funds	(G) Central government	(H) Local government	(I) Social security funds	(J) Households	(K) Non-profit institutions serving households	(L) Stocks of securities owned by non-resident customers**	Stocks of securities owned and issued by the issuer
	a	b	c	d=e+f+r	e	f=g+...+q	g	h	i	j	k	l	m	n	o	p	q	r
01																		
02																		
03																		
04																		
05																		
...																		
...																		
...																		
nn																		

The capital letters in brackets indicate sector codes applied by the NHB.

The table should contain equity securities according to the number of securities, while debt securities (bonds) should be indicated in nominal value (thousand currency)

\* / DB: Items for equity securities and the currency ISO code of the denomination of the security for debt securities.

\*\* / The stock owned by the issuer or the security cannot be included in Columns e-q. (These stocks must be reported in Column r.)

Table 02 Non-resident holdings of securities in a breakdown by holding sector

Serial number	Securities identifier (ISIN code)	Name of security	Code of the observation unit of the portfolio*	Country ISO code	Total stock e=f+g...+n+o	(A) Non-financial corporations	(C) Other monetary financial institutions	(D) Other financial intermediaries	(E) Financial auxiliaries	(F) Insurance corporations and pension	(G) Central government	(H) Local government	(I) Social security funds	(J) Households	(K) Non-profit institutions serving households
01	a	b	c	d	e=f+g...+n+o	f	g	h	i	j	k	l	m	n	o
02															
03															
04															
05															
...															
...															
...															
nn															

The capital letters in brackets indicate sector codes applied by the MNB.

currency).

\* / DB (pieces) for equity securities and the currency ISO code of the denomination of the security for debt securities.

Table 04 Characteristics of securities reported under Code 111 by the reporting institution

Serial number	Referred Table	Referred Serial number	Name of the security	Securities identification code	Long name of the security	Issuer's name	Issuer's country	Date of issue	Maturity date	Denomination	Denomination value	Legal title	Interest rate	Type of interest payment	Interest payment date	Frequency of interest payment	First interest payment date	Capital payment data	Yield/interest/dividend payment data	Special rights relating to the securities
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t
01																				
02																				
03																				
04																				
05																				
...																				
...																				
...																				
nn																				

**Table 05 Securities placed by the reporting institution elsewhere but not in KELER accounts\***

Serial number	Securities identification (ISIN code)	Name of the security	Code of the observation unit of the stock**	Stock of securities (items or thousand currency)	Title code of the placement	Place of securities	Code number of the place of
	a	b	c	d	e	f	g
01							
02							
03							
...							
...							
nn							

The table should contain equity securities according to the number of securities, while debt securities (bonds) should be indicated in nominal value (thousand currency)

\* Combined securities account. Stock exchange settlement securities account. Collateral securities deposit account.

\*\* / DB, Items for equity securities and the currency ISO code of the denomination of the security for debt securities..

**Table 06 Securities deposited with the reporting institution by other reporting custody manager**

Serial number	Securities identification (ISIN code)	Name of the security	Code of the observation unit of the sstock*	Stock of securities (items or thousand currency)	Title code of depositing	Reporting custody manager	Code number of the reporting custody
	a	b	c	d	e	f	g
01							
02							
03							
...							
...							
nn							

The table should contain equity securities according to the number of securities, while debt securities (bonds) should be indicated in nominal value (thousand currency)

\* / DB, Items for equity securities and the currency ISO code of the denomination of the security for debt securities..



Table 01 Securities according to owners' sectors

Serial number	Securities identifier (ISIN-code)	Name of the security	Code of the observation unit of the portfolio	Total stock	Stock owned but not reported by institution**	Stock owned but not issued by customers**	Stock of securities owned by resident customers according to sectors**										(number or thousand currency)	
																	(L)	Stocks of securities owned and issued by the issuer
							(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)
Non-financial corporations	Co-operative institutions and money market funds	Other financial intermediaries	Financial auxiliaries	Insurance companies, pension funds	Central government	Local government	Social security funds	Households	Non-profit institutions serving households	Stocks of securities owned by non-resident customers**	Stocks of securities owned and issued by the issuer							
01	a	b	c	d=e+f+r	e	f=g+...+q	g	h	i	j	k	l	m	n	o	p	q	r
02																		
03																		
04																		
05																		
...																		
...																		
...																		
nn																		

The capital letters in brackets indicate sector codes applied by the NHB.  
 The table should contain equity securities according to the number of securities, while debt securities (bonds) should be indicated in nominal value (thousand currency).  
 \*/ DB: Items for equity securities and the currency ISO code of the denomination of the security for debt securities.  
 \*\*/ The stock owned by the issuer of the security cannot be included in Columns e-q. (These stocks must be reported in Column r.)

Table 02 Non-resident holdings of securities in a breakdown by holding sector

Serial number	Securities identifier (ISIN code)	Name of security	Code of the observation unit of the portfolio*	Country ISO code	Total stock	(A) Non-financial corporations	(C) Other monetary financial institutions	(D) Other financial intermediaries	(E) Financial auxiliaries	(F) Insurance corporations and pension funds	(G) Central government	(H) Local government	(Pieces or thousand currency)		
													(I) Social security funds	(J) Households	(K) Non-profit institutions serving households
	a	b	c	d	e=f+g...+n+o	f	g	h	i	j	k	l	m	n	o
01															
02															
03															
04															
05															
...															
...															
...															
nn															

The capital letters in brackets indicate sector codes applied by the MNB.

The table should contain equity securities according to the number of securities, while debt securities (bonds) should be indicated in nominal value (thousand units of foreign currency).

\* / DRB (pieces) for equity securities and the currency ISO code of the denomination of the security for debt securities.

Table 04 Characteristics of securities reported under Code 111 by the reporting institution

Serial number	Referred Table	Referred Serial number	Name of the security	Securities identification code	Long name of the security	Issuer's name	Issuer's country	Date of issue	Maturity date	Denomination	Demonstration value	Legal title	Interest rate	Type of interest payment	Interest payment date	Frequency of interest payment	First interest payment date	Capital payment data	Yield/interest/dividend payment data	Special rights relating to	
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	
01																					
02																					
03																					
04																					
05																					
...																					
...																					
...																					
nn																					

**Table 05 Securities placed by the reporting institution elsewhere but not in KELER accounts\***

Serial number	Securities identification (ISIN code)	Name of the security	Code of the observation unit of the stock**	Stock of securities (items or thousand currency)	Title code of the placement	Place of securities	Code number of the place of
	a						
01							
02							
03							
...							
...							
nn							

The table should contain equity securities according to the number of securities, while debt securities (bonds) should be indicated in nominal value (thousand currency)

\* Combined securities account. Stock exchange settlement securities account. Collateral securities deposit account.

\*\*/ DB: Items for equity securities and the currency ISO code of the denomination of the security for debt securities..

**Table 06 Securities deposited with the reporting institution by other reporting custody manager**

Serial number	Securities identification (ISIN code)	Name of the security	Code of the observation unit of the sstock*	Stock of securities (items or thousand currency)	Title code of depositing	Reporting custody manager	Code number of the reporting custody manager
	a						
01							
02							
03							
...							
...							
nn							

The table should contain equity securities according to the number of securities, while debt securities (bonds) should be indicated in nominal value (thousand currency)

\*/ DB: Items for equity securities and the currency ISO code of the denomination of the security for debt securities..

\*\*/ DB: Items for equity securities and the currency ISO code of the denomination of the security for debt securities..

Table 01: Securities according to the owners' sectors

No.	Reg. no. of the security (ISIN-code)	Name of the security	Code of the observati on unit of the stock	Total stock	Stock owned but not issued by the data provider	Total stock owned but not issued by the clients	Stock of securities owned by resident clients broken down by sectors								(L) Stock of securities owned by non-resident clients	Stock of securities owned and issued by the data provider	
							(A) Non-financial	(C) Co-operative credit institutions	(D) Other financial	(E) Financial auxiliaries	(F) Insurance companies,	(G) Central government	(H) Local government	(I) Social security funds			(J) Households
a	b	c	d=e+f+r	e	f=g+...+q	g	h	i	j	k	l	m	n	o	p	q	r
01																	
02																	
03																	
04																	
05																	
...																	
...																	
...																	
nn																	

The capital letters in brackets indicate sector codes applied by the NHB.

The table should contain equity securities according to the number of securities, while debt securities (bonds) should be indicated in nominal value (thousand currency)

\*/ the currency/ISO code of the denomination of the security for debt securities

\*\*/ The stock owned by the issuer of the security cannot be included in Columns e-q. (These stocks must be reported in column r.)

Table 04 Characteristics of securities reported under Code 111 by the reporting institution

Serial number	Referred Table	Referred Serial number	Name of the security	Securities identification code	Long name of the security	Issuer's name	Issuer's country	Date of issue	Maturity date	Denomination	Denomination value	Legal title	Interest rate	Type of interest payment	Interest payment date	Frequency of interest payment	First interest payment date	Capital payment data	Yield/interest /dividend payment data	Special rights relating to the securities
01	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t
02																				
03																				
04																				
05																				
...																				
...																				
...																				
nn																				

Table 05 Securities placed by the reporting institution elsewhere but not in KELER accounts\*

Serial number	Securities identification (ISIN code)	Name of the security	Code of the observation unit of the stock**	Stock of securities (items or thousand currency)	Title code of the placement	Place of securities	Code number of the place of securities
	a						
01							
02							
03							
...							
...							
nn							

Debt securities (bonds) should be indicated in nominal value (thousand currency)

\* Combined securities account. Stock exchange settlement securities account. Collateral securities deposit account.

\*\* / the currency ISO code of the denomination of the security for debt securities..

Table 06 Securities deposited with the reporting institution by other reporting custody manager

Serial number	Securities identification (ISIN code)	Name of the security	Code of the observation unit of the sstock*	Stock of securities (items or thousand currency)	Title code of depositing	Reporting custody manager	Code number of the reporting custody
	a						
01							
02							
03							
...							
...							
nn							

Debt securities (bonds) should be indicated in nominal value (thousand currency)

\* / The currency ISO code of the denomination of the security for debt securities..

### Completion instructions for the report

**Securities (issued by residents or non-residents) owned by or deposited with investment enterprises, broken down by owner**

**Securities (issued by residents or non-residents) owned by and deposited with banks and specialised credit institutions, broken down by owner**

**Securities owned by or deposited with the Hungarian State Treasury, broken down by owner**

## I. General instructions

### 1. Definition of terms used throughout the report

a) The data supplies include the closing stocks of securities owned by or deposited with the data supplier for custody management, safeguarding or trusteeship on the last day of the month (as reference day), broken down according to the owners.

b) The E20 and E21 reports shall contain all securities issued in a series (government bonds, MNB bonds, Treasury bills, other bonds, shares, including those circulated in the form of depository receipts, investment fund shares, compensation notes, mortgage bonds, deposit certificates), regardless of whether they were issued by residents or non-residents, in Hungary or abroad. (The classification of depository receipts into papers issued by residents or non-residents is based on whether the underlying shares were issued by residents or non-residents).

Report E45 shall contain all securities that may be maintained on the securities depository account listed in the General Conditions for Securities of the Hungarian State Treasury.

The tables should contain the reported securities broken down by series.

c) The report shall indicate all securities, whether issued publicly or privately.

d) The report shall contain the total amount of the securities stock owned by the data supplier, regardless of where the securities are physically located (with KELER Zrt., some other entity, or own safe). The report shall also contain the total amount of securities deposited with the data supplier for custody management, safekeeping or trusteeship, even if the data supplier has deposited the specific security somewhere else, or deposited it for safekeeping (see in details under point II.1: Secondary custody management). Security stocks deposited with the data supplier by other reporting custody managers cannot be reported in Table 01.

Expired securities shall not be included in the report.

### 2. Identification of securities and other issues

The ISIN code assigned to the specific security, or in the absence of an ISIN code, code 111 should be entered as the security identification code.

Under the name of security column for depository receipts, in addition to the name, enter the type of the security (ADR, EDR, GRD, etc.) also. The data should be separated from each other by space.

A particular security reported under Code 111 shall be indicated by the same name in each table of the report. Different names shall be used for each security series reported under Code 111.

All securities which are reported under Code 111 should also be reported with descriptive data in Table 04.

In reports E20 and E21 the depository receipt's (ADR, EDR, GDR, etc.) own ISIN code must be indicated (rather than the code of the underlying security).

### 3. Reporting of securities stocks

Securities stocks must be reported in all tables of the report as follows:

Debt securities (bonds) must be reported at nominal value in unit thousands, in the original denomination of the securities, in line with point c) below.

Reports E20 and E21 shall indicate the exact number of equity securities in the tables.



b) For bonds repayable during the term too, the nominal value adjusted with the payment has to be reported in the tables. For the compilation of the report, the T761 KELER statement for the reporting date must be used, which, in addition to the nominal values, also contains information on the current capital value. On the payment date, the reduced capital value has to be reported. If the last day of a month falls on a holiday, the capital needs to be carried over to this 'notional' date, i.e., the report must contain the adjusted figure.

c) Securities denominated in the currencies of EMU states must be included in the report as if they were denominated in EUR, and the amounts have to be calculated on the basis of the exchange rates of the euro member currencies, linked to the euro. The exchange rates are listed in the technical guidelines as per point 2 of Annex 3 available on the MNB website.

d) For reporting securities stocks of the reference day, events occurring between the date on which the report is prepared and the reference day must be taken into account.

4. A glossary of terms used in the tables and in these completion instructions is located in point I.H.2 of this Annex.

5. Correlations between the specific tables and rules of individual control of reports as per point 5 of Annex 3 are listed in the technical guidelines available on the MNB website.

## II. Cases requiring special treatment

### 1. Reporting certain securities transactions requiring special treatment

#### a) Repo transactions and securities lending agreements

1. Repo transactions: selling and repurchase agreements that has two types: hold-in custody and delivery repo transactions (the latter also includes specific delivery repo transactions).

In case of hold-in custody repo transaction the purchaser of the security gets only limited capacity of disposal, he does not dispose on the security without restriction during the period of the transaction (e.g. in the case of transactions managed through KELER Zrt. it is not debited on the seller's account, only blocked), so it must be reported as the own property of the seller.

In case of delivery repo the purchaser of the security has full capacity of disposal on the purchased securities, he gets ownership and proprietorship of the securities as well ( e.g. in the case of transactions managed through KELER Zrt. the securities are transferred from the seller's security account at KELER Zrt. to the purchaser's security account in the same time as the payment occurs), so the purchaser must report it, the seller must not (The method is the same if the custody manager conclude a delivery repo transaction with its own client, so the transaction does not affect the KELER account directly: the data provider as the seller must not report the security as his own property but as the custody manager of the purchaser it must be reported in the sector of the purchaser).

2. Loan agreements: security transferred under the effect of a loan agreement must be reported as the own property of the debtor, it must not be reported in the stock of the creditor during the period of the agreement.

- If the reporting custody manager borrows predetermined number of securities from another reporting custody manager, the lender custody manager must decrease its own proprietorship of securities by the quantity of securities landed and the borrower custody manager must report this quantity of security as its own property.
- If the custody manager lends predetermined quantity of securities, the lender must decrease its own property by the landed quantity of securities. If the security borrower holds the securities on its account at the custody manager, the custody manager must report the securities in the borrower's sector. If the borrower sells the securities (or transfers to another custody manager), the lender custody manager must not report these securities.
- If the custody manager listed in stock exchange (data provider) sells its client's listed security based on the assignment of the client but the security does not arrive to the custody manager's account at KELER Zrt. at settlement date determined by KELER Zrt. (because of the delay of the client) and the custody manager surmounts the delayed account transfer with its on property based on the agreement with the client, the reports must be performed by following the instructions above. In this case the data provider's own property must be decreased by the quantity of securities provided, in the client's sector there must be no change.

The loan transactions must be reported since the performance date. The performance date is usually the date of the credit entry on the borrower's account at KELER Zrt.

b) **Secondary custody management:** in Table 01 the security is always reported by the institution which acts as the custody manager for the original owner. Therefore, in the case of multiple custody management the following procedure must be applied:

The reporting custody manager with whom the securities are placed originally by their owners, reports the securities in Tables 01 and 05. Securities placed with the data supplier by other reporting custody managers must not be included in Table 01 they can only be included in Table 06. It may happen that a data supplier passes on securities received from other reporting custody managers to another reporting custody manager for custody management. In such a case, the transferred securities stocks must be included in both Tables 06 and 05 (however, obviously they cannot be contained in Table 01).

c) **Securities placed with the data supplier as collateral of credit agreements:** If in the framework of any credit agreement (for example, lombard credit) a customer places securities with the data supplier, these securities must also be reported in the adequate customer sector.

d) **Asset management, portfolio management (for reports E20 and E21 only)** If the data supplier is engaged in asset management (portfolio management) in the case of which the custody manager is a different institution, the securities portfolio does not have to be reported in Table 01. However, concerning securities temporarily transferred to it in the framework of its commission agent activities relating to managed securities (in KELER account) the reporting technique applicable to secondary custody management must be applied, i.e., the securities have to be reported in Table 06.

The reporting obligation of the custody manager of managed securities exists from the date of purchase of managed securities to the date of sale of the securities. (The information applicable to the reporting date must be corrected during the time available until the submission of the report.)

### III. Detailed instructions for the completion of the tables

1. For the definition of sectors the provisions of point 1 of Annex 3 shall apply, as referred to in point I.A.4 of this Annex and published in the technical guidelines available on the official webpage of the MNB.
2. The codes to be used for the definition of securities denominations are defined in point 4.1 of Annex 3, and listed in the technical guidelines available on the MNB website.
3. The country codes to be used for the completion of the tables are specified in point 4.2 of Annex 3, and are listed in the technical guidelines available on the MNB website.
4. Codes used in the tables as per point 4.5 of Annex 3 are listed in the technical guidelines available on the MNB website.
5. Dates must be entered in the YYYYMMDD format (if other information is also included in the specific column, the date shall be separated from the other information by space).

#### Table 01: Securities according to the owners' sectors

In all three reports, Table 01 contains the closing stocks of securities owned by or deposited with the data supplier for custody management, safeguarding or trusteeship, issued by residents and non-residents (in Hungary or abroad) on the last day of the month, broken down by owner.

In reports E20 and E21, securities issued in Hungary and traded abroad in the form of depository receipts (ADR, EDR, GDR etc.) must also be reported. (Depository receipts must be reported under their own ISIN codes, in the owner's sector). In addition, if the data supplier is a domestic conversion place (i.e. it keeps the account of the issuer of the depository receipt) then, and only then, the underlying deposit securities must also be included in the report, specifically in the sector of the issuer of the depository receipt (generally it is the non-resident sector).

Contents of the fields of individual columns:

b/ Precise name of the security. For depository receipts (reports E20 and E21), their type (ADR, EDR, GDR, etc.) shall also be reported.

c/ For equity securities the code DRB (number of pieces) shall be used. Depository receipts shall be reported by the number of pieces (DRB) of the underlying security as it is uncharacteristic that the underlying deposit is a debt security.

e/ It contains the securities owned by the data supplier. This column cannot contain the securities issued and possessed by the data supplier (which should be reported in column r).

From **g** to **q** / Securities owned by the customers of the data supplier, broken down by owner. Under column **h** only cooperative credit institutions and money market funds may be listed of the 'Other monetary financial institutions'. Securities owned by their issuers cannot be contained in these columns (they should be reported in column **r**).

**r/** This column shall contain the securities owned and issued by the issuer. Therefore, this column contains the securities owned and issued by the reporting investment enterprise and the securities owned and issued by customers of the reporting investment enterprise. (For example, if the Issuer Zrt. owns 1,000 Issuer Zrt. common shares, they shall be reported here; or the data supplier is Bróker Zrt., which owns Bróker Zrt. bonds of HUF 1,500,000 nominal value, or Bróker Zrt. USD bonds of USD 200,000 nominal value.)

**Instructions pertaining to Tables 02 apply to the data suppliers of reports E20 and E21 only.**

**Table 02: Securities holdings of non-residents broken down by holding sector**

The table must be filled following the instructions at Table 01 but at sectoral breakdown in column **f**-**o** shall not depart from the definition of point A (4) of Annex 1 for 'other monetary financial institutions'.

**d/** Here shall be reported the ISO code of the country from where the owner of the security comes. In the case of securities deposited behind depository receipts the country code of the registered seat of the institution issuing the depository receipt shall be reported.

**Table 04: Characteristic features of securities reported under Code 111 by the data supplier**

Contents of the fields of individual columns:

**a/** The number of that table should be indicated in which the securities under Code 111 appear. (If it relates to several tables, the first reporting table as per serial numbers should be indicated.)

**b/** It shows the serial number of the row in the table specified in field **a** which contains the securities concerned.

**d/** In addition to securities identification codes, their types should also be specified. (For example, CUSIP, own, etc.). The data should be separated from each other by space.

**l/** Must be filled based on the code list.

**m/** Not to be completed unless the security is a debt security with a fixed interest rate, i.e. field **l** contains 'D' and field **n** contains 'F'.

Maximum three characters are allowed for a whole number and maximum six characters as a decimal number.

**n/**, **p/** **q** The codes to be used are listed in point 4.5 of Annex 3 of this Decree and in the technical guidelines available on the MNB website. Not to be completed unless the security is a debt security, i.e. field **l** is 'D'.

**o/** Not to be completed unless the security is a debt security, i.e. field **l** is 'D'.

For a full calendar year, the first interest payment date within the calendar year must be specified.

**Table 05: Securities placed by the data supplier somewhere other than KELER accounts**

Table 05 is used to report securities placed by the data supplier at different places (including its own depository) but not in KELER accounts (combined aggregate securities account, collateral security deposit account).

Contents of the fields of individual columns:

**e/** The codes to be used are listed in point 4.5 of Annex 3 of this Decree and in the technical guidelines available on the MNB website.

**f/** The institution in which the securities have been deposited should be indicated. (If the securities have been placed in the institution's own depository, the data supplier's name should be reported.)

**g/** The registration number of the company specified in column 'f', and for non-residents '00000001' must be indicated.

Completion instructions with respect to the fields under all other columns are identical with those listed for Table 01.

**Table 06: Securities placed with the data supplier by other reporting custody managers**

Table 06 should list the securities which are placed with the data supplier by another reporting custody manager (resident bank, specialised credit institution, investment company). These securities may show up on the data supplier's KELLER account, in its own depository, or if the data supplier has passed them on into, for example, tertiary custody management, on the accounts of a different reporting custody manager also. (Obviously, in this latter case the securities concerned should also be included in Table 05.)

These stocks cannot be reported in Table 01.

Contents of the fields of individual columns:

**e/** The codes to be used are listed in point 4.5 of Annex 3 of this Decree and in the technical guidelines available on the MNB website.

**f/** The name of that reporting custody manager should be specified which has placed the securities with the data supplier.

**g/** The registration number of the company specified in Column 'f' must be reported here.

Completion instructions with respect to the fields under all other columns are identical with those listed for Table 01.

MNB identification number: E23

**Security stocks kept in combined aggregate securities account and collateral security deposit accounts at KELER Zrt.**

(items or thousand currency)

Serial number	Main account holder's code number a	Name of the main account holder b	ISIN code c	Number of the security d	Code of the observation unit of the stock* e	Total securities stock in the account		
						owned by the institution f	owned by third parties g	
0001								
0002								
0003								
0004								
...								
...								
...								
9999								

\* / Items for equity-type securities, and the currency ISO code of the denomination of the security for debt securities.

### Completion instructions for the report

#### Securities on consolidated aggregate securities accounts and collateral securities deposit accounts kept by KELER Zrt.

##### General instructions

1. Table 01 contains all securities of economic organisations kept in their combined aggregate securities accounts and collateral securities deposit accounts maintained at Keler Zrt.
2. The securities have to be listed according to securities series and main account holders.
3. The report must contain the closing securities stocks at the end of the month, accounted in the combined aggregate securities accounts and collateral securities deposit accounts.
4. The securities shall be reported as follows:
  - a) for equity securities the securities have to be reported by items,
  - b) debt securities (bonds) must be reported in nominal value, in the original denomination of the securities. (Securities denominated in the currencies of the EMU states must be reported as if they were denominated in euro, and the balances have to be calculated on the basis of the exchange rate of euro member currencies linked to the euro) The exchange rates as per point 2 of Annex 3 are listed in the technical guidelines available on the MNB website.
5. For equity securities, the code of the observation unit of the code is the DB code (number of pieces or items), while for debt securities it is the ISO code of the currency of the denomination of the security. (The foreign currency codes as per point 4.1 of Annex 3 are listed in the technical guidelines available on the MNB website.)
6. The total securities account stock shall be broken down as own (own securities) and third-party (owned by customers).
7. Of the total securities account balance (f+g) the balances included in buffer accounts (repurchased by the issuer or not traded) must be reported separately (in column h).
8. A glossary of terms used in the tables and in this completion instruction is located in point I.H.2 of this Annex.

Table 01 ISIN codes and other basic information of securities issued by KELEER Rt.

Serial number	Date of last modification	Modification type	ISIN status	Cross references	ISIN code	Official name of security	CFI code	Security type	Security sub-type	Issuer's code	Issuer's name	Name of fund manager
	a	b	c	d	e	f	g	h	i	j	k	l
01												
02												
03												
04												
05												
...												
nn												

(continued)

Country of the issuer's registered office	Basic denomination	Currency type	Total number issued	Total nominal value issued	Security issue date	Maturity date	Form of appearance of the security	Type of issuance	Interest rate	Listed at BSE	Event code
m	n	o	p	q	r	s	t	u	v	w	x

Table 02 Issues, redemptions and interest payments of securities

Serial number	ISIN code	Corporate action/ Transaction code	Transaction date	Observation unit of quantity	Issue, redemption, interest payment and stock transfer data	Cross references
	a	b	c	d	e	f
01						
02						
03						
04						
05						
...						
nn						

Table 03 ISIN codes and other basic information of securities kept in securities accounts managed by KELER Zrt., issued by other Numbering Agencies

Serial number	ISIN code	Short name of security	Nominal value (basic denomination)	Currency type	Security type
	a	b	c	d	e
01					
02					
03					
04					
05					
...					
nn					



**Completion instructions for the report  
ISIN codes and other basic data of securities issued by KELER Zrt.**

**I. General instructions**

1. The report has to be submitted by KELER Zrt., containing the ISIN codes and other basic information of securities for which KELER Zrt. as the National Numbering Agency has issued an ISIN code (Tables 01 and 02), as well as those securities for which KELER does not issue the ISIN code but it has information about the given securities in its systems (Table 03).
2. The report should only contain those records in the case of which a change has occurred in one of the fields.
3. The stocks of securities originally denominated in one of the EMU member currencies must always be reported in euro, using the EUR currency ISO code.
4. A glossary of terms used in the tables and in these completion instructions is located in point I.H.2 of this Annex.

**II. Detailed instructions for the completion of the tables**

1. The codes to be used for the definition of securities denominations are defined in point 4.1 of Annex 3, and listed in the technical guidelines available on the MNB website.
2. The country codes to be used for the completion of the tables are specified in point 4.2 of Annex 3, and are listed in the technical guidelines available on the MNB website.
3. The codes used in tables are listed in point 4.5 of Annex 3 (technical guidelines) available on the MNB website.

**01 Table 01: ISIN codes of securities issued by KELER Zrt. and other basic information**

Contents of individual columns

- a) Date of the issue or termination of the ISIN code or, in case of modifications, date of record update.
- b), c), h), i), t), u), v), w), y), z) Must be filled according to the code list.
- d/ Maximum 18 references, separated by space. Each reference contains a 12-digit ISIN code, plus 1 additional code, which are listed in the technical guidelines.
- f) short name of debt security should be entered here.
- g) The code agreed to ISO 10962 standard regarding the classification for financial instruments.
- j) In the case of investment fund shares here must be list the technical identification number provided by the MNB to the investment fund and KELER Zrt. When a new investment fund and risk capital fund start its operation, the MNB identification number must be substituted by 'FB000000' until its creation. If the issuer is non-resident (it does not have KSH identification number or MNB-KELER Zrt. mutual fictitious identification code), '00000001' code must be used here.
- k) The official name of the issuer company. (For investment fund shares the mutual fund shall be the issuer).
- l) To be completed for investment fund shares and risk capital fund shares only.
- q) This is a mandatory field if either of the basic denomination (n), or the total number issued (p) fields may not be identified. (To be completed in currency units, in the currency type defined in field o, or in HUF for MCUs.)
- r) Date of the first issue of the security.

s) To be completed for securities with a maturity.

v) To be completed only for debt securities.

The possible connections between column a)-e) and x) can be found in point 5 of Annex 3 (technical guidelines) that is available at MNB website.

#### **Table 02: Issues, redemptions and interest payments of securities**

The table contains the data of changes in the stock of securities of a particular series taking place since the previous E27 report (issue, redemptions, interest payment and portfolio transfer). For the modified record, the value of the Document type field should be 'M', and the value of the Completion date field should contain the date of modification.

Issue data must be provided for all securities for which KELER Zrt. provides an identifier, redemption data should be provided only for those securities which are paid during their term, and interest payment data need to be provided for debt securities with a fixed interest rate the cash-flow of which cannot be clearly identified from the data contained in columns u-x of Table 01.

Contents of individual columns

b) The codes to be used are listed in the technical guidelines.

f) Completion instructions are consistent with those listed for column d of Table 01.

d/ For value data of securities, the currency ISO code of the denomination of the securities, and for securities specified in units DB, or in the case of percentage data, PC must be used.

e) For percentage values, the amount of payment expressed as a percentage of the denomination value needs to be specified. The issue data must be provided in the observation unit of quantity. For portfolio transfer: a positive figure is required for a portfolio increase, and a negative figure needs to be used for portfolio decrease.

#### **Table 03: ISIN codes and other basic information of securities kept in securities accounts managed by KELER Zrt., issued by other 'Numbering Agencies'**

Contents of individual columns

e) The codes to be used are listed in the technical guidelines.

Share option transactions at BSE

Table 01 Daily turnover at BSE option market (Call)

Serial number	Share product with option	Option series	Call				Settlement price (HUF)
			Resident		Non-resident		
			Buying	Selling	Buying	Selling	
	a	b	c	d	e	f	g
001							
002							
003							
...							
...							
...							
...							
nnn							

Table 02 Daily turnover at BSE option market (Put)

Serial number	Share product with option	Option series	Put				Settlement price (HUF)
			Resident		Non-resident		
			Buying	Selling	Buying	Selling	
	a	b	c	d	e	f	g
001							
002							
003							
...							
...							
...							
...							
nnn							

Share option transactions at BSE

Table 03 Open interest at BSE option market (at the end of the business day) (Call)

Serial number	Share product with option	Option series	Call				contract
			Resident		Non-resident		
			Buying	Selling	Buying	Selling	
	a	b	c	d	e	f	
001							
002							
003							
...							
...							
...							
...							
nnn							

Table 04 Open interest at BSE option market (at the end of the business day) (Put)

Serial number	Share product with option	Option series	Put				contract
			Resident		Non-resident		
			Buying	Selling	Buying	Selling	
	a	b	c	d	e	f	
001							
002							
003							
...							
...							
...							
...							
nnn							

Share option transactions at BSE

Table 05 Options called on the business day at the BSE option market (Call)

Serial number	Share product with option a	Option series b	Called call option			Towards non-residents f
			By residents c	Towards residents d	By non-residents e	
001						
002						
003						
...						
...						
...						
...						
nnn						

contract

Table 06 Options called on the business day at the BSE option market (Put)

Serial number	Share product with option a	Option series b	Called put option			Towards non-residents f
			By residents c	Towards residents d	By non-residents e	
001						
002						
003						
...						
...						
...						
...						
nnn						

contract

Table 07 Premium relating to the turnover of the business day at the BSE option market

Serial number	Share product with option a	Option series b	Premium paid by		Premium received by	
			residents c	non-residents d	residents e	non-residents f
001						
002						
003						
...						
...						
...						
nnn						

HUF

## **Completion instructions for the report**

### **Share option transactions at the Budapest Stock Exchange (BSE)**

#### **I. General instructions**

1. Regarding the definition of residents and non-residents, the provisions of point I.A.3 of this Annex shall apply.
2. The tables contain the aggregate data of residents and non-residents (i.e. data are not broken down by broker or by client).
3. Each option series can only be included in the tables once.
4. All actually existing instruments must be reported. The name or code of already existing option series cannot change.
5. Correlations within the specific tables as per point 5 of Annex 3 are listed in the technical guidelines available on the official website of the MNB.

#### **II. Detailed instructions for the completion of the tables**

1. In Tables 01 and 02 the settlement prices must be specified with one decimal.

MNB identification number: E48

**Table 01.: Monthly statistics on capitalisation and trading of shares listed on BÉT**

Line code	Reference month (yyyy.mm)	Share		Number of shares listed (pcs.)	Currency	Closing price (HUF)	Turnover	
		ISIN code	Name				Value Single counted (HUF)	Quantity Single counted (pcs.)
	a	b	c	d	e	f	g	h
01								
...								
...								
...								
...								
nn								

MNB identification number: E48

**Table 02.: Monthly statistics on listing and delisting of shares**

Line code	Company listed on BÉT		Stock exchange event		Share				Note
	Registration number a	Name b	Description c	Date d	ISIN code e	Name f	Quantity (pcs.) g	Currency h	
01									i
...									
...									
...									
nn									



MNB identification number: E48

**Completion instructions for the report**  
**Capitalisation and turnover of shares which are traded on BSE, listing and unlisting of shares**

**I. General instructions**

This report applies to all shares which were traded on the BSE during the month to which it pertains (at least one day).

A glossary of terms used in the tables and in these completion instructions is located in point I.H.2 of this Annex.

**II. Detailed instructions for the completion of the table**

For the definition of the currency type the codes to be applied as per point 4.1 of Annex 3 are listed in the technical guidelines available on the official website of the MNB. For securities denominated in the currencies of EMU states (e.g. Graphisoft) 'EUR' shall be indicated.

Verificatory rules to send correct reports are listed in point 5 of Annex 3 (technical guidelines) available on the MNB website.

**Table 01: Capitalisation and turnover of shares which are traded on the stock exchange**

All shares which were traded on the BSE on the last day of the reference month shall be reported.

Content of individual columns

f/ The monthly close-out price of securities shall be indicated in forint. If none was sold during the month, the last closing-out price shall be indicated.

**Table 02: Monthly data relating to the listing and unlisting of shares**

This table shall be completed only for securities that were admitted to the stock exchange, or unlisted during the month, and also for those securities traded on BSE, where due to a corporate event the paper's ISIN-code, quantity, currency or denomination was modified.

Content of individual columns

c/ The codes to be used as per point 4.5 of Annex 3 are listed in the technical guidelines available on the official website of the MNB.

g/ Quantity of shares affected by the stock exchange event, showing the number of pieces.

i/ Please use this field to provide a brief description of the event indicated in column c, or the one leading to it or providing an explanation for it. (For example, in the case of a new package introduced for listing on the stock exchange: private capital increase, conversion of employee shares, conversion of bonds, conversion of dividends etc.; or in the case of other corporate events: e.g. distribution of shares.)

Table 01: Interest accrued on government securities in circulation (monthly)

million HUF

NO.	Type of the security	ISIN code	Stock in nominal value	Difference between nominal value and issuing value	Stock of accumulated interest	Stock of accumulated interest coming from coupons	Settled net interest expenses	Interest expenses in accounting aspect
	a	b	c	d	e	f	g	h
01	1. HUF government bonds							
02	2. Discount treasury bonds							
03	3. Treasury bonds with interest							
04	4. Treasury saving bonds							
05	1-year-expiry	HUSTFKTJ0001						
06	2-year-expiry	HUSTFKTJ0002						
07	5. Foreign exchange government bonds							

Table 02: Interest accrued on the debts of the central government

million HUF									
Serial number	Type of the debt	ISIN code	Stock in nominal value	Difference between nominal value and issuing value	Stock of accumulated interest	Stock of accumulated interest coming from coupons	Settled net interest expenses	Interest expenses in accounting aspect	Other corrections (revaluation, repurchase)
	a	b	c	d	e	f	g	h	i
01	1. HUF government bonds								
02	2. Discount treasury bonds								
03	3. Treasury bonds with interest								
04	4. Treasury saving bonds								
05	1-year-expiry	HUSTFKTJ0001							
06	2-year-expiry	HUSTFKTJ0002							
07	5. Foreign exchange government bonds								
08	6. HUF loan, MNB								
09	7. HUF loan, other resident								
10	8. HUF loan, non-resident								
11	9. Foreign exchange loan, MNB								
12	10. Foreign exchange loan, other resident								
13	11. Foreign exchange loan, non-resident								
14	12. ÁKK M2M deposit debt								
15	13. Net securities swaps, MNB								
16	14. Net securities swaps, other								
17	15. Net loan swaps, MNB								
18	16. Net loan swaps, other								
19	17. HUF deposit, MNB								
20	18. HUF deposit, other								
21	19. Foreign exchange deposit, MNB								
22	20. Foreign exchange deposit, other								
23	21. HUF loan granted								
24	22. Foreign exchange loan granted								
25	23. ÁKK M2M deposit demand								

## Completion instructions for the report

### Accumulated interest and accrued interest on government securities, on central government debt and on central government claims

#### Detailed instructions for the completion of the tables

Accrued settlement means that the creditor receives a continuous interest income during the term of the loan. However, the actual interest payment typically takes place in phases, thus the creditor has an accrued interest claim against the borrower. The financial settlement of the interest implies the payment of this interest claim.

The methodological guidelines for the calculation of accrued interest referred to in point 9 of Annex 3 are available in the technical guidelines published on the official website of the MNB.

#### Table 01: Interest accrued on government securities in circulation

All government securities shall be reported broken down by type and within type, broken down by series, duly marked with their ISIN codes. Treasury savings bonds shall be reported by maturity (one or two-year maturity). The table shall contain all government securities which were in circulation on any day of the reference month.

A glossary of terms used in column c), d), e), g), h) is included in point I.H.2 of this Annex.

##### e) Stock of accumulated interest

Stock of accumulated interest includes the stock of accumulated interest coming from coupons (column f) and the stock of accumulated interest coming from the issuance discount/premium.

##### h) Interest expenses in accounting aspect

Interest expenses in accounting aspect are calculated by the correction of net interest expenses due to changes in periods and other. Correction due to changes in period means the flow of accumulated interest without revaluation. Other correction means the removing of interest calculated as a difference between issuing and repurchase price and the nominal value.

#### Table 02: Interest accrued on the debts and the claims of the central government

The quarterly table has to include the data on government securities and data on other debt components and claims handled by the ÁKK Zrt.

Individual debt components and claims should be listed by type; loans, deposits and swaps should not be broken down.

The table shall contain those debt components which existed at the end of the reference quarter. On the other hand, turnover data pertains to the entire reference quarter.

The contents of columns b-g shall be consistent with the relevant items in Table 01.

On claims net interest revenue and net interest revenue in accounting aspect should be reported.

When supplying information on the stock of government papers, loans and the related interest payments, these debt components shall be reported without the derivatives linked

to them (according to original currency and interest). The data supplier shall use separate rows to indicate the net book value (exchange rate) of derivatives (swaps) booked on the liabilities side, and the net interest turnover of derivatives, booked on the expenses side. It is not required to calculate accumulated interest on derivatives (due to derivatives) or accrued interest expenses.

Table 01.1: Results of government bond auctions

No.	ISIN code	Name of the security	Date of the auction	Date of financial settlement	Expiry date	Expiration in years	reg.no.of the auction	Minimal annual yield (%)	Maximal annual yield (%)
	a	b	c	d	e	f	g	h	i
01									
02									
03									
...									
...									
nn									

continued

Average annual yield (%)	Minimal selling price (%)	Maximal selling price (%)	Average selling price (%)	Offered quantity (million HUF)	Total amount of the offers (million HUF)	Offers (in pieces)	Total amount of offers accepted (million HUF)	Accepted offers (in oieces)	To the account of AKK	Total issue (million HUF)
j	k	l	m	n	o	p	q	r	s	t

Table 01.2: Results of discount treasury bill auctions

No.	ISIN code	Name of the security	Date of the auction	Date of financial settlement	Expiry date	Expiration	Expiration indays	Type of issuance	Minimal yield (%)	Maximal yield (%)	Average yield (%)
	a	b	c	d	e	f	g	h	i	j	k
01											
02											
03											
...											
...											
nn											

Minimal selling price (%)	Maximal selling price (%)	Average selling price (%)	Offered quantity (million HUF)	Total amount of the offers (million HUF)	Offers (in pieces)	Total amount of offers accepted (million HUF)	Accepted offers (in oieces)	To the account of AKK	Amount of issuing (million HUF)
l	m	n	o	p	q	r	s	t	u

MNB identification number: E53

Table 01.3: Interest bearing treasury bill issue information

No.	ISIN code	Name of the security	Date of the issuance	Date of financial settlement	Expiry date	Expiration in days	Total issue (million HUF)	Selling on the market	quantity put on AKK account
	a	b	c	d	e	f	g	h	i
01									
02									
03									
...									
...									
nn									



Table 02.1.: Results of government bond repurchase (reverse) auctions

No.	ISIN code	Name of the security	Date of the auction	Date of financial settlement	Expiry date	Offered quantity (million HUF)	Offers (in pieces)	Offers accepted (million HUF)	Accepted offers (in pieces)	Minimal yield (%)	Maximal yield (%)	Average yield (%)	Minimal rate (%)	Maximal rate (%)	Average fx rate (%)
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
01															
02															
03															
...															
...															
nn															

No.	ISIN code	Name of the security	Date of the auction	Date of financial settlement	Expiry date	Offered quantity (million HUF)	Offers (in pieces)	Offers accepted (million HUF)	Accepted offers (in pieces)	Minimal yield (%)	Maximal yield (%)	Average yield (%)	Minimal rate (%)	Maximal rate (%)	Average fx rate (%)
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
01															
02															
03															
...															
...															
nn															

Table 03: Data on forint-denominated government bonds issued privately (in Hungary and abroad) by the Hungarian government

No.	ISIN code	Name of the security	Date of issuance	Date of financial settlements	Date of expiry	Place of issuance	Total issue (million HUF)	Issuing price (in the percentage of the nominal value)
	a	b	c	d	e	f	g	h
01								
02								
03								
04								
05								
...								
...								
...								
nn								

Table 04: Data on foreign currency-denominated government bonds issued (in Hungary and abroad) government

by the Hungarian

No.	ISIN code	Name of the security	Date of issuance	Date of financial settlements	Date of expiry	Expiration in years	Denomination	Place of issuance	Amount of issuing (in thousand foreign exchange)	Issued quantity in nominal value (in million HUF)	Issuing price (in the percentage of the nominal value)
	a	b	c	d	e	f	g	h	i	j	k
01											
02											
03											
...											
...											
nn											

## Completion instructions for the report Security issues of the Hungarian government

### I. General instructions

This data supply covers the debt securities issued (in Hungary or abroad) by the Hungarian government.

### II. Detailed instructions for the completion of the tables

Each issue shall be reported in a separate row.

In all cases, dates must be entered in the yyyy.mm.dd format, starting with zero when applicable.

#### Table 01.1: Results of government bond auctions

Contents of the fields of individual columns:

Definitions of columns a and d are available in the glossary of terms of securities statistical data supplies (in point h of Annex 2)

The codes to be used in f are listed in point 4.5 of Annex 3 (List of codes for securities data supply (E type)) and in the technical guidelines available on the official website of the MNB. In case a government bond is subsequently issued with a different term, the code shall be generated in the same format as above.

**g/** Auction serial number: this field displays the actual tranche serial number issued for the specific government bond.

**h/** Minimum annual yield determined at the specific auction, defined in percentages.

**i/** Maximum annual yield determined at the specific auction, defined in percentages.

**j/** Average annual yield determined at the specific auction, defined in percentages.

**k/** Minimum price accepted at the auction, defined in percentages.

**l/** Maximum price accepted at the auction, defined in percentages.

**m/** Average sale price determined at the auction, defined in percentages.

**n/** Amount announced for auction sale, defined in HUF millions.

**o/** Purchase bids submitted at the auction, defined in HUF millions.

**p/** Number of purchase bids submitted at the auction, defined in pieces.

**q/** Market sale value, defined in HUF millions.

**r/** Number of accepted bids at the specific auction, defined in pieces.

**s/** Amount issued on the account of the Government Debt Management Agency (ÁKK) in addition to market sale, defined in HUF millions.

**t/** Total issue: the combined amount of market sales and issues on the account of ÁKK, defined in HUF millions.

### **Table 01.2: Results of discount treasury bill auctions**

Contents of the fields of individual columns:

Definitions of columns **a** and **d** are located in the glossary of terms of securities statistical data supplies (in point h of Annex 2).

The codes to be used in **f** and **h** are listed in point 4.5 of Annex 3 (List of codes for securities data supply (E type)) and in the technical guidelines available on the official website of the MNB.

**g/** The term of the treasury bill defined in days.

**i/** Minimum annual yield according to the ISMA conventions, determined at the specific auction, defined in percentages.

**j/** Maximum annual yield according to the ISMA conventions, determined at the specific auction, defined in percentages.

**k/** Average annual yield according to the ISMA conventions, determined at the specific auction, defined in percentages.

**l/** Minimum annual discount rate determined at the specific auction, defined in percentages.

**m/** Maximum annual discount rate determined at the specific auction, defined in percentages.

**n/** Average annual discount rate determined at the specific auction, defined in percentages.

**o/** Amount announced for auction sale, defined in HUF millions.

**p/** Number of purchase bids submitted at the auction, defined in HUF millions.

**q/** Number of purchase bids submitted at the auction.

**r/** Market sale value, defined in HUF millions.

**s/** Number of bids accepted at the auction, defined in pieces.

**t/** Amount issued on the account of the Government Debt Management Agency (ÁKK) in addition to market sale, defined in HUF millions.

**u/** Total issue: the combined amount of market sales and issues on the account of ÁKK, defined in HUF millions.

### **Table 01.3: Interest bearing treasury bill issue information**

Contents of the fields of individual columns:

Definitions of columns **a** and **d** are located in the glossary of terms of securities statistical data supplies (in point h of Annex 2).

**f/** The term of the treasury bill defined in days.

**g/** Total issue: the combined amount of market sales and issues on the account of ÁKK, defined in HUF millions.

**h/** Market sale value, defined in HUF millions.

**i/** Amount issued on the account of the Government Debt Management Agency (ÁKK) in addition to market sale, defined in HUF millions.

### **Table 02.1 and Table 02.2: Results of government bond / discount treasury bill repurchase (reverse) auctions**

Contents of the fields of individual columns:

Definitions of columns **a** and **d** are located in the glossary of terms of securities statistical data supplies (in point h of Annex 2).

**f/** Bids submitted at the reverse auction, defined in HUF millions.

**g/** Number of bids submitted at the reverse auction, defined in pieces.

**h/** Amount of bids accepted at the reverse auction, defined in HUF millions.

**i/** Number of bids accepted at the reverse auction, defined in pieces.

- j/ Minimum annual yield determined at the specific reverse auction, defined in percentages.
- k/ Maximum annual yield determined at the specific reverse auction, defined in percentages.
- l/ Average annual yield determined at the specific reverse auction, defined in percentages.
- m/ Minimum price accepted at the reverse auction, defined in percentages.
- n/ Maximum price accepted at the reverse auction, defined in percentages.
- o/ Average sale price determined at the reverse auction, defined in percentages.

**Table 03: Data on forint-denominated government bonds issued privately (in Hungary and abroad) by the Hungarian government**

Contents of the fields of individual columns:

A glossary of terms used in columns a and d is available in point I.H.2 of this Annex.

The codes to be used in column f are listed in the technical guidelines available on the official website of the MNB as referred to in point 4.2 of Annex 3.

g/ Nominal value of the issued amount of the specific government bond, defined in HUF millions.

h/ The issue price shall be reported as a percentage of the existing nominal value (adjusted by principal payment). For example, if the issue price is 98.2547% of the nominal value, the reported number should be 98.2547, if the issue price is 100% of the nominal value, 100.0000 shall be indicated.

**Table 04: Data on foreign currency-denominated government bonds issued (in Hungary and abroad) by the Hungarian government**

Contents of the fields of individual columns:

Definitions of columns a and d are available in the glossary of terms of securities statistical data supplies (in point h of Annex 2)

The codes to be used in f are listed in point 4.5 of Annex 3 (List of codes for securities data supply (E type)) and in the technical guidelines available on the official website of the MNB. In case a government bond is subsequently issued with a different term, the code shall be generated in the same format as above.

The codes to be used in column g are listed in the technical guidelines available on the official website of the MNB as referred to in point 4.1 of Annex 3.

The codes to be used in column h are listed in the technical guidelines available on the official website of the MNB as referred to in point 4.2 of Annex 3.

i/ Nominal value of the issued amount of the specific government bond in the denomination currency, defined in currency thousands.

j/ Nominal value of the amount issued, defined in HUF millions converted at the central bank FX mid-rate prevailing on the day of the settlement.

k/ The issue price shall be reported as a percentage of the existing nominal value (adjusted by principal payment). For example, if the issue price is 98.2547% of the nominal value, the reported number should be 98.2547, if the issue price is 100% of the nominal value, 100.0000 shall be indicated.

Table 01 Debt securities - other than Hungarian government bonds - to be launched on the Stock Exchange

Serial number	ISIN code	Name of security	Maturity date	Quantity to be launched on the Stock Exchange (in unit of currency)	Currency	Date of first trading day	Type of security	Name of issuer	Seat of issuer	Country of seat of issuer	Credit rating			Name of guarantor	Seat of guarantor	Comment
											Moody's	S&P	Fitch			
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
01																
02																
03																
04																
05																
06																
07																
08																
09																
mn																

Table 02. Changes in data of listed debt securities

Serial number	ISIN code	Name of security	Name of changed data of security	Date of data change	Previous value of changed data of security	New value of changed data of security
	a	b	c	d	e	f
01						
02						
03						
04						
05						
...						
nn						

Table 03. Data relating to quotation to listed debt securities

Serial number	ISIN-code	Name of security	Name of the other party of the quotation contract	Period of quotation	Maximum bid-ask spread	Minimum quantity for purchase	Start of validity	End of validity
	a	b	c	d	e	f	g	h
01								
02								
03								
04								
05								
...								
nn								



**Completion instructions for the report  
Data on debt securities listed or to be listed on the Stock Exchange**

**I. General instructions**

Hungarian government bonds shall not appear in the report.

**II. Detailed instructions for the completion of the tables**

**Table 01: Debt securities - other than Hungarian government bonds - to be launched on the Stock Exchange**

In the table preliminary data shall be given on the planned launch.

Content of the columns of the table:

**g/ Type of security**

Values in this field may be government securities (only if issued abroad), mortgage bonds, corporate bonds issued by an economic organisation, local government bonds, bonds issued by international organisations, and other.

**k/, l/ and m/** 'Long term' credit rating of the security issued by an international credit rating firm. Instead of the security's rating, the rating of the guarantor of the obligations undertaken in the security may be used. The better rating shall be used.

**n/, o/** Name and registered seat of the guarantor of the obligations undertaken in the security (other than the issuer)

**p/** Comments: supplementary notes to the data supplied.

**Table 02: Changes in the data of listed debt securities**

Table 02 shall be completed upon changing any of the data in Table 01.

**Table 03: Data related to the quotation of listed debt securities**

This table shall be completed if the issuer has concluded a quotation contract with any of the Stock Exchange members concerning any of the listed securities.

Table 01: Cash-flow and interest data of the Hungarian government bonds and deficiency bills and interest-bearing treasury bills

No.	Code ISIN	Name of the security	Code of the event	Type of the interest	Beginning of the interest period	End of the interest period	Determined annual rate of interest (%)	Date of event	Amount of cash-flow (%)
	a	b	c	d	e	f	g	h	i
01									
02									
03									
04									
05									
...									
...									
...									
nn									

**Completion instructions for the report  
Interest and cash-flow data related to Hungarian government bonds and interest-bearing  
treasury bills in circulation**

**I. General instructions**

This report shall contain the latest cash-flow and interest information relating to all interest-bearing debt securities issued by the by the Hungarian government. (Currently this implies government bonds denominated in forint or foreign currency, and interest-bearing treasury bills).

A glossary of terms used in the tables and in these completion instructions is located in point I.H.2 of this Annex.

**II. Detailed instructions for the completion of the tables**

In all cases, dates must be entered in the yyyy.mm.dd format, starting with zero when applicable.

Data shall be indicated showing 4 decimal places.

The columns that cannot be identified to apply relating to a certain specific event must be ignored and left blank (no zeros are allowed). For example, in connection with principal payment the beginning and the end of the interest period, or the annual interest assessed columns cannot be applied.

**Table 01: Interest information of Interest and cash-flow data relating to Hungarian government bonds and interest-bearing treasury bills in circulation**

This table shall exclusively contain the particulars of papers that were issued during the current period, indicating any known events (interest payment, repayment of principal, repurchase and maturity) that took place during the same period.

For the month when the security was first issued, in addition to the issue, the report shall include each principal payment payable until maturity, which demonstrates the ratio of payments payable during the term compared to the original nominal value. The total of principal payments should be precisely 100 percent. In the event of any changes during the original term in the principal payments relative to what has been reported at the time of issue, the new data shall be supplied by way of the means described above.

As for fixed-rate securities, in the month of the issue the total interest amount payable until maturity shall be indicated in the report. As for variable-rate government bonds, the prevailing interest rate shall be reported during the month when the interest is paid, shown as the reference month.

Contents of the fields of the columns:

The codes to be used in columns c and d are listed in the technical guidelines available on the official website of the MNB as referred to in point 4.5 of Annex 3.

**g/** Annualised rate of interest determined for the specific interest period, expressed in percentage.  
**i/** Issue shall be indicated by negative sign, whereas transactions relating to interest payment, repayment of principal, repurchase and maturity shall be indicated by positive sign.

In the case of code 2, the amount of interest actually paid shall be indicated in percentage.  
In the case of codes 3 and 4, the ratio between the principal payment and repurchase shall be indicated in percentage.

Code 5 shall be used only at the time of maturity of all issues. In connection with instruments paying principal only, the last payment constitutes maturity, and it shall be indicated by code 3.

Table 01: Report on repo-type transactions

Serial number	ISIN code	Name of security	Contracting partners						Registration number of custodian of Partner 1	Name of custodian of Partner 1	Registration number of custodian of Partner 2	Name of custodian of Partner 2	Type of transaction	Direction of transaction	Unit observed (currency ISO code, or pc)	Stock of securities					Date of first transfer	Date of second transfer		
			Registration number of Partner 1	Name of Partner 1	Sector of Partner 1	Registration number of Partner 2	Name of Partner 2	Sector of Partner 2								at nominal value or piece (in the unit of observation set in column 'o')	at net purchase price (thousand HUF)	at gross purchase price (thousand HUF)	size of cash deposit for securities loans (thousand HUF)	net repurchase price (thousand HUF)			gross repurchase price (thousand HUF)	
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w		
01																								
02																								
03																								
04																								
..																								
..																								
..																								
mn																								

Table 02: Data on securities as collateral

Serial number	Referenced serial number	Securities as collateral		Unit observed (currency ISO code, or pc)	Quantity of collateral securities with nominal value or pieces (in the unit of observation set in column "d")
		ISIN code	name		
	a	b	c	d	e
01					
02					
03					
04					
..					
..					
..					
nn					

**Completion instructions for the report  
Report on repo-type and other securities transactions**

**I. General instructions**

1. Only the repo-type transactions still open on the reference date of the data supply shall be reported. Data suppliers shall only report on their own transactions (and not their clients' transactions). In the framework of this data supply, own account transactions shall be deemed own transactions, as well as transactions which albeit do not affect the own account, but have been concluded by the data provider on its own behalf and are indicated in the balance sheet of the data provider.

2. A glossary of terms used in the tables and in these completion instructions is located in point I.H.2 of this Annex.

**II. Detailed instructions for the completion of the tables**

The codes used in tables are listed in point 4.5 of Annex 3 (technical guidelines) available on the MNB website.

In the case of equity instruments, the stock shall be indicated according to the number of pieces, while debt securities shall appear in the report at nominal value in thousand units, in the original denomination of the security, with the following considerations:

Securities denominated in EMU member currencies shall appear as if they were denominated in euro, while the value of the portfolios shall be determined on the basis of the rates of the member currencies to the euro.

The rates of exchange are listed in point 2 of Annex 3 (technical guidelines) available on the MNB website.

The codes to be used for the definition of the denomination as per point 4.1 of Annex 3 are listed in the technical guidelines available on the MNB website.

Verificatory rules to send correct reports are listed in point 5 of Annex 3 (technical guidelines) available on the MNB website.

**Table 01: Report on repo-type and other securities transactions**

1. In the table the contracting parties of the repo transaction are the seller and the buyer and the contracting parties of the other transactions involving securities are the lender and the borrower. If any of the identification data is not known, 'N.A.' shall be entered. If the other party of a repo-deal is an investment fund, in the column 'name/registration number of partner' the name and 'technical reference number' of the fund shall be entered, and not the name/registration number of the fund manager.

**2. Contents of individual columns**

**c/ and f/** Partner1 is always the sender and Partner2 is always the buyer organisation. If any of the partners is a resident within the household sector, code 00000004, for other resident partners the 8-digit CSO registration number shall be entered.

For investment funds the technical reference number shall be entered referred to in point 1 of Annex 3, specified in the technical guidelines available on the official website of the MNB. If any of the partners is a non-resident, code 00000001 shall be entered.

For the breakdown of sectors to be used in columns e and h, the provisions of point I.A.4 and I.A.5 of this Annex, as referred to in point 1 of Annex 3 and published in the technical guidelines on the official webpage of the MNB, shall apply. The sector codes of the resident partners shall be reported on the base of the main sector code with only one character, except for partners belong to C and D sectors which case the two-character sector codes of the organisations shall be reported. Sector codes of the non resident partners shall be determined in point 4.5 of Annex 3, specified in the technical guidelines available on the official website of the MNB and shall be reported with three characters.

i) and k) are the registration number of the custodian (investment service provider) to or from which the security is transferred. If Partner 1 or Partner 2 is a reporting custodian according to point 3 of I.H.2 of this Annex and the security is transferred from or to own KELER account, not the KELER Zrt. but itself has to be reported as the custodian of Partner1 or Partner2. If the custodian of any of the partners is non resident, 00000001 technical identification code shall be entered.

m/ and n/ The codes to be used here as per point 4.5 of Annex 3 are listed in the technical guidelines available on the official website of the MNB.

o) The codes to be used here as per point 4.1 of Annex 3 are listed in the technical guidelines available on the official website of the MNB. In the case of shares DRB code (piece) shall be entered.

q/ These fields indicate the market value of securities in repo-type deals in HUF thousands. The net spot price applied during the deal shall be used. In connection with securities lending and borrowing arrangements and with securities pledged as collateral, indicate the value at the beginning of the transaction.

r/ This field indicates the market value of securities in repo-type deals in HUF thousands. The gross spot price applied during the deal shall be used. In connection with securities lending and borrowing arrangements and with securities pledged as collateral, it is identical with the value reported in column q.

s/ In the case of security lending the value of the cash deposit shall be given in this column in HUF thousands (provided that the value of column m is either '3' or '6').

t/ and u/ In the case of repo deals the amount paid by the repo-seller at the time of closing the position shall be specified here in HUF thousands. Data suppliers should report the net spot price and the gross price applied during the deal. In connection with securities lending and borrowing arrangements indicate the value of record of the security or liability at the time of reporting, exclusive of the lending fee.

v/ If there was no transfer in the specific reference month, the initial date of the transaction shall be indicated.

w/ If there was no transfer in the specific reference month, the maturity date of the transaction shall be indicated. If the type of the transaction is 'Reselling securities received at a particular delivery repo transaction (with the movement of securities)' or 'Reselling securities received at a particular delivery repo transaction (without the movement of securities)', the cell shall be filled only in the case when the reselling of the security happens within the framework of a repo-type transaction. If it is resold with a simple selling, cell 'Date of the second transfer' shall be left empty.

## **Table 02: Data on securities indicated as collateral**

1. In this table, data shall be provided on securities which are indicated as collateral in transactions displayed in Table 01.
2. If several securities have been deposited under a contract, a separate row shall be completed for each one.
3. In relation to a frame collateral (if the specific deposited security serves as collateral for more than one transaction indicated in Table 01), the affected transactions shall be fully listed under

column 'a' of Table 02, and the specific security shall be indicated next to each one under 'Securities as collateral'. The latter quantity shall be distributed among the individual transactions, whereby the total of the quantity indicated in column 'e' of Table 02 produces the quantity of securities listed as collateral.

4. If several types of coverage are related to several transactions, and it is not clear as to which coverage is related to the given transaction, securities listed as collateral and their quantities shall be distributed among transactions by way of estimate.

5. In column 'a' enter the serial number of the transaction displayed in Table 01 in relation to which the indicated security serves as collateral.



Table 01: Data on issued mortgage bonds in Hungary and abroad

Serial number	Reg. no. of issuer	Name of issuer	Date of issue	ISIN code of security	Name of security	Code of the capital change event	Type of issue	Country of issue	Maturity date	Denomination	Amounts issued (thousand currency)	Type of interest	Issue price (in percentage of the nominal value)
	a	b	c	d	e	f	g	h	i	j	k	l	m
01													
02													
...													
...													
nn													

Table 02: Cash-flow tables data of mortgage bonds in circulation

No.	Code ISIN	Name of security	Event code	Beginning of the interest period	End of the interest period	Assessed nominal interest rate (%)	Date of the event	Volume of cash-flow event (%)
	a	b	c	d	e	f	g	h
01								
02								
...								
...								
nn								

Table 01: Data on issued bonds in Hungary and abroad

Serial number	Reg. no. of issuer	Name of issuer	Date of issue	ISIN code of security	Name of security	Code of the capital change event	Type of issue	Country of issue	Maturity date	Denomination	Amounts issued (thousand currency)	Type of interest	Issue price (in percentage of the nominal value)
	a	b	c	d	e	f	g	h	i	j	k	l	m
01													
02													
...													
...													
nn													

Table 02: Cash-flow tables data of bonds in circulation

No.	Code ISIN	Name of security	Event code	Beginning of the interest period	End of the interest period	Assessed nominal interest rate (%)	Date of the event	Volume of cash-flow event (%)
	a	b	c	d	e	f	g	h
01								
02								
...								
...								
nn								

## Completion instructions for the report

### Data on mortgage bonds issued in Hungary and abroad

### Data on non-government bonds issued in Hungary and abroad

#### I. General instructions

1. The data supply should contain securities issued both in forint and in foreign currency.
2. If a submitted report contains faulty data, the full report has to be submitted again after the correction has been made.
3. In case of non local government bond issuer if there were no events obligatory to report related to the data supplier's existing securities in the reference month, the data supplier must submit a negative report until such an event occurs that leads to reporting obligation. A table pertaining to any previous reference month may not be re-submitted instead of a negative data supply.
4. In case of bond issuer local governments the report should be sent in the month of the security issue or tap issue and when changes in term of principal repayment occur. Negative report should not be submitted.
5. A glossary of terms used in the tables and in these completion instructions is located in point I.H.2 of this Annex.

#### II. Detailed instructions for the completion of the tables

In all cases, dates must be entered in the yyyy.mm.dd format, starting with zero when applicable.

Numeric data in Table 1 column m) and in Table 2 column f) and h) must be reported with a four decimal accuracy.

Verificatory rules that helps to submit reports without any faults are listed in point 5 of Annex 3 (technical guidelines) available on MNB website.

#### Table 01: Data on mortgage bonds/bonds issued in Hungary and abroad

This table shall exclusively contain the data of papers that were issued or the tap issued during the current period.

Contents of the fields of individual columns:

**f/** The codes to be used are listed in the technical guidelines available on the official website of the MNB as referred to in point 4.5 of Annex 3.

**h/** and **j/** The codes to be used in these columns as per points 4.1 and 4.2 of Annex 3 are listed in the technical guidelines available on the official website of the MNB. (Where certain securities are issued in several different countries, each country of issue shall be indicated in a separate row, and the amounts issued in each location shall be indicated in column 'k'.)

**g/** and **I/A** The codes to be used in these columns as per point 4.5 of Annex 3 are listed in the technical guidelines available on the official website of the MNB.

**m/** The issue price shall be reported as a percentage of the existing nominal value (adjusted by principal payment). For example, if the issue price is 98.2547% of the nominal value, the reported number should be 98.2547, if the issue price is 100% of the nominal value, 100.0000 shall be indicated.

#### Table 02: Cash-flow data of mortgage bonds/bonds in circulation

The report shall contain the following financial events associated with the issued securities (, interest payment, principal repayment, repurchase, ,).

#### Interest payment:

In case of securities with fix interest rate all interest (interest rate and interest) payable until the end of maturity must be reported by interest periods in the month of the issuance.

In case of securities with a floating rate interest (interest rate and interest) must be reported (in advance) by interest periods at the beginning month of the interest period except the local governments issuing bonds which has to report all interest payable until the end of maturity in the month of the issuance.

If the interest is not known at the preparing of the report (e. g. papers tied to an index) then it must be estimated. (The estimation can be made by known interest of similar securities or by given the interest of the previous interest period.) In such cases the interest must be reported when it becomes known or at the latest in the first month of the next interest period, except local governments issuing bonds.

The estimated interest data should not be reported by the local governments issuing bonds when interest becomes known.

#### Principal repayment:

For the month the security was first issued, in addition to the issue, the data supply should include each principal payment payable until maturity, which implies the ratio of payments payable during the term compared to the original nominal value. The individual principal payments should add up to precisely 100 percent. In the event of any changes during the original term in the principal repayments relative to what has been reported at the time of issue, the new data shall be indicated in table 02 in a similar way.

In case of security at maturity will be repaid by lump sum, 100.0000 percentage should already be reported with event code 3.

#### Repurchase

Repurchase must be reported in that month when it happened. If more than one repurchase happened from a security in the reference period they must be reported cumulated (in one row) by securities. Local governments issuing bonds should not report data about the repurchase.

#### Contents of the fields of individual columns:

c/ The codes to be used as per point 4.5 of Annex 3 are listed in the technical guidelines available on the official website of the MNB.

f/ Nominal interest rate assessed for the specific interest period, expressed in percentage with 4 decimals(for example, interest calculated on the basis of the 3-month CHF LIBOR + interest premium,2.4000).

g) The real or the impending date of the payment must be reported as the date of the event. In case of interest payment, when the date of the payment cannot be defined in other ways, the end of the interest period must be reported.

In case of repurchase if there were several repurchases from a security in the reference month the date of event must be the date of the last repurchase.

h/ Size of the cash-flow element on the specific day, defined in percentages.

In the case of code 2, the amount of interest actually payable for the interest period shall be indicated in percentage, that may be calculated using the following formula:

Interest payable (%) = end of interest period - beginning of interest period / 360 \* annual interest assessed (data in column 'f')

Table 01: Information concerning securities issued by credit institutions and investment firms

No.	Security identifier (ISIN-code)	Name of security	Code of observation unit*	Total volume issued	Volume of securities placed in the custody of a resident custodian*	Volume of securities not placed in the custody of a resident custodian*	Volume of securities issued and held by the data provider	Volume of securities not held by the issuer	(number or thousand units of currency)	
									Gross price	Source of price information
	a	b	c	d=e+f	e	f=g+h	g	h	i	j
01										
02										
03										
04										
05										
...										
...										
...										
nn										

The volume of equity securities shall be indicated according to quantity, while debt securities (bonds) must be contained in the report in nominal value (in thousand units of foreign currency).

\* / In the case of equity-type securities, the DRB code (items), for debt securities the currency / ISO code of the denomination of the security shall be reported.

Table 02: Price information in connection with securities managed and held by credit institutions and investment firms

No.	Securities identification (ISIN code)	Name of security	Code of observation unit*	Price of security	Type of price	Number of actual transactions	Volume of actual transactions
	a	b	c	d	e	f	g
01							
02							
03							
04							
05							
...							
...							
...							
nn							

\*/ In the case of equity-type securities, the DRB code (items), for debt securities the currency ISO code of the denomination of the security shall be reported.



**Completion instructions for the report**  
**Information on securities issued by credit institutions and investment corporations, and price information concerning securities placed in their custody**

**I. General instructions**

1. This report shall be prepared by the end of each month, the last day of the month being the reference day.
2. A glossary of terms used in the tables and in these completion instructions is located in point I.H.2 of this Annex.

**II. Detailed instructions for the completion of the tables**

For equity securities, the securities have to be reported in the tables according to quantity, while debt securities must be contained in the report in nominal value, in thousand units, in the original denomination of the securities. The codes to be used for the denomination as per point 4.1 of Annex 3 are listed in the technical guidelines available on the official website of the MNB.

Securities denominated in the currencies of EMU states must be included in the report as if they were denominated in EUR, and the amounts have to be calculated on the basis of the exchange rates of the euro member currencies, linked to the euro.

The rate of exchange is listed in point 2 of Annex 3 (technical guidelines) available on the MNB website.

Verificatory rules to send correct reports are listed in point 5 of Annex 3 (technical guidelines) available on the MNB website.

**Table 01: Information on securities issued by credit institutions and investment corporations**

1. The report shall contain all securities issued by the data supplier (credit institution or investment firm) in Hungary or elsewhere (denominated in forint or in another currency).
2. The report shall indicate all securities, whether issued publicly or privately.

Contents of the fields of individual columns:

f/ Volume of securities issued by the data supplier which are not managed by a resident custodian, or placed in the custody of non-resident custodians. In the other columns, these volumes should be broken down into two parts, securities held by the data supplier (issuer) and securities not held by the issuer.

i/ Last known gross (market) price (including accrued interest), for debt securities in percentage of the nominal value, in the case of equity-type securities expressed in the original denomination indicated for one paper, with four decimal accuracy. It is not necessary to indicate the price of securities listed on BSE.

j/ The codes are listed in point 4.5 of Annex 3. available in the official website of MNB. The codes are indicated in hierarchical order and always the first available price source and the corresponding price data should be reported.

**Table 02: Price data on owned and managed resident securities by investment corporations**

1. In Table 02 government papers, investment notes and shares which are listed on BSE should not be indicated here. Only the price data of securities issued by residents shall be reported here. Expired securities should not be reported in Table 02.

2. In the data supplier's custody, other than the types mentioned above, prices shall be determined according to the following. If the paper was in fact sold during the reference month, the price quoted shall be the average price of the transactions calculated for the number of transactions. In the absence of this, the average selling price in over-the-counter transactions concluded during the period to which the report pertains; failing this, the average purchase price; failing this the best public offer. If the price of a security cannot be determined by the procedures specified above, the nominal value (or failing this the book value) of the security shall be indicated.

Contents of the fields of individual columns:

**d/** The price of equity securities shall be indicated in units, and the price of debt securities shall be indicated as a percentage of the actual nominal value (adjusted with the capital redemption) must be filled with 4 decimals. (For example, if the issue price is 98.2547% of the nominal value, the reported number should be 98.2547, if the issue price is 100% of the nominal value, 100.0000 shall be indicated.)

**e/** The type of the security price reported in column 'd'. The codes are listed in point 4.5 of Annex 3. available in the official website of MNB. The codes are indicated in hierarchical order and always the first available price source and the corresponding price data should be reported.

**f)** The number of actual transactions for a security during the reference period.

**g)** The volume of actual transactions for a security during the reference period, number of pieces or thousand currency.

RECLASSIFICATION PROCEDURES  
SUPERVISORY BALANCE SHEET (Assets at gross book value)

HFSA identification number: 1AB

01 table alised credit institutions: millions of HUF with no decimals; cooperative credit institutions: millions of HUF with 3 decimals

MNB no.	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
001	1AB0	<b>Total assets</b> (2+10+75+102+114+275+302+316+333+357)				
002	1AB1	<b>Cash and settlement accounts (3+...+9)</b>				
003	1AB11	Cash balance (HUF, foreign currency)				
004	1AB12	Nostro accounts with the Central Bank				
005	1AB13	Settlement account of cooperative credit institutions with MTB				
006	1AB14	Nostro accounts with resident credit institutions				
007	1AB151	Nostro accounts with EMU credit institutions				
008	1AB152	Nostro accounts with other non-resident banks				
009	1AB16	Loss of value of nostro accounts				
010	1AB2	<b>Securities other than shares (11+...+74)</b>				
011	1AB2111	Securities of central government - short-term				
012	1AB2112	Government bonds				
013	1AB2113	Consolidation government bonds				
014	1AB2121	Social insurance bonds - short-term				
015	1AB2122	Social insurance bonds - long-term				
016	1AB2131	Local government bonds - short-term				
017	1AB2132	Local government bonds - long-term				
018	1AB214	Loss of value of government securities and local government bonds				
019	1AB215	Valuation difference of government securities and local government bonds				
020	1AB2211	Central Bank bonds - short-term				
021	1AB22121	Central Bank bonds - long-term - with a maturity of over 1 year and up to 2 years				
022	1AB22122	Central Bank bonds - long-term - with a maturity of over 2 years				
023	1AB222	Loss of value of Central Bank bonds				
024	1AB223	Valuation difference of Central Bank bonds				
025	1AB2311	Mortgage bonds issued by resident credit institutions - short-term				
026	1AB23121	Mortgage bonds issued by resident credit institutions - with a maturity of over 1 and up to 2 years				
027	1AB23122	Mortgage bonds issued by resident credit institutions - with a maturity of over 2 years				
028	1AB2321	Other bonds of resident credit institutions - short-term				
029	1AB23221	Other bonds of resident credit institutions - long-term - with a maturity of over 1 and up to 2 years				
030	1AB23222	Other bonds of resident credit institutions - long-term - with a maturity of over 2 years				
031	1AB233	Loss of value of bonds of resident credit institutions				
032	1AB234	Valuation difference of bonds of resident credit institutions				
033	1AB2411	Bonds of other financial intermediaries - short-term				
034	1AB2412	Bonds of other financial intermediaries - long-term				
035	1AB2421	Bonds of financial auxiliaries - short-term				
036	1AB2422	Bonds of financial auxiliaries - long-term				
037	1AB2431	Bonds of insurance corporations - short-term				
038	1AB2432	Bonds of insurance corporations - long-term				

## RECLASSIFICATION PROCEDURES

## SUPERVISORY BALANCE SHEET (Assets at gross book value)

HFSA identification number: 1AB

01 table alised credit institutions: millions of HUF with no decimals; cooperative credit insitutions: millions of HUF with 3 decimals

MNB no.	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
039	1AB244	Loss of value of bonds of other financial intermediaries, financial auxiliaries and insurance corporations				
040	1AB245	Valuation difference of bonds of other financial intermediaries, financial auxiliaries and insurance corporations				
041	1AB2511	Bonds of associated enterprises - short-term				
042	1AB2512	Bonds of associated enterprises - long-term				
043	1AB2521	Bonds of non-financial corporations (excl. associated enterprises) - short-term				
044	1AB2522	Bonds of non-financial corporations (excl. associated enterprises) - long-term				
045	1AB253	Loss of bonds of non-financial corporations				
046	1AB254	Valuation difference of bonds of non-financial corporations				
047	1AB2611	Bonds of non-profit institutions serving households - short-term				
048	1AB2612	Bonds of non-profit institutions serving households - long-term				
049	1AB262	Loss of value of bonds of non-profit institutions serving households				
050	1AB263	Valuation difference of bonds of non-profit institutions serving households				
051	1AB27111	EMU - bonds of central government - short-term				
052	1AB27112	EMU - bonds of central government - long-term				
053	1AB27121	EMU - other general government securities - short-term				
054	1AB27122	EMU - other general government securities - long-term				
055	1AB271311	EMU - Mortgage bonds issued by MFIs - short term				
056	1AB2713121	EMU - Mortgage bonds issued by MFIs - long-term - with a maturity of over 1 and up to 2 years				
057	1AB2713122	EMU - Mortgage bonds issued by MFIs - long-term - with a maturity of over 2 years				
058	1AB271321	Bonds of EMU MFIs - short-term				
059	1AB2713221	Bonds of EMU MFIs - long-term - with a maturity of over 1 and up to 2 years				
060	1AB2713222	Bonds of EMU MFIs - long-term - with a maturity of over 2 years				
061	1AB27141	EMU - bonds of other sectors - short-term				
062	1AB27142	EMU - bonds of other sectors - long-term				
063	1AB27211	Other non-residents - government securities - short-term				
064	1AB27212	Other non-residents - government securities - long-term				
065	1AB272211	Other non-residents - mortgage bonds issued by non-resident banks - short-term				
066	1AB2722121	For real estate purposes excluding residential purposes				
067	1AB2722122	Other non-residents - mortgage bonds issued by non-resident banks - long-term - with a maturity of over 2 years				
068	1AB272221	Total mortgage loans provided by not the mortgage law (70+81)				
069	1AB2722221	Housing mortgage loans (71+75+76+77)				
070	1AB2722222	Other bonds of other non-resident banks - long-term - with a maturity of over 2 years				
071	1AB27231	Bonds of other non-resident sectors - short term				

RECLASSIFICATION PROCEDURES  
SUPERVISORY BALANCE SHEET (Assets at gross book value)

HFSA identification number: 1AB

01 table alised credit institutions: millions of HUF with no decimals; cooperative credit insitutions: millions of HUF with 3 decimals

MNB no.	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
072	1AB27232	Bonds of other non-resident sectors - long-term				
073	1AB273	Loss of value of non-residents' bonds				
074	1AB274	Valuation difference of non-residents' bonds				
075	1AB3	Subsidized mortgage loans - lent from 1 October 2009				
076	1AB3111	Shares of resident credit institutions quoted on the Stock Exchange				
077	1AB3112	Shares of resident credit institutions NOT quoted on the Stock Exchange				
078	1AB3113	Loss of value of shares of resident credit institutions				
079	1AB3114	Valuation difference of shares of resident credit institutions				
080	1AB3121	General purpose mortgage loans (82+83)				
081	1AB3122	For real estate purposes excluding residential purposes				
082	1AB3123	Valuation difference of money market fund shares				
083	1AB3211	Loans lent to the domestic individuals without real estate collateral a-for residential purposes, at total gross value (85+...+87)				
084	1AB32121	Risk capital fund shares				
085	1AB32122	Shares of other financial intermediaries				
086	1AB3213	Shares of financial auxiliaries				
087	1AB3214	Loans lent to the domestic individuals without real estate collateral for non-residential purposes, at gross value				
088	1AB322	Loss of value of other investment shares, shares of other financial intermediaries, financial auxiliaries and insurance corporations				
089	1AB323	Valuation difference of other investment shares, shares of other financial intermediaries, financial auxiliaries and insurance corporations				
090	1AB3311	Shares of non-financial corporations quoted on the Stock Exchange				
091	1AB3312	Shares of non-financial corporations NOT quoted on the Stock Exchange				
092	1AB332	Loss of value of shares of non-financial corporations				
093	1AB333	Valuation difference of shares of non-financial corporations				
094	1AB3411	Investment fund shares of EMU money market funds				
095	1AB3412	Shares of EMU MFIs				
096	1AB34131	Investment fund shares of other EMU residents				
097	1AB34132	Shares of other EMU residents				
098	1AB3421	Investment fund shares of other non-resident money market funds				
099	1AB3422	Shares and investment fund shares of other non-residents				
100	1AB343	Loss of value of shares and investment fund shares of non-residents				
101	1AB344	Valuation difference of shares and investment fund shares of non-residents				
102	1AB4	Deposits with the Central Bank and interbank deposits (103+...+113)				
103	1AB411	Deposits held with the Central Bank - short-term				
104	1AB412	Deposits held with the Central Bank - long-term				
105	1AB421	Deposits placed with resident credit institutions - short-term				

RECLASSIFICATION PROCEDURES  
SUPERVISORY BALANCE SHEET (Assets at gross book value)

HFSA identification number: 1AB

01 table alised credit institutions: millions of HUF with no decimals; cooperative credit insitutions: millions of HUF with 3 decimals

MNB no.	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
106	1AB422	Deposits placed with resident credit institutions - long-term				
107	1AB423	Resident credit institutions - authentic repurchase agreement				
108	1AB424	Loss of value of interbank deposit with resident credit institutions				
109	1AB4311	Interbank deposits placed with EMU credit institutions - short-term				
110	1AB4312	Interbank deposits placed with EMU credit institutions - long-term				
111	1AB4321	Interbank deposits placed with other non-resident banks - short-term				
112	1AB4322	Interbank deposits placed with other non-resident banks - long-term				
113	1AB433	Loss of value of interbank deposits placed abroad				
114	1AB5	<b>Loans (115+...+274)</b>				
115	1AB51111	Loans granted to the central government - overdraft credit				
116	1AB511121	Other loans granted to the central government - short-term				
117	1AB511122	Other loans granted to the central government - long-term				
118	1AB51121	Loans to other institutions classified as part of central government - overdraft credit				
119	1AB511221	Loans to other institutions classified as part of central government - short-term				
120	1AB511222	Loans to other institutions classified as part of central government - long-term				
121	1AB5113	Loss of value of loans to the central government				
122	1AB5114	Valuation difference of loans to the central government				
123	1AB5121	Loans to social security - short-term				
124	1AB5122	Loans to social security - long-term				
125	1AB5123	Loss of value of social security				
126	1AB5124	Valuation difference of social security				
127	1AB5131	Loans to local governments - overdraft credit				
128	1AB51321	Loans to local governments - short-term				
129	1AB51322	Loans to local governments - long-term				
130	1AB5133	Loss of value of loans to local governments				
131	1AB5134	Valuation difference of loans to local governments				
132	1AB52	Loans granted to the Central Bank				
133	1AB5311	Loans granted to resident credit institutions - short-term				
134	1AB5312	Loans granted to resident credit institutions - long-term				
135	1AB5313	Syndicated loans to resident credit institutions organized by non-residents				
136	1AB5321	Loans granted to money market funds				
137	1AB5322	Money market funds - authentic repurchase agreement				
138	1AB533	Loss of value of loans granted to monetary financial institutions				
139	1AB534	Valuation difference of loans granted to monetary financial institutions				
140	1AB5411	Loans to other financial intermediaries - overdraft credit				
141	1AB54121	Loans to other financial intermediaries - short-term				
142	1AB541221	Loans to other financial intermediaries - long-term - for a maturity of not more than 5 years				

**RECLASSIFICATION PROCEDURES**  
**SUPERVISORY BALANCE SHEET (Assets at gross book value)**

HFSA identification number: 1AB

01 table alised credit institutions: millions of HUF with no decimals; cooperative credit insitutions: millions of HUF with 3 decimals

MNB no.	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
143	1AB541222	Loans to other financial intermediaries - long-term - with a maturity of over 5 years				
144	1AB54131	Other financial intermediaries - authentic repurchase agreement - short-term				
145	1AB541321	Other financial intermediaries - authentic repurchase agreement - long-term - with a maturity of over 1 and up to 5 years				
146	1AB541322	Other financial intermediaries - authentic repurchase agreement - long-term - with a maturity of over 5 years				
147	1AB5421	Loans to financial auxiliaries - overdraft credit				
148	1AB54221	Loans to financial auxiliaries - short-term				
149	1AB542221	Loans to financial auxiliaries - for a maturity of not more than 5 years				
150	1AB542222	Loans to financial auxiliaries - long-term - for a maturity of not more than 5 years				
151	1AB54231	Financial auxiliaries - authentic repurchase agreement - short-term				
152	1AB542321	Financial auxiliaries - authentic repurchase agreement - long-term - with a maturity of over 1 and up to 5 years				
153	1AB542322	Financial auxiliaries - authentic repurchase agreement - long-term - with a maturity of over 5 years				
154	1AB5431	Loans to insurance corporations and pension funds - overdraft credit				
155	1AB54321	Loans to insurance corporations and pension funds - short-term				
156	1AB543221	Loans to insurance corporations and pension funds - with a maturity of over 1 and up to 5 years				
157	1AB543222	Loans to insurance corporations and pension funds - with a maturity of over 5 years				
158	1AB54331	Insurance corporations and pension funds - authentic repurchase agreement - short-term				
159	1AB543321	Insurance corporations and pension funds - authentic repurchase agreement - long-term - with a maturity of over 1 and up to 5 years				
160	1AB543322	Insurance corporations and pension funds - authentic repurchase agreement - long-term - with a maturity of over 5 years				
161	1AB544	Loss of loans granted to other financial intermediaries, financial auxiliaries and insurance corporations				
162	1AB545	Valuation difference of loans granted to other financial intermediaries, financial auxiliaries and insurance corporations				
163	1AB5511	Associated enterprises - overdraft credit				
164	1AB55121	Associated enterprises - other loans and loan type claims - short-term				
165	1AB551221	Associated enterprises - other loans and loan type claims - long-term - with a maturity of over 1 and up to 5 years				
166	1AB551222	Associated enterprises - other loans and loan type claims - long-term - with a maturity of over 5 years				
167	1AB55131	Associated enterprises - authentic repurchase agreement - short-term				
168	1AB551321	Associated enterprises - authentic repurchase agreement - long-term - with a maturity of over 1 and up to 5 years				

## RECLASSIFICATION PROCEDURES

## SUPERVISORY BALANCE SHEET (Assets at gross book value)

HFSA identification number: 1AB

01 table alised credit institutions: millions of HUF with no decimals; cooperative credit institutions: millions of HUF with 3 decimals

MNB no.	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
169	1AB551322	Associated enterprises - authentic repurchase agreement - long-term - with a maturity of over 5 years				
170	1AB5521	Non-financial corporations (excl. associated enterprises) - overdraft credit				
171	1AB55221	Non-financial corporations (excl. associated enterprises) - bill of exchange - short-term				
172	1AB552221	Non-financial corporations (excl. associated enterprises) - bill of exchange - long-term - with a maturity of over 1 and up to 5 years				
173	1AB552222	Non-financial corporations (excl. associated enterprises) - bill of exchange - long-term - with a maturity of over 5 years				
174	1AB55231	Non-financial corporations (excl. associated enterprises) - claims purchased - short-term				
175	1AB552321	Non-financial corporations (excl. associated enterprises) - claims purchased - long-term - with a maturity of over 1 and up to 5 years				
176	1AB552322	Non-financial corporations (excl. associated enterprises) - claims purchased - long-term - with a maturity of over 5 years				
177	1AB55241	Non-financial corporations (excl. associated enterprises) - housing loan - short-term				
178	1AB552421	Non-financial corporations (excl. associated enterprises) - housing loan - long-term - with a maturity of over 1 and up to 5 years				
179	1AB552422	Non-financial corporations (excl. associated enterprises) - housing loan - long-term - with a maturity of over 5 years				
180	1AB55251	Non-financial corporations (excl. associated enterprises) - other loans - short-term				
181	1AB552521	Non-financial corporations (excl. associated enterprises) - other loans - long term - with a maturity of over 1 and up to 5 years				
182	1AB552522	Non-financial corporations (excl. associated enterprises) - other loans - long term - with a maturity of over 5 years				
183	1AB55261	Non-financial corporations (excl. associated enterprises) - financial lease - with a maturity of over 1 and up to 5 years				
184	1AB55262	Non-financial corporations (excl. associated enterprises) - financial lease - with a maturity of over 5 years				
185	1AB55271	Non-financial corporations (excl. associated enterprises) - authentic repurchase agreement - short-term				
186	1AB552721	Non-financial corporations (excl. associated enterprises) - authentic repurchase agreement - long-term - with a maturity of over 1 and up to 5 years				
187	1AB552722	Non-financial corporations (excl. associated enterprises) - authentic repurchase agreement - long-term - with a maturity of over 5 years				



## RECLASSIFICATION PROCEDURES

## SUPERVISORY BALANCE SHEET (Assets at gross book value)

HFSA identification number: 1AB

01 table alised credit institutions: millions of HUF with no decimals; cooperative credit insitutions: millions of HUF with 3 decimals

MNB no.	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
188	1AB553	Loss of value of loans granted to non-financial corporations				
189	1AB554	Valuation difference of loans granted to non-financial corporations				
190	1AB5611	Households - Individuals - overdraft credit				
191	1AB561211	Households - Individulas - consumer loans - personal loans - short-term				
192	1AB5612121	Households - Individulas - consumer loans - personal loans - long-term - with a maturity of over 1 and up to 5 years				
193	1AB5612122	Households - Individulas - consumer loans - personal loans - long-term - with a maturity of over 5 years				
194	1AB561221	Households - Individuals - consumer loans - car purchase loan - short-term				
195	1AB5612221	Households - Individuals - consumer loans - car purchase loan - long-term - with a maturity of over 1 and up to 5 years				
196	1AB5612222	Households - Individuals - consumer loans - car purchase loans - long-term - with a maturity of over 5 years				
197	1AB561231	Households - Individuals - consumer loans - without specified purpose - short-term				
198	1AB5612321	Households - Individuals - mortgage loans for unspecified purposes - long-term - with a maturity of over 1 and up to 5 years				
199	1AB5612322	Households - Individuals - consumer loans - mortgage loans for unspecified purposes - long-term - with a maturity of over 5 years				
200	1AB561241	Households - Individuals - consumer loans - for purchasing goods and for other purposes - short-term				
201	1AB5612421	Households - Individuals - consumer loans - for purchasing goods and for other purposes - long-term - with a maturity of over 1 and up to 5 years				
202	1AB5612422	Households - Individuals - consumer loans - for purchasing goods and for other purposes - long-term - with a maturity of over 5 years				
203	1AB56131	Households - Individuals - lending for house purchase - short-term				
204	1AB561321	Households - Individuals - lending for house purchase - long-term - with a maturity of over 1 and up to 5 years				
205	1AB561322	Households - Individuals - lending for house purchase - long-term - with a maturity of over 5 years				
206	1AB56141	Households - Individuals - other loans - short-term				
207	1AB561421	Households - Individuals - other loans - long-term - with a maturity of over 1 and up to 5 years				
208	1AB561422	Households - Individuals - other loans - long-term - with a maturity of over 5 years				
209	1AB56151	Households - Individuals - authentic repurchase agreement - short-term				
210	1AB561521	Households - Individuals - authentic repurchase agreement - long-term - with a maturity of over 1 and up to 5 years				
211	1AB561522	Households - Individuals - authentic repurchase agreement - long-term - with a maturity of over 5 years				

RECLASSIFICATION PROCEDURES  
SUPERVISORY BALANCE SHEET (Assets at gross book value)

HFSA identification number: 1AB

01 table alised credit institutions: millions of HUF with no decimals; cooperative credit insitutions: millions of HUF with 3 decimals

MNB no.	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
212	1AB5616	Households - Individuals - Loss of value of loans				
213	1AB5617	Households - Individuals - Valuation difference of loans				
214	1AB5621	Households - sole proprietors - overdraft credit				
215	1AB56221	Households - sole proprietors - car purchase loan - short-term				
216	1AB562221	Households - sole proprietors - car purchase loan - long-term - with a maturity of over 1 and up to 5 years				
217	1AB562222	Households - sole proprietors - car purchase loans - long-term - with a maturity of over 5 years				
218	1AB56231	Households - sole proprietors - lending for house purchase - short-term				
219	1AB562321	Households - sole proprietors - lending for house purchase - long-term - with a maturity of over 1 and up to 5 years				
220	1AB562322	Households - sole proprietors - lending for house purchase - long-term - with a maturity of over 5 years				
221	1AB56241	Households - sole proprietors - other loans - short-term				
222	1AB562421	Households - sole proprietors - other loans - long-term - with a maturity of over 1 and up to 5 years				
223	1AB562422	Households - sole proprietors - other loans - long-term - with a maturity of over 5 years				
224	1AB56251	Households - sole proprietors - authentic repurchase agreement - short-term				
225	1AB562521	Households - sole proprietors - authentic repurchase agreement - long-term - with a maturity of over 1 and up to 5 years				
226	1AB562522	Households - sole proprietors - authentic repurchase agreement - long-term - with a maturity of over 5 years				
227	1AB5626	Households - sole proprietors - Loss of value of loans				
228	1AB5627	Households - sole proprietors - Valuation difference of loans				
229	1AB571	non-profit institutions serving households - overdraft credit				
230	1AB5721	Other loans of non-profit institutions serving households - short-term				
231	1AB57221	Other loans of non-profit institutions serving households - long-term - with a maturity of over 1 and up to 5 years				
232	1AB57222	Other loans of non-profit institutions serving households - long-term - with a maturity of over 5 years				
233	1AB5731	Non-profit institutions serving households - authentic repurchase agreement - short-term				
234	1AB57321	Non-profit institutions serving households - authentic repurchase agreement - long-term - with a maturity of over 1 and up to 5 years				
235	1AB57322	Non-profit institutions serving households - authentic repurchase agreement - long-term - with a maturity of over 5 years				
236	1AB574	Loss of value of loans of non-profit institutions serving households				
237	1AB575	Valuation difference of loans of non-profit institutions serving households				
238	1AB58111	Claims on EMU credit institutions - short-term				

RECLASSIFICATION PROCEDURES  
SUPERVISORY BALANCE SHEET (Assets at gross book value)

HFSA identification number: 1AB

01 table alised credit institutions: millions of HUF with no decimals; cooperative credit insitutions: millions of HUF with 3 decimals

MNB no.	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
239	1AB58112	Claims on EMU credit institutions - long-term				
240	1AB58121	Claims on EMU money market funds - short term				
241	1AB58122	Claims on EMU money market funds - long-term				
242	1AB58131	Loans granted to EMU other general government - short-term				
243	1AB58132	Loans granted to EMU other general government - long-term				
244	1AB58141	Loans granted to EMU other financial intermediaries and financial auxiliaries - overdraft credit				
245	1AB581421	Loans granted to EMU other financial intermediaries and financial auxiliaries - short-term				
246	1AB5814221	Loans granted to EMU other financial intermediaries and financial auxiliaries - long-term - for a maturity of not more than 5 years				
247	1AB5814222	Loans granted to EMU other financial intermediaries and financial auxiliaries - long-term - with a maturity of over 5 years				
248	1AB58151	Loans granted to EMU insurance corporations and pension funds - overdraft credit				
249	1AB581521	Loans granted to EMU insurance corporations and pension funds - short-term				
250	1AB5815221	Loans granted to EMU insurance corporations and pension funds - long-term - for a maturity of not more than 5 years				
251	1AB5815222	Loans granted to EMU insurance corporations and pension funds - long-term - with a maturity of over 5 years				
252	1AB58161	Loans granted to EMU non-financial corporations - overdraft credit				
253	1AB581621	Loans granted to EMU non-financial corporations - short-term				
254	1AB5816221	Loans granted to EMU non-financial corporations - long-term - for a maturity of not more than 5 years				
255	1AB5816222	Loans granted to EMU non-financial corporations - long-term - with a maturity of over 5 years				
256	1AB58171	Consumer credit granted to EMU households and non-profit institutions serving households - overdraft credit				
257	1AB581721	Consumer credit granted to EMU households and non-profit institutions serving households - short-term				
258	1AB5817221	Consumer credit granted to EMU households and non-profit institutions serving households - long-term - for a maturity of not more than 5 years				
259	1AB5817222	Consumer credit granted to EMU households and non-profit institutions serving households - long-term - with a maturity of over 5 years				
260	1AB581731	Housing loans granted to EMU households and non-profit institutions serving households - short-term				
261	1AB5817321	Housing loans granted to EMU households and non-profit institutions serving households - long-term - for a maturity of not more than 5 years				

RECLASSIFICATION PROCEDURES  
SUPERVISORY BALANCE SHEET (Assets at gross book value)

HFSA identification number: 1AB

01 table alised credit institutions: millions of HUF with no decimals; cooperative credit institutions: millions of HUF with 3 decimals

MNB no.	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
262	1AB5817322	Housing loans granted to EMU households and non-profit institutions serving households - long-term - with a maturity of over 5 years				
263	1AB581741	Other loans granted to EMU individuals and non-profit institutions serving households - short-term				
264	1AB5817421	Other loans granted to EMU individuals and non-profit institutions serving households - long-term - for a maturity of not more than 5 years				
265	1AB5817422	Other loans granted to EMU individuals and non-profit institutions serving households - long-term - with a maturity of over 5 years				
266	1AB581751	Loans granted to EMU sole proprietors - short-term				
267	1AB5817521	Loans granted to EMU sole proprietors - long-term - for a maturity of not more than 5 years				
268	1AB5817522	Loans granted to EMU sole proprietors - long-term - with a maturity of over 5 years				
269	1AB58211	Claims on other non-resident banks - short-term				
270	1AB58212	Claims on other non-resident banks - long-term				
271	1AB58221	Claims on other non-residents - short-term				
272	1AB58222	Claims on other non-residents - long-term				
273	1AB583	Loss of value of claims on non-residents				
274	1AB584	Valuation difference of claims on non-residents				
275	1AB6	<b>Shares and other equity (290+...+315)</b>				
276	1AB611	Shares of resident credit institutions				
277	1AB612	Loss of value of shares of resident credit institutions				
278	1AB613	Valuation difference of shares of resident credit institutions				
279	1AB6211	Risk capital fund shares				
280	1AB6212	Other financial intermediaries - Shares of financial enterprises				

RECLASSIFICATION PROCEDURES  
SUPERVISORY BALANCE SHEET (Assets at gross book value)

HFSA identification number: 1AB

01 table realised credit institutions: millions of HUF with no decimals; cooperative credit institutions: millions of HUF with 3 decimals

MNB no.	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
281	1AB6213	Other financial intermediaries - Other participations and business shares in financial enterprises				
282	1AB6221	Financial auxiliaries - Shares of financial enterprises				
283	1AB6222	Financial auxiliaries - Other participations and business shares in financial enterprises				
284	1AB623	Shares of insurance corporations				
285	1AB624	Participations in pension funds				
286	1AB625	Loss of value of participations in other financial intermediaries, financial auxiliaries, insurance corporations and pension funds				
287	1AB626	Valuation difference of participations in other financial intermediaries, financial auxiliaries, insurance corporations and pension funds				
288	1AB6311	Shares of associated enterprises				
289	1AB6312	Other participations and business shares in associated enterprises				
290	1AB6321	Shares of non-financial corporations (excl. associated enterprises)				
291	1AB6322	Other participations and business shares in non-financial corporations (excl. associated enterprises)				
292	1AB633	Shares, participations and other business shares from loan-to-capital conversions				
293	1AB634	Loss of value of participations and business shares in non-financial corporations				
294	1AB635	Valuation difference of participations and business shares in non-financial corporations				
295	1AB6411	Shares of EMU credit institutions				
296	1AB6412	Shares of EMU other sectors				
297	1AB6413	EMU shares, participations and other business shares from loan-to-capital conversions				
298	1AB6421	Shares of other non-residents				
299	1AB6422	Participations and other business shares in other non-residents from loan-to-capital conversions				
300	1AB643	Loss of value of shares and participations in non-residents				
301	1AB644	Valuation difference of shares and participations in non-residents				
302	1AB7	Receivables from investment services (303+...+317)				
303	1AB711	- from central government				
304	1AB712	- from social security				
305	1AB713	- from local governments				
306	1AB72	- from Central Bank				
307	1AB731	- from credit institutions				
308	1AB732	- from money market funds				
309	1AB741	- from other financial intermediaries				
310	1AB742	- from financial auxiliaries				
311	1AB743	- from insurance corporations and pension funds				
312	1AB75	- from non-financial corporations				
313	1AB76	- from households				
314	1AB77	- from non-profit institutions serving households				
315	1AB78	- from non-residents				
316	1AB791	Loss of value of receivables from investment services				
317	1AB792	Valuation difference of receivables from investment services				

## RECLASSIFICATION PROCEDURES

## SUPERVISORY BALANCE SHEET (Assets at gross book value)

HFSA identification number: 1AB

01 table realised credit institutions: millions of HUF with no decimals; cooperative credit institutions: millions of HUF with 3 decimals

MNB no.	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
318	1AB8	Accrued interest receivable (319+333+334)				
319	1AB81	On loans (320+...+332)				
320	1AB8111	- from central government				
321	1AB8112	- from local governments				
322	1AB812	- from Central Bank				
323	1AB8131	- from credit institutions				
324	1AB8132	- from money market funds				
325	1AB8141	- from other financial intermediaries				
326	1AB8142	- from financial auxiliaries				
327	1AB8143	- from insurance corporations and pension funds				
328	1AB815	- from non-financial corporations				
329	1AB8161	- from households - individuals				
330	1AB8162	- from households - individual entrepreneur				

RECLASSIFICATION PROCEDURES  
SUPERVISORY BALANCE SHEET (Assets at gross book value)

HFSA identification number: 1AB

01 table realised credit institutions: millions of HUF with no decimals; cooperative credit institutions: millions of HUF with 3 decimals

MNB no.	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
331	1AB817	- from non-profit institutions serving households				
332	1AB818	- from non-residents				
333	1AB82	On securities				
334	1AB83	On derivatives				
335	1AB91	<b>Other accrued balances and other assets (336+352+...+358)</b>				
336	1AB911	Accrued balances and other deferred expenses (337+...+351)				
337	1AB91111	- from central government				
338	1AB91112	- from social security				
339	1AB91113	- from local governments				
340	1AB9112	- from Central Bank				
341	1AB91131	- from credit institutions				
342	1AB91132	- from money market funds				
343	1AB91141	- from other financial intermediaries				
344	1AB91142	- from financial auxiliaries				
345	1AB91143	- from insurance corporations and pension funds				
346	1AB9115	- from non-financial corporations				
347	1AB91161	- from households - individuals				
348	1AB91162	- from households - individual entrepreneur				
349	1AB9117	- from non-profit institutions serving households				
350	1AB9118	- from non-residents				
351	1AB9119	- accrued income and deferred expenses that cannot be broken down by sector				
352	1AB912	Transit items				
353	1AB913	Suspense items				
354	1AB914	Others				
355	1AB9151	Derivatives - fair-valued - with negative valuation difference				
356	1AB9152	Derivatives - not fair-valued - with negative foreign exchange valuation difference				
357	1AB916	Loss value of other accrued balances and other assets				
358	1AB917	Valuation difference of other accrued balances and other assets				
359	1AB92	<b>Own assets (360+...+380)</b>				
360	1AB92111	Own debt securities issued on domestic market				
361	1AB92112	Own debt securities issued abroad				
362	1AB9212	Own shares and redeemed share notes of cooperatives				
363	1AB922	Other own assets (inventories)				
364	1AB9231	Assets taken over				
365	1AB9232	Loss of value of assets taken over and inventories				
366	1AB9241	Intangible goods - rights to immovables				
367	1AB9242	Intangible goods - software				
368	1AB9243	Intangible goods - other				
369	1AB9244	Value adjustments of intangible goods				
370	1AB9251	Tangible assets for financial and investment services - lease right of accommodation				
371	1AB9252	Tangible assets for financial and investment services - rights of property value linked to real estate				
372	1AB9253	Tangible assets for financial and investment services - immovables				
373	1AB9254	Tangible assets for financial and investment services - technical equipment, machinery and furnishings, vehicles				

**RECLASSIFICATION PROCEDURES**  
**SUPERVISORY BALANCE SHEET (Assets at gross book value)**

HFSA identification number: 1AB

01 table alised credit institutions: millions of HUF with no decimals; cooperative credit insitutions: millions of HUF with 3 decimals

MNB no.	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
374	1AB9255	Tangible assets for financial and investment services - construction and advances paid for construction				
375	1AB9256	Value adjustment of tangible assets for financial and investment services				
376	1AB9261	Tangible assets not for financial and investment services - rights to immovable linked to real estate				
377	1AB9262	Tangible assets not for financial and investment services - immovables				
378	1AB9263	Tangible assets not for financial and investment services - technical equipment, machinery and furnishings, vehicles				
379	1AB9264	Tangible assets not for financial and investment services - construction and advances paid for construction				
380	1AB9265	Value adjustment of tangible assets not for financial and investment services				



MNB identification number: F01, F03, F08, F09, F14, F77-F85

SUPERVISORY BALANCE SHEET (Liabilities)

HFSA identification number: 1B

01 table listed credit institutions: millions of HUF with no decimals; cooperative credit institutions: millions of HUF with 3 decimals

MNB no.	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
381	1B0	<b>Total liabilities (382+486+507+577+610+624+640+664+669)</b>				
382	1B1	<b>Deposits (383+...+485)</b>				
383	1B1111	Deposits of central government - sight and current account deposits				
384	1B11121	Deposits with agreed maturity of central government - short-term				
385	1B111221	Deposits with agreed maturity of central government - long-term - with a maturity of over 2 years of not more than 2 years				
386	1B111222	Deposits with agreed maturity of central government - long-term - with a maturity of over 2 years				
387	1B1113	Central government - liabilities from repo transactions				
388	1B1114	Central government - liabilities from other authentic repurchase agreements				
389	1B1121	Social security funds - sight and current deposits				
390	1B11221	Deposits with agreed maturity of social security funds - short-term				
391	1B112221	Deposits with agreed maturity of social security funds - long-term - with a maturity of over 2 years of not more than 2 years				
392	1B112222	Deposits with agreed maturity of social security funds - long-term - with a maturity of over 2 years				
393	1B1123	Social security funds - liabilities from repo transactions				
394	1B1124	Social security funds - liabilities from other authentic repurchase agreements				
395	1B1131	Local governments - sight and current account deposits				
396	1B11321	Deposits with agreed maturity of local governments - short-term				
397	1B113221	Deposits with agreed maturity of local governments - long-term - with a maturity of over 1 and up to 2 years				
398	1B113222	Deposits with agreed maturity of local governments - long-term - with a maturity of over 2 years				
399	1B1133	Local governments - liabilities from repo transactions				
400	1B1134	Local governments - liabilities from other authentic repurchase agreements				
401	1B1211	Other financial intermediaries - sight and current account deposits				
402	1B12121	Other financial intermediaries - deposits with agreed maturity - short-term				
403	1B121221	Other financial intermediaries - deposits with agreed maturity - long-term - with a maturity of over 1 and up to 2 years				
404	1B121222	Other financial intermediaries - deposits with agreed maturity - long-term - with a maturity of over 2 years				
405	1B1213	Other financial intermediaries - liabilities from repo transactions				
406	1B1214	Other financial intermediaries - liabilities from other authentic repurchase agreements				
407	1B1221	Financial auxiliaries - sight and current account deposits				

MNB identification number: F01, F03, F08, F09, F14, F77-F85

SUPERVISORY BALANCE SHEET (Liabilities)

HFSA identification number: 1B

01 table listed credit institutions: millions of HUF with no decimals; cooperative credit institutions: millions of HUF with 3 decimals

MNB no.	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
408	1B12221	Financial auxiliaries - deposits with agreed maturity - short-term				
409	1B122221	Financial auxiliaries - deposits with agreed maturity - long-term - with a maturity of over 1 and up to 2 years				
410	1B122222	Financial auxiliaries - deposits with agreed maturity - long-term - with a maturity of over 2 years				
411	1B1223	Financial auxiliaries - liabilities from repo transactions				
412	1B1224	Financial auxiliaries - liabilities from other authentic repurchase agreements				
413	1B1231	Insurance corporations and pension funds - sight and current account deposits				
414	1B12321	Insurance corporations and pension funds - deposits with agreed maturity - short-term				
415	1B123221	Insurance corporations and pension funds - deposits with agreed maturity - long-term - with a maturity of over 1 and up to 2 years				
416	1B123222	Insurance corporations and pension funds - deposits with agreed maturity - long-term - with a maturity of over 2 years				
417	1B1233	Insurance corporations and pension funds - liabilities from repo transactions				
418	1B1234	Insurance corporations and pension funds - liabilities from other authentic repurchase agreements				
419	1B1311	Associated enterprises - sight and current account deposits				
420	1B13121	Associated enterprises - deposits with agreed maturity - short-term				
421	1B131221	Associated enterprises - deposits with agreed maturity - long-term - with a maturity of over 1 and up to 2 years				
422	1B131222	Associated enterprises - deposits with agreed maturity - long-term - with a maturity of over 2 years				
423	1B1313	Associated enterprises - liabilities from repo transactions				
424	1B1314	Associated enterprises - liabilities from other authentic repurchase agreements				
425	1B1321	Non-financial corporations (excl. associated enterprises) - sight and current account deposits				
426	1B13221	Non-financial corporations (excl. associated enterprises) - deposits with agreed maturity - short-term				
427	1B132221	Non-financial corporations (excl. associated enterprises) - deposits with agreed maturity - long-term - with a maturity of over 1 and up to 2 years				
428	1B132222	Non-financial corporations (excl. associated enterprises) - deposits with agreed maturity - long-term - with a maturity of over 2 years				
429	1B1323	Non-financial corporations (excl. associated enterprises) - liabilities from repo transactions				
430	1B1324	Non-financial corporations (excl. associated enterprises) - liabilities from other authentic repurchase agreements				
431	1B1411	Households - Individuals - sight and current account deposits				

MNB identification number: F01, F03, F08, F09, F14, F77-F85

SUPERVISORY BALANCE SHEET (Liabilities)

HFSA identification number: 1B

01 table listed credit institutions: millions of HUF with no decimals; cooperative credit institutions: millions of HUF with 3 decimals

MNB no.	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
432	1B14121	Households - Individuals - deposits with agreed maturity - short-term				
433	1B141221	Households - Individuals - deposits with agreed maturity - long-term - with a maturity of over 1 and up to 2 years				
434	1B141222	Households - Individuals - deposits with agreed maturity - long-term - with a maturity of over 2 years				
435	1B1413	Households - Individuals - liabilities from repo transactions				
436	1B1414	Households - Individuals - liabilities from other authentic repurchase agreements				
437	1B1421	Households - Sole proprietors - sight and current account deposits				
438	1B14221	Households - Sole proprietors - deposits with agreed maturity - short-term				
439	1B142221	Households - Sole proprietors - deposits with agreed maturity - long-term - with a maturity of over 1 and up to 2 years				
440	1B142222	Households - Sole proprietors - deposits with agreed maturity - long-term - with a maturity of over 2 years				
441	1B1423	Households - Sole proprietors - liabilities from repo transactions				
442	1B1424	Households - Sole proprietors - liabilities from other authentic repurchase agreements				
443	1B151	Non-profit institutions serving households - sight and current account deposits				
444	1B1521	Deposits with agreed maturity of non-profit institutions serving households - short-term				
445	1B15221	Deposits with agreed maturity of non-profit institutions serving households - long-term - with a maturity of over 1 and up to 2 years				
446	1B15222	Deposits with agreed maturity of non-profit institutions serving households - long-term - with a maturity of over 2 years				
447	1B153	Non-profit institutions serving households - liabilities from repo transactions				
448	1B154	For real estate purposes excluding residential purposes				
449	1B16111	Liabilities to EMU central government - sight and current account deposits				
450	1B161121	<b>Total mortgage loans provided by not the mortgage law (70+81)</b>				
451	1B1611221	Housing mortgage loans (71+75+76+77)				
452	1B1611222	Liabilities to EMU central government - long-term - with a maturity of over 2 years				
453	1B16113	Liabilities to EMU central government from repo transactions				
454	1B16121	EMU other general government - sight and current account deposits				
455	1B161221	Liabilities to EMU other general government - short-term				
456	1B1612221	Liabilities to EMU other general government - long-term - with a maturity of over 1 and up to 2 years				
457	1B1612222	Subsidized mortgage loans - lent from 1 October 2009				
458	1B16123	Liabilities to EMU other general government from repo transactions				

MNB identification number: F01, F03, F08, F09, F14, F77-F85

SUPERVISORY BALANCE SHEET (Liabilities)

HFSA identification number: 1B

01 table listed credit institutions: millions of HUF with no decimals; cooperative credit institutions: millions of HUF with 3 decimals

MNB no.	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
459	1B16131	EMU other financial intermediaries and financial auxiliaries - sight and current account deposits				
460	1B161321	Other liabilities to EMU other financial intermediaries and financial auxiliaries - short-term				
461	1B1613221	Other liabilities to EMU other financial intermediaries and financial auxiliaries - long-term - with a maturity of over 1 and up to 2 years				
462	1B1613222	General purpose mortgage loans (82+83)				
463	1B16133	For real estate purposes excluding residential purposes				
464	1B16141	Other liabilities to EMU insurance corporations and pension funds - sight and current account deposits				
465	1B161421	Loans lent to the domestic individuals without real estate collateral <b>a</b> -for residential purposes, at total gross value (85+...+87)				
466	1B1614221	Other liabilities to EMU insurance corporations and pension funds - long-term - with a maturity of over 1 and up to 2 years				
467	1B1614222	Other liabilities to EMU insurance corporations and pension funds - long-term - with a maturity of over 2 years				
468	1B16143	Liabilities to EMU insurance corporations and pension funds from repo transactions				
469	1B16151	Loans lent to the domestic individuals without real estate collateral for non-residential purposes, at gross value				
470	1B161521	EMU non-financial corporations - deposits with agreed maturity - short-term				
471	1B1615221	EMU non-financial corporations - deposits with agreed maturity - long-term - with a maturity of over 1 and up to 2 years				
472	1B1615222	EMU non-financial corporations - deposits with agreed maturity - long-term - with a maturity of over 2 years				
473	1B16153	Liabilities to EMU non-financial corporations from repo transactions				
474	1B16161	EMU households and non-profit institutions serving households - sight and current account deposits				
475	1B161621	EMU households and non-profit institutions serving households - deposits with agreed maturity - short-term				
476	1B1616221	EMU households and non-profit institutions serving households - deposits with agreed maturity - long-term - with a maturity of over 1 and up to 2 years				
477	1B1616222	EMU households and non-profit institutions serving households - deposits with agreed maturity - long-term - with a maturity of over 2 years				
478	1B16163	Liabilities to EMU households and non-profit institutions serving households from repo transactions				
479	1B1617	Liabilities to EMU residents from other authentic repurchase agreements				
480	1B1621	Deposits of other non-residents - sight and current account deposits				

MNB identification number: F01, F03, F08, F09, F14, F77-F85

SUPERVISORY BALANCE SHEET (Liabilities)

HFSA identification number: 1B

01 table listed credit institutions: millions of HUF with no decimals; cooperative credit institutions: millions of HUF with 3 decimals

MNB no.	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
481	1B16221	Deposits of other non-residents - deposits with agreed maturity - short-term				
482	1B162221	Deposits of other non-residents - deposits with agreed maturity - long-term - with a maturity of over 1 and up to 2 years				
483	1B162222	Deposits of other non-residents - deposits with agreed maturity - long-term - with a maturity of over 2 years				
484	1B1623	Liabilities to other non-residents from repo transactions				
485	1B1624	Liabilities to other non-residents from other authentic repurchase agreements				
486	1B2	<b>Deposits from monetary financial institutions (487+...+506)</b>				
487	1B2111	Deposits of resident credit institutions - sight and current account deposits				
488	1B21121	Deposits with agreed maturity of resident credit institutions - short-term				
489	1B211221	Deposits with agreed maturity of resident credit institutions - long-term - with a maturity of over 1 and up to 2 years				
490	1B211222	Deposits with agreed maturity of resident credit institutions - long-term - with a maturity of over 2 years				
491	1B2121	Deposits of money market funds - sight and current account deposits				
492	1B21221	Deposits with agreed maturity of money market funds - short-term				
493	1B212221	Deposits with agreed maturity of money market funds - long-term - with a maturity of over 1 and up to 2 years				
494	1B212222	Deposits with agreed maturity of money market funds - long-term - with a maturity of over 2 years				
495	1B22111	Deposits of EMU central banks, ECB and MFIs subject to EMU reserve requirement - sight and current account deposits				
496	1B221121	Deposits with agreed maturity of EMU central banks, ECB and MFIs subject to EMU reserve requirement - short-term				
497	1B2211221	Deposits with agreed maturity of EMU central banks, ECB and MFIs subject to EMU reserve requirement - long-term - with a maturity of over 1 and up to 2 years				
498	1B2211222	Deposits with agreed maturity of EMU central banks, ECB and MFIs subject to EMU reserve requirement - long-term - with a maturity of over 2 years				
499	1B22121	Deposits of EMU central banks, ECB and MFIs subject to EMU reserve requirements - sight and current account deposits				
500	1B221221	Deposits with agreed maturity of other MFIs not subject to EMU reserve requirement - short-term				
501	1B2212221	Deposits with agreed maturity of other MFIs not subject to EMU reserve requirement - long-term - with a maturity of over 1 and up to 2 years				
502	1B2212222	Deposits with agreed maturity of other MFIs not subject to EMU reserve requirement - long-term - with a maturity of over 2 years				

MNB identification number: F01, F03, F08, F09, F14, F77-F85

SUPERVISORY BALANCE SHEET (Liabilities)

HFSA identification number: 1B

01 table listed credit institutions: millions of HUF with no decimals; cooperative credit institutions: millions of HUF with 3 decimals

MNB no.	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
503	1B2221	Deposits of other non-resident banks - sight and current account deposits				
504	1B22221	Deposits with agreed maturity of other non-resident banks - short-term				
505	1B222221	Deposits with agreed maturity of other non-resident banks - long-term - with a maturity of over 1 and up to 2 years				
506	1B222222	Deposits with agreed maturity of other non-resident banks - long-term - with a maturity of over 2 years				
507	1B3	<b>Loans (508+...+576)</b>				
508	1B311	Loans from the central government - short-term				
509	1B3121	Loans from the central government - long-term - with a maturity of over 1 and up to 2 years				
510	1B3122	Loans from the central government - long-term - with a maturity of over 2 years				
511	1B321	Loans from the Central Bank - short-term				
512	1B3221	Loans from the Central Bank - long-term - with a maturity of over 1 and up to 2 years				
513	1B3222	Loans from the Central Bank - long-term - with a maturity of over 2 years				
514	1B323	Liabilities to the Central Bank from repo transactions				
515	1B3311	Loans from credit institutions - short-term				
516	1B33121	Loans from credit institutions - long-term - with a maturity of over 1 and up to 2 years				
517	1B33122	Loans from credit institutions - long-term - with a maturity of over 2 years				
518	1B3313	Liabilities to credit institutions from repo transactions				
519	1B3314	Liabilities to credit institutions from other authentic repurchase agreements				
520	1B3321	Liabilities to money market funds from repo transactions				
521	1B3411	Loans from other financial intermediaries - short-term				
522	1B34121	Loans from other financial intermediaries - long-term - with a maturity of over 1 and up to 2 years				
523	1B34122	Loans from other financial intermediaries - long-term - with a maturity of over 2 years				
524	1B34131	Other financial intermediaries - Loans from other institutions - called - with a notice period of up to 3 months				
525	1B34132	Other financial intermediaries - Loans from other institutions - called - with a notice of over 3 months but not more than 2 years				
526	1B3421	Loans from financial auxiliaries - short-term				
527	1B34221	Loans from financial auxiliaries - long-term - with a maturity of over 1 and up to 2 years				
528	1B34222	Loans from financial auxiliaries - long-term - with a maturity of over 2 years				
529	1B34231	Loans from financial auxiliaries - called - with a notice period of up to 3 months				
530	1B34232	Loans from financial auxiliaries - called - with a notice of over 3 months but not more than 2 years				
531	1B3431	Loans from insurance corporations and pension funds - short-term				

MNB identification number: F01, F03, F08, F09, F14, F77-F85

SUPERVISORY BALANCE SHEET (Liabilities)

HFSA identification number: 1B

01 table listed credit institutions: millions of HUF with no decimals; cooperative credit institutions: millions of HUF with 3 decimals

MNB no.	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
532	1B34321	Loans from insurance corporations and pension funds - long-term - with a maturity of over 1 and up to 2 years				
533	1B34322	Loans from insurance corporations and pension funds - long-term - with a maturity of over 2 years				
534	1B34331	Loans from insurance corporations and pension funds - called - with a notice period of up to 3 months				
535	1B34332	Loans from insurance corporations and pension funds - called - with a notice of over 3 months but not more than 2 years				
536	1B351	Loans from non-financial corporations - short-term				
537	1B3521	Loans from non-financial corporations - long-term - with a maturity of over 1 and up to 2 years				
538	1B3522	Loans from non-financial corporations - long-term - with a maturity of over 2 years				
539	1B361	Loans form households and non-profit institutions serving households - short term				
540	1B3621	Loans form households and non-profit institutions serving households - long-term - with a maturity of over 1 and up to 2 years				
541	1B3622	Loans form households and non-profit institutions serving households - long-term - with a maturity of over 2 years				
542	1B363	Contributions of members of cooperatives - short-term				
543	1B37	Loans from other residents - called - with a notice period of up to 3 months				
544	1B38	Loans from other residents - called - with a notice of over 3 months but not more than 2 years				
545	1B39111	Loans from EMU central banks, the ECB and MFIs subject to EMU reserve requirements - short-term				
546	1B391121	Loans from EMU central banks, the ECB and MFIs subject to EMU reserve requirements - long-term - with a maturity of over 1 and up to 2 years				
547	1B391122	Loans from EMU central banks, the ECB and MFIs subject to EMU reserve requirements - long-term - with a maturity of over 2 years				
548	1B39113	Liabilities from EMU central banks, the ECB and MFIs subject to EMU reserve requirements from repo transactions				
549	1B39114	Liabilities from EMU central banks, the ECB and MFIs subject to EMU reserve requirements from authentic repurchase agreements				
550	1B391151	Loans from EMU central banks, the ECB and MFIs subject to EMU reserve requirements - called - with a notice period of up to 3 months				
551	1B391152	Loans from EMU central banks, the ECB and MFIs subject to EMU reserve requirements - called - with a notice of over 3 months but not more than 2 years				
552	1B39121	Loans from other MFIs not subject to EMU reserve requirements - short-term				
553	1B391221	Loans from other MFIs not subject to EMU reserve requirements - long-term - with a maturity of over 1 and up to 2 years				

MNB identification number: F01, F03, F08, F09, F14, F77-F85

SUPERVISORY BALANCE SHEET (Liabilities)

HFSA identification number: 1B

01 table listed credit institutions: millions of HUF with no decimals; cooperative credit institutions: millions of HUF with 3 decimals

MNB no.	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
554	1B391222	Loans from other MFIs not subject to EMU reserve requirements - long-term - with a maturity of over 2 years				
555	1B39123	Liabilities to other MFIs not subject to EMU reserve requirements from repo transactions				
556	1B39124	Liabilities to other MFIs not subject to EMU reserve requirements from other authentic repurchase agreements				
557	1B391251	Loans from other MFIs not subject to EMU reserve requirements - called - with a notice period of up to 3 months				
558	1B391252	Loans from other MFIs not subject to EMU reserve requirements - called - with a notice of over 3 months but not more than 2 years				
559	1B39131	Other liabilities to other EMU sectors - short-term				
560	1B391321	Other liabilities to other EMU sectors - long-term - with a maturity of over 1 and up to 2 years				
561	1B391322	Other liabilities to other EMU sectors - long-term - with a maturity of over 2 years				
562	1B391331	Other liabilities to other EMU sectors - called loans - with a notice period of up to 3 months				
563	1B391332	Other liabilities to other EMU sectors - called loans - with a notice of over 3 months but not more than 2 years				
564	1B39211	Loans from other non-resident banks - short-term				
565	1B392121	Loans from other non-resident banks - long-term - with a maturity of over 1 and up to 2 years				
566	1B392122	Loans from other non-resident banks - long-term - with a maturity of over 2 years				
567	1B392131	Loans from other non-residential banks - called - with a notice not more than 3 months				
568	1B392132	Loans from other non-residential banks - called - with a notice over 3 months but not more than 2 years				
569	1B39221	Liabilities to other international institutions and non-resident governments - short-term				
570	1B392221	Liabilities to other international institutions and non-resident governments - long-term - with a maturity of over 1 and up to 2 years				
571	1B392222	Liabilities to other international institutions and non-resident governments - long-term - with a maturity of over 2 years				
572	1B39231	Other liabilities to other non-residents - short-term				
573	1B392321	Other liabilities to other non-residents - long-term - with a maturity of over 1 and up to 2 years				
574	1B392322	Other liabilities to other non-residents - long-term - with a maturity of over 2 years				
575	1B392331	Other liabilities to other non-residents - called loans - with a notice period of up to 3 months				
576	1B392332	Other liabilities to other non-residents - called loans - with a notice of over 3 months but not more than 2 years				
577	1B4	<b>Debt securities issued (578+...+609)</b>				
578	1B4111	Bonds - short-term				
579	1B41121	Bonds - long-term - with a maturity of over 1 and up to 2 years				
580	1B41122	Bonds - long-term - with a maturity of over 2 years				



MNB identification number: F01, F03, F08, F09, F14, F77-F85

SUPERVISORY BALANCE SHEET (Liabilities)

HFSA identification number: 1B

01 table listed credit institutions: millions of HUF with no decimals; cooperative credit institutions: millions of HUF with 3 decimals

MNB no.	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
581	1B4121	Convertible bonds - with a maturity of over 1 and up to 2 years				
582	1B4122	Convertible bonds - with a maturity of over 2 years				
583	1B4131	Mortgage bonds - short term				
584	1B41321	Mortgage bonds - with a maturity of over 1 and up to 2 years				
585	1B41322	Mortgage bonds - with a maturity of over 2 years				
586	1B4141	Certificates of deposit - short-term				
587	1B41421	Certificates of deposit - long-term - with a maturity of over 1 and up to 2 years				
588	1B41422	Certificates of deposit - long-term - with a maturity of over 2 years				
589	1B4151	Other debt securities - short-term				
590	1B41521	Other debt securities - long-term - with a maturity of over 1 and up to 2 years				
591	1B41522	Other debt securities - long-term - with a maturity of over 2 years				
592	1B4211	PRIVATELY placed mortgage certificates - short-term				
593	1B42121	PRIVATELY placed mortgage certificates - long-term - with a maturity of over 1 and up to 2 years				
594	1B42122	PRIVATELY placed mortgage certificates - long-term - with a maturity of over 2 years				
595	1B4222	PRIVATELY placed other debt securities - short-term				
596	1B42221	PRIVATELY placed other debt securities - long-term - with a maturity of over 1 and up to 2 years				
597	1B42222	PRIVATELY placed other debt securities - long-term - with a maturity of over 2 years				
598	1B43111	Mortgage certificates issued abroad - short-term				
599	1B431121	Mortgage certificates issued abroad - long-term - with a maturity of over 1 and up to 2 years				
600	1B431122	Mortgage certificates issued abroad - long-term - with a maturity of over 2 years				
601	1B43121	Other debt securities issued abroad - short-term				
602	1B431221	Other debt securities issued abroad - long-term - with a maturity of over 1 and up to 2 years				
603	1B431222	Other debt securities issued abroad - long-term - with a maturity of over 2 years				
604	1B43211	PRIVATELY placed mortgage certificates issued abroad - short-term				
605	1B432121	PRIVATELY placed mortgage certificates issued abroad - long-term - with a maturity of over 1 and up to 2 years				
606	1B432122	PRIVATELY placed mortgage certificates issued abroad - long-term - with a maturity of over 2 years				
607	1B43221	PRIVATELY placed other debt securities issued abroad - short-term				
608	1B432221	PRIVATELY placed other debt securities issued abroad - long-term - with a maturity of over 1 and up to 2 years				
609	1B432222	PRIVATELY placed other debt securities issued abroad - long-term - with a maturity of over 2 years				
610	1B5	<b>Liabilities from investment services (611+...+623)</b>				
611	1B511	- from central government				
612	1B512	- from social security				

MNB identification number: F01, F03, F08, F09, F14, F77-F85

## SUPERVISORY BALANCE SHEET (Liabilities)

HFSA identification number: 1B

01 table listed credit institutions: millions of HUF with no decimals; cooperative credit institutions: millions of HUF with 3 decimals

MNB no.	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
613	1B513	- from local governments				
614	1B52	- from Central Bank				
615	1B531	- from credit institutions				
616	1B532	- from money market funds				
617	1B541	- from other financial intermediaries				
618	1B542	- from other financial auxiliaries				
619	1B543	- from insurance corporations and pension funds				
620	1B55	- from non-financial corporations				
621	1B56	- from households				
622	1B57	- from non-profit institutions serving households				
623	1B58	- from non-residents				
624	1B6	<b>Accrued interest payable (625+638+639)</b>				
625	1B61	On loans and deposits (626+...+637)				
626	1B6111	- to central government				
627	1B6112	- to local governments				
628	1B612	- to Central Bank				
629	1B6131	- to credit institutions				
630	1B6132	- to money market funds				
631	1B6141	- to other financial intermediaries				
632	1B6142	- to other financial auxiliaries				
633	1B6143	- to insurance corporations and pension funds				
634	1B615	- to non-financial corporations				
635	1B616	- to households				
636	1B617	- to non-profit institutions serving households				
637	1B618	- to non-residents				
638	1B62	On securities				
639	1B63	On derivatives				
640	1B7	<b>Other accrued balances (641+642+643+660+...+663)</b>				
641	1B71	Items in transit				
642	1B72	Suspense items				
643	1B73	Other accrued balances (644+...+659)				
644	1B73111	- with central government				
645	1B73112	- with social security				
646	1B73113	- with local governments				
647	1B7312	- with Central Bank				
648	1B73131	- with credit institutions				
649	1B73132	- with money market funds				
650	1B73141	- with other financial intermediaries				
651	1B73142	- with other financial auxiliaries				
652	1B73143	- with insurance corporations and pension funds				
653	1B7315	- with non-financial corporations				
654	1B73161	- with households - individuals				
655	1B73162	- with households - sole proprietors				
656	1B7317	- with non-profit institutions serving households				
657	1B7318	- with non-residents				
658	1B732	- accrued expenses that cannot be broken down by sector				
659	1B733	Accrued expenses for operating expenditures				
660	1B741	Derivatives - fair-valued - with negative valuation difference				
661	1B742	Derivatives - not fair-valued - with negative foreign exchange valuation difference				
662	1B75	Differences of liabilities valuation				
663	1B76	Others				
664	1B8	<b>Provisions (665+...+668)</b>				
665	1B81	Risk provision for suspense and future liabilities				
666	1B82	General risk provisions				
667	1B83	Balancing provision of building societies				
668	1B84	Other provisions				
669	1B9	<b>Equity (670+...+685)</b>				

MNB identification number: F01, F03, F08, F09, F14, F77-F85

SUPERVISORY BALANCE SHEET (Liabilities)

HFSA identification number: 1B

01 table listed credit institutions: millions of HUF with no decimals; cooperative credit institutions: millions of HUF with 3 decimals

MNB no.	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
670	1B9111	Subscribed capital - without cumulative preference shares				
671	1B9112	Subscribed capital - cumulative preference shares				
672	1B912	Subscribed but unpaid capital				
673	1B921	Capital reserve - agio				
674	1B922	Capital reserve - other				
675	1B931	Accumulated profit reserve - for previous years				
676	1B932	Accumulated profit reserve - from previous year not yet approved by general meeting				
677	1B933	Accumulated profit reserve - other				
678	1B941	Tied-up provisions - repurchased own shares, value of repayed corporational shares				
679	1B942	Tied-up provisions - other				
680	1B951	Valuation reserve for revaluation				
681	1B9521	Valuation reserve fair-valuation - cash-flow hedge				
682	1B9522	Valuation reserve fair-valuation - other				
683	1B953	Valuation reserve - other				
684	1B96	General reserve				
685	1B97	Balance sheet profit/loss (interim profit)				

## MEMORANDUM ITEMS

HFSA identification number: 1C

02 table , specialized credit institutions: millions of HUF without decimals, co-op. credit inst.: millions of HUF with 3 decimals

MNB no.	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
001	1C1	<b>Own-issued debt securities</b>				
002	1C11	Stock of own-issued debt securities with a nominal capital guarantee under 100% - with a maturity of not more than 2 years				
003	1C121	Par value of repurchased own-issued debt securities which also represent positive value in the regulatory capital of the institution - core capital				
004	1C122	Par value of repurchased own-issued debt securities which also represent positive value in the regulatory capital of the institution - supplementary capital				
005	1C123	Par value of repurchased own-issued debt securities which also represent positive value in the regulatory capital of the institution - Subordinated debt-capital				
006	1C124	Par value of repurchased own-issued debt securities which also represent positive value in the regulatory capital of the institution - other				
007	1C125	Par value of repurchased own-issued debt securities which do NOT represent positive value in the regulatory capital of the institution				
008	1C2	<b>Assets and liabilities from repo transactions with central counterparty</b>				
009	1C21	Assets from repo transactions with resident central counterparty				
010	1C22	Assets from repo transactions with EMU central counterparty				
011	1C23	Liabilities from repo transactions with resident central counterparty				
012	1C24	Liabilities from repo transactions with EMU central counterparty				
013	1C3	<b>Assets and liabilities with non-financial investment funds</b>				
014	1C31	Credits granted to non-financial investment funds				
015	1C32	Claims from repo transactions from non-financial investment funds				
016	1C33	Sight and current account deposits of non-financial investment funds				
017	1C34	Deposits with agreed maturity of non-financial investment funds				
018	1C4	<b>Transferable deposit</b>				
019	1C411	Transferable deposit of resident credit institutions				
020	1C412	Transferable deposit of resident general government				
021	1C413	Transferable deposit of other resident sectors				
022	1C4211	Transferable deposit of EMU credit institutions				
023	1C4212	Transferable deposit of EMU general government				
024	1C4213	Transferable deposit of other EMU sectors				
025	1C4221	Other non-residents - transferable deposit of banks				
026	1C4222	Other non-residents - transferable deposit of non-banks				
027	1C43	<b>Deposits redeemable at notice</b>				

## MEMORANDUM ITEMS

HFSA identification number: 1C

02 table , specialized credit institutions: millions of HUF without decimals, co-op. credit inst.: millions of HUF with 3 decimals

MNB no.	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
028	1C5	Items in connection with financial vehicle corporations (FVC)				
029	1C51	Total deposits of resident FVC				
030	1C511	Of which: with a maturity up to 2 years				
031	1C52	Total deposits of EMU FVC				
032	1C521	Of which: with a maturity up to 2 years				
033	1C53	Debt securities issued by resident FVC				
034	1C54	Debt securities issued by EMU FVC				
035	1C6	<b>Shares</b>				
036	1C61	Own shares repurchased at nominal value				
037	1C621	Preferred share with special priority in the payment of dividends at nominal value				
038	1C622	Preferred share with special priority in the payment of dividends at value of issue				
039	1C623	Preferred share with special priority in the payment of dividends at value of redemption				
040	1C631	Preferred shares with special voting rights at nominal value				
041	1C632	Preferred shares with special voting rights at value of issue				
042	1C7	<b>Other memorandum items</b>				
043	1C71	Employer's and local subsidies				
044	1C721	Prompt loans under contracts with building societies, at gross book value				
045	1C722	Prompt loans under contracts with building societies, at net book value				
046	1C731	Other differed balances (from 1AB911)				
047	1C732	Other accrued balances (from 1B73)				
048	1C74	Total sight savings deposits				
049	1C75	Shares and other equity from foreign investments at net value - From shares for investment and participations in non-residents - credit institutions				
050	1C76	Restructuring credits provided by the governmental credit bolstering program - at gross book value - short-term				
051	1C77	Restructuring credits provided by the governmental credit bolstering program, at gross book value - long-term - with a maturity over 1 and up to 5 years				
052	1C78	Restructuring credits provided by the governmental credit bolstering program - at gross book value - long-term - with a maturity over 5 years				
053	1C81	<b>Mortgage loans lent to the domestic individuals - at total gross value (54+69)</b>				
054	1C811	<b>Total mortgage loans provided by the mortgage law (55+66)</b>				
055	1C8111	Housing mortgage loans (56+60+61+62)				
056	1C81111	Housing mortgage deems with governmental interest subsidy (57+...+59)				
057	1C811111	- For purchase/built of new residence				
058	1C811112	- For purchase of used residence				
059	1C811113	- For other purposes				
060	1C81112	Combination of governmental complementary interest subsidy and housing mortgage deems with governmental interest subsidy				
061	1C81113	Subsidized mortgage loans - lent from 1 October 2009				
062	1C81114	Market interest-bearing and other types of housing loans (63+...+65)				
063	1C811141	- For purchase/built of new residence				

## MEMORANDUM ITEMS

HFSA identification number: 1C

02 table , specialized credit institutions: millions of HUF without decimals, co-op. credit inst.: millions of HUF with 3 decimals

MNB no.	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
064	1C811142	- For purchase of used residence				
065	1C811143	- For other purposes				
066	1C8112	General purpose mortgage loans (67+68)				
067	1C81121	For real estate purposes excluding residential purposes				
068	1C81122	For other purposes				
069	1C812	Total mortgage loans provided by not the mortgage law (70+81)				
070	1C8121	Housing mortgage loans (71+75+76+77)				
071	1C81211	With complementary governmental interest subsidy (72+...+74)				
072	1C812111	- For purchase/built of new residence				
073	1C812112	- For purchase of used residence				
074	1C812113	- For other purposes				
075	1C81212	Other asset sided interest rate subsidys				
076	1C81213	Subsidized mortgage loans - lent from 1 October 2009				
077	1C81214	Market intereset-bearing and other types of housing loans (78+...+80)				
078	1C812141	- For purchase/built of new residence				
079	1C812142	- For purchase of used residence				
080	1C812143	- For other purposes				
081	1C8122	General purpose mortgage loans (82+83)				
082	1C81221	For real estate purposes excluding residential purposes				
083	1C81222	For other purposes				
084	1C82	Loans lent to the domestic individuals without real estate collateral a-for residential purposes, at total gross value (85+...+87)				
085	1C821	- For purchase/built of new residence				
086	1C822	- For purchase of used residence				
087	1C823	- For other purposes				
088	1C83	Loans lent to the domestic individuals without real estate collateral for non-residential purposes, at gross value				
089	1C9	From bank overdrafts - credit card credit				
090	1C9111	Associated enterprises - convenience credit card credit				
091	1C9112	Associated enterprises - extended credit card credit				
092	1C9121	Non-financial corporations - convenience credit card credit				
093	1C9122	Non-financial corporations - extended credit card credit				
094	1C9211	Households - individuals - convenience credit card credit				
095	1C9212	Households - individuals - extended credit card credit				
096	1C9221	Households - sole proprietors - convenience credit card credit				
097	1C9222	Households - sole proprietors - extended credit card credit				
098	1C931	Non-profit institutions serving households - convenience credit card credit				
099	1C932	Non-profit institutions serving households - extended credit card credit				
100	1C941	Loans granted to EMU non-financial corporations - convenience credit card credit				
101	1C942	Loans granted to EMU non-financial corporations - extended credit card credit				

MNB identification number: F01, F03, F08, F09, F14, F77-F85

MEMORANDUM ITEMS

HFSA identification number: 1C

02 table , specialized credit institutions: millions of HUF without decimals, co-op. credit inst.: millions of HUF with 3 decimals

MNB no.	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
102	1C951	Consumer credit granted to EMU households and non-profit institutions serving households - convenience credit card credit				
103	1C952	Consumer credit granted to EMU households and non-profit institutions serving households - extended credit card credit				

MNB identification number: F01, F03, F08, F09, F14, F77-F85

ASSETS SOLD

HFSA identification number: 1D

03 table      ized credit institutions: millions of HUF without decimals, co-op. credit inst.: millions of HUF with 3 decimals

MNB code	HFSA line code	Description	Repurchase obligation a	Deferred and repurchased b	Deferred payment c
001	1D1	<b>At book value (2+...+5)</b>			
002	1D11	Own assets			
003	1D12	Receivables			
004	1D13	Securities			
005	1D14	Investments			
006	1D2	<b>At selling value (7+...+10)</b>			
007	1D21	Own assets			
008	1D22	Receivables			
009	1D23	Securities			
010	1D24	Investments			
011	1D3	<b>At repurchase value (12+...15)</b>			
012	1D31	Own assets			
013	1D32	Receivables			
014	1D33	Securities			
015	1D34	Investments			



MNB identification number: F01, F03, F08, F09, F14, F77-F85

**DATA REQUIRED FOR THE CALCULATION OF TRANSACTIONS**

HFSA identification number: 1E

04 table Institutions: millions of HUF without decimals, coop. credit inst.: millions of HUF with 3 decimals

MNB no.	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
001	1E0	<b>Assets</b>				
002	1E1	<b>Loans written off (3+...+19)</b>				
003	1E11	Loans to monetary financial institutions				
004	1E121	Loans to other financial intermediaries and financial auxiliaries				
005	1E122	Loans to insurance corporations and pension funds				
006	1E13	Loans to non-financial corporations				
007	1E141	Loans to households and non-profit institutions serving households - consumer credit				
008	1E142	Loans to households and non-profit institutions serving households - lending for house purchase				
009	1E1431	Loans to individuals and non-profit institutions serving households - other loans				
010	1E1432	Other loans to sole proprietors				
011	1E151	Loans to EMU monetary financial institutions				
012	1E152	Loans to EMU other financial intermediaries and financial auxiliaries				
013	1E153	Loans to EMU insurance corporations and pension funds				
014	1E154	Loans to EMU non-financial corporations				
015	1E1551	Loans to EMU households and non-profit institutions serving households - consumer credit				
016	1E1552	Loans to EMU households and non-profit institutions serving households - lending for house purchase				

MNB identification number: F01, F03, F08, F09, F14, F77-F85

**DATA REQUIRED FOR THE CALCULATION OF TRANSACTIONS**

HFSA identification number: 1E

04 table      titutions: millions of HUF without decimals, coop. credit inst.: millions of HUF with 3 decimals

MNB no.	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
017	1E15531	Loans to EMU individuals and non-profit institutions serving households - other loans				
018	1E15532	Other loans to EMU sole proprietors				
019	1E156	Loans to other non-residents				
020	1E21	Price changes of government securities with a maturity of not more than 2 years				
021	1E22	Price changes of securities other than shares with a maturity of over 2 years (22+...+30)				
022	1E221	Security of monetary financial institutions				
023	1E222	Security of general government				
024	1E223	Security of non-financial corporations				
025	1E224	Security of other financial corporations				
026	1E225	Security of other resident sectors				
027	1E2261	Security of EMU monetary financial institutions				
028	1E2262	Security of EMU general government				
029	1E2263	Security of other EMU sectors				
030	1E2264	Security of other non-residents				
031	1E3	Price changes of shares and other equity (32+...+38)				
032	1E31	Monetary financial institutions				
033	1E32	Non-financial corporations				
034	1E33	Other financial corporations				
035	1E34	Other resident sectors				
036	1E351	EMU monetary financial institutions				
037	1E352	Other EMU sectors				
038	1E36	Other non-residents				

MNB identification number: F01, F03, F08, F09, F14, F77-F85

Data on securitisation

HFSA identification number: 1F

05 table

Banks, specialized credit institutions: millions of HUF without decimals, coop. credit inst.: millions of HUF with 3 decimals

MNB sorszám	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1 a	2 b	3 c	4 d
001	1F1	<b>Securitized with impact on loan stocks</b>				
002	1F11	<b>Net flows of loans securitised or otherwise transferred (counterparty in the transfer is an FVC located outside the euro area)</b>				
003	1F1111	Loans of central government				
004	1F1112	Loans of other general government				
005	1F1121	Loans of other financial intermediaries and financial auxiliaries				
006	1F1122	Loans of insurance corporations and pension funds				
007	1F113	Loans of non-financial corporations				
008	1F114	Loans of households and non-profit institutions serving households				
009	1F115111	Loans of EMU central government				
010	1F115112	Loans of EMU other general government				
011	1F115121	Loans of EMU other financial intermediaries and financial auxiliaries				
012	1F115122	Loans of EMU insurance corporations and pension funds				
013	1F11513	Loans of EMU non-financial corporations				
014	1F11514	Loans of EMU households and non-profit institutions serving households				
015	1F1152	Loans of other non-residents				
016	1F12	<b>Net flows of loans securitised or otherwise transferred (counterparty in the transfer is an FVC located in the euro area)</b>				
017	1F1211	Loans of central government				
018	1F1212	Loans of other general government				
019	1F1221	Loans of other financial intermediaries and financial auxiliaries				
020	1F1222	Loans of insurance corporations and pension funds				
021	1F123	Loans of non-financial corporations				
022	1F124	Loans of households and non-profit institutions serving households				
023	1F125111	Loans of EMU central government				
024	1F125112	Loans of EMU other general government				
025	1F125121	Loans of EMU other financial intermediaries and financial auxiliaries				
026	1F125122	Loans of EMU insurance corporations and pension funds				
027	1F12513	Loans of EMU non-financial corporations				
028	1F12514	Loans of EMU households and non-profit institutions serving households				
029	1F1252	Loans of other non-residents				
030	1F13	<b>Net flows of loans securitised or otherwise transferred (other counterparties in the transfer)</b>				
031	1F1311	Loans of central government				
032	1F1312	Loans of other general government				
033	1F1321	Loans of other financial intermediaries and financial auxiliaries				
034	1F1322	Loans of insurance corporations and pension funds				
035	1F133	Loans of non-financial corporations				
036	1F134	Loans of households and non-profit institutions serving households				
037	1F135111	Loans of EMU central government				
038	1F135112	Loans of EMU other general government				
039	1F135121	Loans of EMU other financial intermediaries and financial auxiliaries				
040	1F135122	Loans of EMU insurance corporations and pension funds				
041	1F13513	Loans of EMU non-financial corporations				
042	1F13514	Loans of EMU households and non-profit institutions serving households				
043	1F1352	Loans of other non-residents				
044	1F2	<b>Securitization without impact on loan stocks</b>				
045	1F211	Loans of central government				
046	1F212	Loans of other general government				
047	1F221	Loans of other financial intermediaries and financial auxiliaries				
048	1F222	Loans of insurance corporations and pension funds				
049	1F223	Loans of non-financial corporations				
050	1F224	Loans of households and non-profit institutions serving households				
051	1F225111	Loans of EMU central government				
052	1F225112	Loans of EMU other general government				
053	1F225121	Loans of EMU other financial intermediaries and financial auxiliaries				
054	1F225122	Loans of EMU insurance corporations and pension funds				
055	1F22513	Loans of EMU non-financial corporations				
056	1F22514	Loans of EMU households and non-profit institutions serving households				
057	1F2252	Loans of other non-residents				
058	1F3	<b>Outstanding amounts of loans not derecognised from the Balance Sheet</b>				
059	1F31	<b>Outstanding amount of loans securitised through non GMU resident FVC but not derecognised from the Balance Sheet</b>				
060	1F31011	Loans of central government				
061	1F31012	Loans of other general government				

MNB identification number: F01, F03, F08, F09, F14, F77-F85

Data on securitisation

HFSA identification number: 1F

05 table

Banks, specialized credit institutions: millions of HUF without decimals, coop. credit inst.: millions of HUF with 3 decimals

MNB sorszám	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1 a	2 b	3 c	4 d
062	1F31021	Loans of other financial intermediaries and financial auxiliaries				
063	1F31022	Loans of insurance corporations and pension funds				
064	1F3103	Loans of non-financial corporations				
065	1F3104	Loans of households and non-profit institutions serving households				
066	1F3150111	Loans of EMU central government				
067	1F3105112	Loans of EMU other general government				
068	1F3105121	For real estate purposes excluding residential purposes				
069	1F3105122	Loans of EMU insurance corporations and pension funds				
070	1F310513	<b>Total mortgage loans provided by not the mortgage law (70+81)</b>				
071	1F310514	Housing mortgage loans (71+75+76+77)				
072	1F31052	Loans of other non-residents				
073	1F311	<b>Outstanding amount of loans securitised through GMU resident FVC but not derecognised from the Balance Sheet</b>				
074	1F31111	Loans of central government				
075	1F31112	Loans of other general government				
076	1F31121	Loans of other financial intermediaries and financial auxiliaries				
077	1F31122	Subsidized mortgage loans - lent from 1 October 2009				
078	1F3113	Loans of non-financial corporations				
079	1F3114	Loans of households and non-profit institutions serving households				
080	1F3115111	Loans of EMU central government				
081	1F3115112	Loans of EMU other general government				
082	1F3115121	General purpose mortgage loans (82+83)				
083	1F3115122	For real estate purposes excluding residential purposes				
084	1F311513	Loans of EMU non-financial corporations				
085	1F311514	Loans lent to the domestic individuals without real estate collateral a-for residential purposes, at total gross value (85+...+87)				
086	1F31152	Loans of other non-residents				

CURRENCY BREAKDOWN of the end-of month stocks of  
CERTAIN ASSETS AND LIABILITIES (supplementary data and loans: at gross book value, securities: at net book value)

HSFA identification number: 1G

MNB code	Description	Banks, specialized credit institutions: millions of HUF without decimals, coop. credit inst.: millions of HUF with 3 decimals										
		Currencies of non-EMU EU members						Other foreign currencies				
		DKK a	SEK b	GBP c	Other EU currencies d	USD e	JPY f	CHF g	CAD h	NOK i	AUD j	Other foreign currencies k
		1	2	3	4	5	6	7	8	9	10	11
001	1G1 ASSETS											
002	1G11 Cash balance											
003	1G12 Loans, deposits											
004	1G1211 Loans to central government											
005	1G1212 Loans to local governments											
006	1G122 Loans to, deposits from resident monetary financial institutions											
007	1G123 Loans to other financial corporations											
008	1G1241 Loans to non-financial corporations - short-term											
009	1G12421 Loans to non-financial corporations - long-term - with a maturity of over 1 and up to 5 years											
010	1G12422 Loans to non-financial corporations - long-term - with a maturity of over 5 years											
011	1G125 Loans to households											
012	1G126 Loans to non-profit institutions serving households											
013	1G1271 Loans to, deposits at EMU monetary financial institutions											
014	1G1272 Loans to EMU other sectors											
015	1G1281 Loans to and deposits at other non-resident banks - short-term											
016	1G1282 Loans to and deposits at other non-resident banks - long-term											
017	1G1291 Loans to other non-residents - short-term											
018	1G1292 Loans to other non-residents - long-term											
019	1G13 Securities other than shares											
020	1G1311 Securities issued by central government											
021	1G1312 Securities issued by social security											

CURRENCY BREAKDOWN of the end-of month stocks of  
CERTAIN ASSETS AND LIABILITIES (supplementary data and loans: at gross book value, securities: at net book value)

HSFA identification number: 1G

06 table

MNB code	Description	Banks, specialized credit institutions: millions of HUF without decimals, coop. credit inst.: millions of HUF with 3 decimals										
		Currencies of non-EMU EU members						Other foreign currencies				
		DKK a	SEK b	GBP c	Other EU currencies d	USD e	JPY f	CHF g	CAD h	NOK i	AUD j	Other foreign currencies k
		1	2	3	4	5	6	7	8	9	10	11
022	1G1313 Securities issued by local governments											
023	1G132 Securities issued by resident monetary financial institutions											
024	1G133 Securities issued by other resident sectors											
025	1G1341 Securities issued by EMU monetary financial institutions											
026	1G1342 Securities issued by EMU other sectors											
027	1G1351 Securities issued by other non-resident banks											
028	1G1352 Securities issued by other non-residents											
029	1G136 Shares and other equity of non-residents											
030	1G2 LIABILITIES											
031	1G21 Loans, deposits, subordinated loan capital											
032	1G211 From central government											
033	1G212 From local governments											
034	1G212 From resident monetary financial institutions											
035	1G213 From other financial corporations											
036	1G2141 From non-financial corporations - short-term											
037	1G21421 From non-financial corporations - long-term - with a maturity of over 1 and up to 2 years											
038	1G21422 From non-financial corporations - long-term - with a maturity of over 2 years											
039	1G2151 From households - short-term											
040	1G21521 From households - long-term - with a maturity of over 1 and up to 2 years											
041	1G21522 From households - long-term - with a maturity of over 2 years											
042	1G216 From nonprofit institutions serving households											
043	1G2171 From EMU monetary financial institutions											
044	1G2172 From other EMU sectors											
045	1G2181 From other non-resident banks - short-term											

CURRENCY BREAKDOWN of the end-of month stocks of  
CERTAIN ASSETS AND LIABILITIES (supplementary data and loans: at gross book value, securities: at net book value)

HSFA identification number: 1G

06 table

MNB code	Description	Banks, specialized credit institutions: millions of HUF without decimals, coop. credit inst.: millions of HUF with 3 decimals						Other foreign currencies				
		Currencies of non-EMU EU members			Other EU currencies			USD	JPY	CHF	CAD	NOK
		DKK	SEK	GBP	Other EU currencies	5	6	7	8	9	10	11
		a	b	c	d	e	f	g	h	i	j	k
046	1G2182 From other non-resident banks - long-term	1	2	3	4	5	6	7	8	9	10	11
047	1G2191 From other non-residents - short-term											
048	1G2192 From other non-residents - long-term											
049	1G221 Securities, other than shares, issued by residents											
050	1G222 Securities, other than shares, issued by non-residents											
051	1G31 Remaining assets											
052	1G32 Remaining liabilities											

MNB identification number: F01, F03, F08, F09, F14, F77-F85

SUPERVISORY BALANCE SHEET (Assets at net book value)

HFSA identification number: 1AN

11 table, specialized credit institutions: millions of HUF without decimals, coop. credit inst.: millions of HUF with 3 decimals

MNB code	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
001	1AN0	Total assets (2+9+64+84+94+242+278+295+317)				
002	1AN1	Cash and settlement accounts (3+...+8)				
003	1AN11	Cash balance (HUF, foreign currency)				
004	1AN12	Nostro accounts with the Central Bank				
005	1AN13	Settlement account of cooperative credit institution with MTB				
006	1AN14	Nostro accounts with resident credit institutions				
007	1AN151	Nostro accounts with EMU credit institutions				
008	1AN152	Nostro accounts with other non-resident banks				
009	1AN2	Securities other than shares (10+...+19+20+27+34+39+40+41)				
010	1AN2111	Securities of central government - short-term				
011	1AN2112	Government bonds				
012	1AN2113	Consolidation government bonds				
013	1AN2121	Social insurance bonds - short-term				
014	1AN2122	Social insurance bonds - long-term				
015	1AN2131	Local government bonds - short-term				
016	1AN2132	Local government bonds - long-term				
017	1AN2211	Central Bank bonds - short-term				
018	1AN22121	Central Bank bonds - long-term - with a maturity of over 1 and up to 2 years				
019	1AN22122	Central Bank bonds - long-term - with a maturity of over 2 years				
020	1AN23	Bonds of resident credit institutions (21+...+26)				
021	1AN2311	Mortgage bonds issued by resident credit institution short-term				
022	1AN23121	Mortgage bonds issued by resident credit institution long-term - with a maturity of over 1 and up to 2 years				
023	1AN23122	Mortgage bonds issued by resident credit institution long-term - with a maturity of over 2 years				
024	1AN2321	Other bonds of resident credit institutions - short-term				
025	1AN23221	Other bonds of resident credit institutions - long-term - with a maturity of over 1 and up to 2 years				
026	1AN23222	Other bonds of resident credit institutions - long-term - with a maturity of over 2 years				
027	1AN24	Bonds of other financial intermediaries, of financial auxiliaries and of insurance corporations (28+...+33)				
028	1AN2411	Bonds of other financial intermediaries - short-term				
029	1AN2412	Bonds of other financial intermediaries - long-term				
030	1AN2421	Bonds of financial auxiliaries - short-term				
031	1AN2422	Bonds of Financial auxiliaries - long-term				
032	1AN2431	Bonds of insurance corporations - short-term				
033	1AN2432	Bonds of insurance corporations - long-term				
034	1AN25	Bonds of non-financial corporations (35+ ...+38)				
035	1AN2511	Bonds of associated enterprises - short-term				
036	1AN2512	Bonds of associated enterprises - long-term				
037	1AN2521	Bonds of non-financial corporations (excl. associated enterprises) - short-term				
038	1AN2522	Bonds of non-financial corporations (excl. associated enterprises) - long-term				
039	1AN2611	Bonds of non-profit institutions serving households - short-term				
040	1AN2612	Bonds of non-profit institutions serving households - long-term				
041	1AN27	Non-resident bonds (42+...+63)				
042	1AN27111	Bonds of associated enterprises - long-term				
043	1AN27112	EMU - bonds of central government - long-term				
044	1AN27121	EMU - other general government securities - short-term				
045	1AN27122	EMU - other general government securities - long-term				
046	1AN27131	EMU - Mortgage bonds issued by MFIs - short term				
047	1AN271311	EMU - Mortgage bonds issued by MFIs - long-term - with a maturity of over 1 and up to 2 years				
048	1AN271312	EMU - Mortgage bonds issued by MFIs - long-term - with a maturity of over 2 years				
049	1AN27132	Bonds of EMU MFIs - short-term				
050	1AN271321	Bonds of EMU MFIs - long-term - with a maturity of over 1 and up to 2 years				
051	1AN271322	Bonds of EMU MFIs - long-term - with a maturity of over 2 years				
052	1AN27141	Bonds of other EMU residents - short-term				
053	1AN27142	Bonds of other EMU residents - long-term				
054	1AN27211	Other non-residents - government securities - short-term				



MNB identification number: F01, F03, F08, F09, F14, F77-F85

## SUPERVISORY BALANCE SHEET (Assets at net book value)

HFSA identification number: 1AN

11 table, specialized credit institutions: millions of HUF without decimals, coop. credit inst.: millions of HUF with 3 decimals

MNB code	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
055	1AN27212	Other non-residents - government securities - long-term				
056	1AN27221	Other mortgage bonds issued by non-resident banks - short-term				
057	1AN27221	Other mortgage bonds issued by non-resident banks - long-term - with a maturity of not more than 2 years				
058	1AN27221	Other mortgage bonds issued by non-resident banks - long-term - with a maturity of over 2 years				
059	1AN27222	Other bonds of other non-resident banks - short-term				
060	1AN27222	Other bonds of other non-resident banks - long-term - with a maturity of not more than 2 years				
061	1AN27222	Other bonds of other non-resident banks - long-term - with a maturity of over 2 years				
062	1AN27231	Bonds of other non-resident sectors - short-term				
063	1AN27232	Bonds of other non-resident sectors - long-term				
064	1AN3	<b>Shares and other equity (65+68+69+74+75+76)</b>				
065	1AN31	Shares of resident credit institutions (66+67)				
066	1AN3111	Shares of resident credit institutions quoted on the Stock Exchange				
067	1AN3112	Shares of resident credit institutions NOT quoted on the Stock Exchange				
068	1AN3121	Money market fund shares				
069	1AN32	Other investment fund shares, shares of other financial intermediaries, of financial auxiliaries and of insurance corporations (70+...+76)				
070	1AN3311	Other investment fund shares				
071	1AN33121	Risk capital fund shares				
072	1AN33122	Shares of other financial intermediaries				
073	1AN3313	Shares of financial auxiliaries				
074	1AN3314	Shares of insurance corporations				
075	1AN3311	Shares of non-financial corporations quoted on the Stock Exchange				
076	1AN3312	Shares of non-financial corporations NOT quoted on the Stock Exchange				
077	1AN34	Shares, other equity and investment fund shares of non-residents (78+...+83)				
078	1AN3411	Investment fund shares of EMU money market funds				
079	1AN3412	Shares of EMU MFIs				
080	1AN34131	Investment fund shares of other EMU residents				
081	1AN34132	Shares of EMU other sectors				
082	1AN3421	Investment fund shares of other non-resident money market funds				
083	1AN3422	Shares and investment fund shares of other non-residents				
084	1AN4	<b>Deposits with the Central Bank and interbank deposits (85+...+93)</b>				
085	1AN411	Deposits held with the Central Bank - short-term				
086	1AN412	Deposits held with the Central Bank - long-term				
087	1AN421	Deposits placed with resident credit institutions - short-term				
088	1AN422	Deposits placed with resident credit institutions - long-term				
089	1AN423	Resident credit institutions - authentic repurchase agreement				
090	1AN4311	Interbank deposits placed with EMU credit institutions - short-term				
091	1AN4312	Interbank deposits placed with EMU credit institutions - long-term				
092	1AN4321	Interbank deposits placed with other non-resident banks - short-term				
093	1AN4322	Interbank deposits placed with other non-resident banks - long-term				
094	1AN5	<b>Loans (95+...+103+107+...+113+135+161+184+198+206)</b>				
095	1AN5111	Loans granted to the central government - overdraft credit				
096	1AN5112	Other loans granted to the central government - short-term				
097	1AN5112	Other loans granted to the central government - long-term				
098	1AN5121	Loans to other institutions classified as part of central government - overdraft credit				
099	1AN5122	Loans to other institutions classified as part of central government - short-term				
100	1AN5122	Loans to other institutions classified as part of central government - long-term				
101	1AN5121	Loans to social security - short-term				

MNB identification number: F01, F03, F08, F09, F14, F77-F85

SUPERVISORY BALANCE SHEET (Assets at net book value)

HFSA identification number: 1AN

11 table, specialized credit institutions: millions of HUF without decimals, coop. credit inst.: millions of HUF with 3 decimals

MNB code	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
102	1AN5122	Loans to social security - long-term				
103	1AN513	Loans of local governments (104+...+106)				
104	1AN5131	Loans to local governments - overdraft credit				
105	1AN51321	Loans to local governments - short-term				
106	1AN51322	Loans to local governments - long-term				
107	1AN52	Loans granted to the Central Bank				
108	1AN5311	Loans granted to resident credit institutions - short-term				
109	1AN5312	Loans granted to resident credit institutions - long-term				
110	1AN5313	Syndicated loan granted to resident credit institutions organized by non-residents				
111	1AN5321	Loans granted to money market funds				
112	1AN5322	Money market funds - authentic repurchase agreement				
113	1AN54	Loans to other financial intermediaries, financial auxiliaries and insurance corporations (114+...+134)				
114	1AN5411	Loans to other financial intermediaries - overdraft credit				
115	1AN54121	Loans to other financial intermediaries - short-term				
116	1AN54122	Loans to other financial intermediaries - long-term - for a maturity of not more than 5 years				
117	1AN54122	Loans to other financial intermediaries - long-term - with a maturity of over 5 years				
118	1AN54131	Other financial intermediaries - authentic repurchase agreement - short-term				
119	1AN54132	Other financial intermediaries - authentic repurchase agreement - long-term - with a maturity of over 1 and up to 5 years				
120	1AN54132	Other financial intermediaries - authentic repurchase agreement - long-term - with a maturity of over 5 years				
121	1AN5421	Loans to financial auxiliaries - overdraft credit				
122	1AN54221	Loans to financial auxiliaries - short-term				
123	1AN54222	Loans to financial auxiliaries - for a maturity of not more than 5 years				
124	1AN54222	Loans to financial auxiliaries - long-term - for a maturity of not more than 5 years				
125	1AN54231	Financial auxiliaries - authentic repurchase agreement - short-term				
126	1AN54232	Financial auxiliaries - authentic repurchase agreement - long-term - with a maturity of over 1 and up to 5 years				
127	1AN54232	Financial auxiliaries - authentic repurchase agreement - long-term - with a maturity of over 5 years				
128	1AN5431	Loans to insurance corporations and pension funds - overdraft credit				
129	1AN54321	Loans to insurance corporations and pension funds - short-term				
130	1AN54322	Loans to insurance corporations and pension funds - with a maturity of over 1 and up to 5 years				
131	1AN54322	Loans to insurance corporations and pension funds - with a maturity of over 5 years				
132	1AN54331	Insurance corporations and pension funds - authentic repurchase agreement - short-term				
133	1AN54332	Insurance corporations and pension funds - authentic repurchase agreement - long-term - with a maturity of over 1 and up to 5 years				
134	1AN54332	Insurance corporations and pension funds - authentic repurchase agreement - long-term - with a maturity of over 5 years				
135	1AN55	Loans to non-financial corporations (136+...+160)				
136	1AN5511	Associated enterprises - overdraft credit				
137	1AN55121	Associated enterprises - other loans and loan type receivables - short-term				
138	1AN55122	Associated enterprises - other loans and loan type receivables - long-term - with a maturity of over 1 and up to 5 years				
139	1AN55122	Associated enterprises - other loans and loan type receivables - long-term - with a maturity of over 5 years				
140	1AN55131	Associated enterprises - authentic repurchase agreement - short-term				
141	1AN55132	Associated enterprises - authentic repurchase agreement - long-term - with a maturity of over 1 and up to 5 years				

MNB identification number: F01, F03, F08, F09, F14, F77-F85

SUPERVISORY BALANCE SHEET (Assets at net book value)

HFSA identification number: 1AN

11 table, specialized credit institutions: millions of HUF without decimals, coop. credit inst.: millions of HUF with 3 decimals

MNB code	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
142	1AN55132	Associated enterprises - authentic repurchase agreement - long-term - with a maturity of over 5 years				
143	1AN5521	Non-financial corporations (excl. associated enterprises) - overdraft credit				
144	1AN55221	Non-financial corporations (excl. associated enterprises) - bill of exchange - short-term				
145	1AN55222	Non-financial corporations (excl. associated enterprises) - bill of exchange - long-term - with a maturity of over 1 and up to 5 years				
146	1AN55222	Non-financial corporations (excl. associated enterprises) - bill of exchange - long-term - with a maturity of over 5 years				
147	1AN55231	Non-financial corporations (excl. associated enterprises) - claims purchased - short-term				
148	1AN55232	Non-financial corporations (excl. associated enterprises) - claims purchased - long-term - with a maturity of over 1 and up to 5 years				
149	1AN55232	Non-financial corporations (excl. associated enterprises) - claims purchased - long-term - with a maturity of over 5 years				
150	1AN55241	Non-financial corporations (excl. associated enterprises) - housing loan - short-term				
151	1AN55242	Non-financial corporations (excl. associated enterprises) - housing loan - long-term - with a maturity of over 1 and up to 5 years				
152	1AN55242	Non-financial corporations (excl. associated enterprises) - housing loan - long-term - with a maturity of over 5 years				
153	1AN55251	Non-financial corporations (excl. associated enterprises) - other loans - short-term				
154	1AN55252	Non-financial corporations (excl. associated enterprises) - other loans - long-term - with a maturity of over 1 and up to 5 years				
155	1AN55252	Non-financial corporations (excl. associated enterprises) - other loans - long-term - with a maturity of over 5 years				
156	1AN55261	Non-financial corporations (excl. associated enterprises) - financial lease - with a maturity of over 1 and up to 5 years				
157	1AN55262	Non-financial corporations (excl. associated enterprises) - financial lease - with a maturity of over 5 years				
158	1AN55271	Non-financial corporations (excl. associated enterprises) - authentic repurchase agreement - short-term				
159	1AN55272	Non-financial corporations (excl. associated enterprises) - authentic repurchase agreement - long-term - with a maturity of over 1 and up to 5 years				
160	1AN55272	Non-financial corporations (excl. associated enterprises) - authentic repurchase agreement - long-term - with a maturity of over 5 years				
161	1AN561	Households - Individuals - Loans (162+...+183)				
162	1AN5611	Households - Individuals - overdraft credit				
163	1AN56121	Households - Individuals - consumer loans - personal loans - short-term				
164	1AN56121	Households - Individuals - consumer loans - personal loans - long-term - with a maturity of over 1 and up to 5 years				
165	1AN56121	Households - Individuals - consumer loans - personal loans - long-term - with a maturity of over 5 years				
166	1AN56122	Households - Individuals - consumer loans - car purchase loan - short-term				
167	1AN56122	Households - Individuals - consumer loans - car purchase loan - long-term - with a maturity of over 1 and up to 5 years				
168	1AN56122	Households - Individuals - consumer loans - car purchase loans - long-term - with a maturity of over 5 years				
169	1AN56123	Households - Individuals - consumer loans - without specified purpose - short-term				
170	1AN56123	Households - Individuals - mortgage loans for unspecified purposes - long-term - with a maturity of over 1 and up to 5 years				
171	1AN56123	Households - Individuals - consumer loans - mortgage loans for unspecified purposes - long-term - with a maturity of over 5 years				

MNB identification number: F01, F03, F08, F09, F14, F77-F85

## SUPERVISORY BALANCE SHEET (Assets at net book value)

HFSA identification number: 1AN

11 table, specialized credit institutions: millions of HUF without decimals, coop. credit inst.: millions of HUF with 3 decimals

MNB code	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
172	1AN56124	Households - Individuals - consumer loans - for purchasing goods and for other purposes - short-term				
173	1AN56124	Households - Individuals - consumer loans - for purchasing goods and for other purposes - long-term - with a maturity of over 1 and up to 5 years				
174	1AN56124	Households - Individuals - consumer loans - for purchasing goods and for other purposes - long-term - with a maturity of over 5 years				
175	1AN56131	Households - Individuals - lending for house purchase - short-term				
176	1AN56132	Households - Individuals - lending for house purchase - long-term - with a maturity of over 1 and up to 5 years				
177	1AN56132	Households - Individuals - lending for house purchase - long-term - with a maturity of over 5 years				
178	1AN56141	Households - Individuals - other loans - short-term				
179	1AN56142	Households - Individuals - other loans - long-term - with a maturity of over 1 and up to 5 years				
180	1AN56142	Households - Individuals - other loans - long-term - with a maturity of over 5 years				
181	1AN56151	Households - Individuals - authentic repurchase agreement - short-term				
182	1AN56152	Households - Individuals - authentic repurchase agreement - long-term - with a maturity of over 1 and up to 5 years				
183	1AN56152	Households - Individuals - authentic repurchase agreement - long-term - with a maturity of over 5 years				
184	1AN562	Households - sole proprietors - Loans (185+...+197)				
185	1AN5621	Households - sole proprietors - overdraft credit				
186	1AN56221	Households - sole proprietors - car purchase loan - short-term				
187	1AN56222	Households - sole proprietors - car purchase loan - long-term - with a maturity of over 1 and up to 5 years				
188	1AN56222	Households - sole proprietors - car purchase loans - long-term - with a maturity of over 5 years				
189	1AN56231	Households - sole proprietors - housing loan - short-term				
190	1AN56232	Households - sole proprietors - housing loan - long-term - with a maturity of over 1 and up to 5 years				
191	1AN56232	Households - sole proprietors - housing loan - long-term - with a maturity of over 5 years				
192	1AN56241	Households - sole proprietors - other loans - short-term				
193	1AN56242	Households - sole proprietors - other loans - long-term - with a maturity of over 1 and up to 5 years				
194	1AN56242	Households - sole proprietors - other loans - long-term - with a maturity of over 5 years				
195	1AN56251	Households - sole proprietors - authentic repurchase agreement - short-term				
196	1AN56252	Households - sole proprietors - authentic repurchase agreement - long-term - with a maturity of over 1 and up to 5 years				
197	1AN56252	Households - sole proprietors - authentic repurchase agreement - long-term - with a maturity of over 5 years				
198	1AN57	Loans to non-profit institutions serving households (199+...+205)				
199	1AN571	Non-profit institutions serving households - overdraft credit				
200	1AN5721	Other loans of non-profit institutions serving households - short-term				
201	1AN57221	Other loans of non-profit institutions serving households - long-term - with a maturity of over 1 and up to 5 years				
202	1AN57222	Other loans of Non-profit institutions serving households - long-term - with a maturity of over 5 years				
203	1AN5731	Non-profit institutions serving households -authentic repurchase agreement - short-term				
204	1AN57321	Non-profit institutions serving households -authentic repurchase agreement - long-term - with a maturity of over 1 and up to 5 years				
205	1AN57322	Non-profit institutions serving households -authentic repurchase agreement - long-term - with a maturity of over 5 years				
206	1AN58	Loans to non-residents (207+...+241)				
207	1AN58111	Claims on EMU credit institutions - short-term				

MNB identification number: F01, F03, F08, F09, F14, F77-F85

SUPERVISORY BALANCE SHEET (Assets at net book value)

HFSA identification number: 1AN

11 table, specialized credit institutions: millions of HUF without decimals, coop. credit inst.: millions of HUF with 3 decimals

MNB code	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
208	1AN58112	Claims on EMU credit institutions - long-term				
209	1AN58121	Claims on EMU money market funds - short-term				
210	1AN58122	Claims on EMU money market funds - long-term				
211	1AN58131	Loans granted to EMU other general government - short-term				
212	1AN58132	Loans granted to EMU other general government - long-term				
213	1AN58141	Loans granted to EMU other financial intermediaries and financial auxiliaries - overdraft credit				
214	1AN58142	Loans granted to EMU other financial intermediaries and financial auxiliaries - short-term				
215	1AN58142	Loans granted to EMU other financial intermediaries and financial auxiliaries - long-term - for a maturity of not more than 5 years				
216	1AN58142	Loans granted to EMU other financial intermediaries and financial auxiliaries - long-term - with a maturity of over 5 years				
217	1AN58151	Loans granted to EMU insurance corporations and pension funds - overdraft credit				
218	1AN58152	Loans granted to EMU insurance corporations and pension funds - short-term				
219	1AN58152	Loans granted to EMU insurance corporations and pension funds - long-term - for a maturity of not more than 5 years				
220	1AN58152	Loans granted to EMU insurance corporations and pension funds - long-term - with a maturity of over 5 years				
221	1AN58161	Loans granted to EMU non-financial corporations - overdraft credit				
222	1AN58162	Loans granted to EMU non-financial corporations - short-term				
223	1AN58162	Loans granted to EMU non-financial corporations - long-term - for a maturity of not more than 5 years				
224	1AN58162	Loans granted to EMU non-financial corporations - long-term - with a maturity of over 5 years				
225	1AN58171	Consumer credit granted to EMU households and non-profit institutions serving households - overdraft credit				
226	1AN58172	Consumer credit granted to EMU households and non-profit institutions serving households - short-term				
227	1AN58172	Consumer credit granted to EMU households and non-profit institutions serving households - long-term - for a maturity of not more than 5 years				
228	1AN58172	Consumer credit granted to EMU households and non-profit institutions serving households - long-term - with a maturity of over 5 years				
229	1AN58173	Lending for house purchases granted to EMU households and non-profit institutions serving households - short-term				
230	1AN58173	Lending for house purchases granted to EMU households and non-profit institutions serving households - long-term - for a maturity of not more than 5 years				
231	1AN58173	Lending for house purchases granted to EMU households and non-profit institutions serving households - long-term - with a maturity of over 5 years				
232	1AN58174	Lending for other purposes granted to EMU households and non-profit institutions serving households - short-term				
233	1AN58174	Lending for other purposes granted to EMU households and non-profit institutions serving households - long-term - for a maturity of not more than 5 years				
234	1AN58174	Lending for other purposes granted to EMU households and non-profit institutions serving households - long-term - with a maturity of over 5 years				
235	1AN58175	Loans granted to EMU sole proprietors - short-term				
236	1AN58175	Loans granted to EMU sole proprietors - long-term - for a maturity of not more than 5 years				
237	1AN58175	Loans granted to EMU sole proprietors - long-term - with a maturity of over 5 years				
238	1AN58211	Claims on other non-resident banks - short-term				
239	1AN58212	Claims on other non-resident banks - long-term				
240	1AN58221	Claims on other non-residents - short-term				

MNB identification number: F01, F03, F08, F09, F14, F77-F85

**SUPERVISORY BALANCE SHEET (Assets at net book value)**

HFSA identification number: 1AN

11 tables, specialized credit institutions: millions of HUF without decimals, coop. credit inst.: millions of HUF with 3 decimals

MNB code	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
241	1AN58222	Claims on other non-residents - long-term				
242	1AN6	<b>Shares and other equity (243+244+252+258)</b>				
243	1AN611	Shares of resident credit institutions				
244	1AN62	Shares and other equity in other financial intermediaries, financial auxiliaries, insurance corporations and pension funds (259+...+265)				
245	1AN6211	Risk capital fund shares				
246	1AN6212	Shares of other financial intermediaries				
247	1AN6213	Other financial intermediaries - Other participations and business shares in financial enterprises				
248	1AN6221	Shares of financial auxiliaries				
249	1AN6222	Financial auxiliaries - Other participations and business shares in financial enterprises				
250	1AN623	Shares of insurance corporations				
251	1AN624	Participations in pension funds				
252	1AN63	<b>Shares and other equity of non-financial corporations (267+...+271)</b>				
253	1AN6311	Shares of associated enterprises				
254	1AN6312	Other participations and business shares in associated enterprises				
255	1AN6321	Shares of non-financial corporations (excl. associated enterprises)				
256	1AN6322	Other participations and business shares in non-financial corporations (excl. associated enterprises)				
257	1AN633	Shares, participations and other business shares from loan-to-capital conversions				
258	1AN64	<b>Shares of non-residents (259+...+263)</b>				
259	1AN6411	Shares of EMU credit institutions				
260	1AN6412	Shares of EMU other sectors				
261	1AN6413	EMU shares, participations and other business shares from loan-to-capital conversions				
262	1AN6421	Shares of other non-residents				
263	1AN6422	Shares, participations and other business shares from loan-to-capital conversions in other non-residents				
264	1AN7	<b>Receivables from investment services (265+...+277)</b>				
265	1AN711	- from central government				
266	1AN712	- from social security				
267	1AN713	- from local governments				
268	1AN72	- from Central Bank				
269	1AN731	- from credit institutions				
270	1AN732	- from money market funds				
271	1AN741	- from other financial intermediaries				
272	1AN742	- from financial auxiliaries				
273	1AN743	- from insurance corporations and pension funds				
274	1AN75	- from non-financial corporations				
275	1AN76	- from households				
276	1AN77	- from non-profit institutions serving households				
277	1AN78	- from non-residents				
278	1AN8	<b>Accrued interest receivable (279+293+294)</b>				
279	1AN81	<b>On loans and deposits (280+...+292)</b>				
280	1AN8111	- from central government				
281	1AN8112	- from local governments				
282	1AN812	- from Central Bank				
283	1AN8131	- from credit institutions				
284	1AN8132	- from money market funds				
285	1AN8141	- from other financial intermediaries				
286	1AN8142	- from financial auxiliaries				
287	1AN8143	- from insurance corporations and pension funds				
288	1AN815	- from non-financial corporations				
289	1AN8161	- from households - individuals				
290	1AN8162	- from households - sole proprietors				
291	1AN817	- from non-profit institutions serving households				
292	1AN818	- from non-residents				
293	1AN82	<b>On securities</b>				
294	1AN83	<b>On derivatives</b>				
295	1AN91	<b>Other accrued balances and other assets (296+312+...+316)</b>				
296	1AN911	<b>Accrued balances and other deferred expenses (297+...+311)</b>				
297	1AN91111	- from central government				
298	1AN91112	- From social security				
299	1AN91113	- from local governments				
300	1AN9112	- from Central Bank				
301	1AN91131	- from credit institutions				
302	1AN91132	- from money market funds				
303	1AN91141	- from other financial intermediaries				
304	1AN91142	- from financial auxiliaries				

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SUPERVISORY BALANCE SHEET (Assets at net book value)

HFSA identification number: 1AN

11 table, specialized credit institutions: millions of HUF without decimals, coop. credit inst.: millions of HUF with 3 decimals

MNB code	HFSA line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
305	1AN91143	- from insurance corporations and pension funds				
306	1AN9115	- from non-financial corporations				
307	1AN91161	- from households - individuals				
308	1AN91162	- from households - sole proprietors				
309	1AN9117	- from non-profit institutions serving households				
310	1AN9118	- from non-residents				
311	1AN9119	- accrued income and deferred expenses that cannot be broken down by sector				
312	1AN912	Transit items				
313	1AN913	Suspense items				
314	1AN914	Redeemed share notes of cooperatives				
315	1AN9151	Derivatives - fair-valued - with negative valuation difference				
316	1AN9152	Derivatives - not fair-valued - with negative foreign exchange valuation difference				
317	1AN92	Own assets (318+...+337)				
318	1AN92111	Own assets (401+...+420)				
319	1AN92112	Own debt securities issued on domestic market				
320	1AN9212	Own shares and redeemed share notes of cooperatives				
321	1AN922	Own shares				
322	1AN9231	Other own assets (inventories)				
323	1AN9241	Assets taken over				
324	1AN9242	Intangible goods - concessions, licences and similar rights				
325	1AN9243	Intangible goods - software				
326	1AN9244	Intangible goods - other				
327	1AN9251	Value adjustments of intangible goods				
328	1AN9252	Tangible assets for financial and investment services - lease right of accommodation				
329	1AN9253	Tangible assets for financial and investment services - rights of property value linked to real estate				
330	1AN9254	Tangible assets for financial and investment services - immovables				
331	1AN9255	Tangible assets for financial and investment services - technical equipment, machinery and furnishings, vehicles				
332	1AN9256	Tangible assets for financial and investment services - construction and advances paid for construction				
333	1AN9261	Value adjustment of tangible assets for financial and investment services				
334	1AN9262	Tangible assets not for financial and investment services - rights to immovable linked to real estate				
335	1AN9263	Tangible assets not for financial and investment services - immovables				
336	1AN9264	Tangible assets not for financial and investment services - technical equipment, machinery and furnishings, vehicles				
337	1AN9265	Tangible assets not for financial and investment services - construction and advances paid for construction				

MNB identification number: F01, F03, F08, F09, F14, F77-F85

Profit and Loss Account

HFSA identification number: 2A

07 table credit institutions: millions of HUF without decimals, coop. credit inst.: millions of HUF with 3 decimals

MNB	HFSA line code	Description	Reference	Accumulated
			a	b
001	2A01	<b>BALANCE</b>		
002	2A011	<b>Interest received and similar income</b>		
003	2A0111	<b>Loans, deposits and other liabilities (except derivatives)</b>		
004	2A01111	receivables from resident		
005	2A011111	General government		
006	2A011112	Monetary institutions		
007	2A0111121	Central bank		
008	2A0111122	Other monetary institutios		
009	2A011113	Non-financial corporations		
010	2A011114	Housholds		
011	2A0111141	Individuals		
012	2A0111142	Sole proprietors		
013	2A011115	Other resident sectors		
014	2A01112	Claims on non-residents		
015	2A011121	EMU monetary institutions, other non-residential banks		
016	2A011122	EMU non-residential institutions, other		
017	2A0112	<b>Securities (except derivatives)</b>		
018	2A01121	Securities issued by general government		
019	2A01122	Securities issued by monetary institution		
020	2A011221	Securities issued by Central Bank		
021	2A011222	Securities issued by other monetray institutions		
022	2A01123	Securities issued by non-financial corporations		
023	2A01124	Securities issued by other resident sectors		
024	2A01125	Securities issued by non residents		
025	2A0113	<b>Other interest received and similar income (except derivatives)</b>		
026	2A0114	<b>Derivatives</b>		
027	2A01141	For hedging, not fair-valued		
028	2A01142	Other purposes, not fair-valued		
029	2A01143	(-) For hedging, fair-valued - charge		
030	2A01144	Other purposes, fair-valued		
031	2A012	<b>Fnterest paid and similar charges</b>		
032	2A0121	<b>Loans, deposits and other liabilities (except derivatives)</b>		
033	2A01211	Liabilities from resident		
034	2A012111	General government		
035	2A012112	Monetary institutions		
036	2A0121121	Central bank		
037	2A0121122	Other monetary institutios		
038	2A012113	Non-financial corporations		
039	2A012114	Housholds		
040	2A0121141	Individuals		
041	2A0121142	Sole proprietors		
042	2A012115	Other resident sectors		
043	2A01212	Claims on non-residents		
044	2A012121	EMU monetary institutions, other non-residential banks		
045	2A012122	EMU non-residential institutions, other		
046	2A0122	<b>Securities (except derivatives)</b>		
047	2A01221	Bonds		
048	2A01222	Convertible bonds		
049	2A01223	Deposit receipt		
050	2A01224	Mortgage debenture		
051	2A01225	Other securities		
052	2A0123	<b>Other interest paid and similar charges (except derivatives)</b>		
053	2A0124	<b>Derivatives</b>		
054	2A01241	For hedging, not fair-valued		
055	2A01242	Other purposes, not fair-valued		
056	2A01243	(-) For hedging, fair-valued - charge		
057	2A01244	Other purposes, fair-valued		
058	2A02	<b>Incomes from securities - dividend</b>		



MNB identification number: F01, F03, F08, F09, F14, F77-F85

Profit and Loss Account

HFSA identification number: 2A

07 table credit institutions: millions of HUF without decimals, coop. credit inst.: millions of HUF with 3 decimals

MNB	HFSA line code	Description	Reference	Accumulated
			a	b
059	2A021	Income gained after trading shares and participations in corporations (dividends and profit-sharing)		
060	2A022	Dividend income from affiliated companies (dividends and profit-sharing)		
061	2A023	Income from other securities (dividends)		
062	2A03	<b>Commissions and fees (63-75)</b>		
063	2A031	<b>Commissions and fees received or due ( 64+70 )</b>		
064	2A0311	Financial services		
065	2A03111	Loan operation		
066	2A03112	Currency operation		
067	2A03113	Card branch		
068	2A03114	For real estate purposes excluding residential purposes		
069	2A03115	Other financial operation		
070	2A0312	<b>Total mortgage loans provided by not the mortgage law (70+81)</b>		
071	2A03121	Housing mortgage loans (71+75+76+77)		
072	2A03122	Financial mediation		
073	2A03123	Deposit management, custody accounts and portfolio management operations		
074	2A03124	Other investment operations		
075	2A032	<b>Commissions and fees paid or payable (76+82)</b>		
076	2A0321	Financial services		
077	2A03211	Subsidized mortgage loans - lent from 1 October 2009		
078	2A03212	Currency operation		
079	2A03213	Card branch		
080	2A03214	Guarantees and pledges		
081	2A03215	Other financial operation		
082	2A0322	<b>General purpose mortgage loans (82+83)</b>		
083	2A03221	For real estate purposes excluding residential purposes		
084	2A03222	Financial mediation		
085	2A03223	<b>Loans lent to the domestic individuals without real estate collateral a-for residential purposes, at total gross value (85+...+87)</b>		
086	2A03224	Other investment operations		
087	2A04	<b>NET FINANCIAL PROFIT (+88+126)</b>		
088	2A041	<b>Profit from other financial services (89 - 108)</b>		
089	2A0411	Loans lent to the domestic individuals without real estate collateral for non-residential purposes, at gross value		
090	2A04111	Other financial services		
091	2A041111	Exchange gain - Sale, maturity and redemption of securities for investment		
092	2A041112	Exchange gain - Sale, maturity and redemption of shares and other equity		
093	2A041113	Outstanding exchange gain - from interest-bearing securities purchased below par value		
094	2A041114	Outstanding exchange gain -		
095	2A041115	Profit from purchased receivables		
096	2A041116	Converse exchange gain - Realized gain or losses from foreign currency flow		
097	2A041117	Revaluation gain - from fluctuation in the exchange rates after revaluation		
098	2A041118	Return of losses on lending operations		
099	2A041119	Others		
100	2A04112	Derivatives		
101	2A041121	Exchange gain - not interest hedging, not fair-valued		
102	2A041122	(-) Exchange loss - not interest hedging, fair-valued		
103	2A041123	Others		
104	2A04113	<b>Valuation difference</b>		
105	2A041131	Valuation gain - Own and purchased claims for trading		

MNB identification number: F01, F03, F08, F09, F14, F77-F85

Profit and Loss Account

HFSA identification number: 2A

07 table :credit institutions: millions of HUF without decimals, coop. credit inst.: millions of HUF with 3 decimals

MNB	HFSA line code	Description	Reference	Accumulated
			a	b
106	2A041132	Other real valuation gain		
107	2A041133	(-) Valuation loss - not interest hedging derivatives		
108	2A0412	<b>Charges - Other financial services (109+118+122)</b>		
109	2A04121	Other financial services		
110	2A041211	Exchange loss - Sale, maturity and redemption of securities for investment		
111	2A041212	Exchange loss - Sale, maturity and redemption of shares and other equity		
112	2A041213	Accrued exchange loss - the amount of fx rate difference adjusted for current period of interest-bearing securities purchased above par value accounted as an investment		
113	2A041214	Accrued exchange loss - the amount of disasio of issued securities adjusted for current period		
114	2A041215	Loss from purchased receivables		
115	2A041216	Converse exchange loss - Realized gain or losses from foreign currency flow		
116	2A041217	Revaluation loss - from fluctuation in the exchange rates after revaluation		
117	2A041218	Others		
118	2A04122	Derivatives		
119	2A041221	Exchange loss - not interest hedging, not fair-valued		
120	2A041222	(-) Exchange gain - not interest hedging, fair-valued		
121	2A041223	Others		
122	2A04123	Valuation difference		
123	2A041231	Valuation loss - Own and purchsed claims for traiding		
124	2A041232	Other real valuation loss		
125	2A041233	(-) Valuation loss - not interest hedging derivatives		
126	2A042	<b>Profit or loss from investment services (127-141)</b>		
127	2A0421	<b>Incomes - investment services (trading activities) (128+131+132+136)</b>		
128	2A04211	Investment services		
129	2A042111	Exchange gain - sale of participating interests of transferable securities		
130	2A042112	Others		
131	2A04212	Writing back the valuation loss of shares and participations in corporations		
132	2A04213	Derivatives		
133	2A042131	Exchange gain - not fair-valued		
134	2A042132	(-) Exchange loss - fair-valued		
135	2A042133	Others		
136	2A04214	Valuation difference		
137	2A042141	Valuation gain - transactions concluded for trading (except derivatives)		
138	2A042142	valuation loss - hedge transactions held for trading		
139	2A042143	valuation gain - other derivative transactions held for trading purpose		
140	2A042144	Others		
141	2A0422	<b>Expenditures - investment services (trading activities) (142+145+146+150)</b>		
142	2A04221	Investment services		
143	2A042211	Exchange gain - sale of participating interests of transferable securities		
144	2A042212	Others		
145	2A04222	Valuation loss - Own and purchsed claims for traiding		
146	2A04223	Derivatives		
147	2A042231	Exchange loss - not fair-valued		
148	2A042232	(-) Exchange gain - fair-valued		
149	2A042233	Others		
150	2A04224	Valuation difference		

MNB identification number: F01, F03, F08, F09, F14, F77-F85

Profit and Loss Account

HFSA identification number: 2A

07 table :credit institutions: millions of HUF without decimals, coop. credit inst.: millions of HUF with 3 decimals

MNB	HFSA line code	Description	Reference	Accumulated
			a	b
151	2A042241	valuation loss - transactions held for trading (except derivative transactions)		
152	2A042242	valuation gain - hedge transactions held for trading		
153	2A042243	valuation gain - other derivative transactions held for trading purpose		
154	2A042244	Others		
155	2A05	<b>Other profits (156-169)</b>		
156	2A051	<b>PROFIT FROM OTHER BUSINESS ACTIVITIES (157-160)</b>		
157	2A0511	Incomes from non-financial and investment services		
158	2A05111	Invoiced value of leased assets		
159	2A05112	Income from one-off or regular not financial and investment services, other		
160	2A0512	<b>Other incomes</b>		
161	2A05121	Income from the sale of own receivables		
162	2A05122	Sale value of tangible, intangible assets and inventories at sale		
163	2A05123	Writing back the value loss of inventories		
164	2A05124	Sale value of assets from inventories received in exchange for debts at saling		
165	2A05125	Writing back the sale of assets from inventories received in exchange for debts		
166	2A05126	Use and release of other provisions for derivatives		
167	2A05127	Use and release of other provisions (except derivatives)		
168	2A05128	Others		
169	2A052	<b>Other operating charges (170+173)</b>		
170	2A0521	Charges on operations other than financial and investment services		
171	2A05211	Book value of leased assets		
172	2A05212	Expenditure on one-off or regular not financial and investment services, other		
173	2A0522	<b>Other charges</b>		
174	2A052201	Book value of own receivables upon depreciation/sale		
175	2A052202	Book value of tangible assets and intangible assets upon sale		
176	2A052203	Unscheduled depreciation of tangible assets and intangible assets		
177	2A052204	Value loss of inventories		
178	2A052205	Sale value of assets from inventories received in exchange for debts at saling		
179	2A052206	Value loos of assets from inventories received in exchange for debts		
180	2A052207	Other provisions creation for derivatives		
181	2A052208	Other provisions creation (except derivative)		
182	2A052209	Taxes charged to expenditures		
183	2A052210	Others		
184	2A0522101	Of which: financial organizations special tax		
185	2A06	<b>GENERAL ADMINISTRATIVE COSTS (186+190)</b>		
186	2A061	Cost of personnel (187 + ... +189)		
187	2A0611	Payroll		
188	2A0612	Other personal payments		
189	2A0613	Contributions		
190	2A062	other administrative expenses (materials and supplies) (191 + ... +195)		
191	2A0621	Rental fees		
192	2A0622	IT expenditures		
193	2A0623	Expert fees		
194	2A0624	Marketing costs		
195	2A0625	Other administrative costs		
196	2A07	<b>Depreciation</b>		
197	2A08	<b>CHANGE IN LOSS OF VALUE AND RISK PROVISIONS (198-203+208+211-212)</b>		

MNB identification number: F01, F03, F08, F09, F14, F77-F85

**Profit and Loss Account**

HFSA identification number: 2A

**07 table** :credit institutions: millions of HUF without decimals, coop. credit inst.: millions of HUF with 3 decimals

MNB	HFSA line code	Description	Reference	Accumulated
			a	b
198	2A081	Loss of value on own receivables and creating risk provisions for pending and future liabilities (199+200)		
199	2A0811	Loss of value on receivables		
200	2A0812	Creating risk provisions for pending and future liabilities (201+202)		
201	2A08121	Contingent provision for contingent liabilities		
202	2A08122	Future provisions for contingent liabilities		
203	2A082	Value readjustments in respect of loans and advances and risk provisions for contingent liabilities and for (future) commitments (204+205)		
204	2A0821	Value readjustments in respect of loans		
205	2A0822	advances and risk provisions for contingent liabilities and for (future) commitments (206+207)		
206	2A08221	Use and release of risk provision for contingent liabilities		
207	2A08222	Use and release of risk provisions for (future) commitments		
208	2A083	Difference between creation and utilization of general risk provisions (209-210)		
209	2A0831	Creation of general risk provision		
210	2A0832	Release and use of general risk provision		
211	2A084	Value adjustments in respect of transferable debt securities held as financial fixed assets, shares and participations in affiliated companies and in other companies linked by virtue of participating interests		
212	2A085	Value readjustments in respect of transferable debt securities held as financial fixed assets, shares and participations in affiliated companies and in other companies linked by virtue of participating interests		
213	2A09	<b>Profit or loss on ordinary activities (1+58+62+87+155-185-196-197)</b>		
214	2A091	Showing separately: - PROFIT OR LOSS ON FINANCIAL AND INVESTMENT SERVICES (1+58+62+87+160-173-185-196-197)		
215	2A092	PROFIT OR LOSS ON OPERATIONS OTHER THAN FINANCIAL AND INVESTMENT SERVICES (157-170)		
216	2A10	<b>Extraordinary profit or loss (217-222)</b>		
217	2A101	<b>EXTRAORDINARY INCOME (218+...+221)</b>		
218	2A1011	Incomes from the liquidation without a successor, reorganization, reducing of capital, contribution, merger of owned business associations		
219	2A1012	Nominal value of own stocks, shares or property certificates bought back		
220	2A1013	Book value of non-repayable funds received and assets received without compensation at the transferee		
221	2A1014	Other extraordinary income		
222	2A102	<b>EXTRAORDINARY EXPENDITURES (223+...+227)</b>		
223	2A1021	Loss of the debts cancelled by amendment of the underlying contract and purchased receivables, which cannot be treated as bad debts		
224	2A1022	Charges from the liquidation without a successor, reorganization, reducing of capital, contribution, merger of owned business associations		
225	2A1023	Repurchase value of own stocks, shares or property certificates bought back		
226	2A1024	Book value of non-repayable funds transferred and assets transferred without compensation increased by the VAT charged and not paid by the recipient		
227	2A1025	Other extraordinary expenditures		
228	2A11	<b>PRE-TAX PROFIT (213+216)</b>		
229	2A12	<b>Taxes on income (tax advances paid during the year)</b>		
230	2A121	of which: credit institutions special tax		

MNB identification number: F01, F03, F08, F09, F14, F77-F85

Profit and Loss Account

HFSA identification number: 2A

07 table :credit institutions: millions of HUF without decimals, coop. credit inst.: millions of HUF with 3 decimals

MNB	HFSA line code	Description	Reference	Accumulated
			a	b
231	2A13	AFTER-TAX PROFIT (228-229)		
232	2A14	Creating and use of general reserves (233-234)		
233	2A141	Creating general reserves		
234	2A142	Use of general reserves		
235	2A15	Use of profit reserves for dividends and shares		
236	2A16	Approved dividends, shares		
237	2A161	Of which: 'To affiliates		
238	2A162	Of which: 'To businesses in other ownership relationships		
239	2A17	BALANCE SHEET PROFIT (231-232+235-236)		
		<i>Informative data</i>		
240	2A18	Mid-year calculated taxes on income		

MNB identification numbers: F01, F03, F08, F09, F14, F77, F78, F79, F80, F81, F82, F83, F84, F85

## COMPLETION INSTRUCTIONS FOR THE REPORT OF THE SUPERVISORY BALANCE SHEET, THE PROFIT AND LOSS ACCOUNT AND THE RELATED ENCLOSURES, AND FOR RECLASSIFICATION PROCEDURES

### General instructions

1. A glossary of terms and the definition of abbreviations used in the tables and in these completion instructions is available in point I.H.6 of this Annex.
2. Hungarian credit institutions that operate branches abroad shall submit two different Supervisory balance sheet reports for each reference period. One shall be prepared based on balance sheet data complete with the particulars of the branches operated abroad (F77, F78, F79, F80, F81), which shall be reported to the PSZÁF as well. The other (F01, F03, F09, F14) shall be based on data not consolidated with the data on the branches, which shall be reported for the MNB only. (Credit institutions that do not operate branches abroad shall submit reports F01, F03, F08, F09, F14, as before.)
3. In the case of mergers, acquisitions and divisions - on the basis of special agreements - two balance sheets shall be presented relating to the date of the organisational change: one reflecting the accounts of the bodies affected before and one after the fact.
4. In connection with data content, data valuation etc. the relevant provisions of the Szmt. and the Szkr. shall apply in the absence of other provisions to the contrary.
5. The figures shown in the Supervisory balance sheet must correspond to the figures contained in the ledger closed at month-end. Pursuant to Article 12 (2) of the Szkr. financial institutions are required to close their ledgers on the last day of each month to support their interim reports prepared for the PSZÁF and the MNB. The ledger is to be closed including adjustments pertaining to the last day of the month.
6. Adjustment to the ledger shall cover the following:
  - the items due after the last day of the month are to be removed, and
  - items fulfilled relating to the reference month, not entered in the books by the last day of the month, that became known before the third business day following the end of the month are to be included.
7. Foreign currency holdings, whether in cash or on account, available at the end of the month, as well as receivables and liabilities denominated in foreign currencies are to be shown during the year at the HUF value translated by the official foreign exchange rate published by the MNB in effect on the last day of the month, if ledgers are closed monthly.
8. Receivables and liabilities, foreign currency holdings, whether in cash or on account, in currencies not subscribed by the MNB shall be translated to HUF pursuant to Article 9 (5) of the Szkr.
9. FX-based forint loans shall be shown in the appropriate foreign exchange column. Value adjustments and valuation difference on foreign currency assets shall be shown in the appropriate foreign currency columns.
10. If there are modification needs of reports R03/R13, R05/R14, R07/R16 and R10 arising during the checking procedure of these reports that affect the stocks reported in the Supervisory Balance Sheet, the related modifications shall be performed in the Supervisory Balance Sheet as well and it shall be submitted again. Vice-versa, data in reports R03/R13, R05/R14, R07/R16 and R10 shall be modified if certain modification in the Supervisory Balance Sheet affects stocks related to foreigners.
11. Holdings to be shown on the Supervisory balance sheet's assets and liability side as negative sums - assets side value adjustments and corrections, valuation differences (if the real value is below the historic value), and share capital not paid - pursuant to the Szmt. and Hitkrare to be shown with negative sign. If the credit institution applies valuation at fair value - as specified in its accounting

policy - it is mandatory to proceed according to accounting regulations and - unless otherwise provided for - show the valuation difference in the relevant item group.

12. Various - risk, provision, general and other - provisions, value adjustments, valuation difference shall be formed at the due date specified by the relevant legislation (accounting date of quarter, balance sheet), that is to say on 31 December as well. Consequently, the sum of provisions, value adjustments and valuation differences may also vary at the time of the preparation of the annual balance sheet report consistent with the changes that took place previously.

13. The balance of various 'transfer', settlement, technical etc. accounts held at the credit institution under various names the content of which does not satisfy the definition of the transfer account shall be shown in accordance with their balance under other accrued or deferred accounts (in the relevant sector, or in the 'Other' rows if that can not be determined).

14. The total holdings of investment fund shares are to be shown under shares and other equity by way of derogation from the Szmt.

15. The syndicated loans - including resident and non-resident arrangements - drawn by the credit institution in Hungary are to be shown under amounts owed to the individual members of the consortium, at sums equivalent to the outstanding sum of the part granted by the members. In case of loans granted under a consortium, and loans taken over for settlement (trust loans) the credit institutions shall show the sums granted under receivables from the final debtor, and the intermediating (organising, transacting) credit institution, in the Supervisory balance sheet, shall only show the sum actually granted to the final debtor. The sum of loans taken over from other credit institutions for settlement and not yet forwarded (including loans transferred to the organising bank by the crediting bank in case of consortium loan) and the sum not forwarded by the bank transacting the instalments transferred by the final debtor (borrower), to be shown under liabilities against credit institutions in the accounting balance sheet, shall be shown under deferred accounts against credit institutions rather than under inter-bank debt in the Supervisory balance sheet.

16. In case of foreign currency accounts managed on behalf of others the credit institution assigned shall proceed with foreign currency holdings remaining at the end of the month in a way similar to loans received for settlement: the assigned credit institution shall show the foreign currency holdings under its own foreign currency holdings, and obligations towards the client credit institution shall be shown under deferred accounts.

17. In the Supervisory balance sheet the classification of claims purchased and discounted bills of exchange by sector is determined by which sector the final debtor is subject to, regardless of any recourse. Claims purchased may contain receivables from factoring and forfeiting. The original maturity of the loan provided at the purchase of the claim (and not the original maturity of the purchased claim) shall be taken into consideration in the classification of the purchased claims by maturity. (Loans purchased are to be shown under loans granted to the sector to which the original debtor belongs, according to the original maturity of the loans, if the original contracts were not modified at the time of sale.)

18. Income from the sale of assets within the framework of actual reverse transaction or special delivery repurchase agreement shall be shown under liabilities as a liability of the credit institution, and receivables from the purchase of assets within the framework of actual reverse transaction or special delivery repurchase agreement shall be shown under assets at the specific rows of the appropriate sector. The rows for actual reverse transactions in the Supervisory balance sheet shall contain assets and liabilities to be shown as balance sheet items, originating from special delivery repurchase agreements.

19. The delivery of liquid assets under implied reverse transactions shall be handled, according to accounting regulations, as actual sale/purchase in the Supervisory balance sheet as well, meaning that its sum will be removed from the balance sheet of the depositor and shown as an off-balance-sheet item (under repurchase obligations). (Delivery repurchase agreements, other than special delivery repurchase agreements, are to be accounted according to the rules on implied reverse transactions.)

20. Securities receivables originating from a securities lending arrangement shall be recorded under loans granted, while securities liabilities arising from a securities lending arrangement shall be recorded under loans received.

21. Cash-pool and interest-pool (notional pool) arrangements are to be treated differently in the balance sheet:

- As for cash-pool arrangements, the balances of the participating accounts can be consolidated, and the balance of the main account (i.e. the amount of credit provided for the pool) shall be shown in accordance with the sectoral classification of the pool-leader and its resident-non-resident status.
- As for interest-pool arrangements, the accounts involved in the pool cannot be netted. The balance of the accounts of individual clients shall be shown at the relevant sector.

22. Regulations related to card accounts:

Net positions originating from various scopes and levels of accounting which are to be financially settled, should be reported under other accrued or deferred accounts for the sector to which the institution making the accounts belongs:

1. In case of level I (intra-bank scope; both the card-holder and the retailer are clients of the same credit institution, or the holder draws cash from an ATM or POS device operated by the issuing bank or an agent) the bank concerned shall account the transactions concerning its own clients on the client accounts, therefore, there is no net position emerging outside the bank that is to be settled financially.
2. In case of level II (GBC scope) net receivables and debt concerning the GBC are to be shown under Other accounts with Financial and investment enterprises under E. Bodies engaged in activities auxiliary to financial services.
3. Level III (transactions with Hungarian issue /Visa or MasterCard/ bank cards at Hungarian points of sale not included in level I and II), and in case of sponsored banks net sums shall be shown under accrued or deferred accounts with credit institutions.
4. At level IV (international accounting scopes: transactions with Hungarian issue card abroad, or foreign issue card in Hungary) such receivables or debts prevail against VISA or MasterCard, that is therefore to be included among non-residents' accrued or deferred accounts.

23. The items in the Supervisory balance sheet - with the exception of called loans on the liabilities side - shall be placed into maturity categories on the basis of their original maturity. This categorisation is not affected by the different length of a leap year, nor by the maturity day if falling on a holiday or non-banking day, and thus performance takes place on the next working day.

Short-term:	original maturity of instrument $\leq$ 1 year
Long-term:	original maturity of instrument $>$ 1 year
Long-term, with a maturity of not more than 2 years:	1 year $<$ original maturity of instrument $\leq$ 2 years
Long-term, with a maturity of over 2 years:	original maturity of instrument $>$ 2 years
Long-term, with a maturity of not more than 5 years:	1 year $<$ original maturity of instrument $\leq$ 5 years
Long-term, with a maturity of over 5 years:	original maturity of instrument $>$ 5 years

Classification of the maturity bands of called loans on the liabilities side:

Maturity of not more than 3 months:	Loan's notice $\leq$ 3 months
Maturity of over 3 months but not more than 2 years:	3 months $<$ loan's notice $\leq$ 2 years
Long-term, with a maturity of over 2 years:	Loan's notice $>$ 2 years

**Adjustment data due to reclassifications (F82, F83, F84, F85, F86, F87)**



24. Adjustment data due to reclassifications shall be reported in the following cases:

1. changes in the classification by sector of the counterparties of the reporting MPI - including changes in the MPI sector (e.g.: a credit institution is transformed into an other financial institution, or a new credit institution holding a foundation permit, that is treated as a non-bank, is granted authorisation, etc.).
2. changes in the classification of the balance sheet items by instrument, maturity, denomination, etc. (even due to the changes of reporting rules).

25. The changes stemming from the above-specified adjustments shall be reported monthly relating to tables 01 and 11 of reports F01, F03, F09 and F14 as reports F82, F83, F84, F85, and quarterly relating to table 01 of reports F19, F33 as reports F86 and F87. Decreases in the holdings shall be sent with negative signs, increases with no signs, in the same tables and formats prescribed. Reports should include only those adjustments, the amount of which is higher than 1 billion of forint for any of the series affected by the change, but the MNB accepts the reporting of those adjustments which are lower than 1 billion of forint. If no adjustment occurs in the course of the month or quarter, a 'negative' report shall be submitted. A Reclassification guide is available on the official MNB website in accordance with point 9 of Annex 3 under Examples, with a view to providing assistance in the fair calculation of reclassification data.

26. The methodological guidelines assisting in the completion of the tables, as referred to in point 9 of Annex 3 are located in the technical guidelines available on the official website of the MNB.

## Statistical balance sheet of insurance companies

Table 01

million HUF

Code	Description	Forint	Foreign currency	Total
		a	b	c
	<b>ASSETS</b>			
001	<b>I. Claims on residents (a+...+k)</b>			
002	a. Claims on non-financial corporations (1+...+6)			
003	1/ Loans at gross book values			
004	2/ Loss of value and valuation difference of loans			
005	3/ Debt securities			
006	4/ Shares			
007	5/ Other equity and capital investments			
008	6/ Other claims			
009	b. Claims on the central bank (1+...+3)			
010	1/ Cash			
011	2/ Debt securities			
012	3/ Net book value of other claims			
013	c. Claims on other monetary institutions (1+...+8)			
014	1/ Gross book value of deposits			
015	2/ Loss of value of deposits			
016	3/ Debt securities			
017	4/ Loans at gross book values			
018	5/Loss of value and valuation difference of loans			
019	6/ Investment fund shares			
020	7/ Shares			
021	8/ Other claims			
022	d. Claims on other financial intermediaries (1+...+4)			
023	1/ Investment fund shares			
024	2/ Shares			
025	3/ Other equity and capital investments			
026	4/ Other claims			
027	e. Claims on financial auxiliaries(1+...+3)			
028	1/ Shares			
029	2/ Other equity and capital investments			
030	3/ Other claims			
031	f. Claims on insurance companies and pension funds (1+...+5)			
032	1/ Loans at gross book values			
033	2/ Loss of value and valuation difference of loans			
034	3/ Shares			
035	4/ Other equity and capital investments			
036	5/ Other claims			
037	g. Claims on the central government (1+...+3)			
038	1/ Treasury bills			
039	2/ Government bonds			
040	3/ Other claims			
041	h. Claims on local government			
042	i. Claims on social security funds			
043	j. Claims on households (1+...+3)			
044	1/ Loans			
045	2/ Loss of value of loans			
046	3/ Other claims			
047	k. Claims on nonprofit institutions serving households			
048	<b>II. Claims on non-residents (1+...+10)</b>			
049	1/ Deposits at gross book values			
050	2/ Loss of value of deposits			
051	3/ Loans at gross book values			
052	4/ Loss of value of loans			
053	5/ Cash			
054	6/ Debt securities			
055	7/ Shares			
056	8/ Other equity and capital investments			
057	9/ Investment fund shares			
058	10/ Other claims			
059	<b>III. Other financial claims (1+2)</b>			
060	1/ Deferred expenses of interests and rental fees			
061	2/ Other deferred assets and other assets			
062	<b>IV. Non-financial assets</b>			
063	<b>TOTAL ASSETS (I.+II.+III.+IV.)</b>			
	<b>LIABILITIES</b>			
064	<b>V. Equity</b>			
065	<b>VI. Subordinated debt capital</b>			

## Statistical balance sheet of insurance companies

Table 01

million HUF

Code	Description	Forint	Foreign currency	Total
		a	b	c
066	<b>VII. Provisions</b>			
067	<b>VIII. Technical provisions (1+...+6)</b>			
068	1/ Technical provisions related to life assurance policies			
069	2/ Provisions for re-insurance contracts (-)			
070	3/ Technical provisions for covering investments made on behalf of holders of unit-			
071	4/ Provisions set aside for the re-insured parts of the above policies (-)			
072	5/ Other technical provisions (5.1+...+5.4)			
073	5.1/ Households			
074	5.2/ Central government and local government			
075	5.3/ Other residents			
076	5.4/ Other non-residents			
077	6/ Re-insured sums of other provisions (-)			
078	<b>IX. Deposits received from re-insurance companies</b>			
079	<b>X. Liabilities (1+...+5)</b>			
080	1/ Liabilities from direct insurance transactions (1.1+1.2)			
081	1.1/ Liabilities to insurance policy holders			
082	1.2/ Liabilities to insurance intermediaries			
083	2/ Liabilities from reinsurance deals			
084	3/ Liabilities from the supplies of goods and services			
085	4/ Liabilities to owners			
086	5/ Other liabilities			
087	<b>XI. Accrued and deferred liabilities</b>			
088	<b>TOTAL LIABILITIES (V.+...+XI.)</b>			
	<b>OTHER DATA</b>			
089	After-tax profit (cumulated interim/preliminary)			
090	Gross premiums earned (cumulated interim)			
091	Gross claims payments (cumulated interim)			
092	Yield from investing reserves (cumulated interim)			
093	Positive valuation difference of hedges (credit)			
094	Negative valuation difference of hedges (debit)			

## Completion instructions for the report

### Statistical balance sheet of insurance companies

1. The statistical balance sheet shall be drawn up quarterly, based on the final end-of-month ledger balance sheet - supported by analytical records if necessary -, however, end-of-month stocks shall be adjusted by items relating to the value date for the last day of the month - which are known by the end of the third business day that follows the reference month during the year, or by the balance-sheet closing date at year end, and also with items carried forward.

Value date means the day of financial settlement of payment orders. Value dated items shall be determined by the adjustment of items recorded before the value date as per the following:

- first, remove the items set for a later value date, then
- include in the stocks all items unbooked but performed as of the last day of the month as reference day, as they became known up to the third working day after the end of the month.

2. As regards the contents of data, its evaluation and other similar processes - unless otherwise provided - the provisions of the Accounting Act (Act C of 2000, hereinafter Szmt.) and Government Decree No 192/2000 (XI. 24.) on the Special provisions regarding the annual reporting and bookkeeping obligations of insurance companies (hereinafter Gov. Decree) shall apply, as amended. From the perspective of hedged assets, the statistical balance sheet differs from the accounting balance sheet in that the assets and liabilities of any foreign branch must not be included in the statistical balance sheet. The initial capital provided to a foreign branch shall be shown under net external assets, in the rows containing shares, other capital investments and participations.

3. The foreign exchange and foreign currency stocks and the value of end-of-month total of assets and liabilities denominated in foreign currencies shall be indicated as a forint value converted at the official FX mid-rate published by the MNB, prevailing on the last day of the month.

The assets and liabilities denominated in currencies which are not listed by the MNB, and similar foreign exchange and foreign currency stocks shall be converted to forint based on the central rate published by a Hungarian national daily newspaper under exchange rates for world currencies, in effect on the last day of the month, or failing this, based on the average central rate used by the insurance company during the last month.

The unused portion of the initial capital that was paid up by the non-resident founder shall be evaluated similarly to other items denominated in foreign currencies.

4. The transfer account is a substitute for the counter-account for transactions between accounts for the movement of funds, and shall be recorded together with monetary assets.

Other accounts of the reporting insurance company held under different names, such as transfer accounts, settlement accounts, technical accounts, etc., are to be shown according to their balance - whether positive or negative -, broken down by sector under other receivables or accrued or deferred items.

5. The own assets shown in the statistical balance sheet - e.g. bills of exchange, loans, other receivables or securities (hereinafter assets) - shall be shown with the original maturity and at net book value, less value adjustments claimed according to the Szmt., and increased with re-adjustments and valuation difference, where the gross book value of the assets - and any value adjustment on the minus side and valuation difference on the positive side - is not required to be indicated in a separate row. The value of assets transferred under a repurchase agreement shall not be deducted.

6. The proceeds from the sale of assets under repurchase agreement shall be reported under other liabilities, among the insurance company's liabilities, and the liabilities from the purchase of assets under a repurchase agreement shall be shown under assets, if the repurchase agreement pertains to securities under credits, or under other receivables if it pertains to other assets in the rows appropriate for the relevant sectors. The securities and other assets sold or purchased under a

repurchase agreement may not be deducted or added to the assets held by the insurance company. (The sale or purchase of assets by means other than under a repurchase agreement shall be treated, in accordance with the provisions of the Szmt., as factual sales and purchase transactions in the statistical balance sheet as well.)

7. The place of purchased receivables and discounted bills in the statistical balance sheet will be consistent with the sector to which the final debtor belongs.

The sectoral classification of clients as per point I.A. of this Annex and as per point 1 of Annex 3 is available in the lists published on the official website of the MNB.

8. The receivables coming from insurance transactions, inventory selling, service providing and authentic repurchase agreements related not to securities must be reported in the other receivables rows of certain sectors of asset side (in net book value). Here must be reported the prepayments among certain sectors excluding interest prepayments what has to be reported in row III.1/. without any sectorial breakdown.

9. Methodological notes to help filling in the tables are listed in the technical guidelines as per point 9. of Annex 3. available on MNB website.

Table 01: Statistical balance sheet of investment funds

million HUF

No.	Description	HUF a	EUR b	Other currency c	Total d
<b>1</b>	<b>Total assets (2+6+20+27+34+38+39+40)</b>				
<b>2</b>	<b>Cash and deposits (3+...+5)</b>				
3	Inland				
4	GMU				
5	Other foreign countries				
<b>6</b>	<b>Total debt securities (7+...+19)</b>				
7	Inland - Central government				
8	Inland - Monetary institutions				
9	Inland - Other financial intermediaries and Financial auxiliaries				
10	Inland - Insurance Companies and Pension Funds				
11	Inland - Non-monetary companies				
12	Inland - Nonprofit institutions serving households				
13	GMU - Central government				
14	GMU - Monetary institutions				
15	GMU - Other financial intermediaries and Financial auxiliaries				
16	GMU - Insurance Companies and Pension Funds				
17	GMU - Non-monetary companies				
18	GMU - Nonprofit institutions serving households				
19	Other foreign countries				
<b>20</b>	<b>Shares (21+...+26)</b>				
21	Inland - Monetary institutions				
22	Inland - Other financial intermediaries and Financial auxiliaries				
23	Inland - Insurance Companies and Pension Funds				
24	Inland - Non-monetary companies				
25	GMU				
26	Other foreign countries				
<b>27</b>	<b>Investment fund shares (28+...+33)</b>				
28	Investment fund shares of resident money-market funds				
29	Investment fund shares of resident non-money-market funds				
30	Investment fund shares of GMU money-market funds				
31	Investment fund shares of GMU non-money-market funds				
32	Investment fund shares of other foreign money-market funds				
33	Investment fund shares of other foreign non-money-market funds				
<b>34</b>	<b>Non financial assets (35+..+37)</b>				

Table 01: Statistical balance sheet of investment funds

million HUF

No.	Description	HUF a	EUR b	Other currency c	Total d
35	Inland				
36	GMU				
37	Othet foreign countries				
38	Financial derivatives - inland				
39	Financial derivatives -abroad				
40	Other assets				
41	of this: interest accumulated on deposits				
42	Total Liabilities(43+...+47)				
43	Net asset value of investment coupons				
44	Loan debts				
45	Financial derivatives - inland				
46	Financial derivatives -abroad				
47	Other liabilities				
48	of this: interest accumulated on loan debts				

Table 02: Stock of debt securities

No	Security identifier (Code ISIN) a	Name of the security b	Nominal value (in thousand currency) c	Stock (million HUF) d
01				
02				
03				
04				
05				
...				
...				
...				
nn				



Table 03: Stock of shares

No	Security identifier (Code ISIN) a	Name of the security b	Nominal value (pieces) c	Stock (million HUF) d
01				
02				
03				
04				
05				
...				
...				
...				
nn				

Table 04: Stock of investment fund shares

No	Security identifier (Code ISIN)	Name of the security	Nominal value (pieces)	Stock (million HUF)
	a	b	c	d
01				
02				
03				
04				
05				
...				
...				
...				
nn				

Table 05: Statistical balance sheet of investment funds - reclassifications

million HUF

No.	Description	HUF a	EUR b	Other currency c	Total d
<b>1</b>	<b>Total assets (2+6+20+27+34+38+39+40)</b>				
<b>2</b>	<b>Cash and deposits (3+...+5)</b>				
3	Inland				
4	GMU				
5	Other foreign countries				
<b>6</b>	<b>Total debt securities (7+...+19)</b>				
7	Inland - Central government				
8	Inland - Monetary institutions				
9	Inland - Other financial intermediaries and Financial auxiliaries				
10	Inland - Insurance Companies and Pension Funds				
11	Inland - Non-monetary companies				
12	Inland - Nonprofit institutions serving households				
13	GMU - Central government				
14	GMU - Monetary institutions				
15	GMU - Other financial intermediaries and Financial auxiliaries				
16	GMU - Insurance Companies and Pension Funds				
17	GMU - Non-monetary companies				
18	GMU - Nonprofit institutions serving households				
19	Other foreign countries				
<b>20</b>	<b>Shares (21+...+26)</b>				
21	Inland - Monetary institutions				
22	Inland - Other financial intermediaries and Financial auxiliaries				
23	Inland - Insurance Companies and Pension Funds				
24	Inland - Non-monetary companies				
25	GMU				
26	Other foreign countries				
<b>27</b>	<b>Investment coupons (28+...+33)</b>				
28	Investment coupons of resident money-market funds				
29	Investment coupons of resident non-money-market funds				
30	Investment coupons of GMU money-market funds				
31	Investment coupons of GMU non-money-market funds				
32	Investment coupons of other foreign money-market funds				

Table 05: Statistical balance sheet of investment funds - reclassifications

million HUF

No.	Description	HUF a	EUR b	Other currency c	Total d
33	Investment coupons of other foreign non-money-market funds				
34	<b>Non financial assets (35+..+37)</b>				
35	Inland				
36	GMU				
37	Other foreign countries				
38	Financial derivatives - inland				
39	Financial derivatives -abroad				
40	Other assets				
41	of this: interest accumulated on deposits				
42	<b>Total Liabilities(43+...+47)</b>				
43	Net asset value of investment coupons				
44	Loan debts				
45	Financial derivatives - inland				
46	Financial derivatives -abroad				
47	Other liabilities				
48	of this: interest accumulated on loan debts				

MNB identification number: F07

**Table 06: Memorandum items**

million HUF

No.	Description	Total
1	<b>Proprietary income of investment fund (2+3+4):</b>	
2	-received interest (or due for current period)	
3	-received dividend or share (or due for current period)	
4	-received renting fee (or due for current period)	
5	Valuation adjustments of non-financial assets	
6	Valuation adjustments of financial derivatives - asset side	
7	Valuation adjustments of financial derivatives - liabilities side	
8	Sold investment fund shares	
9	Repurchased investment fund shares	

MNB identification number: F07

Table 07: Currency breakdown of certain assets and liabilities

No.	Description	Currency of non-GMU EU countries					Other currencies					total other currencies k	
		DKK a	SEK b	GBP c	total other EU currencies d	USD e	JPY f	CHF g	CAD h	NOK i	AUD j		
	Assets												
1	Cash and deposits												
2	Other assets												
3	of this: accumulated interest												
	Liabilities												
4	Loan debts												
5	Other liabilities												
6	of this: accumulated interest												

million HUF

**Completion instructions for the report**  
**Statistical balance sheet of investment funds**

**I. General instructions**

Data shall be reported in separate tables for each investment fund.

Whenever a new investment fund is established, an existing investment fund is terminated, or any characteristic of the fund changes (type, investment policy, geographical exposure, name and contact details of the person responsible for data supply, seat, etc.) the data supplier shall inform the MNB in writing without delay (as soon as the HFSA registration takes place). (The information shall be sent to the person specified for the purposes of this data supply as per point 6 of Annex 3 of this Decree, published in the technical guidelines on the official website of the MNB).

In that case, if an investment fund terminates on the last day of a month it shall not send the report for that month as a reference month.

For the purposes of this data supply, Government Decree No 215/2000 (XII. 11.) on the Special provisions regarding the annual reporting and bookkeeping obligations of investment funds (hereinafter Gov. Decree) shall apply.

The terms used in the tables and in these completion instructions shall be interpreted in accordance with the provisions of the Gov. Decree or the Tpt. (Act on the Capital Market).

**II. Detailed instructions for the completion of the tables**

Verificatory rules, the inferences between tables and the methodological guidelines helping filling of the tables can be found in the technical guidelines as per point 5 and 9 of Annex 3 available on MNB website.

**Table 01: Statistical balance sheet of investment funds**

The table shall contain stock data related to assets and liabilities.

All of the rows of statistical balance sheet contains the following columns: HUF (a), EUR (b), other currency (c) and total (d). In all of the rows the receivables/liabilities in foreign currencies must be reported in column (b) or (c) recalculated into HUF. HUF-receivables/liabilities and stocks against non-residents or foreign currency in HUF must be reported in column (a). The month-end-balance of foreign currencies and receivables/liabilities in foreign currencies listed in column (b) or (c) must be reported in HUF calculated with the exchange rate used at the calculation of net asset value.

All of the assets in the portfolio of the investment fund must be reported in market price.

The investment fund must not take into account the interest/dividend receivables related to securities in fixed or current assets as a prepayment or a receivable since this amount is contained by the value-difference.

The net asset value of derivative transactions of a certain day must be reported by valuating them one-by-one. Though transactions with positive balances must be reported on the asset side, with negative balances must be reported on liabilities side.

## Tables 02 to 04: Securities stock

Individual details of the different security types listed in Table 01. For equity securities, the securities have to be reported in the tables by items (PC), while debt securities (bonds) must be contained in the report at nominal value (in FX thousands) and at market value (in million HUF).

## Table 05: Statistical balance sheet of investment funds and reclassifications

Adjustment data due to reclassifications shall be reported in the following cases:

- changes in the classification by sector of the counterparties of the reporting MFI - (e.g. a non-money market fund transforms into a money market fund or vice versa; a credit institution transforms into another financial institution, or a non-financial institution receives a licence for acting as a credit institution, etc.).

- changes in the classification of the balance sheet items by instrument, maturity, denomination, etc. (even due to the changes of reporting rules).

Decreases due to reclassification should be reported with a negative sign, increases should be reported without a sign, both according to the required table structure and format. Reports should include only those reclassifications, whose adjustment amount exceeds HUF 100 million for any of the series affected by the change.

For reclassifications, assistance is provided by the list referred to in point 1 of Annex 3, published in the technical guidelines available on the official website of the MNB.

If there was no reclassification, the table must be submitted with a negative status.

The 100-million-HUF limit relates to the **total columns** of the reclassification-affected rows as well.

Classification correction because of own disclosed failure is to be taken into account as a reclassification if the correction does not affect all of the related points of date retrospectively but only from one point of date to another one.

## Table 06: Memorandum items

The own assets of the investment fund include the income received in the reference period on the different assets owned by it (including deposits, securities, shares, investment fund shares, tangible assets), in HUF millions, broken down by interest, dividend and rental fee. Interest income shall be reported on deposits and debt securities also, including discount papers. The interest due for the reference month from the yields for the reference period of investment fund units owned by the data supplier shall be considered interest income also. However, the interest-type income or expenses of derivative transactions may not be listed under (the interest section of) own assets.

### Valuation adjustments

In this context valuation adjustments mean changes in the market value (or, in some cases, in the FX exchange rate), which are easiest to calculate by means of an indirect method.

Valuation adjustment of **non-financial assets**: changes in the balance sheet asset portfolio in the reference month, less turnover related to purchase and sale transactions in the reference month.

Valuation adjustment of **financial derivatives**: balance sheet portfolio changes as compared to the previous month adjusted by total cash payments related to derivatives, and by the reclassifications of the specific month, if any.

### Sold and repurchased investment fund shares

Data suppliers shall use these two rows to report the monthly turnover of investment fund shares issued by them, at market value, indicating sold and repurchased items in separate rows.

## Table 07: Currency breakdown of certain assets and liabilities

This table is used to detail the individual items under the currency column of Table 01, broken down by original currency type. Data should be reported in millions forint. Outstanding amounts in



euro should not be reported in this table, because these amounts can be found in the balance sheet as well.

## ASSETS AND LIABILITIES

breakdown of end-of-quarter stocks by sector and maturity

table 01 nks, specialized financial institutions: in millions of HUF, without decimals; cooperative credit institutions.: in millions of HUF, 3 decimals

MNB serial number	Description	Forint a	Euro b	Other foreign currency c	Total d
001	<b>ASSETS</b>				
002	<b>Loans and deposits, given at gross book value</b>				
003	Local governments - loans with maturity over 5 years				
004	Total loans of Social Security funds - loans with maturity over 5 years				
005	Loans extended to EMU central government				
006	EMU state government - loans extended for not more than 1 year				
007	EMU state government - long-term loans extended for not more than 5 years				
008	EMU state government - loans extended with maturity over 5 years				
009	EMU local governments - loans extended for not more than 1 year				
010	EMU local governments - long-term loans extended for not more than 5 years				
011	EMU local governments - loans with maturity over 5 years				
012	EMU Social Security funds - loans extended for not more than 1 year				
013	EMU Social Security funds - long-term loans extended for not more than 5 years				
014	EMU Social Security funds - loans with maturity over 5 years				
015	Loans extended to other non-resident general government				
016	Other loans extended to other non-residents, total				
017	Loans granted to non-financial corporations with real estate security				
018	Personal loans granted to households and non-profit institutions serving households with real estate security - short-term				
019	Personal loans granted to households and non-profit institutions serving households with real estate security - long-term - with a maturity of not more than 5 years				
020	Personal loans granted to households and non-profit institutions serving households with real estate security - long-term - with a maturity of over 5 years				
021	Loans granted to households and non-profit institutions serving households for residential purposes with real estate security				
022	Other loans granted to households and non-profit institutions serving households with real estate security				
023	Loans granted to EMU non-financial corporations with real estate security				
024	Personal loans granted to EMU households and non-profit institutions serving households with real estate security - short-term				
025	Personal loans granted to EMU households and non-profit institutions serving households with real estate security - long-term - with a maturity of not more than 5 years				
026	Personal loans granted to EMU households and non-profit institutions serving households with real estate security - long-term - with a maturity of over 5 years				
027	Loans granted to EMU households and non-profit institutions serving households for residential purposes with real estate security				
028	Other loans granted to EMU households and non-profit institutions serving households with real estate security				
029	Loans granted to non-financial corporations with an original maturity over a year - up to 1 year remaining maturity				

## ASSETS AND LIABILITIES

breakdown of end-of-quarter stocks by sector and maturity

table 01 nks, specialized financial institutions: in millions of HUF, without decimals; cooperative credit institutions.: in millions of HUF, 3 decimals

MNB serial number	Description	Forint a	Euro b	Other foreign currency c	Total d
030	Loans granted to non-financial corporations with an original maturity over a year - over 1 year remaining maturity - repricing in 12 months				
031	Loans granted to non-financial corporations with a original maturity over 2 years - up to 2 year remaining maturity				
032	Loans granted to non-financial corporations with a original maturity over 2 years - over 2 year remaining maturity - repricing in 24 months				
033	Loans granted to households and non-profit institutions serving households with a original maturity over a year - up to 1 year remaining maturity				
034	Loans granted to households and non-profit institutions serving households with a maturity over a year - over 1 year remaining maturity - repricing in 12 months				
035	Loans granted to households and non-profit institutions serving households with a original maturity over 2 years - up to 2 year remaining maturity				
036	Loans granted to households and non-profit institutions serving households with a original maturity over 2 years - over 2 year remaining maturity - repricing in 24 months				
037	Loans granted to EMU non-financial corporations with an original maturity over a year - up to 1 year remaining maturity				
038	Loans granted to EMU non-financial corporations with an original maturity over a year - over 1 year remaining maturity - repricing in 12 months				
039	Loans granted to EMU non-financial corporations with a original maturity over 2 years - up to 2 year remaining maturity				
040	Loans granted to EMU non-financial corporations with a original maturity over 2 years - over 2 year remaining maturity - repricing in 24 months				
041	Loans granted to EMU households and non-profit institutions serving households with a original maturity over a year - up to 1 year remaining maturity				
042	Loans granted to EMU households and non-profit institutions serving households with a maturity over a year - over 1 year remaining maturity - repricing in 12 months				
043	Loans granted to EMU households and non-profit institutions serving households with a original maturity over 2 years - up to 2 year remaining maturity				
044	Loans granted to EMU households and non-profit institutions serving households with a original maturity over 2 years - over 2 year remaining maturity - repricing in 24 months				
045	<b>Securities owned by credit institutions, at net book value</b>				
046	Securities of EMU state/regional government - short term				
047	Securities of EMU state/regional government - long term				
048	Bonds of EMU local government - short-term				
049	Bonds of EMU local government - long-term				
050	Bonds of EMU Social Security funds - short-term				
051	Bonds of EMU Social Security funds - long-term				
052	Bonds of other EMU financial intermediaries and financial auxiliaries - short-term				

## ASSETS AND LIABILITIES

breakdown of end-of-quarter stocks by sector and maturity

table 01 nks, specialized financial institutions: in millions of HUF, without decimals; cooperative credit institutions.: in millions of HUF, 3 decimals

MNB serial number	Description	Forint a	Euro b	Other foreign currency c	Total d
053	Bonds of other EMU financial intermediaries and financial auxiliaries - long-term				
054	Bonds of EMU insurance corporations and pension funds - short-term				
055	Bonds of EMU insurance corporations and pension funds - long-term				
056	Bonds of EMU non-financial corporations - short-term				
057	Bonds of EMU non-financial corporations - long-term				
058	Bonds of EMU households and non-profit institutions serving households - short-term				
059	Bonds of EMU households and non-profit institutions serving households - long-term				
060	Bonds of other non-resident banks				
061	Bonds of other non-resident general government				
062	Bonds of other non-residents				
063	Shares of other EMU financial intermediaries and financial auxiliaries				
064	Shares of EMU insurance corporations and pension funds				
065	Shares of EMU non-financial corporations				
066	Shares of other non-residential non-financial investment funds				
067	Claims vis-à-vis insurance corporations due to prepaid insurance premiums and damages				
068	<b>LIABILITIES</b>				
069	<b>Deposits, loans taken and accrued liabilities</b>				
070	EMU state government - sight and current account deposits				
071	EMU state government - deposits with agreed maturity, loans received, subordinated liabilities				
072	EMU state government - liabilities from repurchase transactions				
073	EMU local governments - sight and current account deposits				
074	EMU local governments - deposits with agreed maturity, loans received, subordinated liabilities				
075	EMU local governments - liabilities from repurchase transactions				
076	EMU Social Security funds - sight and current account deposits				
077	EMU Social Security funds - deposits with agreed maturity, loans received, subordinated liabilities				
078	EMU Social Security funds - funds from repurchase transactions				
079	Other non-resident banks				
080	Other non-resident general government				
081	Other non-residents				
082	<b>MEMORANDUM ITEMS</b>				
083	Receivables from non-residents linked to derivatives				
084	Receivables from credit institutions linked to derivatives				
085	Receivables from the MNB, money market funds and other financial corporations linked to derivatives				
086	Receivables from non-bank institutions linked to derivatives				
087	Receivables from general governments linked to derivatives				
088	Receivables from households linked to derivative and from non-profit institutions helping households				
089	Transactions involving receivables from non-residents linked to derivatives				
090	Receivables from credit institutions linked to derivatives				
091	Receivables from the MNB, money market funds and other financial corporations linked to derivatives				

## ASSETS AND LIABILITIES

breakdown of end-of-quarter stocks by sector and maturity

table 01 nks, specialized financial institutions: in millions of HUF, without decimals; cooperative credit institutions.: in millions of HUF, 3 decimals

MNB serial number	Description	Forint a	Euro b	Other foreign currency c	Total d
092	Receivables from non-bank institutions linked to derivatives				
093	Receivables from general governments linked to derivatives				
094	Receivables from households linked to derivative and from non-profit institutions helping households				
095	Liabilities due to residents linked to derivatives				
096	Liabilities due to credit institutions linked to derivatives				
097	Liabilities due to the MNB, money market funds and other financial corporations linked to derivatives				
098	Liabilities due to non-bank institutions linked to derivatives				
099	Liabilities due to general governments linked to derivatives				
100	Liabilities due to households linked to derivative and from non-profit institutions helping households				
101	Transactions involving liabilities to residents linked to derivatives				
102	Liabilities due to credit institutions linked to derivatives				
103	Liabilities due to the MNB, money market funds and other financial corporations linked to derivatives				
104	Liabilities due to non-bank institutions linked to derivatives				
105	Liabilities due to general governments linked to derivatives				
106	Liabilities due to households linked to derivative and from non-profit institutions helping households				
107	Total value of credit lines granted to non-financial corporations - revolving				
108	Of which: Sums used up from the credit line				
109	From line 107: Value of multicurrency credit lines for non-financial corporations - revolving				
110	Of which: Sums used up from the credit line				
111	Total value of credit lines granted to non-financial corporations - non revolving				
112	Of which: Sums used up from the credit line				
113	From line 111: Value of multicurrency credit lines for non-financial corporations - non revolving				
114	Of which: Sums used up from the credit line				
115	Total value of credit lines granted to households - revolving				
116	Of which: Sums used up from the credit line				
117	Total value of credit lines granted to households - non revolving				
118	Of which: Sums used up from the credit line				

## COUNTRY BREAKDOWN of end-of-quarter stock of total receivables and liabilities vis-a-vis non-residents (loans given at gross book value, securities given at net book value)

table 02

Banks, specialized financial institutions: in millions of HUF, without decimals; cooperative credit institutions in millions of HUF, with 3 decimals

MNB serial number	Description	Assets						Liabilities			
		Loans to monetary financial institutions a	Loans to other sectors b	Bonds issued by monetary financial institutions - short term c	Bonds issued by monetary financial institutions - long term, not more than 2 years d	Bonds issued by monetary financial institutions - long term, over 2 years e	Bonds issued by other sectors f	Investment certificates of money market funds g	Shares and other equity h	Deposits and other funds received from monetary financial institutions i	Deposits and other funds received from other sectors j
001	EU member countries										
002	Austria										
003	Belgium										
004	Denmark										
005	Finland										
006	France										
007	Greece										
008	Netherlands										
009	Ireland										
010	Luxembourg										
011	Great Britain										
012	Germany										
013	Italy										
014	Portugal										
015	Spain										
016	Sweden										
017	Bulgaria										
018	Cyprus										
019	Czech Republic										
020	Estonia										
021	Poland										
022	Latvia										
023	Lithuania										
024	Malta										
025	Romania										
026	Slovakia										
027	Slovenia										
028	Other non-resident										

## ASSETS AND LIABILITIES

end of month stock CURRENCY STRUCTURE (additional information, credits at gross, securities at net book value)

Table 03 Banks, specialized financial institutions: in millions of HUF, without decimals; cooperative credit institutions in millions of HUF, with 3 decimals

MNB no.	Description	Other EU currencies					
		Czech krone (CZK) a	Polish zloty (PLN) b	Latvian lat (LVL) c	Lithuanian litas (LTL) d	Bulgarian leva (BGN) e	Romanian lei (RON) f
001	<b>ASSETS</b>						
002	Inventory of foreign exchange currency						
003	<b>Loans, deposits</b>						
004	Loans to central government						
005	Loans to local governments						
006	Loans to, deposits with resident monetary financial institutions						
007	Loans to other financial corporations						
008	Loans to non-financial corporations - short-term						
009	Loans to non-financial corporations - long-term - with a maturity of not more than 5 years						
010	Loans to non-financial corporations - long-term - with a maturity of more than 5 years						
011	Loans to households						
012	Loans to non-profit institutions serving households						
013	Loans to, deposits at EMU monetary financial institutions						
014	Loans to EMU other sectors (except monetary financial institutions)						
015	Loans to and deposits at other non-resident banks - short						
016	Loans to and deposits at other non-resident banks - long						
017	Loans to other non-residents - short						
018	Loans to other non-residents - long						
019	<b>Securities other than shares</b>						
020	Securities issued by central government						
021	Securities issued by Social Security						
022	Securities issued by local governments						
023	Securities issued by resident monetary financial institutions						
024	Securities issued by other resident sectors						
025	Securities issued by EMU monetary financial institutions						
026	Securities issued by EMU other sectors						
027	Securities issued by other non-resident banks						
028	Securities issued by other non-residents						
029	Shares and other equity of non-residents						
030	<b>LIABILITIES</b>						
031	<b>Loans, deposits, subordinated loan capital</b>						
032	From central government						
033	From local governments						
034	From resident monetary financial institutions						
035	From other financial corporations						
036	From non-financial corporations - short-term						
037	From non-financial corporations - long-term - with a maturity of not more than 2 years						
038	From non-financial corporations - long-term - with a maturity of more than 2 years						
039	From households - short-term						
040	From households - long-term - with a maturity of not more than 2 years						
041	From households - long-term - with a maturity of more than 2 years						
042	From nonprofit institutions serving households						
043	From EMU monetary financial institutions						
044	From other EMU sectors						
045	From other non-resident banks - short-term						
046	From other non-resident banks - long-term						
047	From other non-residents - short-term						
048	From other non-residents - long-term						
049	Securities, other than shares - domestic issue						
050	Securities, other than shares - issued abroad						
051	Remaining assets						
052	Remaining liabilities						

## Data on securitisation

04 table ; specialized financial institutions: in millions of HUF, without decimals; cooperative credit institutions in millions of HUF, with 3 decimals

MNB no.	Description	HUF	EUR	Other currency	Total
		1	2	3	4
		a	b	c	d
001	Net turnover of loans securitised throughout non-EMU member FVC or otherwise sold: transactions calculated as the difference of buying and selling that has an effect on the stock of loans.				
002	Loans granted to non-financial corporations - short-term				
003	Loans granted to non-financial corporations - long-term - with a maturity of not more than 5 years				
004	Loans granted to non-financial corporations - long-term - with a maturity of over 5 years				
005	Consumer credit granted to households and to non-profit institutions serving households				
006	Housing loan granted to households and to non-profit institutions serving households				
007	Other loans granted to households and to non-profit institutions serving households				
008	Loans granted to sole proprietors				
009	EMU - Loans granted to non-financial corporations - short-term				
010	EMU - Loans granted to non-financial corporations - long-term - with a maturity of not more than 5 years				
011	EMU - Loans granted to non-financial corporations - long-term - with a maturity of over 5 years				
012	EMU - Consumer credit granted to households and to non-profit institutions serving households				
013	EMU - Housing loan granted to households and to non-profit institutions serving households				
014	EMU - Other loans granted to households and to non-profit institutions serving households				
015	EMU Loans granted to sole proprietors				
016	Net turnover of loans securitised throughout EMU member FVC or otherwise sold: transactions calculated as the difference of buying and selling that has an effect on the stock of loans.				
017	Loans granted to non-financial corporations - short-term				
018	Loans granted to non-financial corporations - long-term - with a maturity of not more than 5 years				
019	Loans granted to non-financial corporations - long-term - with a maturity of over 5 years				
020	Consumer credit granted to households and to non-profit institutions serving households				
021	Housing loan granted to households and to non-profit institutions serving households				
022	Other loans granted to households and to non-profit institutions serving households				
023	Loans granted to sole proprietors				
024	EMU - Loans granted to non-financial corporations - short-term				
025	EMU - Loans granted to non-financial corporations - long-term - with a maturity of not more than 5 years				
026	EMU - Loans granted to non-financial corporations - long-term - with a maturity of over 5 years				
027	EMU - Consumer credit granted to households and to non-profit institutions serving households				
028	EMU - Housing loan granted to households and to non-profit institutions serving households				
029	EMU - Other loans granted to households and to non-profit institutions serving households				
030	EMU Loans granted to sole proprietors				
031	Net turnover of loans securitised WITHOUT any FVC's or otherwise sold: transactions calculated as the difference of buying and selling that has an effect on the stock of loans.				
032	Consumer credit granted to households and to non-profit institutions serving households				
033	Housing loan granted to households and to non-profit institutions serving households				
034	Other loans granted to households and to non-profit institutions serving households				
035	Loans granted to sole proprietors				
036	EMU - Consumer credit granted to households and to non-profit institutions serving households				
037	EMU - Housing loan granted to households and to non-profit institutions serving households				
038	EMU - Other loans granted to households and to non-profit institutions serving households				
039	EMU Loans granted to sole proprietors				
040	Stock of securitised loans				



## Data on securitisation

04 table ; specialized financial institutions: in millions of HUF, without decimals; cooperative credit institutions in millions of HUF, with 3 decimals

MNB no.	Description	HUF	EUR	Other currency	Total
		1	2	3	4
		a	b	c	d
041	Securitized - all FVC				
042	Loans granted to central government				
043	Loans granted to other state budget				
044	Loans granted to other financial intermediaries and financial auxiliaries				
045	Loans granted to insurance corporations and pension funds				
046	Loans granted to non-financial corporations - short-term				
047	Loans granted to non-financial corporations - long-term - for a maturity of not more than 5 years				
048	Loans granted to non-financial corporations - long-term - with a maturity of over 5 years				
049	Consumer credit granted to households and non-profit institutions serving households				
050	Housing loan granted to households and to non-profit institutions serving households				
051	Other loans granted to households and to non-profit institutions serving households				
052	Loans granted to sole proprietors				
053	Loans granted to EMU central government				
054	Loans granted to EMU other state budget				
055	Loans granted to EMU other financial intermediaries and financial auxiliaries				
056	Loans granted to EMU insurance corporations and pension funds				
057	Loans granted to EMU non-financial corporations - short-term				
058	Loans granted to EMU non-financial corporations - long-term - for a maturity of not more than 5 years				
059	Loans granted to EMU non-financial corporations - long-term - with a maturity of over 5 years				
060	Consumer credit granted to EMU households and non-profit institutions serving households				
061	Housing loan granted to EMU households and to non-profit institutions serving households				
062	Other loans granted to EMU households and to non-profit institutions serving households				
063	Loans granted to EMU sole proprietors				
064	Loans granted to other non-residents				
065	Of which: EMU FVC				
066	Loans granted to central government				
067	Loans granted to insurance corporations and pension funds				
068	Loans granted to non-financial corporations - short-term				
069	Loans granted to non-financial corporations - long-term - for a maturity of not more than 5 years				
070	Loans granted to non-financial corporations - long-term - with a maturity of over 5 years				
071	Consumer credit granted to households and non-profit institutions serving households				
072	Housing loan granted to households and to non-profit institutions serving households				
073	Other loans granted to households and to non-profit institutions serving households				
074	Loans granted to sole proprietors				
075	Loans granted to EMU insurance corporations and pension funds				
076	Loans granted to EMU non-financial institutions - short-term				
077	Loans granted to EMU non-financial institutions - long-term - with a maturity of not more than 5 years				
078	Loans granted to EMU non-financial institutions - long-term - with a maturity of over 5 years				
079	Loans granted to households and non-profit institutions serving households				
080	Loans granted to other non-residents				

## Guidelines for the completion of the quarterly report related to the Supervisory Balance Sheet

### General instructions

1. The requirements as to content, definitions and principles set out in the guidelines for the completion of the report of the Supervisory balance sheet apply here as well.
2. The report includes holdings given in the Supervisory balance sheet, broken down in further detail, therefore the data in the report (that exclude the accounts of foreign branches) must correspond to the data contained in the current balance sheet. The report must be modified if any changes have been made in the balance sheet data of report F01 and F03, respectively, or if the consolidated data of the reports containing corrected data for December (F08) or audited balance sheet data (F09 and F14), and the data detailed in this report are contradictory. In the report, loans are to be shown at gross book value, while securities and participations are to be shown at net book value.
3. In accordance with the guidelines for filling out the report of Supervisory balance sheet, adjustments due to reclassifications - as defined therein - in the reference quarter relating to table 01 of report F19/F33 shall be notified in reports F86/F87. The re-classification data reported for the quarter should be in harmony with the re-classification data shown in the relevant rows of the Supervisory balance sheet. If no adjustments occur in the course of the quarter, a 'negative' report shall be submitted.
4. The methodological guidelines assisting in the completion of the tables, as referred to in point 9 of Annex 3 are located in the technical guidelines available on the official website of the MNB.

MNB identification number: **F20**

**Completion instructions for the report  
Balance sheet report of budgetary institutions broken down by sub-systems (balance sheet)**

**General instructions**

In this data supply the balance sheet statements of budgetary institutions shall be submitted in accordance with Article 206 and Annex 17 to Government Decree No 292/2009 (XII. 19.) on the Rules of operation of the system of public finance, with the contents specified therein. In addition to intra-year quarterly statements, this data supply also includes the preliminary (flash) balance sheet and the final balance sheet pertaining to the end of the previous year.

For central budgetary institutions the data supply shall be consolidated by chapter; for social security and separated funds it shall be consolidated by fund and sub-system; for local governments it shall be consolidated by county and by sub-system; and for national economic statements a separate report shall be submitted. If the summary data fails to include the data of an organisation or (operational/supplier) sector, the data provider is required to indicate it in its report.

MNB identification number: **F28**

**Completion instructions for the report  
Consolidated budget report of local governments**

**General instructions**

In this data supply the local government budget reports for local, regional and local minority governments shall be submitted in accordance with Article 205 of Government Decree No 292/2009 (XII. 19.) on the Rules of operation of the system of public finance, with the contents specified therein, and by the deadline stipulated in Article 144 of said Decree.

In addition to quarterly reports, this data supply also includes a year-end final report (compiled from the contents of the annual report).

All data shall be broken down by county total and national total.

MNB identification number: F21

**Completion instructions for the report  
Budget report of social security funds**

**General instructions**

In this data supply the cash-flow statement shall be submitted in accordance with Article 204 of Government Decree No 292/2009 (XII. 19.) on the Rules of operation of the system of public finance, with the contents specified therein.

In addition to the monthly reports (preliminary data) consolidated to national total on the performance of the budgetary targets of the Health Insurance Fund and the Pension Insurance Fund, annual reports containing final performance shall also be submitted.

MNB identification number: F32

**Completion instructions for the report  
Report on the total gross debt of the central government**

**General instructions**

This data supply shall consist of the textual information sheet and the table agreed by the Government Debt Management Agency (ÁKK Zrt.) and the Ministry of Finance. The table shall contain the debt of the central government and the components of debt transactions, according to loan/security, forint/foreign currency, resident/non-resident breakdown. HUF-securities must be broken down by their types.

**Statistical Balance Sheet of non-monetary financial intermediaries**  
(Quarterly report of financial enterprises designated by the Magyar Nemzeti Bank)

Million HUF

	Description of balance sheet items	Amount
1.	<b>1. Cash on hand</b> (forint of other currency)	
2.	<b>2. Bank deposits</b> (current accounts and time-deposits)	
3.	<b>3. Receivables from loans</b> (net) (3.=3.1.+..+3.7.)	
4.	3.1. Loans to non-financial companies	
5.	3.2. Loans to financial companies	
6.	3.3. Loans to central government and local authorities	
7.	3.4. Loans to households (including employees)	
8.	3.5. Loans to nonprofit institutions serving households	
9.	3.6. Loans to non-residents	
10.	3.7. Value adjustments of loans (-)	
11.	<b>4. Debt securities</b>	
12.	<b>5. Shares, other equity, investment units</b>	
13.	<b>6. Other financial instruments</b> (6.=6.1.+..+6.3.)	
14.	6.1. Trade receivables	
15.	6.2. Deferred interests	
16.	6.3. Other receivables	
17.	<b>7. Non-financial assets</b> (intangible and tangible assets)	
18.	<b>8. Balance sheet total</b> (8.=1.+..+7.=9.+..+13.)	
19.	<b>9. Equity</b> (9.=9.1.+..+9.3.)	
20.	9.1. Subscribed capital	
21.	9.2. Reserves (fund reserve, profit reserve, other funds)	
22.	9.3. Profit or loss (interim/preliminary)	
23.	<b>10. Provisions</b>	
24.	<b>11. Loan debt total</b> (11.=11.1.+..+11.4.)	
25.	11.1. Loans received from non-financial corporations	
26.	11.2. Loans received from financial corporations	
27.	11.3. Loans received from households	
28.	11.4. Loans received from non-resident entities	
29.	<b>12. Issued securities other than shares</b>	
30.	<b>13. Other liabilities</b> (13.=13.1.+..+13.4.)	
31.	13.1. Trade debts	
32.	13.2. Accrued interest payable	
33.	13.3. Liabilities to owners (dividends)	
34.	13.4. Other accounts payable	
35.	Additional information: positive valuation difference of derivatives	
36.	Additional information: negative valuation difference of derivatives	
37.	Additional information: interest income (carried over during the year)	
38.	Additional information: interest expenses (carried over during the year)	

**Completion instructions for the report  
Statistical balance sheet of non-monetary financial intermediaries**

**I. General instructions**

1. This statistical statement shall be compiled based on the records kept according to Hungarian accounting regulations. Unless otherwise provided by regulations pertaining to the content and valuation requirements for the data reported in the statistical balance sheet, the relevant statutory provisions governing the compilation of the supervisory balance sheet (if the data supplier prepares one) and the accounting and reporting obligations of the data supplier shall apply.
2. This statistical balance sheet pertains to the resident (domestic) division of the data supplier, the assets and liabilities of any foreign branch(es) should not be included. The only reference made to any foreign branch shall be limited to showing the funds provided to such branch under assets.
3. The risk capital managers must report of the funds managed by themselves separately.

**II. Detailed instructions for the completion of the tables**

The sums shown as the total of the various assets and liabilities shall be reported at net value, less value adjustments and increased with valuation difference.

Loans and credits provided shall cover all loans and similar receivables. This category shall include the receivables from deferred payments, financial leasing and factoring, and receivables from the sale of assets under a repurchase agreement.

The volume of loans provided by the data supplier to own employees is to be reported under the appropriate sector, under households.

MNB identification number: **F57**

**Completion instructions for the report  
Daily flash report of the Hungarian State Treasury**

**General instructions**

This data supply consists of tables performed by aggregating the daily, account-levelled report of the Hungarian State Treasury. The tables shall include the income and expense turnovers of the central government, the separate state funds and social security funds, as well as all payments related to the funding of the central budget, on the basis of the treasury accounts.

Any changes to the contents and structure of the tables shall be reported by the Hungarian State Treasury to the MNB at the beginning of the year. Any intra-year changes shall be reported, prior to the data supply, to the contact person of the MNB (specified in the technical guidelines available on the official website of the MNB, as per point 6 of Annex 3).

MNB identification number: **F58**

**Completion instructions for the report  
Monthly report of the Hungarian State Treasury on the data of the central budget's sub-systems**

**General instructions**

In the framework of this data supply the data supplier shall submit a report indicating the financial position of the general government and its specific sub-systems (central budget, separate state funds, social security funds) consisting of tables and textual descriptions. This data report shall contain tables with the following contents:

- Preliminary balance sheet of the central budget
- Detailed report on the income and expenses of the central budget
- Statement of VAT payments
- Report on family benefits
- Report on housing subsidies
- Monthly status of the loan portfolio of social security funds
- Preliminary balance sheet of the social security budget
- Monthly report on the income and expenses of social security
- Monthly payments of benefits outside the scope of social security funds
- Preliminary report on the budgetary performance of separate state funds (broken down by fund)
- Information on income related to debt service
- Information on expenses related to debt service
- Information on debt payments

Table 01 Country breakdown of the assets and liabilities of money market funds vis-à-vis non-residents

No.	Description	Assets							Liabilities			
		Claims from deposits at monetary institutions and repo transactions a	Deposits at non-monetary institutions b	Debt securities issued by monetary institutions - short term c	Debt securities issued by monetary institutions - long term - less than 2 years d	Debt securities issued by monetary institutions - more than 2 years e	Debt securities issued by non-monetary institutions f	Investment fund shares of money-market funds g	Shares and other participations h	Liabilities from loans extended by credit institutions and repo transactions i		
001	EU member countries											
002	Austria											
003	Belgium											
004	Cyprus											
005	Danmark											
006	Estonia											
007	Finland											
008	France											
009	Greece											
010	Netherlands											
011	Ireland											
012	Luxembourg											
013	Malta											
014	Great-Britain											
015	Germany											
016	Italy											
017	Portugese											
018	Spain											
019	Sweden											
020	Slovakia											
021	Slovenia											
022	Other EU-member countries total											
023	Other foreign countries											



## Completion instructions for the report

### Country breakdown of the assets and liabilities of money market funds vis-à-vis non-residents

#### I. General instructions

The definition of money market funds is provided in point I.A.4 of this Annex.

The scope of money market funds is revised by the MNB on a yearly basis, in November. Data reporting shall cover those money market funds which were already operational on the last day of the reference period, and also those which were included in the group of money market funds during the November revision.

The table shall indicate the total sum of claims vis-à-vis non-residents (claims from deposits and repo transactions, debt securities in the portfolio broken down by maturity, investment fund shares of money market funds, and shares and other participations owned by the fund) and the total stock of liabilities vis-à-vis non-residents deriving from loans taken and repo transactions shown on the liability side of the balance sheet, detailed in two breakdowns: European Union Member States and Rest of the world.

The table shall be compiled on the basis of the end-of-month general ledger statement, however, all stocks must be adjusted by corrections and items carried forward relating to the value date as they are revealed by the third business day of the month.

As regards the contents and assessment of the data - unless otherwise provided in these completion instructions - the provisions of the Szmt., Hpt. and Tpt., as well as those of Government Decree No 215/2000 (XXI. 11.) on the Special provisions regarding the annual reporting and bookkeeping obligations of investment funds shall apply.

The end-of-month stock of (currency or foreign exchange) assets and liabilities denominated in foreign currency shall be reported in forint converted at the official FX rate published by the MNB, prevailing on the last day of the month.

The assets and liabilities denominated in currencies which are not listed by the MNB, and similar foreign exchange and foreign currency stocks shall be converted to forint based on the central rate published by a Hungarian national daily newspaper under exchange rates for world currencies, in effect on the last day of the month, or failing this, based on the average central rate used by the money market fund during the last month.

Own assets in the table - e.g. receivables or securities (hereinafter assets) - shall be shown with original maturity (as specified in the contract), not decreased by the value of assets transferred under repurchase agreements. Deposits placed and receivables from repo transactions shall be reported without accrued interest and depreciation.

Liabilities from loans taken and repo transactions shall be reported without the accrued interest proportionate to the business year.

#### II. Detailed instructions for the completion of the tables

##### Claims from deposits and repo transactions (columns a and b)

These rows are used to report deposits placed by money market funds with credit institutions, including the settlement account of the money market fund maintained by the credit institution, as well as claims from collateral type repo transactions.

##### Debt securities (columns c to f)

These rows shall indicate bonds within the portfolio of the money market fund issued by EMU states and by the relevant sectors of the Rest of the world category (monetary and non-monetary institutions), broken down by the requested maturity.

**Investment fund shares of money market funds (column g)**

In this column the data supplier shall report the investment fund shares in its portfolio issued by another money market fund, shown separately for EMU states and for the Rest of the world.

**Shares and other participations (column h)**

In this column the data supplier shall report the shares and participations owned by it, as well as its investment fund shares issued by non-money market funds, shown separately for EMU states and for the Rest of the world.

**Liabilities from loans extended by credit institutions and repo transactions (column i)**

In this column the data supplier shall report loans taken from credit institutions on behalf of the money market fund (for the purpose of re-purchasing the investment fund shares of the fund), and all liabilities from collateral type repo transactions, according to the breakdown indicated in the table.

The methodological guidelines assisting in the completion of the tables and the revision rules provided to ensure error free submission, as referred to in points 9 and 5 of Annex 3 are located in the technical guidelines available on the official website of the MNB.

## Key financial data of companies owned by the central government or local governments, and of public utility companies

Million HUF

No.	Description	Data at the end of previous year	Data at end of the reference quarter
<b>Balance sheet items:</b>			
01	Non-financial instruments (intangible and tangible assets, inventories)		
02	of which: Prepayments (on fixed assets, inventories and intangible assets)		
03	Long-term loans (including loans provided to independent companies)		
04	Debt securities (long and short term together)		
05	Shares and participations (short and long term together)		
06	Total receivables (among short-term assets)		
07	of which: Trade receivables (including the receivables due from affiliated companies)		
08	of which: Loans (including the receivables due from affiliated companies)		
09	Liquid assets (cash, checks and bank accounts)		
10	of which: Cash		
11	Accrued and deferred assets (it may also be estimated during the year)		
12	of which: Unbilled services, advances		
13	Balance sheet total (it may also be estimated during the year)		
14	Shareholders' equity (it may also be estimated during the year)		
15	of which: Profit or loss (interim/preliminary/balance sheet)		
16	Total liabilities		
17	of which: Long-term credits and borrowings (including affiliated and subordinated as well)		
18	of which: Liabilities stemming from government assets received		
19	of which: Debt securities (short and long term)		
20	of which: Short-term credits and borrowings (including from affiliates)		
21	of which: Advance payments received from customers (including from affiliates)		
22	of which: Trade payables (including from affiliates)		
23	of which: Liabilities to owners (from dividends)		
24	Accrued and deferred liabilities (it may also be estimated during the year)		
25	of which: Accrued interest payable		
26	of which: Unbilled services, advances		
<b>Additional data:</b>			
27	Loans granted to resident companies in forints (short and long term)		
28	Loans granted to resident companies in foreign currencies (short and long term)		
29	Funds received from general government (cash-flow)		
30	Total operating costs (cumulated within the year)		
31	Net sales revenues (cumulated within the year)		
32	Dividends or advances on dividends paid (paid during the reference quarter of the year)		

**Completion instructions for the report**  
**Key financial data of companies owned by the central government or local governments, and of public utility companies**

**I. General instructions**

1. The MNB shall notify in writing the designated data supplier on its obligation to submit a data supply.

The first report shall be filed on the first calendar quarter of the initial year, whereas the last report is to be filed on the fourth quarter of that year. Reports for all four quarters of the year shall be filed by all designated data suppliers regardless of any changes in their ownership structure (sector) or in their scope of activities during the course of the year.

2. The tables shall be completed in accordance with the Hungarian accounting regulations, relying upon accounting records, with figures indicated in HUF millions. The data reported shall pertain to the designated company, an independent entity with its own corporate name and identifier. Consolidated data of company groups must not be included.

Each report shall contain information concerning the previous calendar year, or the quarter of the year to which the report pertains (current quarter). In the event of any changes in the data pertaining to the previous year since the last report was filed, they shall be updated in the table. The data relating to the quarters of the year, and the data relating to year-end or the entire year may contain estimates as well. Estimation shall be employed if the company does not close out its books at the ends of calendar quarters, or if closing the books is not completed by the deadline for filing the report. The (preliminary) data of the quarters need not be reported repeatedly upon any changes (due to new information).

**II. I. Detailed instructions for the completion of the tables**

Contents of the rows within the table:

12. Of which: Unbilled services, advances

Of accrued and deferred assets the part of income and expenses which are related to unbilled services and advance payments shall be shown separately. This category includes advances paid on frequently used services, subscription fees, rental fees and lease charges, or the part of services not yet billed for and not yet shown under trade receivables (e.g. energy that remained in the metering equipment). It may also be estimated.

13. Balance sheet total

It may be estimated where any part of the assets and liabilities had been estimated during the year. However, the following correlations must exist within the table:

Row 13 = row 1 + row 3 + row 4 + row 5 + row 6 + row 9 + row 11, or

Row 13 > row 14 + row 16 + row 24 (since no information is requested on provisions)

14. Shareholders' equity

Capital accumulated during the year shall be reported and shown at year-end upon the preliminary (first) report, including interim dividends approved during the year and the final dividends approved for the entire year. The annual figure shall be adjusted subsequently to show the amount indicated in the annual account (not containing the approved amount of dividends). The approved dividend must be shown under equity capital in any interim or in the first year-end (quarterly) report for the purpose of clarity, if its amount is already known or has been already paid.

15. Of which: Profit or loss for the year

Preliminary accounting profit or loss containing dividends during the year or at year-end upon filing the first report (if it pertains to the fourth quarter of the year). If the company's books are not closed out for the quarter in question, the amount of profit or loss may be estimated (consistent with estimated accruals and deferrals). In subsequent reports, after the annual figures are finalised, the amount of profit or loss

shall be adjusted to show the amount indicated in the balance sheet of the annual account, and shall be so indicated in the column entitled 'End of previous year'. The amount of equity capital and the amount of liabilities shall change accordingly.

18. Of which: Liabilities stemming from government assets received

Indicate in this row the amount shown under other long-term liabilities from central government or local government assets received under concession contract or under asset management contract (if applicable).

23. Of which: Liabilities to owners

This liability typically originates from dividends and shares payable to founders and owners, irrespective of which item it is shown under in the balance sheet (liabilities to affiliated companies and participating companies, other short-term liabilities). This figure shall be calculated in consonance with own funds, profit or loss, and with paid dividends (row 32).

27. Loans granted to resident companies in forint

This category includes the loans shown under Rows 3 and 8 that the data provider has provided to another resident economic organisation in forint. Affiliated and participating partners shall also be included.

28. Loans granted to resident companies in foreign currencies

This category includes the loans shown under rows 3 and 8 that the data provider has provided to another resident economic organisation in foreign currency. Affiliated and participating partners shall also be included.

29. Funds received from central government

Payments in the reference year that are related to capital increase, loans or subsidies received from the central government or from an asset management organisation exercising ownership rights. Any funds received from EU support shall also be reported here.

30. Total operating costs

All expenses and expenditure pertaining to the reference year through the operating and business profit or loss, including material, personnel and other expenditure as well as depreciation. Estimates may be used for their interim definition.

MNB identification number: **F98**

**Completion instructions for the report  
Balance sheet of corporations preparing detailed annual reports**

**General instructions**

In this data supply the Ministry of Public Administration and Justice is required to submit 'A' and 'B' type balance sheets and profit and loss accounts of normal (not simplified), not consolidated annual corporate reports it processed electronically in a text format, in CSV format. The data shall include the corporate registration numbers (first eight digits of the tax number), the date of the end of the business year, the currency and currency unit of the report, and balance sheet and profit and loss accounts data pertaining to the basis year and to the reference year in a separate row for each corporations.

## Portfolio of receivables vis-a-vis non-financial corporations

Table 01.: Portfolio of Forint loans over one year offered to non-financial corporations, at gross book value

(Banks and specialised credit institutions: in HUF million without decimals, co-operative credit institutions: in HUF million with 3 decimals)		Forint loans over one year
Line code	Sectors and sub-sectors of the economy	..... ..... 200.. Closing portfolio
01	Agriculture, hunting, forestry, fishing	a
02	Mining and mining support service activities	
03	Manufacturing	
04	of which: manufacture of food products, beverages and tobacco products	
05	manufacture of coke and refined petroleum products, manufacture of chemicals and chemical products, manufacture of rubber and plastic products, manufacture of basic pharmaceutical products and pharmaceutical preparations	
06	manufacture of basic metals and fabricated metal products	
07	manufacture of machinery and equipment, manufacture of electrical equipment, manufacture of computer, electronic and optical products, manufacture of instruments, manufacture of transport equipment	
08	manufacture of textiles and wearing apparel, manufacture of leather and related products, manufacture of footwear, manufacture of wood and wood products, manufacture of paper and paper products, printing and reproduction of recorded media, manufacture of furniture, repair and installation of machinery and equipment, manufacturing not elsewhere classified	
09	manufacture of other non-metallic mineral products	
10	Electricity, gas and steam supply, air-conditioning	
11	Water supply, sewerage, waste management and remediation activities	
12	Construction	
13	Wholesale and retail trade, repair of motor vehicles and motorcycles	
14	Accommodation and food service activities	
15	Information and communication	
16	Transport and storage	
17	Financial and insurance activities	
18	Real estate activities	
19	Professional, scientific and technical activities, administrative and supporting service activities	
20	Other activities	
<b>21</b>	<b>WHOLE-ECONOMY SECTORS TOTAL</b>	
22	Disbursement in the reporting year	

## Portfolio of receivables vis-a-vis non-financial corporations

Table 02.: Portfolio of Forint loans less than one year offered to non-financial corporations, at gross book value

Line code	Sectors and sub-sectors of the economy	(Banks and specialised credit institutions: in HUF million without decimals, co-operative credit institutions: in HUF million with 3 decimals)	
		Overdrafts .....200.. Closing portfolio a	Loans less than one year .....200. Closing portfolio b
01	Agriculture, hunting, forestry, fishing		
02	Mining and mining support service activities		
03	Manufacturing		
04	of which: manufacture of food products, beverages and tobacco products		
05	manufacture of coke and refined petroleum products, manufacture of chemicals and chemical products, manufacture of rubber and plastic products, manufacture of basic pharmaceutical products and pharmaceutical preparations		
06	manufacture of basic metals and fabricated metal products		
07	manufacture of machinery and equipment, manufacture of electrical equipment, manufacture of computer, electronic and optical products, manufacture of instruments, manufacture of transport equipment		
08	manufacture of textiles and wearing apparel, manufacture of leather and related products, manufacture of footwear, manufacture of wood and wood products, manufacture of paper and paper products, printing and reproduction of recorded media, manufacture of furniture, repair and installation of machinery and equipment, manufacturing not elsewhere classified		
09	manufacture of other non-metallic mineral products		
10	Electricity, gas and steam supply, air-conditioning		
11	Water supply, sewerage, waste management and remediation activities		
12	Construction		
13	Wholesale and retail trade, repair of motor vehicles and motorcycles		
14	Accommodation and food service activities		
15	Information and communication		
16	Transport and storage		
17	Financial and insurance activities		
18	Real estate activities		
19	Professional, scientific and technical activities, administrative and supporting service activities		
20	Other activities		
21	<b>WHOLE-ECONOMY SECTORS TOTAL</b>		



## Portfolio of receivables vis-a-vis non-financial corporations

Table 03.: Portfolio of foreign exchange loans offered to non-financial corporations, at gross book value

Line code	Sectors and sub-sectors of the economy	(Banks and specialised credit institutions: in HUF million without decimals, co-operative credit institutions: in HUF million with 3 decimals)	
		Foreign exchange loans over one year .....200.. Closing portfolio a	Foreign exchange loans less than one year .....200.. Closing portfolio b
01	Agriculture, hunting, forestry, fishing		
02	Mining and mining support service activities		
03	Manufacturing		
04	of which: manufacture of food products, beverages and tobacco products		
05	manufacture of coke and refined petroleum products, manufacture of chemicals and chemical products, manufacture of rubber and plastic products, manufacture of basic pharmaceutical products and pharmaceutical preparations		
06	manufacture of basic metals and fabricated metal products		
07	manufacture of machinery and equipment, manufacture of electrical equipment, manufacture of computer, electronic and optical products, manufacture of instruments, manufacture of transport equipment		
08	manufacture of textiles and wearing apparel, manufacture of leather and related products, manufacture of footwear, manufacture of wood and wood products, manufacture of paper and paper products, printing and reproduction of recorded media, manufacture of furniture, repair and installation of machinery and equipment, manufacturing not elsewhere classified		
09	manufacture of other non-metallic mineral products		
10	Electricity, gas and steam supply, air-conditioning		
11	Water supply, sewerage, waste management and remediation activities		
12	Construction		
13	Wholesale and retail trade, repair of motor vehicles and motorcycles		
14	Accommodation and food service activities		
15	Information and communication		
16	Transport and storage		
17	Financial and insurance activities		
18	Real estate activities		
19	Professional, scientific and technical activities, administrative and supporting service activities		
20	Other activities		
21	<b>WHOLE-ECONOMY SECTORS TOTAL</b>		

## Portfolio of receivables vis-a-vis non-financial corporations

Table 04.: Portfolio of total Forint and foreign exchange loans offered to non-financial corporations, at net book value (corrected for devaluation and valuation difference)

Line code	Sectors and sub-sectors of the economy	Total Forint loans		Total foreign exchange loans	
		..... 200.. Closing portfolio	a	..... 200. Closing portfolio	b
01	Agriculture, hunting, forestry, fishing				
02	Mining and mining support service activities				
03	Manufacturing				
04	of which: manufacture of food products, beverages and tobacco products				
05	manufacture of coke and refined petroleum products, manufacture of chemicals and chemical products, manufacture of rubber and plastic products, manufacture of basic pharmaceutical products and pharmaceutical preparations				
06	manufacture of basic metals and fabricated metal products				
07	manufacture of machinery and equipment, manufacture of electrical equipment, manufacture of computer, electronic and optical products, manufacture of instruments, manufacture of transport equipment				
08	manufacture of textiles and wearing apparel, manufacture of leather and related products, manufacture of footwear, manufacture of wood and wood products, manufacture of paper and paper products, printing and reproduction of recorded media, manufacture of furniture, repair and installation of machinery and equipment, manufacturing not elsewhere classified				
09	manufacture of other non-metallic mineral products				
10	Electricity, gas and steam supply, air-conditioning				
11	Water supply, sewerage, waste management and remediation activities				
12	Construction				
13	Wholesale and retail trade, repair of motor vehicles and motorcycles				
14	Accommodation and food service activities				
15	Information and communication				
16	Transport and storage				
17	Financial and insurance activities				
18	Real estate activities				
19	Professional, scientific and technical activities, administrative and supporting service activities				
20	Other activities				
21	<b>WHOLE-ECONOMY SECTORS TOTAL</b>				

## Portfolio of receivables vis-a-vis non-financial corporations

Table 05.: Subsidised loans offered to non-financial corporations, and extant portfolio of receivables total at gross book value broken down by enterprise size

Line number		(Banks and specialised credit institutions: in HUF million without decimals, co-operative credit institutions: in HUF million with 3 decimals)			
		Loans less than one year		Loans over one year	
		forint	foreign currency	forint	foreign currency
		200..... .. Closing portfolio			
		Closing portfolio			
		a	b	c	d
01	Subsidised loans:				
02	„Sikeres Magyarorszáért” enterprise-development loan programme ("For succesful Hungary")				
03	„Sikeres Magyarorszáért” agricultural development loan programme ("For succesful Hungary")				
04	"Széchenyi" card bank overdraft and working-capital loan				
05	"Széchenyi" capital investment loan together with "Széchenyi" self-effort and advance subsidisation loans				
06	"Lánchíd" factoring				
07	Prefinancing of subsidy to the agriculture				
08	Subsidised home-building loans for enterprises				
09	Loans associated with subsidies of EU				
10	Loan offered with institutional subsidy of EU (refinancing, undertaking a guarantee)				
11	Other subsidised loan-construction				
12	other loans with subsidised interest from Ministry of National Development				
13	other loans with subsidised interest from Ministry for National Economy				
14	other loans with subsidised interest from Ministry of Rural Development				
15	other				
16	Classification of loans by size of enterprises				
17	For middle-size enterprises				
18	For small enterprises				
19	For micro-size enterprises				
20	For large-size enterprises				

MNB identification number: H01, H09

**Completion instructions for the report  
Portfolio of receivables vis-a-vis non-financial corporations**

**I. General instructions**

1. With respect to co-operative credit institutions (H09) and EEA branches (H01), the group of data providers shall be reviewed annually on the basis of the supervisory balance sheet as at 30 June. Co-operative credit institutions and EEA branches that qualify for reporting obligations shall comply with reporting obligations from the year following the size limit review.

The report shall be compiled using the Uniform Sector Classification System of Business Activities published by the HCSO (Hungarian Central Statistical Office), as effective from time to time. Data on non-financial companies engaged in financial activities as their main activities under the Uniform Sector Classification System of Business Activities are to be reported in line "17. Financial and insurance activities".

**II. Detailed instructions for the completion of the tables**

1. Tables of information supply must be consistent with the data in the supervisory balance sheet, which requirements as referred to in point 5 of Annex 3 are listed in the technical guidelines available on the official website of the MNB. Data of banks and specialised credit institutions which have foreign branches must correspond to the data in the supervisory balance sheet which includes also data of their foreign branches.

2. In Tables 01 to 03 and 05 loan portfolio data are to be reported at gross book value (not corrected for devaluation and valuation difference). Table 04 includes total forint and foreign exchange loan portfolios at net book value (corrected for devaluation and valuation difference).

3. The classification of enterprises in rows 17-19 of Table 05 must be in accordance with the provisions of Article 3 of Act XXXIV of 2004 on Small and medium-size enterprises and the support of their development.

COMPOSITION OF LOANS EXTENDED TO HOUSEHOLDS

Table 01: Composition of loan portfolio to households by classification categories and overdue payment and number of contracts

No.	Description	To be watched				Substandard		Doubtful		Bad		HUF million		
		Loans with no overdue payment		from which: renegotiated or restructured		Loans with overdue payment less than 30 days		from which: renegotiated or restructured		Loans with overdue payment less than 30 days		from which: renegotiated or restructured		Total
		net	gross/recorded	net	gross/recorded	total	net	gross/recorded	total	net	gross/recorded	total	net	gross/recorded
a		ba	bb	ca	cb	da	db	ea	eb	fa	fb	fc		
01	Housing loan - market-priced and other HUF loans													
02	Housing loan - subsidized HUF loans													
03	Housing loan - FX-based loans													
04	Home equity loan - HUF													
05	Home equity loan - FX-based													
06	Personal loan - HUF													
07	Personal loan - FX-based													
08	Vehicle loan - HUF													
09	Vehicle loan - FX-based													
10	Overdraft credit - total													
11	Hire purchase and other loans of this credit card loan													
12	Hire purchase and other loans of this credit card loan													
13	Other loans													
14	Other loans													
15	Total													

Table 01: continuation

No.	Description	Composition of the loan portfolio to households by overdue payment classification															
		Loans with no overdue payment				Loans with overdue payment less than 30 days				91-365 days overdue				more than 1 year overdue			
		net	gross/recorded	from which: renegotiated or restructured	total	net	gross/recorded	from which: renegotiated or restructured	total	net	gross/recorded	from which: renegotiated or restructured	total	net	gross/recorded	from which: renegotiated or restructured	total
01	Housing loan - market-priced and other HUF loans	ga	gb	gc	gd	ha	hb	hc	hd	ia	ib	ic	jd	ka	kb	kc	kd
02	Housing loan - subsidized HUF loans																
03	Housing loan - FX-based loans																
04	Home equity loan - HUF																
05	Home equity loan - FX-based																
06	Personal loan - HUF																
07	Personal loan - FX-based																
08	Vehicle loan - HUF																
09	Vehicle loan - FX-based																
10	Overdraft credit - total																
11	Hire purchase and other loans of this credit card loan																
12	Hire purchase and other loans of this credit card loan																
13	Other loans																
14	Other loans																
15	Total																

Table 02: Composition of the housing loan and home equity loan portfolio by LTV

No.	Description	Housing loans										Home equity loan loans		
		Loans disbursed in the reporting quarter		Outstanding amount		Loans disbursed in the reporting quarter		Outstanding amount		Loans disbursed in the reporting quarter		Outstanding amount		
		Market-priced and other HUF loans	Subsidized HUF loans	FX-based loans	from a, b, c, loans to civil servants and First housing loans	Market-priced and other HUF loans	Subsidized HUF loans	FX-based loans	HUF loans	FX-based loans	HUF loans	FX-based loans		
a		b	c	d	e	f	g	h	i	j	k	l		
01	Without mortgage collateral													
02	Below 20%													
03	Between 20-30%													
04	Between 30-40%													
05	Between 40-50%													
06	Between 50-60%													
07	Between 60-70%													
08	Between 70-80%													
09	Between 80-90%													
10	Above 90%													
11	Total													
12	Buying/building of new flat													
13	Buying of used flat													
14	Other purpose													

LTV (Loan to Value) = ratio of loan to the latest market value

Table 03: Breakdown of the household loans according to the remaining term

No.	Description	According to remaining maturity (on the basis of cash-flow)							total
		Overdue	0-90 days	91-365 days	1-2 years	2-5 years	above 5 years	without maturity	
		a	b	c	d	e	f	g	
01	Housing loan - market priced and other HUF loans								
02	Housing loan - subsidized HUF loans								
03	Housing loan - FX-based loans								
04	Home equity loan loan - HUF								
05	Home equity loan loan - FX-based								
06	Personal loan - HUF								
07	Personal loan - FX-based								
08	Vehicle loan - HUF								
09	Vehicle loan - FX-based								
10	Overdraft credit - total								
11	of this: credit card loan								
12	Hire purchase and other loans								
13	of this: credit card loan								
14	Other loans								
15	of this: combined construction								
16	of this: combined construction with Building Society								
17	of this: other combined construction								
18									

Table 04: Change in the stock of loans extended to households

No.	Description	HUF million																				
		Outstanding amount at the beginning of the reporting period		Disbursement in the reporting quarter		Purchased receivables in the reporting quarter		Repayment		Capital receivables written off in the reporting quarter		Problem-free receivables sold in the reporting quarter		Not problem-free receivables sold in the reporting quarter		Other change in stock		Outstanding amount at the end of the reporting period				
		gross value	net value	gross value	net value	gross value	net value	gross value	net value	gross value	net value	gross value	net value	gross value	net value	gross value	net value	gross value	net value	gross value	net value	
01	Housing loan - market priced and other HUF loans	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	
02	Housing loan - subsidized HUF loans																					
03	Housing loan - FX-based loans																					
04	Home equity loan loan - HUF																					
05	Home equity loan loan - FX-based																					
06	Personal loan - HUF																					
07	Personal loan - FX-based																					
08	Vehicle loan - HUF																					
09	Vehicle loan - FX-based																					
10	Overdraft credit - total																					
11	of this: credit card loan																					
12	Hire purchase and other loans																					
13	of this: credit card loan																					
14	Other loans																					
15	Total																					
16	of this: combined construction																					
17	of this: LTP combined construction																					
18	Capital repayment/payable on the combined constructions during the quarter																					
19	Interest paid/payable on the combined constructions during the quarter																					
20																						

## Completion instructions for the report

### Composition of loans extended to households

#### I. General instructions

1. In reference to EEA branches the scope of data suppliers is revised annually on the basis of the supervisory balance sheet of 30 June. EEA branches with new data supplier obligations shall submit their data supplies from the year following the year of the size limit review. The tables of this report shall also indicate the loans provided to own employees; consequently, it shall be completed by banks whose loan portfolio contains loans to employees only.

2. HUF housing loans provided to own employees not subsidized by the state must be reported in columns/rows 'market priced and other'. As long as the entity provides the housing loans to its own employees in foreign currency, those must be reported as fx-based housing loans without separation.

3. Mandatory compliances within the data supply and as they relate to the supervisory balance sheet as referred to in point 5 of Annex 3 are listed in the technical guidelines available on the official website of the MNB. Reported data related to summarized loan portfolio must be equal to the summarized stock of loan provided to households in the Supervisory Balance Sheet (F01, F08, F09) or in the data supply containing the data of foreign branches (F77, F79, F80) with credit institutions having branches abroad.

#### II. Detailed instructions for the completion of the tables

##### **Table 01: Composition of loan portfolio to households by classification categories and overdue payment and number of contracts**

The table shall contain the stock data representing exposure based on the classification categories under the relevant statutory provisions governing the criteria of the classification and evaluation of outstanding debts. The net and gross book value of the portfolios is to be provided in each classification group. The ratio of the two shall comply with the provisions of Government Decree No 250/2000 (XII. 24.) on the Classification and evaluation of outstanding debt, investments, off-balance sheet items and collateral.

The breakdown of the portfolio by default in payment shall be carried out on the basis of the debt outstanding for the longest period, for each contract, according to the data specified in the 8NACT table pursuant to the HFSA Decree No 7/2011 (VI.16) on the reporting obligation of credit institutions. Therefore, the following criteria shall be taken into consideration when filling in the relevant part of the table.

The claim is overdue, if the capital or interest redemption is overdue or the credit institution renders it overdue or it becomes overdue on the basis of relevant legal regulation and the credit institution has not written it off as unrecoverable debt according to accounting standards. In the table the capital claims and the overdue non-suspended interest debts within 30 days must be reported in gross book value.

In column 'problem free' only those items shall be reported where the performance is according to the agreement.

Most-earlier-matured capital or interest claim is the claim not performed by the client according to the agreement apart from the fact that more than 30-days-matured interest claims must be made contingent in accordance with accounting standards and it must not be contained by the receivables.

In the case of purchased and matured claims the overdue shall be calculated since the date of non-payment in the original contract apart from the date when the claim was purchased by the credit institution.

##### **Table 02: Composition of the housing loan and home equity loan portfolio by LTV**

In rows 1-11 of the table, the housing loan portfolio and the home equity loan portfolio is to be presented on the basis of the LTV (loan-to-value) ratio. In determining the value of the LTV, the latest data available

on the market value of the real estate must be taken into consideration. When loans are disbursed in several instalments, classification must be based on the LTV ratio calculated on the total amount of the loan facility approved. The classification of housing loans provided for financing the purchase or construction of new homes must be based on the market value taken into account when the relevant loan is approved.

Housing loans granted without mortgage coverage shall be indicated in a separate row.

In the event the loan has already been granted yet the mortgage has not been registered, instead of the 'without mortgage coverage' line, the loan shall be recorded in the line where it would be recorded following registration.

Loans granted under Government Decree No 4/2005 (I. 12.) on the Detailed rules of undertaking and providing government guarantee for housing loans extended to public officials and civil servants under guarantees provided by the Government and for housing loans extended to young persons (First housing loan) shall be highlighted among all other housing loans.

Among instalments the following items should not be reported:

- restructured loans to handle payment difficulties of the customer extended by the credit institution/branch on its own,
- bridging loans extended according to the Act 4/2009 on absolute guaranty of the state concerning housing loans.

The amount of foreign currency loan portfolio translated to Hungarian forint disbursed and repaid in the reference quarter is to be calculated by using the MNB official exchange rate at the end of the reference quarter.

Rows 12-14 shall indicate all housing loans provided during the reference quarter according to the type of use (buying/building of new flat, buying of used flat, other purpose), irrespective of the LTV ratio.

#### **Table 03: Breakdown of the household loans according to the remaining term**

Columns *a) to h)* shall indicate the remaining term of household loans calculated on a cash-flow basis and broken down by product.

In column *a) Matured*, matured items shall be reported at gross book value.

In columns *b) to f)* items with a maturity shall be reported according to their remaining term. In the case of deferred payment housing loans and tuition fee related loans capitalised interests, for which provisions must be set aside as per Gov. Decree No 215/2000 (XII. 11.), shall not be included in the maturity breakdown.

Column *g)* contains all assets not related to a specific term (maturity).

#### **Table 04: Change in the stock of loans extended to household**

The rows of the table shall include the amounts of the transactions affecting the amount of loans extended to households during the relevant quarter (disbursement, repayment, write-off, purchase and sale). The revaluation of loans is calculated on residual basis, the table shall not contain the revaluation. As presented in the Table 02, restructured loans to handle payment difficulties of the customer extended by the credit institution/branch on its own and bridging loans extended according to the Act 4/2009 on absolute guaranty of the state concerning housing loans must not be reported within payments.

The disbursement and repayment data of overdraft credits shall be calculated on the basis of the change of the contractual amount respectively as a disbursement or a repayment, depending on whether the overdraft in question has increased or decreased compared to the previous quarter.

In the cases of receivables written off, problem free receivables and not problem free receivables sold turnover data shall be reported related to the reporting quarter.



Payment and prepayment data that are risen from items of restructured loans shall not be presented in the table. Therefore the report made is wrong, if a data supplier reports the original amount of a loan as (pre)payment besides the amount of a new, restructured loan as disbursed.

Rows 16 to 18 shall indicate the cash-flow data of those loan-related combined structures, where the loan payments (principal and/or interest) are not made directly to the bank, but rather to some linked product (building societies, unit-linked insurance, etc.). These rows may not include any amounts paid directly to the bank. (For instance in a case of a combined product the client pays only interest in the first 8 years while the capital accumulates on the related product. After the first 8 years it is time for the client to pay the accumulated capital to the bank. In rows 11-14 the amount payable must be classified by the remaining term and the same amount shall be shown in rows 16-18 at the appropriate product.)

Columns *ca)* and *cb)* shall indicate the principal payment of loans provided to households for the reference quarter, broken down by product. The HUF value of credits repaid (prepaid) on a foreign currency basis during the quarter shall be calculated on the basis of the MNB's medium exchange rate for the end of the relevant quarter. Prepayment shall include the repayment of the principal or a part of it prior to the due payment dates set out in the credit or loan agreement.

Rows 19 and 20 shall contain the amount of interest and principal payments due to the data supplier but actually paid/payable to linked schemes during the relevant quarter. In the event the bank has no information on actual payments, these rows shall include the interest and principal payment obligations calculated at the time the credit was granted.

## Report on the rate of interest on the loans and deposits of non-financial corporations

Line code	Categories	Table 01: New businesses - data on HUF new deposit and HUF loan contracts		
		new business (HUF million)	agreed interest rate %	annualized agreed rate %
		a	b	c
01	Deposits with agreed maturity - up to 1 year			
02	Deposits with agreed maturity - over 1 and up to 2 years			
03	Deposits with agreed maturity - over 2 years			
04	Repos			
05	Other loans up to an amount of 0,25 million euro - floating rate and up to 3 months period of initial rate fixation			
06	Other loans up to an amount of 0,25 million euro - over 3 months and up to 1 year period of initial rate fixation			
07	Other loans up to an amount of 0,25 million euro - over 1 year and up to 3 years period of initial rate fixation			
08	Other loans up to an amount of 0,25 million euro - over 3 years and up to 5 years period of initial rate fixation			
09	Other loans up to an amount of 0,25 million euro - over 5 years and up to 10 years period of initial rate fixation			
10	Other loans up to an amount of 0,25 million euro - over 10 years period of initial rate fixation			
11	Other loans over an amount of 0,25 million euro and up to 1 million euro - floating rate and up to 3 months period of initial rate fixation			
12	Other loans over an amount of 0,25 million euro and up to 1 million euro - over 3 months and up to 1 year period of initial rate fixation			
13	Other loans over an amount of 0,25 million euro and up to 1 million euro - over 1 year and up to 3 years period of initial rate fixation			
14	Other loans over an amount of 0,25 million euro and up to 1 million euro - over 3 years and up to 5 years period of initial rate fixation			
15	Other loans over an amount of 0,25 million euro and up to 1 million euro - over 5 years and up to 10 years period of initial rate fixation			
16	Other loans over an amount of 0,25 million euro and up to 1 million euro - over 10 years period of initial rate fixation			
17	Other loans over an amount of 1 million euro - floating rate and up to 3 months period of initial rate fixation			
18	Other loans over an amount of 1 million euro - over 3 months and up to 1 year period of initial rate fixation			
19	Other loans over an amount of 1 million euro - over 1 year and up to 3 years period of initial rate fixation			
20	Other loans over an amount of 1 million euro - over 3 years and up to 5 years period of initial rate fixation			
21	Other loans over an amount of 1 million euro - over 5 years and up to 10 years period of initial rate fixation			
22	Other loans over an amount of 1 million euro - over 10 years period of initial rate fixation			
23	Other secured loans up to an amount of 0,25 million euro - floating rate and up to 3 months period of initial rate fixation			
24	Other secured loans up to an amount of 0,25 million euro - over 3 months and up to 1 year period of initial rate fixation			
25	Other secured loans up to an amount of 0,25 million euro - over 1 year and up to 3 years period of initial rate fixation			
26	Other secured loans up to an amount of 0,25 million euro - over 3 years and up to 5 years period of initial rate fixation			
27	Other secured loans up to an amount of 0,25 million euro - over 5 years and up to 10 years period of initial rate fixation			
28	Other secured loans up to an amount of 0,25 million euro - over 10 years period of initial rate fixation			
29	Other secured loans over an amount of 0,25 million euro and up to 1 million euro - floating rate and up to 3 months period of initial rate fixation			
30	Other secured loans over an amount of 0,25 million euro and up to 1 million euro - over 3 months and up to 1 year period of initial rate fixation			
31	Other secured loans over an amount of 0,25 million euro and up to 1 million euro - over 1 year and up to 3 years period of initial rate fixation			
32	Other secured loans over an amount of 0,25 million euro and up to 1 million euro - over 3 years and up to 5 years period of initial rate fixation			
33	Other secured loans over an amount of 0,25 million euro and up to 1 million euro - over 5 years and up to 10 years period of initial rate fixation			
34	Other secured loans over an amount of 0,25 million euro and up to 1 million euro - over 10 years period of initial rate fixation			
35	Other secured loans over an amount of 1 million euro - floating rate and up to 3 months period of initial rate fixation			
36	Other secured loans over an amount of 1 million euro - over 3 months and up to 1 year period of initial rate fixation			
37	Other secured loans over an amount of 1 million euro - over 1 year and up to 3 years period of initial rate fixation			
38	Other secured loans over an amount of 1 million euro - over 3 years and up to 5 years period of initial rate fixation			
39	Other secured loans over an amount of 1 million euro - over 5 years and up to 10 years period of initial rate fixation			
40	Other loans over an amount of 1 million euro - over 10 years period of initial rate fixation			
41	Other loans up to an amount of 0,25 million euro - floating rate and up to 1 year period of initial rate fixation, with original maturity over 1 year			
42	Other secured loans up to an amount of 0,25 million euro - floating rate and up to 1 year period of initial rate fixation, with original maturity over 1 year			
43	Other loans over an amount of 0,25 million euro and up to 1 million euro - floating rate and up to 1 year period of initial rate fixation, with original maturity over 1 year			
44	Other secured loans over an amount of 0,25 million euro and up to 1 million euro - floating rate and up to 1 year period of initial rate fixation, with original maturity over 1 year			
45	Other loans over an amount of 1 million euro - floating rate and up to 1 year period of initial rate fixation, with original maturity over 1 year			
46	Other secured loans over an amount of 1 million euro - floating rate and up to 1 year period of initial rate fixation, with original maturity over 1 year			

MNB identification number: K01

Report on the rate of interest on the loans and deposits of non-financial corporations

Table 02: Outstanding amounts - HUF loans and deposits

Line code	Categories	actual interest rate	annualised agreed rate
		% a	% b
01	Overnight deposits		
02	Deposits with agreed maturity - up to 2 years		
03	Deposits with agreed maturity - over 2 years		
04	Repos		
05	Bank overdrafts		
06	Extended credit card debt		
07	Other loans - up to 1 year		
08	Other loans - over 1 and up to 5 years		
09	Other loans - over 5 years		

Report on the rate of interest on the loans and deposits of non-financial corporations

**Table 03: New businesses - data on EUR deposit and EUR loan contracts**

Line code	Categories	new business	agreed interest rate	annualised agreed rate
		(HUF million)	%	%
		a	b	c
01	Deposits with agreed maturity - up to 1 year			
02	Deposits with agreed maturity - over 1 and up to 2 years			
03	Deposits with agreed maturity - over 2 years			
04	Repos			
05	Other loans up to an amount of 0,25 million euro - floating rate and up to 3 months period of initial rate fixation			
06	Other loans up to an amount of 0,25 million euro - over 3 months and up to 1 year period of initial rate fixation			
07	Other loans up to an amount of 0,25 million euro - over 1 year and up to 3 years period of initial rate fixation			
08	Other loans up to an amount of 0,25 million euro - over 3 years and up to 5 years period of initial rate fixation			
09	Other loans up to an amount of 0,25 million euro - over 5 years and up to 10 years period of initial rate fixation			
10	Other loans up to an amount of 0,25 million euro - over 10 years period of initial rate fixation			
11	Other loans over an amount of 0,25 million euro and up to 1 million euro - floating rate and up to 3 months period of initial rate fixation			
12	Other loans over an amount of 0,25 million euro and up to 1 million euro - over 3 months and up to 1 year period of initial rate fixation			
13	Other loans over an amount of 0,25 million euro and up to 1 million euro - over 1 year and up to 3 years period of initial rate fixation			
14	Other loans over an amount of 0,25 million euro and up to 1 million euro - over 3 years and up to 5 years period of initial rate fixation			
15	Other loans over an amount of 0,25 million euro and up to 1 million euro - over 5 years and up to 10 years period of initial rate fixation			
16	Other loans over an amount of 0,25 million euro and up to 1 million euro - over 10 years period of initial rate fixation			
17	Other loans over an amount of 1 million euro - floating rate and up to 3 months period of initial rate fixation			
18	Other loans over an amount of 1 million euro - over 3 months and up to 1 year period of initial rate fixation			
19	Other loans over an amount of 1 million euro - over 1 year and up to 3 years period of initial rate fixation			
20	Other loans over an amount of 1 million euro - over 3 years and up to 5 years period of initial rate fixation			
21	Other loans over an amount of 1 million euro - over 5 years and up to 10 years period of initial rate fixation			
22	Other loans over an amount of 1 million euro - over 10 years period of initial rate fixation			
23	Other secured loans up loan amount of 0,25 million euro - floating rate and up to 3 months period of initial rate fixation			
24	Other secured loans up to an amount of 0,25 million euro - over 3 months and up to 1 year period of initial rate fixation			
25	Other secured loans up to an amount of 0,25 million euro - over 1 year and up to 3 years period of initial rate fixation			
26	Other secured loans up to an amount of 0,25 million euro - over 3 years and up to 5 years period of initial rate fixation			
27	Other secured loans up to an amount of 0,25 million euro - over 5 years and up to 10 years period of initial rate fixation			
28	Other secured loans up to an amount of 0,25 million euro - over 10 years period of initial rate fixation			
29	Other secured loans over an amount of 0,25 million euro and up to 1 million euro - floating rate and up to 3 months period of initial rate fixation			
30	Other secured loans over an amount of 0,25 million euro and up to 1 million euro - over 3 months and up to 1 year period of initial rate fixation			
31	Other secured loans over an amount of 0,25 million euro and up to 1 million euro - over 1 year and up to 3 years period of initial rate fixation			
32	Other secured loans over an amount of 0,25 million euro and up to 1 million euro - over 3 years and up to 5 years period of initial rate fixation			
33	Other secured loans over an amount of 0,25 million euro and up to 1 million euro - over 5 years and up to 10 years period of initial rate fixation			
34	Other secured loans over an amount of 0,25 million euro and up to 1 million euro - over 10 years period of initial rate fixation			
35	Other secured loans over an amount of 1 million euro - floating rate and up to 3 months period of initial rate fixation			
36	Other secured loans over an amount of 1 million euro - over 3 months and up to 1 year period of initial rate fixation			
37	Other secured loans over an amount of 1 million euro - over 1 year and up to 3 years period of initial rate fixation			
38	Other secured loans over an amount of 1 million euro - over 3 years and up to 5 years period of initial rate fixation			
39	Other secured loans over an amount of 1 million euro - over 5 years and up to 10 years period of initial rate fixation			
40	Other loans over an amount of 1 million euro - over 10 years period of initial rate fixation			
41	Other loans up to an amount of 0,25 million euro - floating rate and up to 1 year period of initial rate fixation, with original maturity over 1 year			
42	Other secured loans up to an amount of 0,25 million euro - floating rate and up to 1 year period of initial rate fixation, with original maturity over 1 year			
43	Other loans over an amount of 0,25 million euro and up to 1 million euro - floating rate and up to 1 year period of initial rate fixation, with original maturity over 1 year			
44	Other secured loans over an amount of 0,25 million euro and up to 1 million euro - floating rate and up to 1 year period of initial rate fixation, with original maturity over 1 year			
45	Other loans over an amount of 1 million euro - floating rate and up to 1 year period of initial rate fixation, with original maturity over 1 year			
46	Other secured loans over an amount of 1 million euro - floating rate and up to 1 year period of initial rate fixation, with original maturity over 1 year			

MNB identification number: K01

Report on the rate of interest on the loans and deposits of non-financial corporations

Table 04: Outstanding amounts - EUR loans and deposits

Line code	Categories	annualised agreed rate	
		actual interest rate % a	% b
01	Overnight deposits		
02	Deposits with agreed maturity - up to 2 years		
03	Deposits with agreed maturity - over 2 years		
04	Repos		
05	Bank overdrafts		
06	Extended credit card debt		
07	Other loans - up to 1 year		
08	Other loans - over 1 and up to 5 years		
09	Other loans - over 5 years		

Report on the rate of interest on the loans and deposits of non-financial corporations

Table 05: New businesses - data on CHF loan contracts

Line code	Categories	new business	agreed interest rate	annualised agreed rate
		(HUF million)	%	%
		a	b	c
01	Other loans up to an amount of 0,25 million euro - floating rate and up to 3 months period of initial rate fixation			
02	Other loans up to an amount of 0,25 million euro - over 3 months and up to 1 year period of initial rate fixation			
03	Other loans up to an amount of 0,25 million euro - over 1 year and up to 3 years period of initial rate fixation			
04	Other loans up to an amount of 0,25 million euro - over 3 years and up to 5 years period of initial rate fixation			
05	Other loans up to an amount of 0,25 million euro - over 5 years and up to 10 years period of initial rate fixation			
06	Other loans up to an amount of 0,25 million euro - over 10 years period of initial rate fixation			
07	Other loans over an amount of 0,25 million euro and up to 1 million euro - floating rate and up to 3 months period of initial rate fixation			
08	Other loans over an amount of 0,25 million euro and up to 1 million euro - over 3 months and up to 1 year period of initial rate fixation			
09	Other loans over an amount of 0,25 million euro and up to 1 million euro - over 1 year and up to 3 years period of initial rate fixation			
10	Other loans over an amount of 0,25 million euro and up to 1 million euro - over 3 years and up to 5 years period of initial rate fixation			
11	Other loans over an amount of 0,25 million euro and up to 1 million euro - over 5 years and up to 10 years period of initial rate fixation			
12	Other loans over an amount of 0,25 million euro and up to 1 million euro - over 10 years period of initial rate fixation			
13	Other loans over an amount of 1 million euro - floating rate and up to 3 months period of initial rate fixation			
14	Other loans over an amount of 1 million euro - over 3 months and up to 1 year period of initial rate fixation			
15	Other loans over an amount of 1 million euro - over 1 year and up to 3 years period of initial rate fixation			
16	Other loans over an amount of 1 million euro - over 3 years and up to 5 years period of initial rate fixation			
17	Other loans over an amount of 1 million euro - over 5 years and up to 10 years period of initial rate fixation			
18	Other loans over an amount of 1 million euro - over 10 years period of initial rate fixation			
19	Other secured loans up to an amount of 0,25 million euro - floating rate and up to 3 months period of initial rate fixation			
20	Other secured loans up to an amount of 0,25 million euro - over 3 months and up to 1 year period of initial rate fixation			
21	Other secured loans up to an amount of 0,25 million euro - over 1 year and up to 3 years period of initial rate fixation			
22	Other secured loans up to an amount of 0,25 million euro - over 3 years and up to 5 years period of initial rate fixation			
23	Other secured loans up to an amount of 0,25 million euro - over 5 years and up to 10 years period of initial rate fixation			
24	Other secured loans up to an amount of 0,25 million euro - over 10 years period of initial rate fixation			
25	Other secured loans over an amount of 0,25 million euro and up to 1 million euro - floating rate and up to 3 months period of initial rate fixation			
26	Other secured loans over an amount of 0,25 million euro and up to 1 million euro - over 3 months and up to 1 year period of initial rate fixation			
27	Other secured loans over an amount of 0,25 million euro and up to 1 million euro - over 1 year and up to 3 years period of initial rate fixation			
28	Other secured loans over an amount of 0,25 million euro and up to 1 million euro - over 3 years and up to 5 years period of initial rate fixation			
29	Other secured loans over an amount of 0,25 million euro and up to 1 million euro - over 5 years and up to 10 years period of initial rate fixation			
30	Other secured loans over an amount of 0,25 million euro and up to 1 million euro - over 10 years period of initial rate fixation			
31	Other secured loans over an amount of 1 million euro - floating rate and up to 3 months period of initial rate fixation			
32	Other secured loans over an amount of 1 million euro - over 3 months and up to 1 year period of initial rate fixation			
33	Other secured loans over an amount of 1 million euro - over 1 year and up to 3 years period of initial rate fixation			
34	Other secured loans over an amount of 1 million euro - over 3 years and up to 5 years period of initial rate fixation			
35	Other secured loans over an amount of 1 million euro - over 5 years and up to 10 years period of initial rate fixation			
36	Other loans over an amount of 1 million euro - over 10 years period of initial rate fixation			
37	Other loans up to an amount of 0,25 million euro - floating rate and up to 1 year period of initial rate fixation, with original maturity over 1 year			
38	Other secured loans up to an amount of 0,25 million euro - floating rate and up to 1 year period of initial rate fixation, with original maturity over 1 year			
39	Other loans over an amount of 0,25 million euro and up to 1 million euro - floating rate and up to 1 year period of initial rate fixation, with original maturity over 1 year			
40	Other secured loans over an amount of 0,25 million euro and up to 1 million euro - floating rate and up to 1 year period of initial rate fixation, with original maturity over 1 year			
41	Other loans over an amount of 1 million euro - floating rate and up to 1 year period of initial rate fixation, with original maturity over 1 year			
42	Other secured loans over an amount of 1 million euro - floating rate and up to 1 year period of initial rate fixation, with original maturity over 1 year			

Report on the rate of interest on the loans and deposits of non-financial corporations

Table 06: Outstanding amounts - CHF loans

Line code	Categories	current rate of interest (HUF million)	actual interest rate %	annualised agreed rate %
		a	a	b
01	Bank overdrafts			
02	Extended credit card debt			
03	Other loans - up to 1 year			
04	Other loans - over 1 and up to 5 years			
05	Other loans - over 5 years			

**Completion instructions for the report**  
**Report on the interest rates of the deposits and loans of non-financial corporations**

**I. General instructions**

The MNB shall notify in writing the designated data supplier on its obligation to submit a data supply.

A glossary of terms used in the tables and in these completion instructions is located in point I.H.3 of this Annex.

**II. Detailed instructions for the completion of the tables**

**1. New businesses**

New contracts shall be included in the reports covering the date/month of the conclusion of the contract.

The value of new contracts shall be reported with an accuracy of three decimals, while all data defined in percentages shall be reported with an accuracy of four decimals.

For interest rates 0.0000 should be reported, when the interest rate is in fact 0%. If there is no new contract or outstandings with respect to a specific loan product in the given month, the box should be left blank (,,).

Restructured loans should not be reported with the new contracts if they were caused by the payment difficulties of a customer and are within the credit institution/branch.

**2. Outstanding amounts**

The volume of end-of-month outstandings - except the overdraft row of Table 06 - should not be included in the data supply, because they are identical with the relevant rows in the supervisory balance sheet (with the following exceptions: neither bad loans, nor interest receivables due, but not suspended, stated as credit shall be reported). If the outstandings corresponding to the same line in the supervisory balance sheet are less than HUF 500,000, the interest rate does not have to be included.

For outstanding amounts, the prevailing interest rate means the rate which applies to loans and deposits on the last day of the reference month (and not the announced one).

For overdrafts and overnight deposits, only actual interest rates and annualised agreed rates on outstanding amounts are to be reported.

The portfolio and interest rates of bad loans are not to be included in the weighted average interest rate.

When calculating the average interest rate, it is not required to include the amount of interest or interest type commission (if non-interest bearing) that is due, not paid, but not suspended.

If a row of the stock tables of the report does not contain interest rates because the related stocks of the supervisory balance sheet only indicate bad debt or interest rates, interest-type commissions recorded among receivables, due but unpaid and not suspended, the 'n/a' value shall be reported for the current and annual interest rates, as well.

The interest differential recognised on a regular basis as part of the cash-pool service of the interest-pool kind, which does not entail any balance carryover, need not be included in the report.

The contractual value of new contracts denominated in euro shall be converted to forint at the official FX exchange rate announced by the MNB on the last day of the reference period.

**3. Market interest rates and subsidised interest rates**

The report must include loans and deposits with market interest rates and subsidised interest rates as well. In giving interest statistics, the deposit and loan interest rates that the reporting institution



pays for the deposits, or receives on loans are to be reported. If the interest rate paid to or received by the customer differs from the rate that the reporting institution actually pays or receives, then the interest rate defined for the customer is to be corrected, and the corrected interest rate is to be included in the report.

#### 4. Annualised agreed rate

Calculation examples for the annualised agreed rate as per point 9 of Annex 3 are listed in the technical guidelines available on the official website of the MNB.

#### 5. Fixed interest rates, variable interest rates

The classification of loans and deposits in the tables showing new businesses is based on the following:

- a) deposits with agreed maturity are classified by original maturity,
- b) loans are classified according to the initial period of the interest rate fixation rather than the original maturity (fixed interest rate).

In the tables showing outstanding amounts, loans and deposits shall be classified on the basis of the original maturity.

Loans offered to non-financial corporations need to be classified on the basis on the amount and hedge of the relevant loan. HUF loans are to be converted to EUR at the official foreign exchange rate published by the MNB and effective on the last day of the month.

#### 6. Instruments

A table showing the relationship between the instrument categories applied to the supervisory balance sheet and to the report K01 is contained in the technical guidelines available on the MNB website, as referred to in point 5 of Annex 3. Value date corrections shall comply with those in the supervisory balance sheet, i.e., average interest rates are to be reported for such outstanding amounts that are also shown in the supervisory balance sheet.

Table 01.: Daily report on interbank Forint loan and Forint deposit interest rates

(Value data in millions, interest rate up to 5 decimals)

Serial code	Identification code of contractual partner	Contract value concluded on the reference day	Starting value date of interbank transaction	Closing date of interbank transaction	Interest rate (%)	Loans or deposits
	a	b	c	d	e	f
101						
102						
103						
nnn						

Table 01.: Daily report on interbank overnight Forint loan and Forint deposit interest rates

(Value data in millions, interest rate up to 5 decimals)

Serial code	Identification code of contractual partner	Contract value concluded on the reference day	Starting value date of interbank transaction	Closing date of interbank transaction	Interest rate (%)	Loans or deposits
	a	b	c	d	e	f
101						
102						
103						
nnn						

## Completion instructions for the report

### Daily report on interbank HUF loan and HUF deposit interest rates Daily report on interbank overnight HUF loan and HUF deposit interest rates

#### I. General instructions

1. The interest rate statistics on interbank HUF loan and HUF deposit interest rates (K02) include the data of unsecured interbank money market transactions concluded by reporting institutions with each other, on the reference day, under market conditions - excluding overnight transactions.
2. The interest rate statistics on interbank overnight HUF loan and HUF deposit interest rates (K12) include the data of unsecured interbank money market overnight (o/n) transactions concluded by reporting institutions with each other, on the reference day under market conditions.
3. Amounts drawn on the basis of the credit line agreement as well as the connected interest rate are to be indicated in both reports.
4. Reference day: transactions on the reference date include the transactions concluded on the day before the closing time of VIBER (Real Time Gross Settlement System).
5. A glossary of terms used in the tables and in these completion instructions is located in point I.H.3 of this Annex.

#### II. Detailed instructions for the completion of the tables

- a) Identification code of contractual partner: identification of the contractual partner taking part in the interbank transaction by giving the identification code.
- b) Contract value concluded on the reference day: amount in HUF millions.
- c) Starting value date of the interbank transaction: for o/n transactions the value date corresponds to the contract date.
- d) Closing date of the interbank transaction: the calendar date should be indicated.
- e) Interest rate (%): the nominal interest rate applied to the transaction.
- f) Loans or deposits: for loans taken, specify 'F', for money market deposits, specify 'K'.

## Report on interest rates and annual percentage rate of charge of deposits and loans of households and non-profit institutions serving households

Table 01: New businesses - data on new HUF deposit and HUF loan contracts

line code	Categories	new business	agreed interest rate	annualised agreed rate	annual percentage rate of charge
		(HUF million)	%	%	%
		a	b	c	d
01	Deposits with agreed maturity - up to 1 year				
02	Deposits with agreed maturity - over 1 and up to 2 years				
03	Deposits with agreed maturity - over 2 years				
04	Repos				
05	Consumer loans - floating rate and up to 1 year initial rate fixation				
06	Consumer secured loans - floating rate and up to 1 year initial rate fixation				
07	Consumer loans - over 1 and up to 5 years initial rate fixation				
08	Consumer secured loans - over 1 and up to 5 years initial rate fixation				
09	Consumer loans - over 5 years initial rate fixation				
10	Consumer secured loans - over 5 years initial rate fixation				
11	Housing loans - floating rate and up to 1 year initial rate fixation				
12	Housing secured loans - floating rate and up to 1 year initial rate fixation				
13	Housing loans - over 1 and up to 5 years initial rate fixation				
14	Housing secured loans - over 1 and up to 5 years initial rate fixation				
15	Housing loans - over 5 and up to 10 years initial rate fixation				
16	Housing secured loans - over 5 and up to 10 years initial rate fixation				
17	Housing loans - over 10 years initial rate fixation				
18	Housing secured loans - over 10 years initial rate fixation				
19	Other loans - floating rate and up to 1 year initial rate fixation				
20	Other loans - over 1 and up to 5 years initial rate fixation				
21	Other loans - over 5 years initial rate fixation				
22	Other loans granted to sole proprietors - floating rate and up to 1 year initial rate fixation				
23	Other loans granted to sole proprietors - over 1 and up to 5 years initial rate fixation				
24	Other loans granted to sole proprietors - over 5 years initial rate fixation				

MNB identification code: K03

Report on interest rates and annual percentage rate of charge of deposits and loans of households and non-profit institutions serving households

Table 02: Outstanding amounts - HUF loans and deposits

line code	Categories	actual interest rate		annualised agreed rate
		%	a	
01	Overnight deposits			
02	Deposits with agreed maturity - up to 2 years			
03	Deposits with agreed maturity - over 2 years			
04	Repos			
05	Bank overdraft			
06	Extended credit card debt			
07	Housing loans - up to 1 year			
08	Housing loans - over 1 and up to 5 years			
09	Housing loans - over 5 years			
10	Consumer and other loans - up to 1 year			
11	Consumer and other loans - over 1 and up to 5 years			
12	Consumer and other loans - over 5 years			

## Report on interest rates and annual percentage rate of charge of deposits and loans of households and non-profit institutions serving households

Table 03: Consumer loan types - new businesses - HUF

Row code	Categories	new business (HUF million)	annualised agreed rate %	annual percentage rate of charge %	
				a	b
01	Consumer loans - personal loans - floating rate and up to 1 year initial rate fixation				c
02	Consumer loans - personal loans - over 1 and up to 5 years initial rate fixation				
03	Consumer loans - personal loans - over 5 years initial rate fixation				
04	Consumer loans - car loans - floating rate and up to 1 year initial rate fixation				
05	Consumer loans - car loans - over 1 and up to 5 years initial rate fixation				
06	Consumer loans - car loans - over 5 years initial rate fixation				
07	Consumer loans - mortgage loans - floating rate and up to 1 year initial rate fixation				
08	Consumer loans - mortgage loans - over 1 and up to 5 years initial rate fixation				
09	Consumer loans - mortgage loans - over 5 years initial rate fixation				
10	Consumer loans - for purchase of goods or other - floating rate and up to 1 year initial rate fixation				
11	Consumer loans - for purchase of goods or other - over 1 and up to 5 years initial rate fixation				
12	Consumer loans - for purchase of goods or other - over 5 years initial rate fixation				

MNB identification code: K03

**Report on interest rates and annual percentage rate of charge of deposits and loans of households and non-profit institutions serving households**

**Table 04: Consumer loans by type - outstanding amounts - HUF**

Row code	Categories	annualised agreed rate
		% a
01	Consumer loans - personal loans - up to 1 year	
02	Consumer loans - personal loans - over 1 and up to 5 years	
03	Consumer loans - personal loans - over 5 years	
04	Consumer loans - car loans - up to 1 year	
05	Consumer loans - car loans - long-term - over 1 and up to 5 years	
06	Consumer loans - car loans - over 5 years	
07	Consumer loans - mortgage loans - up to 1 year	
08	Consumer loans - mortgage loans - over 1 and up to 5 years	
09	Consumer loans - mortgage loans - over 5 years	
10	Consumer loans - for purchase of goods or other - up to 1 year	
11	Consumer loans - for purchase of goods or other - over 1 and up to 5 years	
12	Consumer loans - for purchase of goods or other - over 5 years	



## Report on interest rates and annual percentage rate of charge of deposits and loans of households and non-profit institutions serving households

Table 05: New businesses - data on new EUR deposit and EUR loan contracts

line code	Categories	new business	agreed interest rate	annualised agreed rate	annual percentage rate of charge
		(HUF million)	%	%	%
		a	b	c	d
01	Deposits with agreed maturity - up to 1 year				
02	Deposits with agreed maturity - over 1 and up to 2 years				
03	Deposits with agreed maturity - over 2 years				
04	Repos				
05	Consumer loans - floating rate and up to 1 year initial rate fixation				
06	Consumer secured loans - floating rate and up to 1 year initial rate fixation				
07	Consumer loans - over 1 and up to 5 years initial rate fixation				
08	Consumer secured loans - over 1 and up to 5 years initial rate fixation				
09	Consumer loans - over 5 years initial rate fixation				
10	Consumer secured loans - over 5 years initial rate fixation				
11	Housing loans - floating rate and up to 1 year initial rate fixation				
12	Housing secured loans - floating rate and up to 1 year initial rate fixation				
13	Housing loans - over 1 and up to 5 years initial rate fixation				
14	Housing secured loans - over 1 and up to 5 years initial rate fixation				
15	Housing loans - over 5 and up to 10 years initial rate fixation				
16	Housing secured loans - over 5 and up to 10 years initial rate fixation				
17	Housing loans - over 10 years initial rate fixation				
18	Housing secured loans - over 10 years initial rate fixation				
19	Other loans - floating rate and up to 1 year initial rate fixation				
20	Other loans - over 1 and up to 5 years initial rate fixation				
21	Other loans - over 5 years initial rate fixation				
22	Other loans granted to sole proprietors - floating rate and up to 1 year initial rate fixation				
23	Other loans granted to sole proprietors - over 1 and up to 5 years initial rate fixation				
24	Other loans granted to sole proprietors - over 5 years initial rate fixation				

**Report on interest rates and annual percentage rate of charge of deposits and loans of households and non-profit institutions serving households**

**Table 06: Outstanding amounts - EUR loans and deposits**

line code	Categories	actual interest rate	annualised agreed rate
		%	%
		a	b
01	Overnight deposits		
02	Deposits with agreed maturity - up to 2 years		
03	Deposits with agreed maturity - over 2 years		
04	Repos		
05	Bank overdraft		
06	Extended credit card debt		
07	Housing loans - up to 1 year		
08	Housing loans - over 1 and up to 5 years		
09	Housing loans - over 5 years		
10	Consumer and other loans - up to 1 year		
11	Consumer and other loans - over 1 and up to 5 years		
12	Consumer and other loans - over 5 years		

## Report on interest rates and annual percentage rate of charge of deposits and loans of households and non-profit institutions serving households

Table 07: New businesses - consumer loan types - EUR

Line code	Categories	new business (HUF million)	annualised agreed rate %	annual percentage rate of charge %
01	Consumer loans - personal loans - floating rate and up to 1 year initial rate fixation			
02	Consumer loans - personal loans - over 1 and up to 5 years initial rate fixation			
03	Consumer loans - personal loans - over 5 years initial rate fixation			
04	Consumer loans - car loans - floating rate and up to 1 year initial rate fixation			
05	Consumer loans - car loans - over 1 and up to 5 years initial rate fixation			
06	Consumer loans - car loans - over 5 years initial rate fixation			
07	Consumer loans - mortgage loans - floating rate and up to 1 year initial rate fixation			
08	Consumer loans - mortgage loans - over 1 and up to 5 years initial rate fixation			
09	Consumer loans - mortgage loans - over 5 years initial rate fixation			

MNB identification code: K03

Report on interest rates and annual percentage rate of charge of deposits and loans of households and non-profit institutions serving households

Table 08: Outstanding amounts - consumer loan types - EUR

Line code	Categories	annualised agreed rate
		% a
01	Consumer loans - personal loans - up to 1 year	
02	Consumer loans - personal loans - over 1 and up to 5 years	
03	Consumer loans - personal loans - over 5 years	
04	Consumer loans - car loans - up to 1 year	
05	Consumer loans - car loans - long-term - over 1 and up to 5 years	
06	Consumer loans - car loans - over 5 years	
07	Consumer loans - mortgage loans - up to 1 year	
08	Consumer loans - mortgage loans - over 1 and up to 5 years	
09	Consumer loans - mortgage loans - over 5 years	

## Report on interest rates and annual percentage rate of charge of deposits and loans of households and non-profit institutions serving households

Table 09: Loan types - new businesses - CHF

line code	Categories	new business (HUF million)		annualised agreed rate		annual percentage rate of charge	
		a	b	%	%	c	c
01	Consumer loans - personal loans - floating rate and up to 1 year initial rate fixation						
02	Consumer loans - personal loans - over 1 and up to 5 years initial rate fixation						
03	Consumer loans - personal loans - over 5 years initial rate fixation						
04	Consumer loans - car loans - floating rate and up to 1 year initial rate fixation						
05	Consumer loans - car loans - over 1 and up to 5 years initial rate fixation						
06	Consumer loans - car loans - over 5 years initial rate fixation						
07	Consumer loans - mortgage loans - floating rate and up to 1 year initial rate fixation						
08	Consumer loans - mortgage loans - over 1 and up to 5 years initial rate fixation						
09	Consumer loans - mortgage loans - over 5 years initial rate fixation						

**Report on interest rates and annual percentage rate of charge of deposits and loans of households and non-profit institutions  
serving households**

**Table 10: Loan types - outstanding amounts - CHF**

Line code	Categories	outstanding amounts	annualised agreed rate
		(HUF million) a	% b
01	Consumer loans - personal loans - up to 1 year		
02	Consumer loans - personal loans - over 1 and up to 5 years		
03	Consumer loans - personal loans - over 5 years		
04	Consumer loans - car loans - up to 1 year		
05	Consumer loans - car loans - long-term - over 1 and up to 5 years		
06	Consumer loans - car loans - over 5 years		
07	Consumer loans - mortgage loans - up to 1 year		
08	Consumer loans - mortgage loans - over 1 and up to 5 years		
09	Consumer loans - mortgage loans - over 5 years		

## Report on interest rates and annual percentage rate of charge of deposits and loans of households and non-profit institutions serving households

Table 11: Datas on new contracts of CHF debts and loans

line code	Categories	new business	agreed interest rate	annualised agreed rate	annual percentage rate of charge
		(HUF million)	%	%	%
		a	b	c	d
01	Consumer loans - floating rate and up to 1 year initial rate fixation				
02	Consumer secured loans - floating rate and up to 1 year initial rate fixation				
03	Consumer loans - over 1 and up to 5 years initial rate fixation				
04	Consumer secured loans - over 1 and up to 5 years initial rate fixation				
05	Consumer loans - over 5 years initial rate fixation				
06	Consumer secured loans - over 5 years initial rate fixation				
07	Housing loans - floating rate and up to 1 year initial rate fixation				
08	Housing secured loans - floating rate and up to 1 year initial rate fixation				
09	Housing loans - over 1 and up to 5 years initial rate fixation				
10	Housing secured loans - over 1 and up to 5 years initial rate fixation				
11	Housing loans - over 5 and up to 10 years initial rate fixation				
12	Housing secured loans - over 5 and up to 10 years initial rate fixation				
13	Housing loans - over 10 years initial rate fixation				
14	Housing secured loans - over 10 years initial rate fixation				
15	Other loans - floating rate and up to 1 year initial rate fixation				
16	Other loans - over 1 and up to 5 years initial rate fixation				
17	Other loans - over 5 years initial rate fixation				
18	Other loans granted to sole proprietors - floating rate and up to 1 year initial rate fixation				
19	Other loans granted to sole proprietors - over 1 and up to 5 years initial rate fixation				
20	Other loans granted to sole proprietors - over 5 years initial rate fixation				

MNB identification code: K03

Report on interest rates and annual percentage rate of charge of deposits and loans of households and non-profit institutions serving households

Table 12: Outstanding amounts - CHF loans

line code	Categories	new business (HUF million)	annualised agreed rate %	annual percentage rate of charge	
				%	%
		a	b	c	
01	Bank overdraft				
02	Extended credit card debt				
03	Housing loans - up to 1 year				
04	Housing loans - over 1 and up to 5 years				
05	Housing loans - over 5 years				
06	Consumer and other loans - up to 1 year				
07	Consumer and other loans - over 1 and up to 5 years				
08	Consumer and other loans - over 5 years				



**Filling instructions for the  
Report on the interest rate and the annualised percentage rate of charge on deposits and loans  
to households and non-profit institutions serving households**

**I. General instructions**

The MNB shall notify the designated data supplier on its obligation to report in writing.

Provisions regarding the sector definition of households and non-profit institutions serving households are laid down in point I.A.4 of this Annex.

For the values of interest rates 0.0000 should be reported when the interest rate is in fact 0%. If there is no new contract or the outstanding amount is zero of a specific loan product in the given month, the cell should be blank (i. e., in text format).

A glossary of terms used in the tables and in these filling instructions can be found in I.H.3 of this Annex.

**II. Detailed instructions for filling in the tables**

**1. New business**

New business data shall be defined as the sum of values of new contracts concluded during the reference month.

The value of new contracts shall be reported with an accuracy of three decimals, while all data defined in percentages shall be reported with an accuracy of four decimals. Data pertaining to outstanding amounts in column 'a' of Table 10 of the report shall also be given with an accuracy of three decimals.

**2. Outstanding amounts**

The volume of end-of-month outstanding amounts is not to be reported, because it is identical with the corresponding rows in the Supervisory Balance Sheet (with the exceptions as follows: neither bad loans, nor interest receivables classified as credit due, but not suspended shall be reported). If the respective outstanding amount in the Supervisory Balance Sheet is less than HUF 500,000, the interest rate does not have to be reported.

Unlike other tables, Table 10 shall also contain end-of-month outstanding amounts.

With respect to outstanding amounts, the weighted average of the interest rates actually applied to loans and deposits on the last day of the reference month is to be reported (and not of the announced rates).

In the case of bank overdrafts and of sight and overnight deposits appearing in Tables 02 and 06, averages of actual interest rates and annualised agreed rates weighted by outstanding amounts are to be reported.

Outstanding amounts and interest rates of bad loans are not to be included in the calculation of the weighted average rates.

The due, unpaid, but not suspended amount of interest or interest type commission is to be excluded for the calculation of the weighted average.

If a row of a table containing stock data does not contain interest rates because the corresponding stock in the Supervisory Balance Sheet only consists of bad debt or interest, interest-type commissions recorded among receivables due but unpaid and not suspended, 'n/a' shall be reported both for the actual and the annualised agreed rates.

New business values and end-of-month outstanding amounts of loans and deposits denominated in euro and in CHF shall be converted to forint at the official exchange rate published by the MNB on the last day of the reference period.

### 3. Market interest rates and subsidised loans

The reports must include loans and deposits with market interest rates and subsidised interest rates as well. In interest rate statistics, the deposit rates paid and loan interest rates received by the reporting institution are to be reported. If the interest rate paid or received by the customer differs from the above, then the interest rate defined for the customer is to be corrected, and this corrected interest rate is to be reported.

In case of advance against goods, the seller often pays contribution to the credit institution. If interest rate charged to the customer is different from what is actually received by the data provider in these case the interest rate charged to the customer should be corrected with the rate of contribution and the corrected interest rate should be reported.

In the case of housing loans subsidised by state and granted until 1 July 2009 the following methods shall be followed:

For housing loan constructions subsidised exclusively on the assets side, the interest rate subsidy shall be added to the interest rate charged to the customer.

In the case of facilities subsidised exclusively on the liability side and those subsidised on both the asset and liability sides, non-mortgage bank reporting institutions shall perform the following interest rate correction:

- In the case of loans for the purchase of used homes, 40% of the amount of the yield on such government securities with the closest original maturity to the interest rate fixation period set out in the loan agreement, of which the yield is given as a reference under Article 12 (3) of Government Decree No 12/2001 (I. 31.) on Housing Subsidies and published for the reporting period on the website of the Government Debt Management Agency (ÁKK) shall be added to the interest rate charged to the customer.

- In the case loans for the purchase of new homes, 60% of the amount of the yield on government securities defined above shall be added to the interest rate charged to the customer.

Mortgage bank data providers shall adjust the interest rate charged to the customer with the amount of the assets and liabilities side subsidy received in the reporting month.

Loans extended by non-mortgage bank data providers that they are likely to transfer/sell to mortgage banks shall qualify as facilities subsidised on the liability side.

housing loans extended after October 1, 2009 the amount of interest rate subsidy defined by Article 5 (3) and (4) of Government Decree No 134/2009 (VI. 23.) on Housing Loans' Subsidies by the State for the Young and for Large Families shall be added to the interest rate charged to the customer in the case of facilities subsidised.

Subsidised facilities shall be adjusted in the above manner both in the case of the tables representing new businesses and outstanding amounts.

In the case of products where the repayment of the loan begins with a preferential interest rate and then later on continues with a normal (non preferential) rate, for the purpose of the calculation of the annual percentage rate of charge the preferential rate shall apply only for the actual discount period, while the normal rate, that has been known at the time of the signature of the contract, shall apply for the remaining period.

These should not be reported with the new contracts:

- restructured loans to handle payment difficulties of the customer extended by the credit institution/branch on its own
- bridging loans extended according to the Act 4/2009 on absolute guaranty of the state concerning housing loans.

### 4. Annualised agreed rate

Calculation examples for the annualised agreed rate as per point 9 of Annex 3 of this Decree are listed in the technical guidelines available on the official website of the MNB.

### 5. Annualised percentual rate of charge

The annualised percentual rate of charge for new contracts shall be calculated on the basis of the formulae defined in relation to the calculation of the annual percentage rate of charge set out in

Government Decree No 83/2010. (III. 25.) on the Determination, Calculation and Publication of the Indicator of the Full Charges on Loans, with the following exceptions:

a) When calculating the annualised percentual rate of charge, in addition to the aforementioned, the terms of the individual contract must also be taken into account. In case of loans granted to employees if indicator of charge on loans is not determined then the interest rate laid down in the contract must be taken account.

b) For housing loans with subsidised interest rates and in case of advance against goods the interest rate which has been corrected with the rate of contribution received from the seller should be applied when calculating the annualised percentual rate of charge.

The annualised percentual rate of charge - except for some specific loan products - is generally greater or equal to the annualised interest rate reported in the given row.

#### 6. Interest rate fixation, variable interest rates

The classification of loans and deposits in the tables showing new business is based on the following:

a) Deposits with agreed maturity are classified by original maturity,

b) Consumer loans, housing loans and other loans are classified not according to the original maturity, but according to the initial period of the interest rate fixation.

In the tables showing outstanding amounts (Tables 02, 04, 06, 08, 10 and 12) loans and fixed deposits are to be classified into the appropriate categories on the basis of original maturity.

#### 7. Instruments

A table showing the relationship between the instrument categories applied to the Supervisory Balance Sheet and to this report is contained in the technical guidelines available on the MNB website, as referred to in point 5 of Annex 3. Value date corrections are to be applied in the same way as in the Supervisory Balance Sheet, namely, average interest rates are to be reported for the outstanding amounts categories that are also present in the Supervisory Balance Sheet.

MNB identification code: K13

**Report on the interest rates of deposits and loans of non-financial corporations and households**

No.	Categories	interest rate	
		%	a
01	Non-financial corporations - overnight deposits		
02	Non-financial enterprises - deposits with agreed maturity - up to 1 year		
03	Non-financial enterprises - deposits with agreed maturity - over 1 year		
04	Non-financial corporations - bank overdrafts		
05	Non-financial corporations - other loans - up to 1 year		
06	Non-financial corporations - other loans - over 1 year		
07	Households - overnight deposits		
08	Households - deposits with agreed maturity - up to 1 year		
09	Households - deposits with agreed maturity - over 1 year		
10	Households - bank overdrafts		
11	Households - consumer loans - up to 1 year		
12	Households - consumer loans - over 1 year		

## Completion instructions for the report

### Report on the interest rates on deposits and loans of non-financial corporations and households

#### I. General instructions

1. The report shall be prepared once a year, on the basis of the interest rates announced on **the last working day of January of the reference year**. If no announced interest rate exists in the specific structure, but there were deals in the reference month (reference month: January), the interest rate of the contract with the lowest amount shall be reported in the reference month with regard to the specific structure. Should there be several contracts of the same amount, the one with the shortest maturity shall be selected within the specific category.

Exceptions are non-financial corporate lending transactions, where first of all the generally announced interest rate shall be considered, and if there is no such interest rate, the prime rate. Should the data supplier not announce a prime rate either, only then shall the interest rate of the contract with the lowest amount be reported in the reference month.

Other exceptions are household deposits, because primarily the interest rates announced to traditional (not exceptional) clients shall be considered. If the interest rate is not announced, the interest rate of the contract concluded in the given month with the lowest amount shall be reported, which may also be a private banking structure.

2. If a structure defined in a specific row is not characteristic of the credit institution - that is, it does not have an announced interest rate and it does not conclude a contract for the given product - 0% shall appear in the specific row of the report.

3. The interest rates announced by the data supplier in the category of the specific instrument on the last day of the reference period shall be reported. The report shall only apply to loans and deposits denominated in Hungarian forint bearing market interest.

4. In the case of structures with interest bands the average interest rates for the specific periods shall be reported.

5. For the purposes of this report the following shall not be considered:

- a. The interest rates of deposits shown in the supervisory balance sheet, from which no more withdrawal takes place,
- b. The data of employer's loans and deposits and other structures of favourable interest or subsidised interest,
- c. Collateral deposits,
- d. The credit card structures within the portfolio of overdrafts,
- e. Interest premia and special favourable rates provided to clients,
- f. In the case of the household sector, the interest rates announced to private entrepreneurs.

#### II. Detailed instructions for the completion of the tables

Percentages shall be rounded up to two percentage points.

The interest rates of the following structures shall appear in the individual rows:

##### Non-financial corporations

###### 01 - Non-financial corporations - overnight deposits

The annual interest rate belonging to the lowest limit on the transaction accounts of non-financial corporations. The interest rate announced for the so-called savings accounts shall not be reported.

###### 02 - Non-financial corporations - deposits with agreed maturity - up to 1 year

The annual interest rate announced for the lowest amount of fixed-term deposits allowed for non-financial corporate clients in the case of one-month terms.

### **03 - Non-financial corporations - deposits with agreed maturity - over 1 year**

The interest rates announced for long-term fixed deposits. Should the announced interest vary subject to the amount and period, the interest rate for the lowest amount and for the shortest maturity (longer than a year) shall be reported.

### **04 Non-financial corporations - bank overdrafts, 05 Non-financial corporations - other loans - up to 1 year, 06 Non-financial corporations - other loans - over 1 year**

In these rows the interest rates announced for the specific product categories shall be indicated. In the case of overdrafts, the interest rate charged in the case of a negative balance shall be indicated. If the credit institution sets a limit on overdrafts, only the interest rates for credits within the limit shall be shown, and the default interest charged for exceeding the limit shall not be observed.

### **Households**

From the point of view of the report primarily traditional retail clients (not exceptional) shall be considered within the household sector.

### **07 - Households - overnight deposits**

The annual interest rate independent of the amount of the bearer deposit and other conditions shall be shown in this row.

### **08 - Households - deposits with agreed maturity - up to 1 year**

The announced annual interest rate shall be reported, which the retail client may get for tying up the lowest permitted amount of money on his current account for one month. Should the data supplier not allow tying up money on the current account, the interest rate of another type of retail deposit structure shall be reported.

### **09 - Households - deposits with agreed maturity - over 1 year**

The annual interest rate announced for long-term deposits shall be reported in this row. Should the announced interest rate vary subject to the amount and period, the interest rate for the lowest amount and for the shortest maturity (longer than a year) shall be reported.

### **10 - Households - bank overdrafts**

In the case of overdrafts, the annual interest rate charged for a negative balance on the current account shall be shown. If the credit institution sets a limit on overdrafts, only the interest rates for credits within the limit shall be shown, and the default interest charged for exceeding the limit shall not be observed.

### **11 - Households - consumer loans - up to 1 year**

Within the category of consumer loans, the interest rate on personal retail credits of one-year original maturity shall be shown. In the case of interest rates depending on the amounts, the interest rate belonging to the lowest amount shall be considered.

Should the credit institution not have a personal credit structure, but has another type of consumer loan - e.g. for purchase of goods -, the interest rate of that type of consumer loan shall be reported (considering a one-year original maturity and the lowest amount). If the credit institution does not have a credit structure for product purchase, but has another type of consumer lending structure, the interest rate of that structure shall be reported.

### **12 - Households - consumer loans - over 1 year**

From among the consumer loans, the interest rate announced for personal retail credits of three-year original maturity shall be shown. Should the data supplier not announce an interest rate for personal credits of three-year original maturity, the interest rate of the personal credit with the closest maturity shall be reported.

In the case of interest rates depending on the amounts, the interest rate belonging to the lowest amount shall be considered.

Should the credit institution not have a personal credit structure, but has another type of consumer loan - e.g. for purchase of goods -, the interest rate of that structure shall be reported (three-year

original maturity or the closest one, with the lowest amount). If the credit institution does not have a credit structure for product purchase, but has another type of consumer lending structure, the interest rate of that structure shall be reported.

Daily report on interest rate derivative transactions

Table 01: Data of transactions related to interest rate swap agreements

No.	Value date	Expiry date	Reg. no. of the partner	Nominal value of the received amount according to the contract in original currency	Denomination of the amount received according to the contract	Nominal value of the provided amount according to the contract in original currency	Denomination of the amount provided according to the contract	Values in millions with 3 decimals, interest rates in percentages with 2 decimals				Annualised interest rate of the received interest (%)	Type of transaction	
								Reference interest of the paid interest		Annualised interest rate of the paid interest (%)	Reference interest of the received interest			
	a	b	c	d	e	f	g	h	i		j	k	l	m
101														
102														
103														
nnn														



Daily report on interest rate derivative transactions

Table 02: Data of transactions related to forward rate agreements.

Value data in million with 3 decimals, interest rate with 2 decimals

Sor- kód	Value date	Expiry date of the agreement	Reg. no. of the partner	Amount according to the contract of the agreement	Received or provided	Annualised interest rate according to the contract (%)
	a	b	c	d	e	f
101						
102						
103						
nnn						

**Completion instructions for the report  
Daily report on interest rate derivative transactions**

**I. General instructions**

1. This data supply shall include forint-denominated interest rate swaps and forward rate agreements only, and only those multicurrency interest rate swaps (cross currency interest rate swaps and only interest strip cross currency interest rate swaps) shall be reported, where one of the currencies is forint. In the case of multicurrency interest rate swaps the currencies to be reported are EUR, USD, CHF. FX-swaps (simple currency swaps) must not be reported in this data supply.
2. In the data supply only the own-account-transactions must be reported.
3. In the data supply must not be reported those transactions, which are concluded for the purpose of fixing risk management by bank.
4. A glossary of terms used in the tables and in these completion instructions is located in point I.H.1 of this Annex.

**II. Detailed instructions for the completion of the tables**

The codes required for the completion of the report as per point 4.6 of Annex 3 of this Decree are listed in the technical guidelines available on the official website of the MNB.

**Table 01**

Column a: value date. The first day of interest assessment.

Column b: Expiry date. If expiry date would be a holiday, then it is the next working day.

Column c: Partner's registration number:

- if the counterparty is a resident, and belongs to B (Central bank), C (Other monetary financial institutions), D (Other financial intermediaries), E (Financial auxiliaries) or F (Insurance corporations and pension funds) sector.
- First eight characters of counterparty's SWIFT code: if the counterparty is a non-resident credit institution.
- 00000002: for resident counterparties not listed above.
- 00000001: for non-resident counterparties not listed above.

Column d and f: Nominal value of received and paid amount in accordance with the agreement in original currency. The actually changed capital amount or the nominally changed capital that is the base of the interest payments. In the case of amortizing cross currency interest rate swaps (including the amortizing MTM swap) and the amortizing only interest strip cross currency interest rate swaps (only exchange of interests and amortizing principal) the amount of capital must be reported as well.

Columns h, i, k and l: Paid and received reference interest. If it is a variable interest rate, report the reference interest according to the code list (e.g. 6M BUBOR or 3M EUR LIBOR or 1D HUFONIA). If it is a fixed interest rate (or it is determined as a sum in the contract), the field should be left blank.

Columns j and m: Annualised interest rate (%) of paid and received interest. If it is a fixed interest, its value as a percentage of the nominal value, if it is variable, then the interest premium defined in percentages on the basis of the reference interest. If the variable rate is identical with the reference interest, the reported value should be 0. For the calculation of the annualised interest rate the second formula of I.H.3.3 in this Annex or the formula of I.H.1.5 in this Annex must be used if the paid/received interest is fixed depending on that the interest is determined as a percentage or as a sum.

Column n: Amortizing swaps and from them the amortizing only interest strip cross currency interest rate swap, only interest strip cross currency interest rate swap and other swaps must be marked. It must be filled using the code list as per point 4.6 of Annex 3 listed in the technical guidelines available on the official website of the MNB.

If the interest rate swap is closed by netting before its maturity it must be reported as a new interest rate swap transaction in a way like its closing would be performed by concluding a transaction with the same characteristics.

#### Table 02

Column a: value date. The first day of interest assessment.

Column b: Expiry date. See the description of Column b of Table 1

Column c: Registration number of the partner. When filling in, the rules described at Table 01 must be taken into account.

Column e: Received or provided. This is the direction of the transaction from the data supplier's point of view. It must be filled on the basis of the list of codes as per point 4.6 of Annex 3 listed in the technical guidelines available on the official website of the MNB.

Code of the table: 4LAN

Daily Report  
on the gross book value of certain receivables and liabilities

million HUF

No.	HFSA code	Description	Total (a = b + c)	HUF	Currency
			1	2	3
			a	b	c
001	4LAN1	Assets			
002	4LAN11	Liquid assets			
003	4LAN111	Cash			
004	4LAN112	Nostro accounts			
005	4LAN1121	of which: central bank (MNB) settlement account			
006	4LAN113	Government bonds + Central Bank securities			
007	4LAN1131	of which: disposable securities			
008	4LAN12	Receivables vis-a-vis Central Bank			
009	4LAN121	Short-term loans, loan type receivables, deposits and receivables from sale and repurchase agreements in securities			
010	4LAN122	Long-term loans, loan type receivables, deposits and receivables from sale and repurchase agreements in securities			
011	4LAN13	Receivables vis-a-vis resident and non-resident credit institutions			
012	4LAN131	Short-term loans, loan type receivables, deposits and receivables from sale and repurchase agreements in securities			
013	4LAN132	Long-term loans, loan type receivables, deposits			
014	4LAN14	Receivables vis-a-vis money market funds, other financial intermediaries, supplementary financial service providers, insurers and pension funds (domestic sectors)			
015	4LAN141	Loans, loan type receivables and receivables from sale and repurchase agreements in securities, with maturity less than one year			
016	4LAN142	Loans, loan type receivables and receivables from sale and repurchase agreements in securities, with maturity over one year			
017	4LAN15	Loans, loan type receivables vis-a-vis other sectors			
018	4LAN151	Loans, loan type receivables vis-a-vis non-financial corporations			
019	4LAN1511	Overdrafts, credit card claims			
020	4LAN1512	Loans, loan type receivables, sale and repurchase agreements in securities			
021	4LAN152	Loans, loan type receivables vis-a-vis households and non-profit institutions serving households			
022	4LAN1521	Overdrafts, credit card claims			
023	4LAN1522	Loans, loan type receivables, sale and repurchase agreements in securities			
024	4LAN153	Loans, loan type receivables vis-a-vis other sectors except households and non-financial corporations			
025	4LAN16	Total assets ( daily balance-sheet total)			
026	4LAN2	Liabilities			
027	4LAN21	Liabilities vis-a-vis central Bank			
028	4LAN22	Liabilities vis-a-vis resident and non-resident credit institution			
029	4LAN221	Loro accounts			

030	4LAN222	Deposits and loans taken, over one year + Funds from sale and repurchase agreements in securities			
031	4LAN223	Deposits and loans taken, over one year			
032	4LAN23	Liabilities vis-a-vis households and non-profit institutions serving households			
033	4LAN231	Current account and demand deposits			
034	4LAN232	Time deposits, loans taken, and funds from sale and repurchase agreements in securities			
035	4LAN24	Liabilities vis-a-vis non-financial corporations			
036	4LAN241	Current account and demand deposits			
037	4LAN242	Time deposits, loans taken, and funds from sale and repurchase agreements in securities			
038	4LAN25	Liabilities vis-a-vis money market funds, other financial intermediaries, supplementary financial service providers, insurers and pension funds			
039	4LAN251	Current account and demand deposits			
040	4LAN252	Deposits and loans taken within one year maturity + Funds from sale and repurchase agreements in securities			
041	4LAN253	Time deposits and loans taken over one year maturity			
042	4LAN26	Liabilities vis-a-vis other sectors			
043	4LAN261	Current account and demand deposits			
044	4LAN262	Time deposits, funds from sale and repurchase agreements in securities and loans taken			
045	4LAN27	Own-issued debt securities			
046	4LAN271	with a maturity of less than a year			
047	4LAN272	with a maturity of over a year			
048	4LAN28	Other informations			
049	4LAN281	Liabilities from owners			
050	4LAN282	Liabilities granted to owners			
051	4LAN283	Liabilities from investments			
052	4LAN284	Liabilities granted to investments			
053	4LAN285	Minimum reserve requirements			
			<b>According to the remaining maturity, total</b>		
054	4LAN29	Foreign liabilities			
055	4LAN291	Foreign liabilities with a maturity of not more than 1 day			
056	4LAN292	Foreign liabilities with a maturity of not more than 1 week			
057	4LAN293	Foreign liabilities with a maturity of not more than 1 month			
058	4LAN294	Foreign liabilities with a maturity of not more than 1 year			
059	4LAN295	Foreign liabilities with a maturity of over a year			

MNB identification code: AL1

## **Completion instructions for the report**

### **Daily Report on the gross book value of certain receivables and liabilities**

#### **I. General instructions**

The MNB shall notify in writing the designated data supplier on its obligation to submit a data supply. Data reporting requirements are to be met by the reporting credit institution on a daily basis, from the day the order is put into effect, until the day it is withdrawn.

#### **II. Detailed instructions for the completion of the tables**

The requirements as to the definitions and principles set out in the guidelines for filling out the Supervisory balance sheet complete with information on branches operating abroad apply here as well. With regard to the data included in the Supervisory balance sheet complete with information on foreign branches, and the Daily report, it shall suffice to ascertain that the contents of the data can be cross-verified, in light of the fact that the Supervisory balance sheet complete with information on foreign branches contains final data, whereas the AL1 daily report contains preliminary data only.

Consistency with the Supervisory balance sheet complete with information on foreign branches and the Daily report are to be taken into consideration in filling out the lines of the report, for this purpose the relationships are contained in the technical guidelines published on the official MNB website in accordance with point 5 of Annex 3 to this Decree.

Any rows shaded in grey in the report should be left blank.



Table 1 CASHFLOW  
Daily report on cashflow data

MNB No.	HFSa line code	Description	Day 1	Day 2	Day 3	Day 4	Day 5	Day 6	Day 7	Day 8	Day 9	Day 10	Day 11	Day 12	Day 13	Day 14	Day 15	Day 16	Day 17	Day 18	Day 19	Day 20	Day 21	Day 22	Day 23	Day 24	Day 25	Day 26	Day 27	Day 28	Day 29	Day 30	Modified																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																										
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**Table 2 ACASHFLOW**  
Cash flow items with parent bank

ANB No.	HFSFA line code	Description	In millions of HUF																												Mod field																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
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a	fb	fc	fd	fe	ff	fg	fh	fi	fj	fk	fl	fm	fn	fo	fp	fq	fr	fs	ft	fu	fv	fw	fx	fy	fz	ga	gb	gc	gd	ge	gf	gg	gh	gi	gj	gk	gl	gm	gn	go	gp	gq	gr	gs	gt	gu	gv	gw	gx	gy	gz	ha	hb	hc	hd	he	hf	hg	hh	hi	hj	hk	hl	hm	hn	ho	hp	hq	hr	hs	ht	hu	hv	hw	hx	hy	hz	ia	ib	ic	id	ie	if	ig	ih	ii	ij	ik	il	im	in	io	ip	iq	ir	is	it	iu	iv	iw	ix	iy	iz	ja	jb	jc	jd	je	jf	jj	jk	jl	jm	jn	jo	jp	jq	jr	js	jt	ju	jv	jw	ja	jb	jc	jd	je	jf	jj	jk	jl	jm	jn	jo	jp	jq	jr	js	jt	ju	jv	jw	ka	kb	kc	kd	ke	kf	kk	kl	km	kn	ko	kp	kq	kr	ks	kt	ku	kv	kw	kx	ky	kz	la	lb	lc	ld	le	lf	ll	lm	ln	lo	lp	lq	lr	ls	lt	lu	lv	lw	lx	ly	lz	ma	mb	mc	md	me	mf	mm	mn	mo	mp	mq	mr	ms	mt	mu	mv	mw	mx	my	mz	na	nb	nc	nd	ne	nf	nn	no	np	nq	nr	ns	nt	nu	nv	nw	nx	ny	nz	oa	ob	oc	od	oe	of	oo	op	oq	or	os	ot	ou	ov	ow	ox	oy	oz	pa	pb	pc	pd	pe	pf	pp	pq	pr	ps	pt	pu	pv	pw	px	py	pz	qa	qb	qc	qd	qe	qf	qq	qr	qs	qt	qu	qv	qw	qx	qy	qz	ra	rb	rc	rd	re	rf	rr	rs	rt	ru	rv	rw	rx	ry	rz	sa	sb	sc	sd	se	sf	ss	st	su	sv	sw	sx	sy



MNB identification code: AL2  
Completion instructions for the report

## Daily cash-flow report

### I. General instructions

1. The MNB shall notify designated data suppliers concerning their data supply obligation in writing. Data suppliers are required to comply with disclosure requirements on a daily basis, from the day the order is executed until the day withdrawn.
2. The data supply contains all cash-flows, in and out, broken down according to currency type on a daily basis, covering the following 30-day period, under the contracts concluded by the data supplier in his own name and on his own account up to the time of closing of the day preceding the day of data supply. The data supply shall not contain proposed future transactions not yet concluded.
3. Cash inflows coming in are marked with a positive sign, and cash outflows are to be marked with a negative sign.
4. The data supply covers only the items that have been taken into consideration for the Treasury's liquidity position, excluding the cash flows tied to customer placements and deposits, other than the repurchase agreements and large deposits described in chapter II. Accordingly, when filling out the form, the (sales) transactions concluded on behalf of clients, including the deals to hedge these sales type transactions shall be ignored. If the data supplier's information system contains no such facilities, the both of client item(s) and adverse item(s) for hedging has to be reported producing closed positions.
5. Cash-flow items shall not contain the cash flows - in and out - under contracts with subsidiaries during the following thirty-day period (not including the transactions concluded with fund management companies). However, the cash flows connected to transactions with the parent company and its affiliates (other than the data supplier's subsidiaries) are to be reported.
6. On days following holidays, the items where the maturity date falls on a holiday shall be indicated in the cash-flow for the day of reporting as well.
7. In connection with items denominated in foreign currencies, the central MNB rate in effect on the day preceding the day of data supply shall be applied as the conversion rate.

### II. Detailed instructions for filling out the tables

Day 1 indicated in the first column of the tables shall mean the day of compliance with data reporting requirements.

In the columns only the cash inflows and outflows executed on a given day are to be indicated, not cumulative figures.

#### Table 01: CASHFLOW

This table shall contain the following items:

a) Interbank loans and liabilities: In these rows the interbank loans and deposits granted by the data supplier, deposits placed at the central bank of Hungary and deposits placed with the data supplier under contracts should be indicated, where the value date falls on the day of data reporting or within the subsequent 29-day period. These rows shall also contain the items set to mature during this period, as well as interest settlements.

b) MNB bills: this row is shown only in tables containing forint-base cash-flow items (Cashflow102) and in the aggregate cash-flow (Cashflow 602) section. It shall also indicate two-week MNB bills on the value day of purchase and maturity.

c) Active and passive repo: these rows shall indicate the movements of funds in both directions on the contract value date and expiry date under interbank and client repurchase agreements. Collateralised repos and title transfer repurchase agreements both have to be indicated. (Negative and positive figures may be shown in repo and reverse repo rows, depending on whether the funds are coming in or going out.) Furthermore, indicate here the amount of O/N or longer term collateralised loans with the MNB at the time of expiry or cash inflows at the beginning of the transaction.

d) Securities: All cash flows tied to held-for-trading and to investment portfolios are to be indicated. This row contains the movements of cash flows related to buying and selling securities, principal and interest payments. Movements of funds tied to MNB bonds and to securities of own issue need not be indicated.

e) Large deposits: Placements of funds over 5 billion forints on a single account of each client separately, including matured deposits (with the appropriate sign) should be indicated here. Related interest payment obligations need not be indicated.

f) Spot transactions: Cash-flow items related to spot currency transactions concluded but not yet accounted should be reported here. Cash flows to and from FX cashiers need not be reported.

g) FX swaps: The cash flows originating from FX swap transactions, including the spot legs which are still open and the forward legs as well, should be reported here. Cash flows denominated in foreign currencies shall be reported on the central MNB rate in effect on the day preceding the day of data supply, that is to say the forward legs have to be evaluated on a daily basis.

h) Interest rate swaps and cross currency swaps: principal and interest payments arising from FRA, interest-rate swap and cross-currency swap transactions.

i) Outright FX forward transactions: payments related to forward foreign-exchange transactions.

j) Portfolio Gap: last row of the table filled out in the given currency, showing the daily cash flows in both directions.

k) Nostro accounts: Balances of the nostro accounts at subsidiaries need not be included.

l) Securities being eligible for repurchase transactions or loan with the central bank of Hungary: The collateral value of securities that can be offered in the course of MNB monetary policy transactions should be indicated at this row. The type of collateral and the value at which they are accepted are shown in the technical guidelines (point 15 of Annex 3), published on the official MNB website. The values shown in this row shall not cover the stocks blocked on behalf of partners other than the MNB, nor the securities blocked on behalf of the MNB in collateral for O/N transaction. The securities blocked on behalf of the MNB for covering cash-flows for payment and settlement, left unclaimed are to be shown here.

The first column is to indicate the acceptance value of the collateral available on the day of data reporting (taking into account the changes which are set to occur as contracted on the given day), and enter in the other columns the changes (e.g. securities released upon the expiry of repos, maturity of securities).

m) Stand-by credit facilities: Only irrevocable, undrawn credit lines have to be indicated.

n) Deviation from the recommended balance of MNB reserve account: with a view to calculating the deviation from the recommended balance it is necessary to determine the average balance that should be maintained during the time remaining from the reserve period relying on the accounts held in the course of the reserve period up to this point in time, in order for the data supplier to comply with minimum reserve requirements. This average balance is to be compared to the closing balance of the settlement account preceding the time of disclosure. The related correlation is shown in the technical guidelines (point 9 of Annex 3), published on the official MNB website.

o) Difference between the settlement account balance and the minimum reserve requirement to be maintained during the month: the related correlation is shown in the technical guidelines (point 9 of Annex 3), published on the official MNB website.

p) Large exposures: Loans over 5 billion forints to individual clients scheduled to take place within the following thirty-day period are to be shown separately for each type of currency, including expired credit agreements (with the appropriate sign). Interest income related need not be indicated.

q) Cash-flows related to own debt securities: Here the payment of principal and interest made on the day of data disclosure or within the subsequent 29-day period in connection with own debt securities should be indicated.

r) Municipal bonds (on collateral value) from the securities being eligible for repurchase transactions or loan with the central bank of Hungary: This row shall contain municipal bonds from among the 'Securities for repo with MNB' at the acceptance value offered by the MNB.

**Table 02: ACASHFLOW**

This table shall contain the cash flows related to transactions with the parent company and its affiliates (other than the data supplier's subsidiaries), according to the instructions pertaining to the relevant rows of Table 01.

## International reserves and foreign currency liquidity<sup>1</sup>

(Information to be disclosed by the monetary authorities and other central government, excluding social security) 1 2 3

### I. Official reserve assets and other foreign currency assets (approximate market value)<sup>4</sup>

	million EUR
<b>A. Official reserve assets</b> (1) <b>Foreign currency reserves (in convertible foreign currencies)</b> (a) <b>Securities</b> <i>of which: issuer headquartered in reporting country but located abroad</i> (b) <b>total currency and deposits with:</b> (i) other national central banks, BIS and IMF (ii) banks headquartered in the reporting country <i>of which: located abroad</i> (iii) banks headquartered outside the reporting country <i>of which: located in the reporting country</i> (2) <b>IMF reserve position</b> (3) <b>SDRs</b> (4) <b>gold (including gold deposits and, if appropriate, gold swapped)<sup>5</sup></b> volume in millions of fine troy ounces (5) <b>other reserve assets (specify)</b> –financial derivatives –loans to nonbank nonresidents –other <b>B. Other foreign currency assets (specify)</b> –securities not included in official reserve assets –deposits not included in official reserve assets –loans not included in official reserve assets –financial derivatives not included in official reserve assets –gold not included in official reserve assets –other	

#### **Footnotes:**

1. The Special Data Dissemination Standard (SDDS) was established by the International Monetary Fund and was opened for subscription in April 1996. The SDDS was designed to provide guidance to countries that have or might seek access to international capital markets in the provision of their economic and financial data to the public. Hungary joined the SDDS subscribers with metadata posted on the Dissemination Standards Bulletin Board (DSBB) in 1996. (The DSBB can be accessed at a World Web site: <http://dsbb.imf.org>) Subscribers must disseminate the data template on International Reserves and Foreign Currency Liquidity from April 2000.

2. In principle, only instruments denominated and settled in foreign currency (or those whose valuation is directly dependent on the exchange rate and that are settled in foreign currency) are to be included in categories I, II, and III of the template. Financial instruments denominated in foreign currency and settled in other ways (e.g., in domestic currency or commodities) are included as memo items under Section IV. Netting of positions is allowed only if they have the same maturity, are against the same counterparty, and a master netting agreement is in place. Positions on organized exchanges could also be netted. Blank cells indicate instruments that are not used.

3. Monetary authorities defined according to the IMF *Balance of Payments Manual*, Fifth Edition.

4. Valued at market price including accrued interest. In cases of large positions vis-à-vis institutions headquartered in the reporting country, in instruments other than deposits or securities, they should be reported as separate items.

5. Gold is valued at the end of each month at the spot price announced on the Reuters page EFX=prevailing at 11 a.m. C.E.T. on the reference date.

The methodological guidelines assisting in the completion of the tables as referred to in points 9 of Annex 3 of this Decree are located in the technical guidelines available on the official website of the MNB.

## International reserves and foreign currency liquidity

## II. Predetermined short-term net drains on foreign currency assets (nominal value)

million EUR

	Total	Maturity breakdown (residual maturity)		
		Up to 1 month	More than 1 month and up to 3 months	More than 3 months and up to 1 year
<b>1. Foreign currency loans, securities, and deposits<sup>6</sup></b>				
—outflows (-)	Principal			
	Interest			
—Inflows (+)	Principal			
	Interest			
<b>2. Aggregate short and long positions in forwards and futures in foreign currencies vis-à-vis the domestic currency (including the forward leg of currency swaps)<sup>7</sup></b>				
(a) Short positions (-)				
(b) Long positions (+)				
<b>3. Other (specify)</b>				
—outflows related to repos (-)				
—Inflows related to reverse repos (+)				
—trade credit (-)				
—trade credit (+)				
—other accounts payable (-)				
—other accounts payable (+)				

## III. Contingent short-term net drains on foreign currency assets (nominal value)

	Total	Maturity breakdown (residual maturity, where applicable)		
		Up to 1 month	More than 1 month and up to 3 months	More than 3 months and up to 1 year
<b>1. Contingent liabilities in foreign currency</b>				
(a) Collateral guarantees on debt falling due within 1 year				
(b) Other contingent liabilities				
<b>2. Foreign currency securities issued with embedded options (puttable bonds)<sup>8</sup></b>				
<b>3. Undrawn, unconditional credit lines<sup>9</sup></b>				
provided by:				
(a) other national monetary authorities, BIS, IMF, and other international organizations				
—other national monetary authorities (+)				
—BIS (+)				
—IMF (+)				
(b) with banks and other financial institutions headquartered in the reporting country (+)				
(c) with banks and other financial institutions headquartered outside the reporting country (+)				
Undrawn, unconditional credit lines provided to:				
(a) other national monetary authorities, BIS, IMF, and other international organizations				
—other national monetary authorities (-)				
—BIS (-)				
—IMF (-)				
(b) banks and other financial institutions headquartered in reporting country (-)				
(c) banks and other financial institutions headquartered outside the reporting country (-)				
<b>4. aggregate short and long positions of options in foreign currencies vis-à-vis the domestic currency<sup>10</sup></b>				
(a) Short positions				
(i) bought puts				
(ii) Written calls				
(b) Long positions				
(i) bought calls				
(ii) Written puts				

## Footnotes:

\*1. /All commercial guarantees are covered by counter-guarantees.

\* 2. / From Section III.1.a.guarantees without maturity,which may be drawn at any time: EUR .... millions.

6. Including interest payments due within the corresponding time horizons. Foreign currency deposits held by nonresidents with central banks should also be included here. Securities referred to are those issued by the monetary authorities and the central government (excluding social security). Starting with February 2005 all the interest inflows on official reserve assets are excluded.

7. In the event that there are forward or futures positions with a residual maturity greater than one year, which could be subject to margin calls, these should be reported separately under Section IV.

8. Only bonds with a residual maturity greater than one year should be reported under this item, as those with shorter maturities will already be included in Section II, above.

9. Reporters should distinguish potential inflows and potential outflows resulting from contingent lines of credit and report them separately, in the specified format.

10. In the event that there are options positions with a residual maturity greater than one year, which could be subject to margin calls, these should be reported separately under Section IV.

The methodological guidelines assisting in the completion of the tables as referred to in points 9 of Annex 3 of this Decree are located in the technical guidelines available on the official website of the MNB.



## International reserves and foreign currency liquidity

## IV. Memo items

million EUR	
<b>(1) To be reported with standard periodicity and timeliness:</b> <sup>12</sup>	
(a) short-term domestic currency debt indexed to the exchange rate	
(b) financial instruments means (e.g., in domestic currency) <sup>13</sup> denominated in	
–nondeliverable forwards	
–short positions	
–long positions	
–other instruments	
(c) pledged assets <sup>14</sup>	
–included in reserve assets	
–included in other foreign currency assets	
(d) securities lent and on repo <sup>15</sup>	
–lent or repoed and included in Section I	
–lent or repoed but not included in Section I	
–borrowed or acquired and included in Section I	
–borrowed or acquired but not included in Section I	
(e) financial derivative assets (net, marked to market) <sup>16</sup>	
–forwards	
–futures	
–swaps	
–options	
–other	
(f) derivatives (forward, futures, or options contracts) that have a residual maturity greater than one year, which are subject to margin calls.	
–aggregate short and long positions in forwards and futures in foreign currencies vis-à-vis the domestic currency (including the forward currencies vis-à-vis the domestic currency (including the forward	
(a) short positions (-)	
(b) long positions (+)	
–aggregate short and long positions of options in foreign currencies vis-à-vis the domestic currency	
(a) short positions	
(i) bought puts	
(ii) written calls	
(b) long positions	
(i) bought calls	
(ii) written puts	
<b>(2) To be disclosed less frequently:</b>	
(a) currency composition of reserves (by groups of currencies)	
–currencies in SDR basket	
–currencies not in SDR basket	
–by individual currencies (optional)	n.a.

**Footnotes:**

12. Distinguish between assets and liabilities where applicable.

13. Identify types of instrument; the valuation principles should be the same as in Sections I-III. The notional value of derivatives should be shown in the same format as for the nominal/notional values of forwards/futures in Section II and options in Section III.

14. Only assets included in Section I that are pledged should be reported here.

15. Assets that are lent or repoed should be reported here, whether or not they have been included in Section I of the template, along with any associated liabilities (in Section II). However, these should be reported in two separate categories, depending on whether or not they have been included in Section I. Similarly, securities that are borrowed or acquired under repo agreements should be reported as a separate item and treated symmetrically. Market values should be reported and the accounting treatment disclosed.

16. Identify types of instrument. The method used to calculate the market value 1./ for swaps: Future cash-flow payments discounted at the interest rate implied by the swap yield-curve; 2./ for options: Black Sholes model.

The methodological guidelines assisting in the completion of the tables as referred to in points 9 of Annex 3 of this Decree are located in the technical guidelines available on the official website of the MNB.

Table 01: Loans for corporations

Information on reference data supplier	Information on debtor					Information on contract							Information on event						
	Identification number of enterprise	Contract identifier	Main type of contract	Subtype of contract	Date of signing contract	Maturity date of contract	Sum of contract	Currency of contract	Status of contract	Condition of contract	State of performance	Termination date of the contract	Way of the termination	Remaining amount	Starting date of default	Defaulted amount	Date of termination of the credit default	Method of termination of the credit default	Remark about data transfer or litigation
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t

Table 02: Household loans in delay

Information on reference data supplier	Information on debtor					Information on contract					Information on event				
	Serial number of natural person	Date of birth	Place of living - micro-region	Type of the contract	Identification number of the contract	Date of signing contract	Maturity date of contract	Termination date of the contract	Amount of contract	Currency of contract	Date of credit default	Debt outstanding at the time of the credit default	Method of termination of the credit default	Date of termination of the credit default	Remark about data transfer or litigation
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p

MNB identification code: L10

**Completion instructions for the report  
Corporate loans and household loans in default**

**I. General instructions**

1. The data supplier shall notify the MNB in writing concerning any changes affecting the structure and/or the contents of the database of the Central Credit Information System on corporate entities and natural persons - exclusive of the proceedings for the entry and removal of contracts to and from the database - within 10 business days following the effective date of the change.
2. L10 tables shall be provided in non-identified files in csv format.

**II. Detailed instructions for the completion of the tables**

1. In tables 01 and 02 the code based on the categorisation supplied by the MNB for the data supplier shall be indicated to function as the reference data provider's distorted identifier.
  2. In table 02 information relating to loans in default shall be provided separately for each natural person, marked with a serial number assigned by the data supplier, further broken down according to contracts marked and arranged in alphabetical order. In the reports filed for the different reference periods, a specific number and a specific marking must always belong to the same person and contract, respectively.
- Micro-regions shall be identified on the basis of home address, in accordance with the boundaries specified in the annex to Act CVII of 2004 on the Multi-Purpose Micro-Region Associations of Local Governments of Communities.

**SL1 Senior Loan Officer Survey**  
**Financing of municipalities**

Name of the institution:

Code of the data respondent:

Date of survey:

[Step to the next page →](#)

I. Questions concerning the change of willingness to lend

1/A. Please indicate your bank's willingness to grant loans or credit lines to municipalities compared to the past quarter?

Municipalities

Increased considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

1/B. Over the next half year how is your bank's willingness to grant loans or credit lines to municipalities likely to change?

Municipalities

Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

[Next step →](#)

II. Questions concerning the change of credit standards and terms

2/A Over the past quarter, how have your bank's credit standards and terms for approving applications for loans or credit lines to municipalities changed?

Credit standards and terms (total) —  
 Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Maximum maturity —  
 Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Maximum size of credit line —  
 Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Costs of credit line —  
 Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Spread —  
 Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Premium on risky loans —  
 Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Loan covenants —  
 Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Collateralisation requirements —  
 Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Required credit score —  
 Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Monitoring/data reporting requirement —  
 Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Other (Please, specify it):

1.

Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

2.

Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

2/B Over the next half year how are your bank's credit standards and terms of loans or credit lines to municipalities likely to change?

Credit standards and terms (total) —  
 Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Maximum maturity —  
 Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Maximum size of credit line —  
 Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Costs of credit line —  
 Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Spread —  
 Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Premium on risky loans —  
 Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Loan covenants —  
 Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Collateralisation requirements —  
 Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Required credit score —  
 Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Monitoring/data reporting requirement —  
 Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Other (Please, specify it):

1.

Tighten considerably     Tighten somewhat     Remain basically unchanged     Ease somewhat     Ease considerably

2.

Tighten considerably     Tighten somewhat     Remain basically unchanged     Ease somewhat     Ease considerably

3/A. Over the past quarter how did the following factors contribute to the change in your bank's credit standards and terms of loans or credit lines to municipalities?

Changes in bank's current or expected capital position  
 contributed considerably to tightening     contributed somewhat to tightening     contributed to basically unchanged situation     contributed somewhat to easing     contributed considerably to easing

Changes in bank's current or expected liquidity  
 contributed considerably to tightening     contributed somewhat to tightening     contributed to basically unchanged situation     contributed somewhat to easing     contributed considerably to easing

Economic outlook  
 contributed considerably to tightening     contributed somewhat to tightening     contributed to basically unchanged situation     contributed somewhat to easing     contributed considerably to easing

Customer-specific problems  
 contributed considerably to tightening     contributed somewhat to tightening     contributed to basically unchanged situation     contributed somewhat to easing     contributed considerably to easing

Competitive situation with other banks or non-banks  
 contributed considerably to tightening     contributed somewhat to tightening     contributed to basically unchanged situation     contributed somewhat to easing     contributed considerably to easing

Changes in risk tolerance  
 contributed considerably to tightening     contributed somewhat to tightening     contributed to basically unchanged situation     contributed somewhat to easing     contributed considerably to easing

Market share goals  
 contributed considerably to tightening     contributed somewhat to tightening     contributed to basically unchanged situation     contributed somewhat to easing     contributed considerably to easing

Other (Please, specify it):  
 1.

contributed considerably to tightening     contributed somewhat to tightening     contributed to basically unchanged situation     contributed somewhat to easing     contributed considerably to easing

2.

contributed considerably to tightening     contributed somewhat to tightening     contributed to basically unchanged situation     contributed somewhat to easing     contributed considerably to easing

3/B Over the next half year how are the following factors likely to contribute to the change in your bank's credit standards and terms of loans or credit lines to municipalities?

Changes in bank's current or expected capital position  
 contribute considerably to tightening     contribute somewhat to tightening     contribute to basically unchanged situation     contribute somewhat to easing     contribute considerably to easing

Changes in bank's current or expected liquidity  
 contribute considerably to tightening     contribute somewhat to tightening     contribute to basically unchanged situation     contribute somewhat to easing     contribute considerably to easing

Economic outlook  
 contribute considerably to tightening     contribute somewhat to tightening     contribute to basically unchanged situation     contribute somewhat to easing     contribute considerably to easing

Customer-specific problems  
 contribute considerably to tightening     contribute somewhat to tightening     contribute to basically unchanged situation     contribute somewhat to easing     contribute considerably to easing

Competitive situation with other banks or non-banks  
 contribute considerably to tightening     contribute somewhat to tightening     contribute to basically unchanged situation     contribute somewhat to easing     contribute considerably to easing

Changes in risk tolerance  
 contribute considerably to tightening     contribute somewhat to tightening     contribute to basically unchanged situation     contribute somewhat to easing     contribute considerably to easing

Market share goals  
 contribute considerably to tightening     contribute somewhat to tightening     contribute to basically unchanged situation     contribute somewhat to easing     contribute considerably to easing

Other (Please, specify it):  
 1.

contribute considerably to tightening     contribute somewhat to tightening     contribute to basically unchanged situation     contribute somewhat to easing     contribute considerably to easing

2.

contribute considerably to tightening     contribute somewhat to tightening     contribute to basically unchanged situation     contribute somewhat to easing     contribute considerably to easing

[Next step →](#)

III. Question concerning the change of demand for loan

4/A Apart from normal seasonal variation, how has demand for loans or credit lines to municipalities changed over the last quarter?

Municipalities

Increased considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

4/B Apart from normal seasonal variation, what is your bank's view of the likely behaviour of demand for loans or credit lines to municipalities during the next half year?

Municipalities

Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

5/A Over the last quarter how did the following factors contribute to the change in demand for loans or credit lines to municipalities?

Changes in economic policy related to municipalities

contributed considerably to an increase    contributed somewhat to an increase    contributed to basically unchanged situation    contributed somewhat to a decrease    contributed considerably to a decrease

EU funds

contributed considerably to an increase    contributed somewhat to an increase    contributed to basically unchanged situation    contributed somewhat to a decrease    contributed considerably to a decrease

Change in customer inventory financing needs

contributed considerably to an increase    contributed somewhat to an increase    contributed to basically unchanged situation    contributed somewhat to a decrease    contributed considerably to a decrease

Change in customer accounts receivable financing needs

contributed considerably to an increase    contributed somewhat to an increase    contributed to basically unchanged situation    contributed somewhat to a decrease    contributed considerably to a decrease

Change in customer investment in plant or equipment

contributed considerably to an increase    contributed somewhat to an increase    contributed to basically unchanged situation    contributed somewhat to a decrease    contributed considerably to a decrease

Change in customer internally generated funds

contributed considerably to an increase    contributed somewhat to an increase    contributed to basically unchanged situation    contributed somewhat to a decrease    contributed considerably to a decrease

Competitive situation with other banks or non-banks

contributed considerably to an increase    contributed somewhat to an increase    contributed to basically unchanged situation    contributed somewhat to a decrease    contributed considerably to a decrease

Change in the level of interest rates

contributed considerably to an increase    contributed somewhat to an increase    contributed to basically unchanged situation    contributed somewhat to a decrease    contributed considerably to a decrease

Other (Please, specify it):

1.

contributed considerably to an increase    contributed somewhat to an increase    contributed to basically unchanged situation    contributed somewhat to a decrease    contributed considerably to a decrease

2.

contributed considerably to an increase    contributed somewhat to an increase    contributed to basically unchanged situation    contributed somewhat to a decrease    contributed considerably to a decrease

5/B Over the next half year how are the following factors likely to contribute to the change in demand for loans or credit lines to municipalities?

Changes in economic policy related to municipalities

contribute considerably to an increase    contribute somewhat to an increase    contribute to basically unchanged situation    contribute somewhat to a decrease    contribute considerably to a decrease

EU funds

contribute considerably to an increase    contribute somewhat to an increase    contribute to basically unchanged situation    contribute somewhat to a decrease    contribute considerably to a decrease

Change in customer inventory financing needs

contribute considerably to an increase    contribute somewhat to an increase    contribute to basically unchanged situation    contribute somewhat to a decrease    contribute considerably to a decrease

Change in customer accounts receivable financing needs

contribute considerably to an increase    contribute somewhat to an increase    contribute to basically unchanged situation    contribute somewhat to a decrease    contribute considerably to a decrease

Change in customer investment in plant or equipment

contribute considerably to an increase    contribute somewhat to an increase    contribute to basically unchanged situation    contribute somewhat to a decrease    contribute considerably to a decrease

Change in customer internally generated funds

contribute considerably to an increase    contribute somewhat to an increase    contribute to basically unchanged situation    contribute somewhat to a decrease    contribute considerably to a decrease

Competitive situation with other banks or non-banks

contribute considerably to an increase    contribute somewhat to an increase    contribute to basically unchanged situation    contribute somewhat to a decrease    contribute considerably to a decrease

Change in the level of interest rates

contribute considerably to an increase    contribute somewhat to an increase    contribute to basically unchanged situation    contribute somewhat to a decrease    contribute considerably to a decrease

Other (Please, specify it):

1.

contribute considerably to an increase    contribute somewhat to an increase    contribute to basically unchanged situation    contribute somewhat to a decrease    contribute considerably to a decrease

2.

contribute considerably to an increase    contribute somewhat to an increase    contribute to basically unchanged situation    contribute somewhat to a decrease    contribute considerably to a decrease

[Next step →](#)



**IV. Questions concerning the portfolio quality**

**6/A Over the last quarter how has your bank's municipal loan portfolio quality changed?**

Municipalities

- Deteriorated considerably    Deteriorates somewhat    Remained basically unchanged    Improved somewhat    Improved considerably

**6/B Over the next half year how is your bank's municipal loan portfolio quality likely to change?**

Municipalities

- Deteriorates considerably    Deteriorates somewhat    Remains basically unchanged    Improves somewhat    Improves considerably

[Next step →](#)

**V. Other comments**

Were there any important processes concerning the loan granting activity of the banks over the past quarter, which were not detailed in the form? (Please, do not use the "wrap text" function by the filling!)

Completeness of the filling:

I. Questions concerning the change of willingness to lend:

#HIV!

#HIV!

II. Questions concerning the change of credit standards and terms:

Not filled out yet

Egyéb tényezők kitöltése hibás

III. Question concerning the change of demand for loan:

Not filled out yet

IV. Questions concerning the portfolio quality :

Not filled out yet

**Thank you for filling out the questionnaire!**

## SL2 Senior Loan Officer Survey on Bank Lending Practices

### Consumer Loans

Name of the institution:

Type of the institution (data validation):

**You have not chosen the type of your institution yet!**

Code of the data respondent:

Date of survey:

Please, mark the the relevance of your institution's credit products by the help of the rolling list in the yellow cells:

Home equity loann:

Other (personal-loan, hire-purchase):

**You have not marked the relevance of every credit product yet!**

[Next step](#) ⇒

I. Questions concerning the change of the bank's willingness to grant consumer loans

1/A. Please indicate your bank's willingness to grant consumer loans to individuals (loan volume to be granted) now as opposed to the past quarter by filtering out seasonal effects?

Consumer loans total

Increased considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

Home equity loan

Increased considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

Other (personal-loan, hire-purchase, vehicle loans)

Increased considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

1/B. Over the next half year how is your bank's willingness to grant consumer loans (loan volume to be granted) likely to change by filtering out seasonal effects?

Consumer loans total

Increase considerably    Increase somewhat    Remaine basically unchanged    Decrease somewhat    Decrease considerably

Home equity loan

Increase considerably    Increase somewhat    Remaine basically unchanged    Decrease somewhat    Decrease considerably

Other (personal-loan, hire-purchase)

Increase considerably    Increase somewhat    Remaine basically unchanged    Decrease somewhat    Decrease considerably

[Next step →](#)

II. Questions concerning the change of credit standards and terms

2/A. Over the past quarter, how have your bank's credit standards and terms for approving applications from individuals for consumer loans changed?

Credit standards and terms total

Consumer loans total

Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Home equity loan

Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Other (personal-loan, hire-purchase)

Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Consumer loans total

Maximum maturity

Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Loan origination fees

Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Spreads of interest rates over your bank's cost of funds

Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Premium on risky loans

Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Minimum downpayment

Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Maximum LTV ratio

Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Maximum monthly repayment / monthly income ratio

Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Required minimum credit score

Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Other (Please, specify it!)

1.

Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

2.

Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Home equity loan

Maximum maturity

Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Loan origination fees

Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Spreads of interest rates over your bank's cost of funds

Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Premium on risky loans

Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Minimum downpayment

Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Maximum LTV ratio

Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Maximum monthly repayment / monthly income ratio

Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Required minimum credit score

Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Other (Please, specify it!)

1.

Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

2.

Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Other (personal-loan, hire-purchase, vehicle)

Maximum maturity

Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Loan origination fees

Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Spreads of interest rates over your bank's cost of funds

Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Premium on risky loans  
 Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Minimum downpayment  
 Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Maximum LTV ratio  
 Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Maximum monthly repayment / monthly income ratio  
 Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Required credit score  
 Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Other (Please, specify it!)  
1.

Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

2.

Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

2/B. Over the next half year how are your bank's credit standards and terms of consumer loans likely to change?

Credit standards and terms total

Consumer loans total  
 Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Home equity loan  
 Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Other (personal-loan, hire-purchase)  
 Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Consumer loans total

Maximum maturity  
 Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Loan origination fees  
 Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Spreads of interest rates over your bank's cost of funds  
 Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Premium on risky loans  
 Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Minimum downpayment  
 Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Maximum LTV ratio  
 Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Maximum monthly repayment / monthly income ratio  
 Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Required minimum credit score  
 Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Other (Please, specify it!)  
1.

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

2.

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Home equity loan

Maximum maturity  
 Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Loan origination fees  
 Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Spreads of interest rates over your bank's cost of funds  
 Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Premium on risky loans  
 Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Minimum downpayment  
 Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Maximum LTV ratio  
 Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Maximum monthly repayment / monthly income ratio

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

---

Required minimum credit score

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Other (Please, specify it!)

1.

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

2.

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

**Other (personal-loan, hire-purchase, vehicle)**

Maximum maturity

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

---

Loan origination fees

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

---

Spreads of interest rates over your bank's cost of funds

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

---

Premium on risky loans

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

---

Minimum downpayment

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

---

Maximum LTV ratio

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

---

Maximum monthly repayment / monthly income ratio

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

---

Required minimum credit score

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Other (Please, specify it!)

1.

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

2.

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

**3/A. Over the past quarter how did the following factors contribute to the change in your bank's credit standards and terms of consumer loans?**

**Consumer loans total**

Changes in the creditworthiness of clients

Contributed considerably to tightening    Contributed somewhat to tightening    Contributed to basically unchanged situation    Contributed somewhat to easing    Contributed considerably to easing

---

Changes in bank's current or expected capital position

Contributed considerably to tightening    Contributed somewhat to tightening    Contributed to basically unchanged situation    Contributed somewhat to easing    Contributed considerably to easing

---

Changes in bank's current or expected liquidity

Contributed considerably to tightening    Contributed somewhat to tightening    Contributed to basically unchanged situation    Contributed somewhat to easing    Contributed considerably to easing

---

Economic outlook

Contributed considerably to tightening    Contributed somewhat to tightening    Contributed to basically unchanged situation    Contributed somewhat to easing    Contributed considerably to easing

---

Outlook of the housing market

Contributed considerably to tightening    Contributed somewhat to tightening    Contributed to basically unchanged situation    Contributed somewhat to easing    Contributed considerably to easing

---

Competitive situation with other banks or non-banks

Contributed considerably to tightening    Contributed somewhat to tightening    Contributed to basically unchanged situation    Contributed somewhat to easing    Contributed considerably to easing

---

Changes in risk tolerance

Contributed considerably to tightening    Contributed somewhat to tightening    Contributed to basically unchanged situation    Contributed somewhat to easing    Contributed considerably to easing

---

Market share goals

Contributed considerably to tightening    Contributed somewhat to tightening    Contributed to basically unchanged situation    Contributed somewhat to easing    Contributed considerably to easing

Other (Please, specify it!)

1.

Contributed considerably to tightening    Contributed somewhat to tightening    Contributed to basically unchanged situation    Contributed somewhat to easing    Contributed considerably to easing

2.

Contributed considerably to tightening    Contributed somewhat to tightening    Contributed to basically unchanged situation    Contributed somewhat to easing    Contributed considerably to easing

**Home equity loan**

Changes in the creditworthiness of clients

Contributed considerably to tightening    Contributed somewhat to tightening    Contributed to basically unchanged situation    Contributed somewhat to easing    Contributed considerably to easing

Changes in bank's current or expected capital position	<input checked="" type="radio"/> Contributed considerably to tightening	<input type="radio"/> Contributed somewhat to tightening	<input type="radio"/> Contributed to basically unchanged situation	<input type="radio"/> Contributed somewhat to easing	<input type="radio"/> Contributed considerably to easing
Changes in bank's current or expected liquidity	<input checked="" type="radio"/> Contributed considerably to tightening	<input type="radio"/> Contributed somewhat to tightening	<input type="radio"/> Contributed to basically unchanged situation	<input type="radio"/> Contributed somewhat to easing	<input type="radio"/> Contributed considerably to easing
Economic outlook	<input checked="" type="radio"/> Contributed considerably to tightening	<input type="radio"/> Contributed somewhat to tightening	<input type="radio"/> Contributed to basically unchanged situation	<input type="radio"/> Contributed somewhat to easing	<input type="radio"/> Contributed considerably to easing
Outlook of the housing market	<input checked="" type="radio"/> Contributed considerably to tightening	<input type="radio"/> Contributed somewhat to tightening	<input type="radio"/> Contributed to basically unchanged situation	<input type="radio"/> Contributed somewhat to easing	<input type="radio"/> Contributed considerably to easing
Competitive situation with other banks or non-banks	<input checked="" type="radio"/> Contributed considerably to tightening	<input type="radio"/> Contributed somewhat to tightening	<input type="radio"/> Contributed to basically unchanged situation	<input type="radio"/> Contributed somewhat to easing	<input type="radio"/> Contributed considerably to easing
Changes in risk tolerance	<input checked="" type="radio"/> Contributed considerably to tightening	<input type="radio"/> Contributed somewhat to tightening	<input type="radio"/> Contributed to basically unchanged situation	<input type="radio"/> Contributed somewhat to easing	<input type="radio"/> Contributed considerably to easing
Market share goals	<input checked="" type="radio"/> Contributed considerably to tightening	<input type="radio"/> Contributed somewhat to tightening	<input type="radio"/> Contributed to basically unchanged situation	<input type="radio"/> Contributed somewhat to easing	<input type="radio"/> Contributed considerably to easing

Other (Please, specify it!)

1.

Contributed considerably to tightening  Contributed somewhat to tightening  Contributed to basically unchanged situation  Contributed somewhat to easing  Contributed considerably to easing

2.

Contributed considerably to tightening  Contributed somewhat to tightening  Contributed to basically unchanged situation  Contributed somewhat to easing  Contributed considerably to easing

Other (personal-loan, hire-purchase, vehicle)

Changes in the creditworthiness of clients	<input checked="" type="radio"/> Contributed considerably to tightening	<input type="radio"/> Contributed somewhat to tightening	<input type="radio"/> Contributed to basically unchanged situation	<input type="radio"/> Contributed somewhat to easing	<input type="radio"/> Contributed considerably to easing
Changes in bank's current or expected capital position	<input checked="" type="radio"/> Contributed considerably to tightening	<input type="radio"/> Contributed somewhat to tightening	<input type="radio"/> Contributed to basically unchanged situation	<input type="radio"/> Contributed somewhat to easing	<input type="radio"/> Contributed considerably to easing
Changes in bank's current or expected liquidity	<input checked="" type="radio"/> Contributed considerably to tightening	<input type="radio"/> Contributed somewhat to tightening	<input type="radio"/> Contributed to basically unchanged situation	<input type="radio"/> Contributed somewhat to easing	<input type="radio"/> Contributed considerably to easing
Economic outlook	<input checked="" type="radio"/> Contributed considerably to tightening	<input type="radio"/> Contributed somewhat to tightening	<input type="radio"/> Contributed to basically unchanged situation	<input type="radio"/> Contributed somewhat to easing	<input type="radio"/> Contributed considerably to easing
Competitive situation with other banks or non-banks	<input checked="" type="radio"/> Contributed considerably to tightening	<input type="radio"/> Contributed somewhat to tightening	<input type="radio"/> Contributed to basically unchanged situation	<input type="radio"/> Contributed somewhat to easing	<input type="radio"/> Contributed considerably to easing
Changes in risk tolerance	<input checked="" type="radio"/> Contributed considerably to tightening	<input type="radio"/> Contributed somewhat to tightening	<input type="radio"/> Contributed to basically unchanged situation	<input type="radio"/> Contributed somewhat to easing	<input type="radio"/> Contributed considerably to easing
Market share goals	<input checked="" type="radio"/> Contributed considerably to tightening	<input type="radio"/> Contributed somewhat to tightening	<input type="radio"/> Contributed to basically unchanged situation	<input type="radio"/> Contributed somewhat to easing	<input type="radio"/> Contributed considerably to easing

Other (Please, specify it!)

1.

Contributed considerably to tightening  Contributed somewhat to tightening  Contributed to basically unchanged situation  Contributed somewhat to easing  Contributed considerably to easing

2.

Contributed considerably to tightening  Contributed somewhat to tightening  Contributed to basically unchanged situation  Contributed somewhat to easing  Contributed considerably to easing

3/B. Over the next half year how are the following factors likely to contribute to the change in your bank's credit standards and terms of consumer loans?

Consumer loans total

Changes in the creditworthiness of clients	<input checked="" type="radio"/> Contribute considerably to tightening	<input type="radio"/> Contribute somewhat to tightening	<input type="radio"/> Contribute to basically unchanged situation	<input type="radio"/> Contribute somewhat to easing	<input type="radio"/> Contribute considerably to easing
Changes in bank's current or expected capital position	<input checked="" type="radio"/> Contribute considerably to tightening	<input type="radio"/> Contribute somewhat to tightening	<input type="radio"/> Contribute to basically unchanged situation	<input type="radio"/> Contribute somewhat to easing	<input type="radio"/> Contribute considerably to easing
Changes in bank's current or expected liquidity	<input checked="" type="radio"/> Contribute considerably to tightening	<input type="radio"/> Contribute somewhat to tightening	<input type="radio"/> Contribute to basically unchanged situation	<input type="radio"/> Contribute somewhat to easing	<input type="radio"/> Contribute considerably to easing
Economic outlook	<input checked="" type="radio"/> Contribute considerably to tightening	<input type="radio"/> Contribute somewhat to tightening	<input type="radio"/> Contribute to basically unchanged situation	<input type="radio"/> Contribute somewhat to easing	<input type="radio"/> Contribute considerably to easing
Outlook of the housing market	<input checked="" type="radio"/> Contribute considerably to tightening	<input type="radio"/> Contribute somewhat to tightening	<input type="radio"/> Contribute to basically unchanged situation	<input type="radio"/> Contribute somewhat to easing	<input type="radio"/> Contribute considerably to easing
Competitive situation with other banks or non-banks	<input checked="" type="radio"/> Contribute considerably to tightening	<input type="radio"/> Contribute somewhat to tightening	<input type="radio"/> Contribute to basically unchanged situation	<input type="radio"/> Contribute somewhat to easing	<input type="radio"/> Contribute considerably to easing
Changes in risk tolerance	<input checked="" type="radio"/> Contribute considerably to tightening	<input type="radio"/> Contribute somewhat to tightening	<input type="radio"/> Contribute to basically unchanged situation	<input type="radio"/> Contribute somewhat to easing	<input type="radio"/> Contribute considerably to easing
Market share goals	<input checked="" type="radio"/> Contribute considerably to tightening	<input type="radio"/> Contribute somewhat to tightening	<input type="radio"/> Contribute to basically unchanged situation	<input type="radio"/> Contribute somewhat to easing	<input type="radio"/> Contribute considerably to easing

Other (Please, specify it!)

1.



<input checked="" type="radio"/> Contribute considerably to tightening <input type="radio"/> Contribute somewhat to tightening <input type="radio"/> Contribute to basically unchanged situation <input type="radio"/> Contribute somewhat to easing <input type="radio"/> Contribute considerably to easing	
2. <input style="width: 100px;" type="text"/>	
<input checked="" type="radio"/> Contribute considerably to tightening <input type="radio"/> Contribute somewhat to tightening <input type="radio"/> Contribute to basically unchanged situation <input type="radio"/> Contribute somewhat to easing <input type="radio"/> Contribute considerably to easing	
<b>Home equity loan</b>	
Changes in the creditworthiness of clients	
<input checked="" type="radio"/> Contribute considerably to tightening <input type="radio"/> Contribute somewhat to tightening <input type="radio"/> Contribute to basically unchanged situation <input type="radio"/> Contribute somewhat to easing <input type="radio"/> Contribute considerably to easing	
Changes in bank's current or expected capital position	
<input checked="" type="radio"/> Contribute considerably to tightening <input type="radio"/> Contribute somewhat to tightening <input type="radio"/> Contribute to basically unchanged situation <input type="radio"/> Contribute somewhat to easing <input type="radio"/> Contribute considerably to easing	
Changes in bank's current or expected liquidity	
<input checked="" type="radio"/> Contribute considerably to tightening <input type="radio"/> Contribute somewhat to tightening <input type="radio"/> Contribute to basically unchanged situation <input type="radio"/> Contribute somewhat to easing <input type="radio"/> Contribute considerably to easing	
Economic outlook	
<input checked="" type="radio"/> Contribute considerably to tightening <input type="radio"/> Contribute somewhat to tightening <input type="radio"/> Contribute to basically unchanged situation <input type="radio"/> Contribute somewhat to easing <input type="radio"/> Contribute considerably to easing	
Outlook of the housing market	
<input checked="" type="radio"/> Contribute considerably to tightening <input type="radio"/> Contribute somewhat to tightening <input type="radio"/> Contribute to basically unchanged situation <input type="radio"/> Contribute somewhat to easing <input type="radio"/> Contribute considerably to easing	
Competitive situation with other banks or non-banks	
<input checked="" type="radio"/> Contribute considerably to tightening <input type="radio"/> Contribute somewhat to tightening <input type="radio"/> Contribute to basically unchanged situation <input type="radio"/> Contribute somewhat to easing <input type="radio"/> Contribute considerably to easing	
Changes in risk tolerance	
<input checked="" type="radio"/> Contribute considerably to tightening <input type="radio"/> Contribute somewhat to tightening <input type="radio"/> Contribute to basically unchanged situation <input type="radio"/> Contribute somewhat to easing <input type="radio"/> Contribute considerably to easing	
Market share goals	
<input checked="" type="radio"/> Contribute considerably to tightening <input type="radio"/> Contribute somewhat to tightening <input type="radio"/> Contribute to basically unchanged situation <input type="radio"/> Contribute somewhat to easing <input type="radio"/> Contribute considerably to easing	
Other (Please, specify it!)	
1. <input style="width: 100px;" type="text"/>	
<input checked="" type="radio"/> Contribute considerably to tightening <input type="radio"/> Contribute somewhat to tightening <input type="radio"/> Contribute to basically unchanged situation <input type="radio"/> Contribute somewhat to easing <input type="radio"/> Contribute considerably to easing	
2. <input style="width: 100px;" type="text"/>	
<input checked="" type="radio"/> Contribute considerably to tightening <input type="radio"/> Contribute somewhat to tightening <input type="radio"/> Contribute to basically unchanged situation <input type="radio"/> Contribute somewhat to easing <input type="radio"/> Contribute considerably to easing	
<b>Other (personal-loan, hire-purchase, vehicle)</b>	
Changes in the creditworthiness of clients	
<input checked="" type="radio"/> Contribute considerably to tightening <input type="radio"/> Contribute somewhat to tightening <input type="radio"/> Contribute to basically unchanged situation <input type="radio"/> Contribute somewhat to easing <input type="radio"/> Contribute considerably to easing	
Changes in bank's current or expected capital position	
<input checked="" type="radio"/> Contribute considerably to tightening <input type="radio"/> Contribute somewhat to tightening <input type="radio"/> Contribute to basically unchanged situation <input type="radio"/> Contribute somewhat to easing <input type="radio"/> Contribute considerably to easing	
Changes in bank's current or expected liquidity	
<input checked="" type="radio"/> Contribute considerably to tightening <input type="radio"/> Contribute somewhat to tightening <input type="radio"/> Contribute to basically unchanged situation <input type="radio"/> Contribute somewhat to easing <input type="radio"/> Contribute considerably to easing	
Economic outlook	
<input checked="" type="radio"/> Contribute considerably to tightening <input type="radio"/> Contribute somewhat to tightening <input type="radio"/> Contribute to basically unchanged situation <input type="radio"/> Contribute somewhat to easing <input type="radio"/> Contribute considerably to easing	
Competitive situation with other banks or non-banks	
<input checked="" type="radio"/> Contribute considerably to tightening <input type="radio"/> Contribute somewhat to tightening <input type="radio"/> Contribute to basically unchanged situation <input type="radio"/> Contribute somewhat to easing <input type="radio"/> Contribute considerably to easing	
Changes in risk tolerance	
<input checked="" type="radio"/> Contribute considerably to tightening <input type="radio"/> Contribute somewhat to tightening <input type="radio"/> Contribute to basically unchanged situation <input type="radio"/> Contribute somewhat to easing <input type="radio"/> Contribute considerably to easing	
Market share goals	
<input checked="" type="radio"/> Contribute considerably to tightening <input type="radio"/> Contribute somewhat to tightening <input type="radio"/> Contribute to basically unchanged situation <input type="radio"/> Contribute somewhat to easing <input type="radio"/> Contribute considerably to easing	
Other (Please, specify it!)	
1. <input style="width: 100px;" type="text"/>	
<input checked="" type="radio"/> Contribute considerably to tightening <input type="radio"/> Contribute somewhat to tightening <input type="radio"/> Contribute to basically unchanged situation <input type="radio"/> Contribute somewhat to easing <input type="radio"/> Contribute considerably to easing	
2. <input style="width: 100px;" type="text"/>	
<input checked="" type="radio"/> Contribute considerably to tightening <input type="radio"/> Contribute somewhat to tightening <input type="radio"/> Contribute to basically unchanged situation <input type="radio"/> Contribute somewhat to easing <input type="radio"/> Contribute considerably to easing	
<a href="#" style="color: blue; text-decoration: none;">Next step →</a>	

III. Questions concerning the change of demand for consumer loans

4/A. Apart from normal seasonal variation, how has the demand for consumer loans changed over the past quarter based in terms of currency denomination and the credit products?

Consumer loans total

Increased considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

Home equity loan

Increased considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

Other (personal-loan, hire-purchase)

Increased considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

4/B. Apart from normal seasonal variation, what is your bank's view of the likely behaviour of demand for consumer loans during the next half year in terms of currency denomination and the credit products?

Consumer loans total

Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

Home equity loan

Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

Other (personal-loan, hire-purchase)

Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

Next step →

#### IV. Questions concerning the change of the bank's consumer loan portfolio quality

Please, evaluate the factors according to the following items!

According to the default rate:

- Increase considerably: more than 2 percentage points
- Increase somewhat: between 1 and 2 percentage points
- Remain basically unchanged: maximum 1 percentage point difference
- Decrease somewhat: between 1 and 2 percentage points
- Decrease considerably: more than 2 percentage points

According to the loss given default:

- Increase considerably: more than 5 percentage points
- Increase somewhat: between 2.5 and 5 percentage points
- Remain basically unchanged: maximum 2.5 percentage points difference
- Decrease somewhat: between 2.5 and 5 percentage points
- Decrease considerably: more than 5 percentage points

5/A. Over the past quarter how has your bank's consumer loan portfolio quality changed according to the following two factors?

##### Default rate

Consumer loans total	<input type="radio"/> Increased considerably	<input type="radio"/> Increased somewhat	<input type="radio"/> Remained basically unchanged	<input type="radio"/> Decreased somewhat	<input type="radio"/> Decreased considerably
Home equity loan	<input type="radio"/> Increased considerably	<input type="radio"/> Increased somewhat	<input type="radio"/> Remained basically unchanged	<input type="radio"/> Decreased somewhat	<input type="radio"/> Decreased considerably
Other (personal-loan, hire-purchase, overdraft)	<input type="radio"/> Increased considerably	<input type="radio"/> Increased somewhat	<input type="radio"/> Remained basically unchanged	<input type="radio"/> Decreased somewhat	<input type="radio"/> Decreased considerably

##### Loss given default

Consumer loans total	<input type="radio"/> Increased considerably	<input type="radio"/> Increased somewhat	<input type="radio"/> Remained basically unchanged	<input type="radio"/> Decreased somewhat	<input type="radio"/> Decreased considerably
Home equity loan	<input type="radio"/> Increased considerably	<input type="radio"/> Increased somewhat	<input type="radio"/> Remained basically unchanged	<input type="radio"/> Decreased somewhat	<input type="radio"/> Decreased considerably
Other (personal-loan, hire-purchase)	<input type="radio"/> Increased considerably	<input type="radio"/> Increased somewhat	<input type="radio"/> Remained basically unchanged	<input type="radio"/> Decreased somewhat	<input type="radio"/> Decreased considerably

5/B. Over the next half year how is your bank's consumer loan portfolio quality likely to change according to the following two factors?

##### Default rate

Consumer loans total	<input type="radio"/> Increase considerably	<input type="radio"/> Increase somewhat	<input type="radio"/> Remain basically unchanged	<input type="radio"/> Decrease somewhat	<input type="radio"/> Decrease considerably
Home equity loan	<input type="radio"/> Increase considerably	<input type="radio"/> Increase somewhat	<input type="radio"/> Remain basically unchanged	<input type="radio"/> Decrease somewhat	<input type="radio"/> Decrease considerably
Other (personal-loan, hire-purchase)	<input type="radio"/> Increase considerably	<input type="radio"/> Increase somewhat	<input type="radio"/> Remain basically unchanged	<input type="radio"/> Decrease somewhat	<input type="radio"/> Decrease considerably

##### Loss given default

Consumer loans total	<input type="radio"/> Increase considerably	<input type="radio"/> Increase somewhat	<input type="radio"/> Remain basically unchanged	<input type="radio"/> Decrease somewhat	<input type="radio"/> Decrease considerably
Home equity loan	<input type="radio"/> Increase considerably	<input type="radio"/> Increase somewhat	<input type="radio"/> Remain basically unchanged	<input type="radio"/> Decrease somewhat	<input type="radio"/> Decrease considerably
Other (personal-loan, hire-purchase)	<input type="radio"/> Increase considerably	<input type="radio"/> Increase somewhat	<input type="radio"/> Remain basically unchanged	<input type="radio"/> Decrease somewhat	<input type="radio"/> Decrease considerably

[Next step →](#)

**V. Other comments**

Were there any important processes concerning the loan granting activity of the banks over the past quarter, which were not detailed in the form? (Please, do not use the "wrap text" function by the filling!)

Completeness of the filling	Total	General purpose mortgage loan	Revolving loans (credit card,	Other (personal-loan, hire-purchase)	Other factors
I. Concerning the bank's willingness to grant consumer loans	#HIV!	Non-relevant	Non-relevant	Non-relevant	#HIV!
II. Concerning the credit standards and terms	Incomplete	Non-relevant	Non-relevant	Non-relevant	#HIV!
III. Concerning the change of demand for consumer loans	#HIV!	Non-relevant	Non-relevant	Non-relevant	#HIV!
IV. Concerning the bank's consumer loan portfolio quality	Incomplete	Non-relevant	Non-relevant	Non-relevant	-

**Thank you for filling out the questionnaire!**

**SL3 Senior Loan Officer Survey**  
**Corporate lending**

Name of the institution:

Code of the data respondent:

Date of survey:

[Next step →](#)

**I. Questions concerning the change of willingness to lend**

**1/A. Please indicate your bank's willingness to grant loans or credit lines (loan volume to be granted) to enterprises now as opposed to the past quarter.**

Non-financial corporations (total) \_\_\_\_\_  
 Increased considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

Large and medium-sized enterprises \_\_\_\_\_  
 Increased considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

Small and micro-sized enterprises \_\_\_\_\_  
 Increased considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

**1/B. Over the next half year how is your bank's willingness to grant loans or credit lines to enterprises likely to change?**

Non-financial corporations (total) \_\_\_\_\_  
 Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

Large and medium-sized enterprises \_\_\_\_\_  
 Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

Small and micro-sized enterprises \_\_\_\_\_  
 Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

[Next step →](#)

II. Questions concerning the change of credit standards and terms

2/A Over the last quarter, how have your bank's credit standards and terms for approving applications for loans or credit lines to enterprises changed?

Standards and terms (total)

Non-financial corporations (total)

Tightened considerably  Tightened somewhat  Remained basically unchanged  Eased somewhat  Eased considerably

Large and medium-sized enterprises

Tightened considerably  Tightened somewhat  Remained basically unchanged  Eased somewhat  Eased considerably

Small and micro-sized enterprises

Tightened considerably  Tightened somewhat  Remained basically unchanged  Eased somewhat  Eased considerably

Non-financial corporations (total)

Maximum maturity

Tightened considerably  Tightened somewhat  Remained basically unchanged  Eased somewhat  Eased considerably

Maximum size of credit line

Tightened considerably  Tightened somewhat  Remained basically unchanged  Eased somewhat  Eased considerably

Costs of credit line

Tightened considerably  Tightened somewhat  Remained basically unchanged  Eased somewhat  Eased considerably

Spread of interest rates over cost of funds

Tightened considerably  Tightened somewhat  Remained basically unchanged  Eased somewhat  Eased considerably

Premium on risky loans

Tightened considerably  Tightened somewhat  Remained basically unchanged  Eased somewhat  Eased considerably

Loan covenants

Tightened considerably  Tightened somewhat  Remained basically unchanged  Eased somewhat  Eased considerably

Collateralisation requirements

Tightened considerably  Tightened somewhat  Remained basically unchanged  Eased somewhat  Eased considerably

Required minimum credit score

Tightened considerably  Tightened somewhat  Remained basically unchanged  Eased somewhat  Eased considerably

Monitoring/data reporting requirement

Tightened considerably  Tightened somewhat  Remained basically unchanged  Eased somewhat  Eased considerably

Other (Please, specify it):

1.

Tightened considerably  Tightened somewhat  Remained basically unchanged  Eased somewhat  Eased considerably

2.

Tightened considerably  Tightened somewhat  Remained basically unchanged  Eased somewhat  Eased considerably

Large and medium-sized enterprises

Maximum maturity

Tightened considerably  Tightened somewhat  Remained basically unchanged  Eased somewhat  Eased considerably

Maximum size of credit line

Tightened considerably  Tightened somewhat  Remained basically unchanged  Eased somewhat  Eased considerably

Costs of credit line

Tightened considerably  Tightened somewhat  Remained basically unchanged  Eased somewhat  Eased considerably

Spread of interest rates over cost of funds

Tightened considerably  Tightened somewhat  Remained basically unchanged  Eased somewhat  Eased considerably

Premium on risky loans

Tightened considerably  Tightened somewhat  Remained basically unchanged  Eased somewhat  Eased considerably

Loan covenants

Tightened considerably  Tightened somewhat  Remained basically unchanged  Eased somewhat  Eased considerably

Collateralisation requirements

Tightened considerably  Tightened somewhat  Remained basically unchanged  Eased somewhat  Eased considerably

Required minimum credit score —

Tightened considerably  Tightened somewhat  Remained basically unchanged  Eased somewhat  Eased considerably

Monitoring/data reporting requirement —

Tightened considerably  Tightened somewhat  Remained basically unchanged  Eased somewhat  Eased considerably

Other (Please, specify it):

1.

Tightened considerably  Tightened somewhat  Remained basically unchanged  Eased somewhat  Eased considerably

2.

Tightened considerably  Tightened somewhat  Remained basically unchanged  Eased somewhat  Eased considerably

**Small and micro-sized enterprises**

Maximum maturity —

Tightened considerably  Tightened somewhat  Remained basically unchanged  Eased somewhat  Eased considerably

Maximum size of credit line —

Tightened considerably  Tightened somewhat  Remained basically unchanged  Eased somewhat  Eased considerably

Costs of credit line —

Tightened considerably  Tightened somewhat  Remained basically unchanged  Eased somewhat  Eased considerably

Spread of interest rates over cost of funds —

Tightened considerably  Tightened somewhat  Remained basically unchanged  Eased somewhat  Eased considerably

Premium on risky loans —

Tightened considerably  Tightened somewhat  Remained basically unchanged  Eased somewhat  Eased considerably

Loan covenants —

Tightened considerably  Tightened somewhat  Remained basically unchanged  Eased somewhat  Eased considerably

Collateralisation requirements —

Tightened considerably  Tightened somewhat  Remained basically unchanged  Eased somewhat  Eased considerably

Required minimum credit score —

Tightened considerably  Tightened somewhat  Remained basically unchanged  Eased somewhat  Eased considerably

Monitoring/data reporting requirement —

Tightened considerably  Tightened somewhat  Remained basically unchanged  Eased somewhat  Eased considerably

Other (Please, specify it):

1.

Tightened considerably  Tightened somewhat  Remained basically unchanged  Eased somewhat  Eased considerably

2.

Tightened considerably  Tightened somewhat  Remained basically unchanged  Eased somewhat  Eased considerably

**2/B Over the next half year how are your bank's credit standards and terms of loans or credit lines to enterprises likely to change?**

**Standards and terms (total)**

Non-financial corporations (total) —

Tighten considerably  Tighten somewhat  Remain basically unchanged  Ease somewhat  Ease considerably

Large and medium-sized enterprises —

Tighten considerably  Tighten somewhat  Remain basically unchanged  Ease somewhat  Ease considerably

Small and micro-sized enterprises —

Tighten considerably  Tighten somewhat  Remain basically unchanged  Ease somewhat  Ease considerably

**Non-financial corporations (total)**

Maximum maturity —

Tighten considerably  Tighten somewhat  Remain basically unchanged  Ease somewhat  Ease considerably

Maximum size of credit line —

Tighten considerably  Tighten somewhat  Remain basically unchanged  Ease somewhat  Ease considerably



Costs of credit line —

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Spread of interest rates over cost of funds —

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Premium on risky loans —

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Loan covenants —

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Collateralisation requirements —

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Required minimum credit score —

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Monitoring/data reporting requirement —

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Other (Please, specify it):

1.

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

2.

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

**Large and medium-sized enterprises**

Maximum maturity —

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Maximum size of credit line —

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Costs of credit line —

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Spread of interest rates over cost of funds —

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Premium on risky loans —

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Loan covenants —

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Collateralisation requirements —

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Required minimum credit score —

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Monitoring/data reporting requirement —

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Other (Please, specify it):

1.

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

2.

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

**Small and micro-sized enterprises**

Maximum maturity —

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Maximum size of credit line —

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Costs of credit line —  
 Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Spread of interest rates over cost of funds —  
 Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Premium on risky loans —  
 Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Loan covenants —  
 Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Collateralisation requirements —  
 Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Required minimum credit score —  
 Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Monitoring/data reporting requirement —  
 Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Other (Please, specify it):  
 1.   
 Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

2.   
 Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

3/A. Over the past quarter how did the following factors contribute to the change in your bank's credit standards and terms of loans or credit lines to enterprises?

**Non-financial corporations (total)**

Changes in bank's current or expected capital position —  
 contributed considerably to tightening    contributed somewhat to tightening    contributed to basically unchanged situation    contributed somewhat to easing    contributed considerably to easing

Changes in bank's current or expected liquidity —  
 contributed considerably to tightening    contributed somewhat to tightening    contributed to basically unchanged situation    contributed somewhat to easing    contributed considerably to easing

Economic outlook —  
 contributed considerably to tightening    contributed somewhat to tightening    contributed to basically unchanged situation    contributed somewhat to easing    contributed considerably to easing

Industry-specific problems —  
 contributed considerably to tightening    contributed somewhat to tightening    contributed to basically unchanged situation    contributed somewhat to easing    contributed considerably to easing

Competitive situation with other banks or non-banks —  
 contributed considerably to tightening    contributed somewhat to tightening    contributed to basically unchanged situation    contributed somewhat to easing    contributed considerably to easing

Changes in risk tolerance —  
 contributed considerably to tightening    contributed somewhat to tightening    contributed to basically unchanged situation    contributed somewhat to easing    contributed considerably to easing

Market share goals —  
 contributed considerably to tightening    contributed somewhat to tightening    contributed to basically unchanged situation    contributed somewhat to easing    contributed considerably to easing

Other (Please, specify it):

1.   
 contributed considerably to tightening    contributed somewhat to tightening    contributed to basically unchanged situation    contributed somewhat to easing    contributed considerably to easing

2.   
 contributed considerably to tightening    contributed somewhat to tightening    contributed to basically unchanged situation    contributed somewhat to easing    contributed considerably to easing

**Large and medium-sized enterprises**

Changes in bank's current or expected capital position —  
 contributed considerably to tightening    contributed somewhat to tightening    contributed to basically unchanged situation    contributed somewhat to easing    contributed considerably to easing

Changes in bank's current or expected liquidity —  
 contributed considerably to tightening    contributed somewhat to tightening    contributed to basically unchanged situation    contributed somewhat to easing    contributed considerably to easing

Economic outlook —  
 contributed considerably to tightening    contributed somewhat to tightening    contributed to basically unchanged situation    contributed somewhat to easing    contributed considerably to easing

Industry-specific problems —  
 contributed considerably to tightening    contributed somewhat to tightening    contributed to basically unchanged situation    contributed somewhat to easing    contributed considerably to easing

Competitive situation with other banks or non-banks —  
 contributed considerably to tightening    contributed somewhat to tightening    contributed to basically unchanged situation    contributed somewhat to easing    contributed considerably to easing

Changes in risk tolerance —  
 contributed considerably to tightening    contributed somewhat to tightening    contributed to basically unchanged situation    contributed somewhat to easing    contributed considerably to easing

Market share goals —  
 contributed considerably to tightening    contributed somewhat to tightening    contributed to basically unchanged situation    contributed somewhat to easing    contributed considerably to easing

Other (Please, specify it):  
 1.   
 contributed considerably to tightening    contributed somewhat to tightening    contributed to basically unchanged situation    contributed somewhat to easing    contributed considerably to easing

2.   
 contributed considerably to tightening    contributed somewhat to tightening    contributed to basically unchanged situation    contributed somewhat to easing    contributed considerably to easing

**Small and micro-sized enterprises**

Changes in bank's current or expected capital position —  
 contributed considerably to tightening    contributed somewhat to tightening    contributed to basically unchanged situation    contributed somewhat to easing    contributed considerably to easing

Changes in bank's current or expected liquidity —  
 contributed considerably to tightening    contributed somewhat to tightening    contributed to basically unchanged situation    contributed somewhat to easing    contributed considerably to easing

Economic outlook —  
 contributed considerably to tightening    contributed somewhat to tightening    contributed to basically unchanged situation    contributed somewhat to easing    contributed considerably to easing

Industry-specific problems —  
 contributed considerably to tightening    contributed somewhat to tightening    contributed to basically unchanged situation    contributed somewhat to easing    contributed considerably to easing

Competitive situation with other banks or non-banks —  
 contributed considerably to tightening    contributed somewhat to tightening    contributed to basically unchanged situation    contributed somewhat to easing    contributed considerably to easing

Changes in risk tolerance —  
 contributed considerably to tightening    contributed somewhat to tightening    contributed to basically unchanged situation    contributed somewhat to easing    contributed considerably to easing

Market share goals —  
 contributed considerably to tightening    contributed somewhat to tightening    contributed to basically unchanged situation    contributed somewhat to easing    contributed considerably to easing

Other (Please, specify it):  
 1.   
 contributed considerably to tightening    contributed somewhat to tightening    contributed to basically unchanged situation    contributed somewhat to easing    contributed considerably to easing

2.   
 contributed considerably to tightening    contributed somewhat to tightening    contributed to basically unchanged situation    contributed somewhat to easing    contributed considerably to easing

**3/B. Over the next half year how are the following factors likely to contribute to the change in your bank's credit standards and terms of corporate loans?**

**Non-financial corporations (total)**

Changes in bank's current or expected capital position —  
 contribute considerably to tightening    contribute somewhat to tightening    contribute to basically unchanged situation    contribute somewhat to easing    contribute considerably to easing

Changes in bank's current or expected liquidity —  
 contribute considerably to tightening    contribute somewhat to tightening    contribute to basically unchanged situation    contribute somewhat to easing    contribute considerably to easing

Economic outlook —  
 contribute considerably to tightening    contribute somewhat to tightening    contribute to basically unchanged situation    contribute somewhat to easing    contribute considerably to easing

Industry-specific problems —  
 contribute considerably to tightening    contribute somewhat to tightening    contribute to basically unchanged situation    contribute somewhat to easing    contribute considerably to easing

Competitive situation with other banks or non-banks —  
 contribute considerably to tightening    contribute somewhat to tightening    contribute to basically unchanged situation    contribute somewhat to easing    contribute considerably to easing

Changes in risk tolerance —  
 contribute considerably to tightening    contribute somewhat to tightening    contribute to basically unchanged situation    contribute somewhat to easing    contribute considerably to easing

Market share goals

contribute considerably to tightening    contribute somewhat to tightening    contribute to basically unchanged situation    contribute somewhat to easing    contribute considerably to easing

Other (Please, specify it):

1.

contribute considerably to tightening    contribute somewhat to tightening    contribute to basically unchanged situation    contribute somewhat to easing    contribute considerably to easing

2.

contribute considerably to tightening    contribute somewhat to tightening    contribute to basically unchanged situation    contribute somewhat to easing    contribute considerably to easing

**Large and medium-sized enterprises**

Changes in bank's current or expected capital position

contribute considerably to tightening    contribute somewhat to tightening    contribute to basically unchanged situation    contribute somewhat to easing    contribute considerably to easing

Changes in bank's current or expected liquidity

contribute considerably to tightening    contribute somewhat to tightening    contribute to basically unchanged situation    contribute somewhat to easing    contribute considerably to easing

Economic outlook

contribute considerably to tightening    contribute somewhat to tightening    contribute to basically unchanged situation    contribute somewhat to easing    contribute considerably to easing

Industry-specific problems

contribute considerably to tightening    contribute somewhat to tightening    contribute to basically unchanged situation    contribute somewhat to easing    contribute considerably to easing

Competitive situation with other banks or non-banks

contribute considerably to tightening    contribute somewhat to tightening    contribute to basically unchanged situation    contribute somewhat to easing    contribute considerably to easing

Changes in risk tolerance

contribute considerably to tightening    contribute somewhat to tightening    contribute to basically unchanged situation    contribute somewhat to easing    contribute considerably to easing

Market share goals

contribute considerably to tightening    contribute somewhat to tightening    contribute to basically unchanged situation    contribute somewhat to easing    contribute considerably to easing

Other (Please, specify it):

1.

contribute considerably to tightening    contribute somewhat to tightening    contribute to basically unchanged situation    contribute somewhat to easing    contribute considerably to easing

2.

contribute considerably to tightening    contribute somewhat to tightening    contribute to basically unchanged situation    contribute somewhat to easing    contribute considerably to easing

**Small and micro-sized enterprises**

Changes in bank's current or expected capital position

contribute considerably to tightening    contribute somewhat to tightening    contribute to basically unchanged situation    contribute somewhat to easing    contribute considerably to easing

Changes in bank's current or expected liquidity

contribute considerably to tightening    contribute somewhat to tightening    contribute to basically unchanged situation    contribute somewhat to easing    contribute considerably to easing

Economic outlook

contribute considerably to tightening    contribute somewhat to tightening    contribute to basically unchanged situation    contribute somewhat to easing    contribute considerably to easing

Industry-specific problems

contribute considerably to tightening    contribute somewhat to tightening    contribute to basically unchanged situation    contribute somewhat to easing    contribute considerably to easing

Competitive situation with other banks or non-banks

contribute considerably to tightening    contribute somewhat to tightening    contribute to basically unchanged situation    contribute somewhat to easing    contribute considerably to easing

Changes in risk tolerance

contribute considerably to tightening    contribute somewhat to tightening    contribute to basically unchanged situation    contribute somewhat to easing    contribute considerably to easing

Market share goals

contribute considerably to tightening    contribute somewhat to tightening    contribute to basically unchanged situation    contribute somewhat to easing    contribute considerably to easing

Other (Please, specify it):

1.

contribute considerably to tightening    contribute somewhat to tightening    contribute to basically unchanged situation    contribute somewhat to easing    contribute considerably to easing

2.

contribute considerably to tightening    contribute somewhat to tightening    contribute to basically unchanged situation    contribute somewhat to easing    contribute considerably to easing

[Next step →](#)

III. Question concerning the change of demand for loan

4/A Apart from normal seasonal variation, how has demand for loans or credit lines to enterprises changed over the past quarter?

Non-financial corporations (total)

Increased considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

HUF loans

Increased considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

FX loans

Increased considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

Short term loans

Increased considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

Long term loans

Increased considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

Large and medium-sized enterprises

Increased considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

HUF loans

Increased considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

FX loans

Increased considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

Short term loans

Increased considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

Long term loans

Increased considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

Small and micro-sized enterprises

Increased considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

HUF loans

Increased considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

FX loans

Increased considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

Short term loans

Increased considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

Long term loans

Increased considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

4/B Apart from normal seasonal variation, what is your bank's view of the likely behaviour of demand for loans or credit lines to enterprises during the next half year?

Non-financial corporations (total)

Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

HUF loans

Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

FX loans

Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

Short term loans

Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

Long term loans

Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

Large and medium-sized enterprises

Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

HUF loans

Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

FX loans —————  
 Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

Short term loans —————  
 Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

Long term loans —————  
 Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

Small and micro-sized enterprises —————  
 Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

HUF loans —————  
 Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

FX loans —————  
 Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

Short term loans —————  
 Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

Long term loans —————  
 Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

5/A Over the past quarter how did the following factors contribute to the change in demand for loans or credit lines to enterprises?

Non-financial corporations (total)

Change in customer inventory financing needs —————  
 contributed considerably to an increase    contributed somewhat to an increase    contributed to basically unchanged situation    contributed somewhat to a decrease    contributed considerably to a decrease

Change in customer accounts receivable financing needs —————  
 contributed considerably to an increase    contributed somewhat to an increase    contributed to basically unchanged situation    contributed somewhat to a decrease    contributed considerably to a decrease

Change in customer investment in plant or equipment —————  
 contributed considerably to an increase    contributed somewhat to an increase    contributed to basically unchanged situation    contributed somewhat to a decrease    contributed considerably to a decrease

Change in customer's own liabilities —————  
 contributed considerably to an increase    contributed somewhat to an increase    contributed to basically unchanged situation    contributed somewhat to a decrease    contributed considerably to a decrease

Change of attractiveness of other bank or non-bank credit sources —————  
 contributed considerably to an increase    contributed somewhat to an increase    contributed to basically unchanged situation    contributed somewhat to a decrease    contributed considerably to a decrease

Change in the level of interest rates —————  
 contributed considerably to an increase    contributed somewhat to an increase    contributed to basically unchanged situation    contributed somewhat to a decrease    contributed considerably to a decrease

Other (Please, specify it):

1.

contributed considerably to an increase    contributed somewhat to an increase    contributed to basically unchanged situation    contributed somewhat to a decrease    contributed considerably to a decrease

2.

contributed considerably to an increase    contributed somewhat to an increase    contributed to basically unchanged situation    contributed somewhat to a decrease    contributed considerably to a decrease

Large and medium-sized enterprises

Change in customer inventory financing needs —————  
 contributed considerably to an increase    contributed somewhat to an increase    contributed to basically unchanged situation    contributed somewhat to a decrease    contributed considerably to a decrease

Change in customer accounts receivable financing needs —————  
 contributed considerably to an increase    contributed somewhat to an increase    contributed to basically unchanged situation    contributed somewhat to a decrease    contributed considerably to a decrease

Change in customer investment in plant or equipment —————  
 contributed considerably to an increase    contributed somewhat to an increase    contributed to basically unchanged situation    contributed somewhat to a decrease    contributed considerably to a decrease

Change in customer's own liabilities —————  
 contributed considerably to an increase    contributed somewhat to an increase    contributed to basically unchanged situation    contributed somewhat to a decrease    contributed considerably to a decrease

Change of attractiveness of other bank or non-bank credit sources —————  
 contributed considerably to an increase    contributed somewhat to an increase    contributed to basically unchanged situation    contributed somewhat to a decrease    contributed considerably to a decrease

Change in the level of interest rates —————  
 contributed considerably to an increase    contributed considerably to a decrease

contributed considerably to an increase   
  contributed somewhat to an increase   
  contributed to basically unchanged situation   
  contributed somewhat to a decrease   
  contributed considerably to a decrease

Other (Please, specify it):

1.

contributed considerably to an increase   
  contributed somewhat to an increase   
  contributed to basically unchanged situation   
  contributed somewhat to a decrease   
  contributed considerably to a decrease

2.

contributed considerably to an increase   
  contributed somewhat to an increase   
  contributed to basically unchanged situation   
  contributed somewhat to a decrease   
  contributed considerably to a decrease

**Small and micro-sized enterprises**

Change in customer inventory financing needs

contributed considerably to an increase   
  contributed somewhat to an increase   
  contributed to basically unchanged situation   
  contributed somewhat to a decrease   
  contributed considerably to a decrease

Change in customer accounts receivable financing needs

contributed considerably to an increase   
  contributed somewhat to an increase   
  contributed to basically unchanged situation   
  contributed somewhat to a decrease   
  contributed considerably to a decrease

Change in customer investment in plant or equipment

contributed considerably to an increase   
  contributed somewhat to an increase   
  contributed to basically unchanged situation   
  contributed somewhat to a decrease   
  contributed considerably to a decrease

Change in customer's own liabilities

contributed considerably to an increase   
  contributed somewhat to an increase   
  contributed to basically unchanged situation   
  contributed somewhat to a decrease   
  contributed considerably to a decrease

Change of attractiveness of other bank or non-bank credit sources

contributed considerably to an increase   
  contributed somewhat to an increase   
  contributed to basically unchanged situation   
  contributed somewhat to a decrease   
  contributed considerably to a decrease

Change in the level of interest rates

contributed considerably to an increase   
  contributed somewhat to an increase   
  contributed to basically unchanged situation   
  contributed somewhat to a decrease   
  contributed considerably to a decrease

Other (Please, specify it):

1.

contributed considerably to an increase   
  contributed somewhat to an increase   
  contributed to basically unchanged situation   
  contributed somewhat to a decrease   
  contributed considerably to a decrease

2.

contributed considerably to an increase   
  contributed somewhat to an increase   
  contributed to basically unchanged situation   
  contributed somewhat to a decrease   
  contributed considerably to a decrease

**5/B Over the next half year how are the following factors likely to contribute to the change in demand for loans to enterprises?**

**Non-financial corporations (total)**

Change in customer inventory financing needs

contribute considerably to an increase   
  contribute somewhat to an increase   
  contribute to basically unchanged situation   
  contribute somewhat to a decrease   
  contribute considerably to a decrease

Change in customer accounts receivable financing needs

contribute considerably to an increase   
  contribute somewhat to an increase   
  contribute to basically unchanged situation   
  contribute somewhat to a decrease   
  contribute considerably to a decrease

Change in customer investment in plant or equipment

contribute considerably to an increase   
  contribute somewhat to an increase   
  contribute to basically unchanged situation   
  contribute somewhat to a decrease   
  contribute considerably to a decrease

Change in customer's own liabilities

contribute considerably to an increase   
  contribute somewhat to an increase   
  contribute to basically unchanged situation   
  contribute somewhat to a decrease   
  contribute considerably to a decrease

Change of attractiveness of other bank or non-bank credit sources

contribute considerably to an increase   
  contribute somewhat to an increase   
  contribute to basically unchanged situation   
  contribute somewhat to a decrease   
  contribute considerably to a decrease

Change in the level of interest rates

contribute considerably to an increase   
  contribute somewhat to an increase   
  contribute to basically unchanged situation   
  contribute somewhat to a decrease   
  contribute considerably to a decrease

Other (Please, specify it):

1.

contribute considerably to an increase   
  contribute somewhat to an increase   
  contribute to basically unchanged situation   
  contribute somewhat to a decrease   
  contribute considerably to a decrease

2.

contribute considerably to an increase   
  contribute somewhat to an increase   
  contribute to basically unchanged situation   
  contribute somewhat to a decrease   
  contribute considerably to a decrease

**Large and medium-sized enterprises**

Change in customer inventory financing needs

contribute considerably to an increase   
  contribute somewhat to an increase   
  contribute to basically unchanged situation   
  contribute somewhat to a decrease   
  contribute considerably to a decrease

Change in customer accounts receivable financing needs

contribute considerably to an increase   
  contribute somewhat to an increase   
  contribute to basically unchanged situation   
  contribute somewhat to a decrease   
  contribute considerably to a decrease

Change in customer investment in plant or equipment

contribute considerably to an increase



contribute considerably to an increase    contribute somewhat to an increase    contribute to basically unchanged situation    contribute somewhat to a decrease    contribute considerably to a decrease

Change in customer's own liabilities

contribute considerably to an increase    contribute somewhat to an increase    contribute to basically unchanged situation    contribute somewhat to a decrease    contribute considerably to a decrease

Change of attractiveness of other bank or non-bank credit sources

contribute considerably to an increase    contribute somewhat to an increase    contribute to basically unchanged situation    contribute somewhat to a decrease    contribute considerably to a decrease

Change in the level of interest rates

contribute considerably to an increase    contribute somewhat to an increase    contribute to basically unchanged situation    contribute somewhat to a decrease    contribute considerably to a decrease

Other (Please, specify it):

1.

contribute considerably to an increase    contribute somewhat to an increase    contribute to basically unchanged situation    contribute somewhat to a decrease    contribute considerably to a decrease

2.

contribute considerably to an increase    contribute somewhat to an increase    contribute to basically unchanged situation    contribute somewhat to a decrease    contribute considerably to a decrease

**Small and micro-sized enterprises**

Change in customer inventory financing needs

contribute considerably to an increase    contribute somewhat to an increase    contribute to basically unchanged situation    contribute somewhat to a decrease    contribute considerably to a decrease

Change in customer accounts receivable financing needs

contribute considerably to an increase    contribute somewhat to an increase    contribute to basically unchanged situation    contribute somewhat to a decrease    contribute considerably to a decrease

Change in customer investment in plant or equipment

contribute considerably to an increase    contribute somewhat to an increase    contribute to basically unchanged situation    contribute somewhat to a decrease    contribute considerably to a decrease

Change in customer's own liabilities

contribute considerably to an increase    contribute somewhat to an increase    contribute to basically unchanged situation    contribute somewhat to a decrease    contribute considerably to a decrease

Change of attractiveness of other bank or non-bank credit sources

contribute considerably to an increase    contribute somewhat to an increase    contribute to basically unchanged situation    contribute somewhat to a decrease    contribute considerably to a decrease

Change in the level of interest rates

contribute considerably to an increase    contribute somewhat to an increase    contribute to basically unchanged situation    contribute somewhat to a decrease    contribute considerably to a decrease

Other (Please, specify it):

1.

contribute considerably to an increase    contribute somewhat to an increase    contribute to basically unchanged situation    contribute somewhat to a decrease    contribute considerably to a decrease

2.

contribute considerably to an increase    contribute somewhat to an increase    contribute to basically unchanged situation    contribute somewhat to a decrease    contribute considerably to a decrease

[Next step →](#)

#### IV. Questions concerning the portfolio quality

V.

Please, evaluate the factors according to the following items!

In case of the default rate:

- Increase considerably: more than 2 percentage point
- Increase somewhat: between 1 and 2 percentage point
- Remain basically unchanged: maximum 1 percentage point difference
- Decrease somewhat: between 1 and 2 percentage point
- Decrease considerably: more than 2 percentage point

In case of the loss given default:

- Increase considerably: more than 5 percentage point
- Increase somewhat: between 2,5 and 5 percentage point
- Remain basically unchanged: maximum 5 percentage point difference
- Decrease somewhat: between 2,5 and 5 percentage point
- Decrease considerably: more than 5 percentage point

6/A Over the past quarter how has your bank's corporate loan portfolio quality changed according to the following two factors?

##### Default rate

Non-financial corporations (total)

- Increased considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

Large and medium-sized enterprises

- Increased considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

Small and micro-sized enterprises

- Increased considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

##### Loss given default

Non-financial corporations (total)

- Increased considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

Large and medium-sized enterprises

- Increased considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

Small and micro-sized enterprises

- Increased considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

6/B Over the next half year how is your bank's corporate loan portfolio quality likely to change according to the following two factors?

##### Default rate

Non-financial corporations (total)

- Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

Large and medium-sized enterprises

- Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

Small and micro-sized enterprises

- Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

##### Loss given default

Non-financial corporations (total)

- Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

Large and medium-sized enterprises

- Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

Small and micro-sized enterprises

- Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

8/A Over the past quarter, how has your bank's portfolio quality of the different economic sectors changed?

V.

Agriculture, forestry and fishery	<input type="radio"/> Deteriorated considerably	<input type="radio"/> Deteriorates somewhat	<input type="radio"/> Remained basically unchanged	<input type="radio"/> Improved somewhat	<input type="radio"/> Improved considerably
Manufacturing	<input type="radio"/> Deteriorated considerably	<input type="radio"/> Deteriorates somewhat	<input type="radio"/> Remained basically unchanged	<input type="radio"/> Improved somewhat	<input type="radio"/> Improved considerably
Energy, public services	<input type="radio"/> Deteriorated considerably	<input type="radio"/> Deteriorates somewhat	<input type="radio"/> Remained basically unchanged	<input type="radio"/> Improved somewhat	<input type="radio"/> Improved considerably
Construction	<input type="radio"/> Deteriorated considerably	<input type="radio"/> Deteriorates somewhat	<input type="radio"/> Remained basically unchanged	<input type="radio"/> Improved somewhat	<input type="radio"/> Improved considerably
Wholesale and retail trade, repair	<input type="radio"/> Deteriorated considerably	<input type="radio"/> Deteriorates somewhat	<input type="radio"/> Remained basically unchanged	<input type="radio"/> Improved somewhat	<input type="radio"/> Improved considerably
Hotels and restaurants	<input type="radio"/> Deteriorated considerably	<input type="radio"/> Deteriorates somewhat	<input type="radio"/> Remained basically unchanged	<input type="radio"/> Improved somewhat	<input type="radio"/> Improved considerably
Transport, storage, post and communication	<input type="radio"/> Deteriorated considerably	<input type="radio"/> Deteriorates somewhat	<input type="radio"/> Remained basically unchanged	<input type="radio"/> Improved somewhat	<input type="radio"/> Improved considerably
Information technology, communication	<input type="radio"/> Deteriorated considerably	<input type="radio"/> Deteriorates somewhat	<input type="radio"/> Remained basically unchanged	<input type="radio"/> Improved somewhat	<input type="radio"/> Improved considerably
Financial intermediation	<input type="radio"/> Deteriorated considerably	<input type="radio"/> Deteriorates somewhat	<input type="radio"/> Remained basically unchanged	<input type="radio"/> Improved somewhat	<input type="radio"/> Improved considerably
Real estate and business service activities	<input type="radio"/> Deteriorated considerably	<input type="radio"/> Deteriorates somewhat	<input type="radio"/> Remained basically unchanged	<input type="radio"/> Improved somewhat	<input type="radio"/> Improved considerably

8/B Over the next half year, how is your bank's portfolio quality of the different economic sectors likely to change?

Agriculture, forestry and fishery	<input type="radio"/> Deteriorates considerably	<input type="radio"/> Deteriorates somewhat	<input type="radio"/> Remains basically unchanged	<input type="radio"/> Improves somewhat	<input type="radio"/> Improves considerably
Manufacturing	<input type="radio"/> Deteriorates considerably	<input type="radio"/> Deteriorates somewhat	<input type="radio"/> Remains basically unchanged	<input type="radio"/> Improves somewhat	<input type="radio"/> Improves considerably
Energy, public services	<input type="radio"/> Deteriorates considerably	<input type="radio"/> Deteriorates somewhat	<input type="radio"/> Remains basically unchanged	<input type="radio"/> Improves somewhat	<input type="radio"/> Improves considerably
Construction	<input type="radio"/> Deteriorates considerably	<input type="radio"/> Deteriorates somewhat	<input type="radio"/> Remains basically unchanged	<input type="radio"/> Improves somewhat	<input type="radio"/> Improves considerably
Wholesale and retail trade, repair	<input type="radio"/> Deteriorates considerably	<input type="radio"/> Deteriorates somewhat	<input type="radio"/> Remains basically unchanged	<input type="radio"/> Improves somewhat	<input type="radio"/> Improves considerably
Hotels and restaurants	<input type="radio"/> Deteriorates considerably	<input type="radio"/> Deteriorates somewhat	<input type="radio"/> Remains basically unchanged	<input type="radio"/> Improves somewhat	<input type="radio"/> Improves considerably
Transport, storage, post and communication	<input type="radio"/> Deteriorates considerably	<input type="radio"/> Deteriorates somewhat	<input type="radio"/> Remains basically unchanged	<input type="radio"/> Improves somewhat	<input type="radio"/> Improves considerably
Information technology, communication	<input type="radio"/> Deteriorates considerably	<input type="radio"/> Deteriorates somewhat	<input type="radio"/> Remains basically unchanged	<input type="radio"/> Improves somewhat	<input type="radio"/> Improves considerably
Financial intermediation	<input type="radio"/> Deteriorates considerably	<input type="radio"/> Deteriorates somewhat	<input type="radio"/> Remains basically unchanged	<input type="radio"/> Improves somewhat	<input type="radio"/> Improves considerably
Real estate and business service activities	<input type="radio"/> Deteriorates considerably	<input type="radio"/> Deteriorates somewhat	<input type="radio"/> Remains basically unchanged	<input type="radio"/> Improves somewhat	<input type="radio"/> Improves considerably

[Next step →](#)

**V. Other comments**

Were there any important processes concerning the loan granting activity of the banks over the past quarter, which were not detailed in the form? (Please, do not use the "wrap text" function by the filling!)

Completeness of the filling::

I. Questions concerning the change of willingness to lend:

#HIV!

#HIV!

II. Questions concerning the change of credit standards and terms:

Not filled out yet

III. Question concerning the change of demand for loan:

Not filled out yet

IV. Questions concerning the portfolio quality :

Not filled out yet

**Thank you for filling out the questionnaire!**

**SL4 Senior Loan Officer Survey**  
**Loans for commercial real estate projects**

Name of the institution:

Code of the data respondent:

Date of survey:

[Next step →](#)

### I. Questions concerning the change of willingness to lend

1/A. Please indicate your bank's willingness to grant commercial real estate loans (loan volume to be granted) now as opposed to the past quarter.

Commercial real estate loans (total)

Improved considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

Residential

Improved considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

Logistics

Improved considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

Retail (shopping centres)

Improved considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

Offices

Improved considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

1/B. Over the next half year how is your bank's willingness to grant commercial real estate loans (loan volume to be granted) likely to change?

Commercial real estate loans (total)

Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

Residential

Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

Logistics

Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

Retail (shopping centres)

Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

Offices

Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

[Next step →](#)

II. Questions concerning the change of credit standards and terms

2/A Over the last quarter, how have your bank's credit standards and terms for approving applications for commercial real estate loans changed?

Commercial real estate loans (total)

Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Residential

Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Logistics

Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Retail (shopping centres)

Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

Offices

Tightened considerably    Tightened somewhat    Remained basically unchanged    Eased somewhat    Eased considerably

2/B Over the next half year how are your bank's credit standards and terms of commercial real estate loans likely to change?

Commercial real estate loans (total)

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Residential

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Logistics

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Retail (shopping centres)

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

Offices

Tighten considerably    Tighten somewhat    Remain basically unchanged    Ease somewhat    Ease considerably

3/A. Over the last quarter how did the following factors contribute to the change in your bank's credit standards and terms of commercial real estate loans?

Commercial real estate loans (total)

Changes in bank's current or expected capital position

contributed considerably to tightening    contributed somewhat to tightening    contributed to basically unchanged situation    contributed somewhat to easing    contributed considerably to easing

Changes in bank's current or expected liquidity

contributed considerably to tightening    contributed somewhat to tightening    contributed to basically unchanged situation    contributed somewhat to easing    contributed considerably to easing

Industry-specific problems

contributed considerably to tightening    contributed somewhat to tightening    contributed to basically unchanged situation    contributed somewhat to easing    contributed considerably to easing

Probability of a real estate bubble

contributed considerably to tightening    contributed somewhat to tightening    contributed to basically unchanged situation    contributed somewhat to easing    contributed considerably to easing

Competitive situation with other banks or non-banks

contributed considerably to tightening    contributed somewhat to tightening    contributed to basically unchanged situation    contributed somewhat to easing    contributed considerably to easing

Change in risk tolerance

contributed considerably to tightening    contributed somewhat to tightening    contributed to basically unchanged situation    contributed somewhat to easing    contributed considerably to easing

Other (Please, specify it):

1.

contributed considerably to tightening    contributed somewhat to tightening    contributed to basically unchanged situation    contributed somewhat to easing    contributed considerably to easing

2.

contributed considerably to tightening    contributed somewhat to tightening    contributed to basically unchanged situation    contributed somewhat to easing    contributed considerably to easing

3/B Over the next half year how are the following factors likely to contribute to the change in your bank's credit standards and terms of commercial real estate loans?

Commercial real estate loans (total)

Changes in bank's current or expected capital position

contribute considerably to tightening    contribute somewhat to tightening    contribute to basically unchanged situation    contribute somewhat to easing    contribute considerably to easing

Changes in bank's current or expected liquidity

contribute considerably to tightening    contribute somewhat to tightening    contribute to basically unchanged situation    contribute somewhat to easing    contribute considerably to easing

Industry-specific problems

contribute considerably to tightening    contribute somewhat to tightening    contribute to basically unchanged situation    contribute somewhat to easing    contribute considerably to easing

Probability of a real estate bubble

contribute considerably to tightening    contribute somewhat to tightening    contribute to basically unchanged situation    contribute somewhat to easing    contribute considerably to easing

Competitive situation with other banks or non-banks

contribute considerably to tightening    contribute somewhat to tightening    contribute to basically unchanged situation    contribute somewhat to easing    contribute considerably to easing

Change in risk tolerance

<input type="radio"/> contribute considerably to tightening	<input type="radio"/> contribute somewhat to tightening	<input type="radio"/> contribute to basically unchanged situation	<input type="radio"/> contribute somewhat to easing	<input type="radio"/> contribute considerably to easing
Other (Please, specify it):				
1. <input type="text"/>				
<input type="radio"/> contribute considerably to tightening	<input type="radio"/> contribute somewhat to tightening	<input type="radio"/> contribute to basically unchanged situation	<input type="radio"/> contribute somewhat to easing	<input type="radio"/> contribute considerably to easing
2. <input type="text"/>				
<input type="radio"/> contribute considerably to tightening	<input type="radio"/> contribute somewhat to tightening	<input type="radio"/> contribute to basically unchanged situation	<input type="radio"/> contribute somewhat to easing	<input type="radio"/> contribute considerably to easing
<a href="#">Next step→</a>				



III. Question concerning the change of demand for loan

4/A Apart from normal seasonal variation, how has demand for commercial real estate loans changed over the last quarter?

Commercial real estate loans (total)

Increased considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

Residential

Increased considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

Logistics

Increased considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

Retail (shopping centres)

Increased considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

Offices

Increased considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

4/B Apart from normal seasonal variation, what is your bank's view of the likely behaviour of demand for commercial real estate loans during the next half year?

Commercial real estate loans (total)

Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

Housing projects

Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

Industrial buildings

Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

Shopping center projects

Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

Office buildings

Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

5/A Over the last quarter how did the following factors contribute to the change in demand for commercial real estate loans?

Commercial real estate loans (total)

Change in real estate investment activity

contributed considerably to an increase    contributed somewhat to an increase    contributed to basically unchanged situation    contributed somewhat to a decrease    contributed considerably to a decrease

Situation of the commercial real estate market

contributed considerably to an increase    contributed somewhat to an increase    contributed to basically unchanged situation    contributed somewhat to a decrease    contributed considerably to a decrease

Change in customer's own liabilities

contributed considerably to an increase    contributed somewhat to an increase    contributed to basically unchanged situation    contributed somewhat to a decrease    contributed considerably to a decrease

Competitive situation with other banks or non-banks

contributed considerably to an increase    contributed somewhat to an increase    contributed to basically unchanged situation    contributed somewhat to a decrease    contributed considerably to a decrease

Change in the level of interest rates

contributed considerably to an increase    contributed somewhat to an increase    contributed to basically unchanged situation    contributed somewhat to a decrease    contributed considerably to a decrease

Other (Please, specify it):

1.

contributed considerably to an increase    contributed somewhat to an increase    contributed to basically unchanged situation    contributed somewhat to a decrease    contributed considerably to a decrease

2.

contributed considerably to an increase    contributed somewhat to an increase    contributed to basically unchanged situation    contributed somewhat to a decrease    contributed considerably to a decrease

5/B Over the next half year how are the following factors likely to contribute to the change in demand for commercial real estate loans?

Commercial real estate loans (total)

Change in real estate investment activity

contribute considerably to an increase    contribute somewhat to an increase    contribute to basically unchanged situation    contribute somewhat to a decrease    contribute considerably to a decrease

Situation of the commercial real estate market

contribute considerably to an increase    contribute somewhat to an increase    contribute to basically unchanged situation    contribute somewhat to a decrease    contribute considerably to a decrease

Change in customer's own liabilities

contribute considerably to an increase    contribute somewhat to an increase    contribute to basically unchanged situation    contribute somewhat to a decrease    contribute considerably to a decrease

Competitive situation with other banks or non-banks

contribute considerably to an increase    contribute somewhat to an increase    contribute to basically unchanged situation    contribute somewhat to a decrease    contribute considerably to a decrease

Change in the level of interest rates

contribute considerably to an increase    contribute somewhat to an increase    contribute to basically unchanged situation    contribute somewhat to a decrease    contribute considerably to a decrease

Other (Please, specify it):

1. <input type="text"/>
<input type="radio"/> contribute considerably to an increase <input type="radio"/> contribute somewhat to an increase <input type="radio"/> contribute to basically unchanged situation <input type="radio"/> contribute somewhat to a decrease <input type="radio"/> contribute considerably to a decrease
2. <input type="text"/>
<input type="radio"/> contribute considerably to an increase <input type="radio"/> contribute somewhat to an increase <input type="radio"/> contribute to basically unchanged situation <input type="radio"/> contribute somewhat to a decrease <input type="radio"/> contribute considerably to a decrease
<a href="#">Next step →</a>

#### IV. Questions concerning the portfolio quality

6/A Over the last quarter how has your bank's commercial real estate loan portfolio quality changed?

Commercial real estate loans (total)

Deteriorated considerably  Deteriorates somewhat  Remained basically unchanged  Improved somewhat  Improved considerably

Residential

Deteriorated considerably  Deteriorates somewhat  Remained basically unchanged  Improved somewhat  Improved considerably

Logistics

Deteriorated considerably  Deteriorates somewhat  Remained basically unchanged  Improved somewhat  Improved considerably

Retail (shopping centres)

Deteriorated considerably  Deteriorates somewhat  Remained basically unchanged  Improved somewhat  Improved considerably

Offices

Deteriorated considerably  Deteriorates somewhat  Remained basically unchanged  Improved somewhat  Improved considerably

6/B Over the next half year how is your bank's commercial real estate loan portfolio quality likely to change?

Commercial real estate loans (total)

Deteriorates considerably  Deteriorates somewhat  Remains basically unchanged  Improves somewhat  Improves considerably

Residential

Deteriorates considerably  Deteriorates somewhat  Remains basically unchanged  Improves somewhat  Improves considerably

Logistics

Deteriorates considerably  Deteriorates somewhat  Remains basically unchanged  Improves somewhat  Improves considerably

Retail (Shopping centres)

Deteriorates considerably  Deteriorates somewhat  Remains basically unchanged  Improves somewhat  Improves considerably

Offices

Deteriorates considerably  Deteriorates somewhat  Remains basically unchanged  Improves somewhat  Improves considerably

[Next step →](#)

**V. Other comments**

Were there any important processes concerning the loan granting activity of the banks over the past quarter, which were not detailed in the form? (Please, do not use the "wrap text" function by the filling!)

Completeness of the filling:

I. Questions concerning the change of willingness to lend: #HIV! #HIV!

II. Questions concerning the change of credit standards and terms: Not filled out yet

III. Question concerning the change of demand for loan: Not filled out yet

IV. Questions concerning the portfolio quality : Not filled out yet

**Thank you for filling out the questionnaire!**

**SL5 Senior Loan Officer Survey on Bank Lending Practices**  
**Housing loans**

Name of the institution:

Code of the respondent:

Date of survey:

[Step to the next page →](#)

I. Questions concerning the change of the bank's willingness to grant housing loans

1/A. Please indicate your bank's willingness to grant housing mortgage loans to individuals (loan volume to be granted) now as opposed to the past quarter by filtering out the seasonal effects!

Housing loans total

Increased considerably     Increased somewhat     Remained basically unchanged     Decreased somewhat     Decreased considerably

1/B. Over the next half year how is your bank's willingness to grant housing loans (loan volume to be granted) likely to change by filtering out seasonal effects?

Housing loans total

Increase considerably     Increase somewhat     Remain basically unchanged     Decrease somewhat     Decrease considerably

[Next step →](#)

II. Questions concerning the change of credit standards and terms

2/A. Over the past quarter, how have your bank's credit standards and terms for approving applications from individuals for housing mortgage loans changed?

Credit standards and terms (total)

Tightened considerably     Tightened somewhat     Remained basically unchanged     Eased somewhat     Eased considerably

Maximum maturity

Tightened considerably     Tightened somewhat     Remained basically unchanged     Eased somewhat     Eased considerably

Loan origination fees

Tightened considerably     Tightened somewhat     Remained basically unchanged     Eased somewhat     Eased considerably

Spreads of interest rates over your bank's cost of funds

Tightened considerably     Tightened somewhat     Remained basically unchanged     Eased somewhat     Eased considerably

Premium on risky loans

Tightened considerably     Tightened somewhat     Remained basically unchanged     Eased somewhat     Eased considerably

Maximum LTV ratio

Tightened considerably     Tightened somewhat     Remained basically unchanged     Eased somewhat     Eased considerably

Maximum monthly repayment / monthly income ratio

Tightened considerably     Tightened somewhat     Remained basically unchanged     Eased somewhat     Eased considerably

Required credit score

Tightened considerably     Tightened somewhat     Remained basically unchanged     Eased somewhat     Eased considerably

Other (Please, specify it):

1.

Tightened considerably     Tightened somewhat     Remained basically unchanged     Eased somewhat     Eased considerably

2.

Tightened considerably     Tightened somewhat     Remained basically unchanged     Eased somewhat     Eased considerably

2/B. Over the next half year how are your bank's credit standards and terms of mortgage loans likely to change?

Credit standards and terms (total)

Tighten considerably     Tighten somewhat     Remain basically unchanged     Ease somewhat     Ease considerably

Maximum maturity

Tighten considerably     Tighten somewhat     Remain basically unchanged     Ease somewhat     Ease considerably

Loan origination fees

Tighten considerably     Tighten somewhat     Remain basically unchanged     Ease somewhat     Ease considerably

Spreads of interest rates over your bank's cost of funds

Tighten considerably     Tighten somewhat     Remain basically unchanged     Ease somewhat     Ease considerably

Premium on risky loans

Tighten considerably     Tighten somewhat     Remain basically unchanged     Ease somewhat     Ease considerably

Maximum LTV ratio

Tighten considerably     Tighten somewhat     Remain basically unchanged     Ease somewhat     Ease considerably

Maximum monthly repayment / monthly income ratio

Tighten considerably     Tighten somewhat     Remain basically unchanged     Ease somewhat     Ease considerably

Required credit score

Tighten considerably     Tighten somewhat     Remain basically unchanged     Ease somewhat     Ease considerably

Other (Please, specify it):

1.

Tighten considerably     Tighten somewhat     Remain basically unchanged     Ease somewhat     Ease considerably

2.

Tighten considerably     Tighten somewhat     Remain basically unchanged     Ease somewhat     Ease considerably

3/A. Over the past quarter how did the following factors contribute to the change in your bank's credit standards and terms of mortgage loans?

Changes in the creditworthiness of clients

Contributed considerably to tightening     Contributed somewhat to tightening     Contributed to basically unchanged situation     Contributed somewhat to easing     Contributed considerably to easing

Changes in bank's current or expected capital position

Contributed considerably to tightening     Contributed somewhat to tightening     Contributed to basically unchanged situation     Contributed somewhat to easing     Contributed considerably to easing

Changes in bank's current or expected liquidity

Contributed considerably to tightening     Contributed somewhat to tightening     Contributed to basically unchanged situation     Contributed somewhat to easing     Contributed considerably to easing

Economic outlook

Contributed considerably to tightening     Contributed somewhat to tightening     Contributed to basically unchanged situation     Contributed somewhat to easing     Contributed considerably to easing

Outlook of the housing market

Contributed considerably to tightening     Contributed somewhat to tightening     Contributed to basically unchanged situation     Contributed somewhat to easing     Contributed considerably to easing

<input type="radio"/> Contributed considerably to tightening <input type="radio"/> Contributed somewhat to tightening <input type="radio"/> Contributed to basically unchanged situation <input type="radio"/> Contributed somewhat to easing <input type="radio"/> Contributed considerably to easing				
Competitive situation with other banks or non-banks				
<input type="radio"/> Contributed considerably to tightening <input type="radio"/> Contributed somewhat to tightening <input type="radio"/> Contributed to basically unchanged situation <input type="radio"/> Contributed somewhat to easing <input type="radio"/> Contributed considerably to easing				
Changes in risk tolerance				
<input type="radio"/> Contributed considerably to tightening <input type="radio"/> Contributed somewhat to tightening <input type="radio"/> Contributed to basically unchanged situation <input type="radio"/> Contributed somewhat to easing <input type="radio"/> Contributed considerably to easing				
Market share goals				
<input type="radio"/> Contributed considerably to tightening <input type="radio"/> Contributed somewhat to tightening <input type="radio"/> Contributed to basically unchanged situation <input type="radio"/> Contributed somewhat to easing <input type="radio"/> Contributed considerably to easing				
Other (Please, specify it):				
1. <input type="text"/>				
<input type="radio"/> Contributed considerably to tightening <input type="radio"/> Contributed somewhat to tightening <input type="radio"/> Contributed to basically unchanged situation <input type="radio"/> Contributed somewhat to easing <input type="radio"/> Contributed considerably to easing				
2. <input type="text"/>				
<input type="radio"/> Contributed considerably to tightening <input type="radio"/> Contributed somewhat to tightening <input type="radio"/> Contributed to basically unchanged situation <input type="radio"/> Contributed somewhat to easing <input type="radio"/> Contributed considerably to easing				
3/B Over the next half year how are the following factors likely to contribute to the change in your bank's credit standards and terms of mortgage loans?				
Changes in the creditworthiness of clients				
<input type="radio"/> Contribute considerably to tightening <input type="radio"/> Contribute somewhat to tightening <input type="radio"/> Contribute to basically unchanged situation <input type="radio"/> Contribute somewhat to easing <input type="radio"/> Contribute considerably to easing				
Changes in bank's current or expected capital position				
<input type="radio"/> Contribute considerably to tightening <input type="radio"/> Contribute somewhat to tightening <input type="radio"/> Contribute to basically unchanged situation <input type="radio"/> Contribute somewhat to easing <input type="radio"/> Contribute considerably to easing				
Changes in bank's current or expected liquidity				
<input type="radio"/> Contribute considerably to tightening <input type="radio"/> Contribute somewhat to tightening <input type="radio"/> Contribute to basically unchanged situation <input type="radio"/> Contribute somewhat to easing <input type="radio"/> Contribute considerably to easing				
Economic outlook				
<input type="radio"/> Contribute considerably to tightening <input type="radio"/> Contribute somewhat to tightening <input type="radio"/> Contribute to basically unchanged situation <input type="radio"/> Contribute somewhat to easing <input type="radio"/> Contribute considerably to easing				
Outlook of the housing market				
<input type="radio"/> Contribute considerably to tightening <input type="radio"/> Contribute somewhat to tightening <input type="radio"/> Contribute to basically unchanged situation <input type="radio"/> Contribute somewhat to easing <input type="radio"/> Contribute considerably to easing				
Competitive situation with other banks or non-banks				
<input type="radio"/> Contribute considerably to tightening <input type="radio"/> Contribute somewhat to tightening <input type="radio"/> Contribute to basically unchanged situation <input type="radio"/> Contribute somewhat to easing <input type="radio"/> Contribute considerably to easing				
Changes in risk tolerance				
<input type="radio"/> Contribute considerably to tightening <input type="radio"/> Contribute somewhat to tightening <input type="radio"/> Contribute to basically unchanged situation <input type="radio"/> Contribute somewhat to easing <input type="radio"/> Contribute considerably to easing				
Market share goals				
<input type="radio"/> Contribute considerably to tightening <input type="radio"/> Contribute somewhat to tightening <input type="radio"/> Contribute to basically unchanged situation <input type="radio"/> Contribute somewhat to easing <input type="radio"/> Contribute considerably to easing				
Other (Please, specify it):				
1. <input type="text"/>				
<input type="radio"/> Contribute considerably to tightening <input type="radio"/> Contribute somewhat to tightening <input type="radio"/> Contribute to basically unchanged situation <input type="radio"/> Contribute somewhat to easing <input type="radio"/> Contribute considerably to easing				
2. <input type="text"/>				
<input type="radio"/> Contribute considerably to tightening <input type="radio"/> Contribute somewhat to tightening <input type="radio"/> Contribute to basically unchanged situation <input type="radio"/> Contribute somewhat to easing <input type="radio"/> Contribute considerably to easing				
<a href="#">Next step →</a>				



III. Questions concerning the change of demand for housing loans

4/A. Apart from normal seasonal variation, how has demand for mortgages to purchase homes changed over the past period all together?

Housing loans total

Increased considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

4/B. Apart from normal seasonal variation, what is your bank's view of the likely behaviour of demand for mortgages to purchase home during the next half year all together?

Housing loans total

Increase considerably    Increase somewhat    Remaine basically unchanged    Decrease somewhat    Decrease considerably

[Next step →](#)

**IV. Questions concerning the change of the bank's housing loan portfolio quality**

Please, evaluate the factors according to the following items!

According to the default rate:

- Increase considerably: more than 2 percentage points
- Increase somewhat: between 1 and 2 percentage points
- Remain basically unchanged: maximum 1 percentage point difference
- Decrease somewhat: between 1 and 2 percentage points
- Decrease considerably: more than 2 percentage points

According to the loss given default:

- Increase considerably: more than 5 percentage points
- Increase somewhat: between 2.5 and 5 percentage points
- Remain basically unchanged: maximum 2.5 percentage points difference
- Decrease somewhat: between 2.5 and 5 percentage points
- Decrease considerably: more than 5 percentage points

**5/A. Over the past quarter how has your bank's housing loan portfolio quality changed according to the following two factors?**

Default rate

- Increased considerably     Increased somewhat     Remained basically unchanged     Decreased somewhat     Decreased considerably

Loss given default

- Increased considerably     Increased somewhat     Remained basically unchanged     Decreased somewhat     Decreased considerably

**5/B. Over the next half year how is your bank's housing loan portfolio quality likely to change according to the following two factors?**

Default rate

- Increase considerably     Increase somewhat     Remain basically unchanged     Decrease somewhat     Decrease considerably

Loss given default

- Increase considerably     Increase somewhat     Remain basically unchanged     Decrease somewhat     Decrease considerably

[Next step →](#)

**V. Other comments**

Were there any important processes concerning the loan granting activity of the banks over the past quarter, which were not detailed in the form? (Please, do not use the "wrap text" function by the filling!)

Completeness of the filling

I. Concerning the bank's willingness to grant housing loans

#HIV!

II. Concerning the credit standards and terms

You have not filled out completely this part of the form yet. Please, check your answers! Megjelölt egyéb tényezőt, de nem jelölt meg választ hozzá!

III. Concerning the change of demand for housing loans

#HIV!

IV. Concerning the bank's housing loan portfolio quality

You have not filled out completely this part of the form yet. Please, check your answers!

**Thank you for filling out the questionnaire!**

**SL6 Senior Loan Officer Survey on Bank Lending Practices  
Vehicle financing**

Name of the institution:

Code of the respondent:

Date of survey:

[Step to the next page →](#)

I. Questions concerning the change of the bank's willingness to grant vehicle financing

1/A. Please indicate your bank's willingness to grant vehicle financing to individuals (loan volume to be granted) now as opposed to the past quarter by filtering out the seasonal effects!

Vehicle financing

Increased considerably    Increased somewhat    Remained basically unchanged    Decreased somewhat    Decreased considerably

1/B. Over the next half year how is your bank's willingness to grant vehicle financing (loan volume to be granted) likely to change by filtering out seasonal effects?

Vehicle financing!

Increase considerably    Increase somewhat    Remain basically unchanged    Decrease somewhat    Decrease considerably

[Next step →](#)

II. Questions concerning the change of credit standards and terms

2/A. Over the past quarter, how have your bank's credit standards and terms for approving applications from individuals for vehicle financing changed?

Credit standards and terms (total) —  
 Tightened considerably     Tightened somewhat     Remained basically unchanged     Eased somewhat     Eased considerably

Maximum maturity —  
 Tightened considerably     Tightened somewhat     Remained basically unchanged     Eased somewhat     Eased considerably

Loan origination fees —  
 Tightened considerably     Tightened somewhat     Remained basically unchanged     Eased somewhat     Eased considerably

Spreads of interest rates over your bank's cost of funds —  
 Tightened considerably     Tightened somewhat     Remained basically unchanged     Eased somewhat     Eased considerably

Premium on risky loans —  
 Tightened considerably     Tightened somewhat     Remained basically unchanged     Eased somewhat     Eased considerably

Maximum LTV ratio —  
 Tightened considerably     Tightened somewhat     Remained basically unchanged     Eased somewhat     Eased considerably

Maximum monthly repayment / monthly income ratio —  
 Tightened considerably     Tightened somewhat     Remained basically unchanged     Eased somewhat     Eased considerably

Required credit score —  
 Tightened considerably     Tightened somewhat     Remained basically unchanged     Eased somewhat     Eased considerably

Other (Please, specify it!):

1.

Tightened considerably     Tightened somewhat     Remained basically unchanged     Eased somewhat     Eased considerably

2.

Tightened considerably     Tightened somewhat     Remained basically unchanged     Eased somewhat     Eased considerably

2/B. Over the next half year how are your bank's credit standards and terms of vehicle financing likely to change?

Credit standards and terms (total) —  
 Tighten considerably     Tighten somewhat     Remain basically unchanged     Ease somewhat     Ease considerably

Maximum maturity —  
 Tighten considerably     Tighten somewhat     Remain basically unchanged     Ease somewhat     Ease considerably

Loan origination fees —  
 Tighten considerably     Tighten somewhat     Remain basically unchanged     Ease somewhat     Ease considerably

Spreads of interest rates over your bank's cost of funds —  
 Tighten considerably     Tighten somewhat     Remain basically unchanged     Ease somewhat     Ease considerably

Premium on risky loans —  
 Tighten considerably     Tighten somewhat     Remain basically unchanged     Ease somewhat     Ease considerably

Maximum LTV ratio —  
 Tighten considerably     Tighten somewhat     Remain basically unchanged     Ease somewhat     Ease considerably

Maximum monthly repayment / monthly income ratio —  
 Tighten considerably     Tighten somewhat     Remain basically unchanged     Ease somewhat     Ease considerably

Required credit score —  
 Tighten considerably     Tighten somewhat     Remain basically unchanged     Ease somewhat     Ease considerably

Other (Please, specify it!):

1.

Tighten considerably     Tighten somewhat     Remain basically unchanged     Ease somewhat     Ease considerably

2.

Tighten considerably     Tighten somewhat     Remain basically unchanged     Ease somewhat     Ease considerably

3/A. Over the past quarter how did the following factors contribute to the change in your bank's credit standards and terms of vehicle financing?

Changes in the creditworthiness of clients —  
 Contributed considerably to tightening     Contributed somewhat to tightening     Contributed to basically unchanged situation     Contributed somewhat to easing     Contributed considerably to easing

Changes in bank's current or expected capital position —  
 Contributed considerably to tightening     Contributed somewhat to tightening     Contributed to basically unchanged situation     Contributed somewhat to easing     Contributed considerably to easing

Changes in bank's current or expected liquidity —  
 Contributed considerably to tightening     Contributed somewhat to tightening     Contributed to basically unchanged situation     Contributed somewhat to easing     Contributed considerably to easing

Economic outlook —  
 Contributed considerably to tightening     Contributed somewhat to tightening     Contributed to basically unchanged situation     Contributed somewhat to easing     Contributed considerably to easing

Outlook of the housing market —

<input type="radio"/> Contributed considerably to tightening	<input type="radio"/> Contributed somewhat to tightening	<input type="radio"/> Contributed to basically unchanged situation	<input type="radio"/> Contributed somewhat to easing	<input type="radio"/> Contributed considerably to easing
Competitive situation with other banks or non-banks				
<input type="radio"/> Contributed considerably to tightening	<input type="radio"/> Contributed somewhat to tightening	<input type="radio"/> Contributed to basically unchanged situation	<input type="radio"/> Contributed somewhat to easing	<input type="radio"/> Contributed considerably to easing
Changes in risk tolerance				
<input type="radio"/> Contributed considerably to tightening	<input type="radio"/> Contributed somewhat to tightening	<input type="radio"/> Contributed to basically unchanged situation	<input type="radio"/> Contributed somewhat to easing	<input type="radio"/> Contributed considerably to easing
Market share goals				
<input type="radio"/> Contributed considerably to tightening	<input type="radio"/> Contributed somewhat to tightening	<input type="radio"/> Contributed to basically unchanged situation	<input type="radio"/> Contributed somewhat to easing	<input type="radio"/> Contributed considerably to easing
Other( Please, specify it!):				
1. <input type="text"/>				
<input type="radio"/> Contributed considerably to tightening	<input type="radio"/> Contributed somewhat to tightening	<input type="radio"/> Contributed to basically unchanged situation	<input type="radio"/> Contributed somewhat to easing	<input type="radio"/> Contributed considerably to easing
2. <input type="text"/>				
<input type="radio"/> Contributed considerably to tightening	<input type="radio"/> Contributed somewhat to tightening	<input type="radio"/> Contributed to basically unchanged situation	<input type="radio"/> Contributed somewhat to easing	<input type="radio"/> Contributed considerably to easing
<b>3/B Over the next half year how are the following factors likely to contribute to the change in your bank's credit standards and terms of vehicle financing?</b>				
Changes in the creditworthiness of clients				
<input type="radio"/> Contribute considerably to tightening	<input type="radio"/> Contribute somewhat to tightening	<input type="radio"/> Contribute to basically unchanged situation	<input type="radio"/> Contribute somewhat to easing	<input type="radio"/> Contribute considerably to easing
Changes in bank's current or expected capital position				
<input type="radio"/> Contribute considerably to tightening	<input type="radio"/> Contribute somewhat to tightening	<input type="radio"/> Contribute to basically unchanged situation	<input type="radio"/> Contribute somewhat to easing	<input type="radio"/> Contribute considerably to easing
Changes in bank's current or expected liquidity				
<input type="radio"/> Contribute considerably to tightening	<input type="radio"/> Contribute somewhat to tightening	<input type="radio"/> Contribute to basically unchanged situation	<input type="radio"/> Contribute somewhat to easing	<input type="radio"/> Contribute considerably to easing
Economic outlook				
<input type="radio"/> Contribute considerably to tightening	<input type="radio"/> Contribute somewhat to tightening	<input type="radio"/> Contribute to basically unchanged situation	<input type="radio"/> Contribute somewhat to easing	<input type="radio"/> Contribute considerably to easing
Outlook of the housing market				
<input type="radio"/> Contribute considerably to tightening	<input type="radio"/> Contribute somewhat to tightening	<input type="radio"/> Contribute to basically unchanged situation	<input type="radio"/> Contribute somewhat to easing	<input type="radio"/> Contribute considerably to easing
Competitive situation with other banks or non-banks				
<input type="radio"/> Contribute considerably to tightening	<input type="radio"/> Contribute somewhat to tightening	<input type="radio"/> Contribute to basically unchanged situation	<input type="radio"/> Contribute somewhat to easing	<input type="radio"/> Contribute considerably to easing
Changes in risk tolerance				
<input type="radio"/> Contribute considerably to tightening	<input type="radio"/> Contribute somewhat to tightening	<input type="radio"/> Contribute to basically unchanged situation	<input type="radio"/> Contribute somewhat to easing	<input type="radio"/> Contribute considerably to easing
Market share goals				
<input type="radio"/> Contribute considerably to tightening	<input type="radio"/> Contribute somewhat to tightening	<input type="radio"/> Contribute to basically unchanged situation	<input type="radio"/> Contribute somewhat to easing	<input type="radio"/> Contribute considerably to easing
Other( Please, specify it!):				
1. <input type="text"/>				
<input type="radio"/> Contribute considerably to tightening	<input type="radio"/> Contribute somewhat to tightening	<input type="radio"/> Contribute to basically unchanged situation	<input type="radio"/> Contribute somewhat to easing	<input type="radio"/> Contribute considerably to easing
2. <input type="text"/>				
<input type="radio"/> Contribute considerably to tightening	<input type="radio"/> Contribute somewhat to tightening	<input type="radio"/> Contribute to basically unchanged situation	<input type="radio"/> Contribute somewhat to easing	<input type="radio"/> Contribute considerably to easing
<a href="#">Next step →</a>				

III. Questions concerning the change of demand for vehicle financing

4/A. Apart from normal seasonal variation, how has demand for loans to purchase vehicles changed over the past period all together?

Vehicle financing \_\_\_\_\_  
 Increased considerably     Increased somewhat     Remained basically unchanged     Decreased somewhat     Decreased considerably

4/B. Apart from normal seasonal variation, what is your bank's view of the likely behaviour of demand for loans to purchase vehicles during the next half year all together?

Vehicle financing \_\_\_\_\_  
 Increase considerably     Increase somewhat     Remaine basically unchanged     Decrease somewhat     Decrease considerably

[Next step →](#)



#### IV. Questions concerning the change of the bank's vehicle financing portfolio quality

Please, evaluate the factors according to the following items!

According to the default rate:

- Increase considerably: more than 2 percentage points
- Increase somewhat: between 1 and 2 percentage points
- Remain basically unchanged: maximum 1 percentage point difference
- Decrease somewhat: between 1 and 2 percentage points
- Decrease considerably: more than 2 percentage points

According to the loss given default:

- Increase considerably: more than 5 percentage points
- Increase somewhat: between 2.5 and 5 percentage points
- Remain basically unchanged: maximum 2.5 percentage points difference
- Decrease somewhat: between 2.5 and 5 percentage points
- Decrease considerably: more than 5 percentage points

5/A. Over the past quarter how has your bank's vehicle financing portfolio quality changed according to the following two factors?

Default rate

- Increased considerably     Increased somewhat     Remained basically unchanged     Decreased somewhat     Decreased considerably

Loss given default

- Increased considerably     Increased somewhat     Remained basically unchanged     Decreased somewhat     Decreased considerably

5/B. Over the next half year how is your bank's vehicle financing portfolio quality likely to change according to the following two factors?

Default rate

- Increase considerably     Increase somewhat     Remain basically unchanged     Decrease somewhat     Decrease considerably

Loss given default

- Increase considerably     Increase somewhat     Remain basically unchanged     Decrease somewhat     Decrease considerably

[Next step →](#)

**V. Other comments**

Were there any important processes concerning the loan granting activity of the banks over the past quarter, which were not detailed in the form? (Please, do not use the "wrap text" function by the filling!)

Completeness of the filling

I. Concerning the bank's willingness to grant vehicle financing

You have not filled out completely this part of the form yet. Please, check your answers!

II. Concerning the credit standards and terms

You have not filled out completely this part of the form yet. Please, check your answers!

III. Concerning the change of demand for vehicle financing

You have not filled out completely this part of the form yet. Please, check your answers!

IV. Concerning the bank's vehicle financing portfolio quality

You have not filled out completely this part of the form yet. Please, check your answers!

**Thank you for filling out the questionnaire!**

**Completion instructions about Senior Loan Officer Survey on bank lending practices in the segments of Financing Municipalities; Consumer loans; Corporate loans; Commercial real estate loans; Housing loans; Car financing**

## **I. General instructions**

1. This report is for providing information on:

a) Volume of loans to be granted (willingness to lend) reflects the respondent's intention to expand and increase its portfolio in the specific segment.

b) Credit standards represent internal banking policies, which determine the type of clients and client groups of a specific bank (based on their classification according to sector, location, size, financial indicators, etc.), and the type of credit products offered to them (collateralised loans only, investment loans, overdrafts, etc.).

**c) changes in credit conditions (non-price conditions, such as collateral requirements, debtor's commitments, credit/loan amount limit, and price conditions, such as cost overruns, risk premium),**

d) changes in demand perceived by the data supplier (observed during the reference period and forecasted for the next half-year period), and

e) changes in portfolio quality, and changes in the risk assessment of the various sectors in connection with corporate lending operations.

2.

As credit standards and credit conditions are interrelated concepts, we surveyed overall changes in credit conditions and standards, followed by a separate query on individual credit conditions..

## **II. Detailed instructions for the completion of the tables**

1.

The survey applies a five-step scaling to assess changes in the willingness to lend, demand, standards/conditions, risk parameters and trends in the risk assessment of different sectors:

:

- A rating of 1 reflects a considerable increase in demand and in willingness to lend, a considerable tightening in credit standards/credit conditions, a considerable increase in housing prices and risk parameters and, in the case of the risk assessment of sectors, a score of 1 indicates a considerable increase in risk perception relative to the half year preceding the survey, or relative to the current half year or for the upcoming half year in the case of a forecast.
- A rating of 3 indicates an unchanged assessment, both for the current half year and for the forecast pertaining to the upcoming half year.
- A rating of 5 reflects a considerable decrease in demand and in willingness to lend, a considerable loosening of credit standards/credit conditions, a considerable decline in housing prices and risk parameters and, in the case of the risk assessment of sectors, a rating of 5 indicates a significantly safer climate relative to the half year preceding the survey, or relative to the current half year or for the upcoming half year in the case of a forecast.

Ratings of 2 and 4 allow for an intermediate assessment between two extremes (e.g. demand increasing to some extent).

2. Answers shall be provided by checking the choice from the options available. Once the answers are checked, the macro program that contains the questionnaire converts the answers into codes, so as to permit the information to be loaded into the EBEAD.

**Total received and sent euro credit transfers and in SCT format**

Table 1

Serial number	Description	Recieved		Dispatched	
		Amount (thousand pieces)	Value (thousand EUR)	Amount (thousand pieces)	Value (thousand EUR)
01	Total EUR credit transfers				

Table 2

Serial number	Description	Recieved		Dispatched	
		Amount (thousand pieces)	Value (thousand EUR)	Amount (thousand pieces)	Value (thousand EUR)
01	EUR credit transfers in SCT format				

### Completion instructions for the report

#### Total received and sent euro credit transfers and in SCT format

#### Detailed instructions for the completion of the tables

1. Euro transfers defined:

a) Received column: transfers received by the data supplier or by his account carrier in euro shall be recognized as euro credit transfers (irrespective of whether the payment is to be credited to the client's forint or euro account or different foreign exchange account).

b) Dispatched column: transfers credited to any euro nostro account carried by foreign banks, or made through any international clearing and settlement system (e.g.: STEP2, TARGET2) shall be recognized as euro credit transfers, irrespective of whether the payment is to be debited to the client's forint or euro account or different foreign exchange account).

c) As for the euro credit transfers made under the SCT scheme (SEPA credit transfer specified by the European Payments Council) in row 2 transfers received under the SCT scheme are to be shown under Received column, and transfers dispatched under the SCT scheme are to be shown under the Dispatched column.

2. The so called on-us items need not be reported, that is to say in-house transfers between accounts.

3. Data shall be indicated showing 1 decimal, in the unit of measurement specified.

Table 01: Prompt clearing

Code of prompt clearing	Date	Product influenced	Maturity (active)	Market/product	Section/Type of transactions	Explanation
yyymmddss	yyyy.mm.dd	(narrative)	(narrative or ML)	according to the collection of code	according to the collection of code	(narrative)
a	b	c	d	e	f	g

Table 02: Additional financial coverage

Code of the additional financial coverage	Date of levy	Vis-a-vis clearing member, vice-clearing member of the electricity market or mandator	Prime number of the clearing member/vice-clearing member	according to the collection of code	according to the collection of code	Grounds for levying	Date of modification	Cause of modification	Date of withdrawal	Cause of withdrawal
yyymmddss	yyyy.mm.dd	according to the collection of code	(character)	according to the collection of code	(numeric, percentage)	according to the collection of code	yyyy.mm.dd	(narrative)	yyyy.mm.d	according to the collection of code
a	b	c	d	e	f	g	h	i	j	k



**Table 03: Changes in clearing rights**

Code of change in clearing rights	Change in clearing rights	Date of change in clearing rights	Prime number of the clearing member/vice-clearing member	Market influenced	Cause of change in clearing rights	Date of the restoration of clearing rights
yymmddss	according to the collection	yyyy.mm.d d	(character)	according to the collection	according to the collection	yyyy.mm.dd
a	b	c	d	e	f	g

Table 04: Defaults

Code of default	Date of default	Time of default	Prime number of the defaulter	Type of outstanding accomplishment (E;P;B)	Type of collateral in case of default	Market influenced	Value of the outstanding accomplishment	Way of accomplishment	Date of accomplishment	Time of accomplishment	Cause of default	Collateral appropriation due to default	Coercive measure due to default
yymmddss	yyyy.mm.d d	hh:mm	character	according to the collection of code	according to the collection of code	according to the collection of code	numeric	narrative	yyyy.mm.d d	hh:mm	narrative	Y/N	Y/N
a	b	c	d	e	f	g	h	i	j	k	l	m	n

**Table 05: Collateral appropriation**

Collateral appropriation	Type of collateral	Date of collateral appropriation	Cause of collateral appropriation	Code of default specified as a cause	Detailed cause of collateral appropriation	Market influenced	Value of the appropriated collateral (Ft)	Collateral accumulation obligation after appropriation	Code of default after collateral accumulation
yymddss	according to the collection of code	yyyy.mm.d	according to the collection of code	yymddss	narrative	according to the collection of code	numeric	Y/N	yymddss
a	b	c	d	e	f	g	h	i	j

**Table 06: Coercive measures**

Code of coercive measure	Description of the coercive measure	Date of coercive measure	Cause of coercive measure	Market influenced	Coercive measure was success	Code of related default
yymmddss	narrative	yyyy.mm.d d	narrative	according to the collection of code	Y/N	yymmddss
a	b	c	d	e	f	g

## Completion instructions for the report

### Ad hoc overseer notifications

#### General instructions

An ad hoc report shall be provided if:

- the reporting organisation carried out prompt clearing (ie. intraday margin call);
- the reporting organisation levied, modified or withdrew additional financial coverage;
- the clearing right of the clearing member of the reporting organisation was suspended or terminated;
- the clearing member of the reporting organisation failed to make payment or provide security by the due date, i.e. it was in default (to provide security, cash or security);
- securities were utilised; or
- a coercive measure was required.

The methodological guidelines assisting in the completion of the tables and the codes required for the completion of this report as referred to in point 9 of Annex 3 and cause 4.8.1. are located in the technical guidelines available on the official website of the MNB.

**Number of payment accounts**

Table 01: Number of accounts based on account types and range of account holders

No.	Description	Number of private accounts denominated in forint	Other than private accounts denominated in forint	Number of foreign currency accounts
		a	b	c
01	Economic and other organizations			
02	Natural persons			
03	Other monetary financial institutions			

Table 02: Number of electronically accessible accounts

No.	Number of accounts with access via the internet or dedicated software
	a
01	

**Completion instructions for the report  
Number of payment accounts**

**I. Detailed instructions for the completion of the tables**

This report is for indicating the number of accounts referred to in Article 2 (8) of Law LXXXV (2009) on Payment Services. Please indicate only the accounts active on 31 December of the year. The accounts whose balance is zero or below zero shall be indicated in the relevant rows also.

The methodological guidelines assisting in the completion of the tables as referred to in point 9 of Annex are located in the technical guidelines available on the official website of the MNB.

**II. Detailed instructions for the completion of the tables**

**Table 01: Number of accounts according to type and range of holders**

This report shall cover the accounts with access to the clearing and settlement system, and with facilities allowing the account-holder to effect payment by way of credit transfer to third persons. Subsidiary accounts linked to the primary accounts and accounts held for the sole purpose of savings or credit record maintenance should not be reported.

**Table 02: Number of electronically accessible accounts**

From the total number of accounts indicated in Table 01, Table 02 shall display those, which may be accessed by account holders electronically via the internet, or with the help of dedicated software and a wire communication connection.

## Credit and debit turnover of payments denominated in forint and foreign currency

Table 01: Credit turnover of payments denominated in forint

No.	Description	Payment transactions					
		Inside		Domestic		Cross border	
		volume of transactions (pcs) a	value of transactions (HUF millions) b	volume of transactions (pcs) c	value of transactions (HUF millions) d	volume of transactions (pcs) e	value of transactions (HUF millions) f
01	Cash deposits to payment accounts						
02	Cashless payments: (03+...+10)						
03	- credit transfer						
04	- turnover between the data supplier and the client						
05	- group credit transfer						
06	- collection based on letter of authorization						
07	- group direct debit						
08	- other collection						
09	- letters of credit						
10	- official credit transfer by authority and transfer decree						





Credit and debit turnover of payments denominated in forint and foreign currency

Table 03: Credit turnover of payments denominated in foreign currency

No.	Description	P a y m e n t t r a n s a c t i o n s					
		I n s i d e			D o m e s t i c		
		Volume of transactions (pcs) a	Value of transactions (HUF millions) b	Volume of transactions (pcs) c	Value of transactions (HUF millions) d	Volume of transactions (pcs) e	Value of transactions (HUF millions) f
01	Cash deposits to payment accounts						
02	Cashless payments: (03+...+07)						
03	- credit transfer						
04	- turnover between the data supplier and the client						
05	- direct debits and collections						
06	- letters of credit						

Credit and debit turnover of payments denominated in forint and foreign currency

Table 04: Debit turnover of payments denominated in foreign currency

No.	Description	Payment transactions turning in				Electronic payment transactions								as fulfilment of payment transactions							
		paper based		by phone		on data medium		on client terminal		over the internet		on mobile phone		other		domestic		cross border		inside	
		(pcs) a	(HUF millions) b	(pcs) c	(HUF millions) d	(pcs) e	(HUF millions) f	(pcs) g	(HUF millions) h	(pcs) i	(HUF millions) j	(pcs) k	(HUF millions) l	(pcs) m	(HUF millions) n	(pcs) o	(HUF millions) p	(pcs) q	(HUF millions) r	(pcs) s	(HUF millions) t
01	Cash withdrawal from payment accounts																				
02	Cashless payments: (03+...+08)																				
03	- credit transfer																				
04	- turnover between the data supplier and the client																				
05	- transactions between the client's own accounts																				
06	- direct debits and collections																				
07	- letters of credit																				

## Completion instructions for the report

### Credit and debit turnover of forint and foreign currency payments

#### I. General instructions

1. This form is for supplying information concerning forint and foreign exchange payment transactions of the clients of banks and specialised credit institutions under sector C1 and C3, and of EEA branches under sector C7 as defined in point 1 of Annex 3 and the list published on the home page of the MNB, as well as of the Hungarian State Treasury. From the aspect of payment transactions the transactions on payment accounts (containing credit and deposit accounts as well) determined in Article 2 (8) of Act LXXXV of 2009 on Payment Services and on client accounts determined in Article 5 (1/130) of Act CXX of 2001 on Capital Markets must be taken into consideration with the restrictions listed in point 2.
2. Cash pool transactions must only be reported if actual accounting is affected between the member accounts and the central account participating in the cash-pool settlement system. With the exception of credit transfers initiated by bankcards and credit transfers to merchant acceptance points in connection with bankcard purchases, reporting of payments made by bankcards and traveller's checks is not required. The payment transactions where both parties (payer or payee) are listed under sector C1, C3 or C7 need not be reported, with the exception of transfers made in connection with non-money market transactions (e.g. sale of real estate property to another credit institution, settlement of agency activities with another credit institution). However, the payment transactions of the data provider arising from the settlement of the price of purchased goods and services, and from the payment of work wages and taxes shall be reported. Furthermore, it is not required to report the transactions conducted with ÁKK in connection with any issue of government papers and those carried out between two branches of the data provider for accounting purposes.
3. Banks providing domestic correspondent banking services have to include the data relating to their turnover, where the non-correspondent bank is linked to the national clearing and settlement system through its correspondent. Accordingly, the turnover of non-correspondent cooperative credit institutions has to be reported, whereas the correspondent turnover between a mortgage bank and its parent need not be reported by the parent. Cross border payments booked on vostro accounts, namely, the transactions between the client of a non-resident bank and the client of another resident bank, shall not be reported.
4. Reporting forint and foreign currency payments, and conversions:
  - a) Credit tables: Unless otherwise provided in these completion instructions, all forint transaction orders submitted to the data supplier or its bank are construed as forint credits, and all foreign currency transaction orders submitted are construed as foreign exchange credits (in other words, it is decided not according to whether the payment is made to the beneficiary's forint or foreign exchange account).
  - b) Debit tables: Unless otherwise provided in these completion instructions, all credit transfers made through the national clearing and settlement systems (BKR, VIBER, PEK) are construed as forint payments, all credit transfers made through nostro accounts of foreign banks, or through international clearing and settlement centres (e.g.: STEP2, TARGET) are construed foreign exchange payments, irrespective of whether they originated from the forint or foreign exchange accounts of clients.
  - c) Internal and conversion items: Forint credit transactions and forint debit transactions are construed as forint transactions, and foreign currency credit transactions and foreign currency debit transactions are construed as foreign exchange transactions.

## 5. Reporting credits:

5.1. Where payment is made by direct credit transfer from a charge account, or if any instalment payment is credited directly to the charge account:

- the payment, or charge account debit is shown in row 3 of Tables 02 or 04;
- the instalment payment, or charge account credit is shown in row 3 of Tables 01 or 03 (unless the instalment is paid by means of another payment method, e.g. cash payment or group collection, in which case the instalments shall be reported in the relevant rows under the specific payment method).

5.2 Where any transaction to or from the charge account is settled through an account maintained by the data supplier that is subject to disclosure requirement (e.g. payment account), the turnover between the charge and the payment accounts shall be construed as transactions between the data supplier and the client, notably:

- payments from the charge account are shown in row 4 of Tables 02 or 04, and payments to the payment account are shown in row 4 of Tables 01 or 03,
- instalment payments from the payment account are shown in row 4 of Tables 02 or 04 and payments to the charge account are shown in row 4 of Tables 01 or 03.

(In this case, the loan amount transferred from the payment account, whether to or from the credit institution, shall be indicated in row 3 of the appropriate table, and the instalment payments credited to the payment account are also shown in row 3 (unless the instalment is paid by means of another payment method, e.g. cash payment or group collection, in which case the instalments shall be reported in the relevant rows under the specific payment method).

6. Data suppliers are not allowed and indeed, cannot, enter data in the shaded parts of the tables.

Foreign currency sums shall be converted to forint at the data supplier's own exchange rate, or at the official mid-rate published by the MNB prevailing on the day of the credit or debit transaction, or at the average exchange rate pertaining to the reporting period.

7. The methodological guidelines assisting in the completion of the tables as referred to in point 9 of Annex 3 are located in the technical guidelines available on the official website of the MNB.

## II. Detailed instructions for the completion of the tables

### **Table 01: Total credit payments denominated in forint**

This table shall contain all forint payments credited to accounts which are subject to disclosure requirement, irrespective of whether the target account is held by private individuals or economic organisations, residents or non-residents.

### **Table 02: Total debit payments denominated in forint**

This table shall contain all forint payments originated from accounts which are subject to disclosure requirement, irrespective of whether the source account is held by private individuals or economic organisations, residents or non-residents.

### **Table 03: Total credit payments denominated in foreign currency**

This table shall contain all foreign currency payments credited to accounts which are subject to disclosure requirement, irrespective of whether the target account is held by private individuals or economic organisations, residents or non-residents.

### **Table 04: Total debit payments denominated in foreign currency**

This table shall contain all payments debited to accounts subject to disclosure requirement, irrespective of whether the source account is held by private individuals or economic organisations, residents or non-residents.

MNB identification code: P06

## Completion instructions for the report

### Stress tests

The data supply must be reported on markets guaranteed by the data supplier as a central counterparty and a general clearing member.

For the purposes of this data report, 'stress test' is defined as a procedure aimed at:

1. demonstrating the degree of individual, collective and other guarantees needed to cover the loss relating to a credit risk event (settlement failure(s)) taking into account the most extreme movements (price or circulation changes) previously seen on the markets guaranteed by the data supplier (theoretical losses);

The parameters of the most extreme movements previously seen must be estimated in lack of the empirical data.

Data suppliers shall carry out the stress tests on the basis of daily data and according to the parameters determined by the MNB in advance and report in the table structure prescribed by MNB.

In the case of individual data the data related to individuals shall be reported in a way that ensures anonymity.

## Bank issued payment cards - acquiring business

Table 01: Cash withdrawal and cash deposit facilities with bank cards

No.	Description	Number
		a
01	Number of data provider's branches	
02	Number of data provider's branches accepting cards	
03	No. of POS terminals operating in banks and in post offices	
04	Total No. of POS terminals	
05	No. of ATMs with cash withdrawal function	
06	No. of ATMs with cash deposit function	
07	No. of ATMs with credit transfer function	
08	No. of through the wall ATMs available 24-hours a day	
09	No. of through the wall ATMs available less than 24-hours a day	
10	No. of free standing ATMs available 24-hours a day	
11	No. of free standing ATMs available less than 24-hours a day	

Table 02: Number of ATMs and branches of the data provider honouring bank cards throughout Hungary

No.	County, County seat	County		of that: county seat	
		ATMs	Branches	ATMs	Branches
		number			
		a	b	c	d
01	Budapest				
02	Baranya County, Pécs				
03	Bács-Kiskun County, Kecskemét				
04	Békés County, Békéscsaba				
05	BAZ County, Miskolc				
06	Csongrád County, Szeged				
07	Fejér County, Székesfehérvár				
08	Győr-Moson-Sopron County, Győr				
09	Hajdú-Bihar County, Debrecen				
10	Heves County, Eger				
11	Jász-Nagykun-Szolnok County, Szolnok				
12	Komárom County, Tatabánya				
13	Nógrád County, Salgótarján				
14	Pest County (excluding Budapest!)				
15	Somogy County, Kaposvár				
16	Szabolcs-Sz.-B. County, Nyíregyháza				
17	Tolna County, Szekszárd				
18	Vas County, Szombathely				
19	Veszprém County, Veszprém				
20	Zala County, Zalaegerszeg				
21	<b>Total</b>				

MNB identification code: P07

Bank issued payment cards - acquiring business

Table 03: Number of merchant outlets accepting international logo, under contract with the data provider

No.	Description	Number of physical merchant outlets	Number of virtual merchant outlets		Number of imprinters operated in merchant outlets				Number of POS operated in merchant outlets				quantity
			MO/TO	internet	imprinters only		as back-up solution to POS terminals		Total		From this which have noncontact payment function		
					"0" floor limit	"0<" floor limit	"0" floor limit	"0<" floor limit	"0" floor limit	"0<" floor limit	"0" floor limit	"0<" floor limit	
01	Number of merchant outlets at the end of the reporting period	a	b	c	d	e	f	g	h	i	j	k	
02	Merchant outlets accepting Visa cards												
03	Merchant outlets accepting Mastercard												
04	Merchant outlets accepting Diners Club cards												
05	Merchant outlets accepting Amex cards												
06	Merchant outlets accepting JCB cards												
07	Merchant outlets accepting China UnionPay cards												



MNB identification code: P07

**Bank issued payment cards - acquiring business**

**Table 04: Number of merchant outlets accepting privat label cards  
(cards bearing the issuing bank's logo) under contract with the data provider**

No.	Code of privat label card suitable for purchases and for cash advance	Number of physical merchant outlets	Number of virtual merchant outlets	
			MO/TO	Internet
			a	b
01				
02				
03				
...				
nn				

quantity

Bank issued payment cards - acquiring business

Table 05: Total volume and value of transactions realized in the network of the data provider

No.	Description	Cash advance						Purchases of goods and services										Cash deposit					
		on ATMs		on POS terminals		merchant POS terminals		physical merchant conventional transaction		physical POS (physical merchant) noncontact payment transaction		mail/telephone orders (MO/TO)		Internet POS		on imprinters		on ATMs		on ATMs		on POS terminals at banks and post offices	
		volume (pcs)	value (million HUF)	volume (pcs)	value (million HUF)	volume (pcs)	value (million HUF)	volume (pcs)	value (million HUF)	volume (pcs)	value (million HUF)	volume (pcs)	value (million HUF)	volume (pcs)	value (million HUF)	volume (pcs)	value (million HUF)	volume (pcs)	value (million HUF)	volume (pcs)	value (million HUF)	volume (pcs)	value (million HUF)
01	Turnover realized by domestic issued payment cards in Hungary	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v
02	Turnover realized by foreign issued payment cards in Hungary																						

Note: Total volume and value of transactions = on-us transactions+ volume and value of transactions arising from the acceptance of cards issued by other Hungarian banks and, in separate row, volume and value of transactions realised by foreign issued cards in the network of the data provider

Bank issued payment cards - acquiring business

Table 06: Total volume and value of transactions realized by foreign issued cards in Hungary

No.	Code of the international card company a	Cash advance		Purchases of goods and services		Cash payment	
		volume (pcs) b	value (million HUF) c	volume (pcs) d	value (million HUF) e	volume (pcs) f	value (million HUF) g
01							
02							
03							
04							
..							
nn							

Table 07: Traveler's checks cashed

No.	Value of traveler's checks cashed by the bank (million HUF)
	a
01	

## Completion instructions for the report

### Bank card acquirer business

#### General instructions

1. This report contains information regarding the sector engaged in the acquiring of bankcards, i.e. the number of cash advance locations and merchant points of sale operated by the data supplier in Hungary (ATM, POS, imprinter) and all domestic turnover carried out via these devices with Hungarian or foreign-issued cards. All data related to the turnover of the acquiring business shall be provided by the relevant data supplier irrespective of whether it uses its own ATM or POS network, or the network operated by another service provider (e.g. the ATM network operated by Euronet Banktechnikai Kft. or the POS network operated by Magyar Posta Zrt.).
2. Data on the acquiring business of co-operative credit institutions purchasing all services from banks, who are also the data providers, shall be collected from the system in summarised form and supplied to the MNB by the data supplier (bank) operating the system (currently Magyar Takarékszövetkezeti Bank Zrt. and Magyarországi Volksbank Zrt.). Particulars of the sponsored bank, if any, shall be conveyed either by the sponsored bank itself, or by the sponsor bank separately from its own data, indicating the sponsored bank's GIRO code or registration number.
3. The codes required for the completion of this report, as referred to in points 4.7.1 and 4.7.4 of Annex 3 are listed in the technical guidelines published on the official website of the MNB.
4. A glossary of terms used in the tables and in these completion instructions is located in point I.H.4 of this Annex.
5. In the tables containing turnover values, foreign currency values shall be converted to forint at the data supplier's own exchange rate prevailing on the day of the transaction, or at the official semi-annual FX average exchange rate of the MNB prevailing through the reference period.
6. The methodological guidelines assisting in the completion of the tables as referred to in point 9 of Annex 3 are located in the technical guidelines available on the official website of the MNB.

## Statement of cash processing activity

Serial number	Description	Pieces						Bank notes total	
		20 000	10 000	5 000	2 000	1 000	500	db	thousand Ft
		a	b	c	d	e	f	g= from a to f	h
01	<i>Quantity of unprocessed bank notes recieved (02+03+04)</i>								
02	<i>of which: a.) fit</i>								
03	<i>b.) defective</i>								
04	<i>c.) reject</i>								
05	<i>Quantity of all recieved bank notes (without the ones recieved from MNB)</i>								
06	<i>Quantity of supplied bank notes (without the ones paid into MNB)</i>								

Bank issued payment cards - issuing business

Table 01: Number of cards according to type, function and other characteristics

No.	Code of the card company	Code of card brand	Private card / Business - corporate card	Cards with debit function/ debit cards linked to a credit line/ cards with credit function/ cards with delayed debit function/ pre-paid debit	Bank issued cards / Co-branded and Affinity cards	Domestic use only / international use	For electronic use only / For use in electronic and imprinter terminals	Physical card / Virtual card	Good for cash advance / purchases / for both	Cards with electronic money function	Cards with noncontact payment function	Volume (pcs)
	a	b	c	d	e	f	g	h	i	j	k	l
01												
02												
03												
04												
...												
nn												

i>j

Table 02: Total number of cards issued

No.	Total number of cards issued, irrespective of brands, number of functions and other characteristics	of all cards those with a combined debit, cash and e-money function	off all cards those with payment function	of all cards those with cash function
	a	b	c	d
01				

Bank issued payment cards - issuing business

Table 03: Volume and value of cash withdrawal transactions in the reporting period

No.	Code of card company	Private card / Business - corporate card	Cards with debit function/ debit cards linked to a credit line/ cards with credit function/ cards with delayed debit function/ pre-paid debit cards/ cards with debit and/or delayed debit function/ cards with credit and/or delayed debit function/ others	Bank issued cards / Co-branded and Affinity cards	Cards with noncontact payment function	Cash withdrawals															
						ATM				POS terminals installed at bank branches and post office				POS terminals installed at merchant outlets							
						domestic		foreign		domestic		foreign		domestic		foreign		domestic		foreign	
						volume (pcs)	value (million HUF)	volume (pcs)	value (million HUF)	volume (pcs)	value (million HUF)	volume (pcs)	value (million HUF)	volume (pcs)	value (million HUF)	volume (pcs)	value (million HUF)	volume (pcs)	value (million HUF)	volume (pcs)	value (million HUF)
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q					
01																					
02																					
03																					
04																					
...																					
nn																					

Bank issued payment cards - issuing business

Table 04: Volume and value of cash deposit transactions in the reporting period

No.	Code of card company	Private card / Business - corporate card	Cards with debit function/ debit cards linked to a credit line/ cards with credit function/ cards with delayed debit function/ pre-paid debit cards/ cards with debit and, or delayed debit function/ cards with credit and, or delayed debit function/ others	Bank issued cards / Co-branded and Affinity cards	Cards with noncontact payment function	Cash deposits							
						ATM				POS terminals installed at bank branches and post offices			
						domestic		foreign		domestic		foreign	
						volume (pcs)	value (million HUF)	volume (pcs)	value (million HUF)	volume (pcs)	value (million HUF)	volume (pcs)	value (million HUF)
a	b	c	d	e	f	g	h	i	j	k	l	m	
01													
02													
03													
04													
...													
nn													



Bank issued payment cards - issuing business

Table 05: Volume and value of purchase in the reporting period

No.	Code of card company	Private card / Business - corporate card	Cards with debit function / debit cards linked to a credit line / cards with credit function / cards with delayed debit function / pre-paid debit cards / cards with debit and, or delayed debit function / and, or delayed debit function / others	Bank issued cards / Co-branded and Affinity cards	Cards with noncontact payment function	Purchase turnover							
						at merchant outlets				postal/phone and internet orders			
						domestic		foreign		domestic		foreign	
		volume (pcs)	value (million HUF)	volume (pcs)	value (million HUF)	volume (pcs)	value (million HUF)	volume (pcs)	value (million HUF)	volume (pcs)	value (million HUF)		
	a	b	c	d	e	f	g	h	i	j	k	l	m
01													
02													
03													
04													
...													
nn													

MNB identification code: PZ7

**Bank issued payment cards - issuing business**

**Table 06: Traveler's checks sales**

No.	Amount of traveler's checks sold by the bank in million forints
	a
01	

## Completion instructions for the report

### Bank card issuer business

#### General instructions

1. This report contains information on the bankcard issuance business, i.e. the number of cards issued by the credit institution and the total transaction turnover conducted with those cards in Hungary and abroad.
2. Data on the acquiring business of co-operative credit institutions purchasing all services from banks, who are also the data providers, shall be collected from the system in summarised form and supplied to the MNB by the data supplier (bank) operating the system (currently Magyar Takarékszövetkezeti Bank Zrt. and Magyarországi Volksbank Zrt.). Particulars of the sponsored bank, if any, shall be conveyed either by the sponsored bank itself, or by the sponsor bank separately from its own data, indicating the sponsored bank's GIRO code or registration number.
3. The codes required for the completion of this report, as referred to in points 4.7.2 and 4.7.4 of Annex 3 are listed in the technical guidelines published on the official website of the MNB.
4. In the tables containing turnover values, foreign currency values shall be converted to forint at the data supplier's own exchange rate prevailing on the day of the transaction, or at the official semi-annual FX average exchange rate of the MNB prevailing through the reference period.
5. A glossary of terms used in the tables and in these completion instructions is located in point I.H.4 of this Annex.
6. The methodological guidelines assisting in the completion of the tables as referred to in point 9 of Annex 3 are located in the technical guidelines available on the official website of the MNB.

The payment card fraud

Table 01: Fraud in the card issuing business during the reporting period per card companies and types of fraud

No.	Code of card company	Types of fraud	Fraudulent activity	
			volume of transactions (pcs)	value of transactions (thousand HUF)
	a	b	c	d
01				
02				
03				
...				
nn				

MNB identification code: P34

The payment card fraud

02. Table: Fraud in the card issuing business during the reporting period per equipments

No.	fraud on-us / is domestic interbank /cross border turnover	volume of transactions (pcs)			value of transactions (thousand HUF)		
		Cash drawing		Purchase	Cash drawing		Purchase
		ATM	POS		ATM	POS	
a	b	c	d	e	f	g	
01							
02							
03							
...							
nn							

The payment card fraud

Table 03: Loss written off in the card issuing business during the reporting period

No.	Code of card company	Types of fraud	Loss debited		Loss written off by issuing bank (thousand HUF)
			on foreign/Hungarian acquiring bank (thousand HUF)	on the card holder (thousand HUF)	
	a	b	c	d	e
01					
02					
03					
...					
nn					

thousand forints

MNB identification code: P34

### The payment card fraud

**Table 04: Fraud in the card acquiring business during the reporting period per card companies and types of fraud**

No.	Code of card company	Types of fraud	Fraudulent activity	
			volume of transactions (pcs)	value of transactions (thousand HUF)
	a	b	c	d
01				
02				
03				
...				
nn				

MNB identification code: P34

The payment card fraud

05. Table: Fraud in the card acquiring business during the reporting period per equipments

No.	fraud on-us / is domestic interbank /cross border turnover	volume of transactions (pcs)			value of transactions (thousand HUF)		
		Cash drawing		Purchase	Cash drawing		Purchase
		ATM	POS		ATM	POS	
		a	b	c	d	e	f
01							
02							
03							
...							
nn							



MNB identification code: P34

The payment card fraud

Table 06: Loss written off in the card acquiring business during the reporting period

thousand forints

No.	Code of card company	Types of fraud	Loss debited		Loss written off by acquiring bank (thousand HUF)
			on foreign/Hungarian issuing bank (thousand HUF)	on the domestic merchant (thousand HUF)	
	a	b	c	d	e
01					
02					
03					
...					
nn					

## The payment card fraud

Table 07: Fraud connected with ATM

No		(pcs)	(thousand HUF)
01	<b>FRAUD TO COST OF CARD OWNER AND/OR THE ISSUING BANK</b>		
02	<b>Card Skimming</b>		
03	Number of incidences by ATM		
04	Number of incidences by POS		
05	Number of incidences by other types of connections		
06	<b>Card Trapping</b>		
07	Number of incidences for obtainment of cards		
08	<b>Other types of fraud</b>		
09	Number of incidences resulted illegal reversal transactions		
10	Number of incidences for illegal obtainment of cash (Cash Trapping)		
11	<b>FRAUD AGAINST THE OWNER OF ATM</b>		
12	<b>Attach upon ATM-s</b>		
13	Number of physical and virtual attacks (except blasting)		
14	Number of attacks upon ATM with blasting		
15	Loss resulted from attacks		
16	<b>Attach upon staff serving ATM-s</b>		
17	Number of incidences		
18	Loss resulted from attacks		

## Completion instructions for the report

### Fraud in the bank card business

#### General instructions

1. This form is for reporting fraudulent activity and losses sustained in the bank card sector both on the issuer's and on the acquirer's side.
2. Data on the acquiring business of co-operative credit institutions purchasing all services from banks, who are also the data suppliers, shall be collected from the system in summarised form and supplied to the MNB by the data supplier (bank) operating the system (currently Magyar Takarékszövetkezeti Bank Zrt. and Magyarországi Volksbank Zrt.). For sponsored banks, in case the sponsoring bank submits the report, it should be submitted separately, under the GIRO code and registration number of the sponsored bank.
3. Fraud committed against the owner of the ATM (rows 11 to 18 of Table 07) shall be reported by the credit institution data supplier servicing the ATM in question (acquiring institution ID), irrespective of whether it uses its own ATM network or the network of another service provider.
4. The codes required for the completion of this report, as referred to in Annex 3 (4.7.3) (4.7.4) are listed in the technical guidelines published on the official website of the MNB.
5. A glossary of terms used in the tables and in these completion instructions is located in point I.H.4 of this Annex.
6. The methodological guidelines assisting in the completion of the tables as referred to in Annex (3) (9) are located in the technical guidelines available on the official website of the MNB.

**Monthly report on the balance of the payment transactions (clearing) account of corre-sponded credit institutions having an account with the correspondent bank**

Serial code	Code number of the credit institution	Average monthly balance of the current (settlement) account* (HUF thousand, with 3 decimals)
	a	b
101		
102		
103		
nnn		

\* / The daily balance of the current (settlement) account is the closing balance of the current (settlement) account on working days, while on official and other holidays it is the closing balance of the previous working day.  
 The average price calculated with the calendar days of daily stocks are regarded as monthly balance..

Table 01 ICS turnover broken down by transaction types

Serial number	Payment method		Transactions	
	code	definition	Volume (piece)	Value (HUF)
	a	b	c	d
0001				
0002				
0003				
0004				
0005				
0006				
0007				
0008				
...				
...				
...				
nxxx				
9996	999-60	Total clearing transactions		
9997	999-70	Total rejected clearing transactions		
9998	999-80	Total non-clearing transactions		
9999	999-90	Total rejected non-clearing transactions		

Table 02: BKR transactions broken down by value limits

Serial number	Items HUF thousand	Requested		Performed		Rejected	
		pieces	HUF	pieces	HUF	pieces	HUF
		a	b	c	d	e	f
01	-10						
02	10 - 20						
03	20 - 30						
04	30 - 40						
05	40 - 50						
06	50 - 60						
07	60 - 70						
08	70 - 80						
09	80 - 90						
10	90 - 100						
11	100- 200						
12	200- 300						
13	300- 400						
14	400- 500						
15	500- 600						
16	600- 700						
17	700- 800						
18	800- 900						
19	900-1000						
20	1000-2000						
21	2000-3000						
22	3000-4000						
23	4000-5000						
24	5000-6000						
25	6000-7000						
26	7000-8000						
27	8000-9000						
28	9000-10000						
29	10000-20000						
30	20000-30000						
31	30000-40000						
32	40000-50000						
33	50000-60000						
34	60000-70000						
35	70000-80000						
36	80000-90000						
37	90000-100000						
38	100000-						
39	<b>Total:</b>						

Table 03: Simple credit transfer transactions broken down by value limits

Serial number	Items HUF thousand	Requested		Rejected	
		pieces	HUF	pieces	HUF
		a	b	c	d
01	-10				
02	10 - 20				
03	20 - 30				
04	30 - 40				
05	40 - 50				
06	50 - 60				
07	60 - 70				
08	70 - 80				
09	80 - 90				
10	90 - 100				
11	100-200				
12	200-300				
13	300-400				
14	400-500				
15	500-600				
16	600-700				
17	700-800				
18	800-900				
19	900-1000				
20	1000-2000				
21	2000-3000				
22	3000-4000				
23	4000-5000				
24	5000-6000				
25	6000-7000				
26	7000-8000				
27	8000-9000				
28	9000-10000				
29	10000-20000				
30	20000-30000				
31	30000-40000				
32	40000-50000				
33	50000-60000				
34	60000-70000				
35	70000-80000				
36	80000-90000				
37	90000-100000				
38	100000-				
39	<b>Total:</b>				

Table 04: Bank to bank transactions broken down by value limits

Serial number	Items HUF thousand	Requested		Rejected	
		pieces	HUF	pieces	HUF
		a	b	c	d
01	-100000				
02	100000-200000				
03	200000-300000				
04	300000-400000				
05	400000-500000				
06	500000-600000				
07	600000-700000				
08	700000-800000				
09	800000-900000				
10	900000-1000000				
11	1000000-				
12	<b>Total:</b>				

Table 05: Direct credit transactions broken down by value limits

Serial number	Items HUF thousand	Requested		Rejected	
		pieces	HUF	pieces	HUF
		a	b	c	d
01	-10				
02	10 - 20				
03	20 - 30				
04	30 - 40				
05	40 - 50				
06	50 - 60				
07	60 - 70				
08	70 - 80				
09	80 - 90				
10	90 - 100				
11	100- 200				
12	200- 300				
13	300- 400				
14	400- 500				
15	500- 600				
16	600- 700				
17	700- 800				
18	800- 900				
19	900-1000				
20	1000-				
21	<b>Total:</b>				



Table 06: Direct debit transactions broken down by value limits

Serial number	Items HUF thousand	Requested collection		Cleared		Rejected	
		pieces	HUF	pieces	HUF	pieces	HUF
		a	b	c	d	e	f
01	-10						
02	10 - 20						
03	20 - 30						
04	30 - 40						
05	40 - 50						
06	50 - 60						
07	60 - 70						
08	70 - 80						
09	80 - 90						
10	90 - 100						
11	100- 200						
12	200- 300						
13	300- 400						
14	400- 500						
15	500- 600						
16	600- 700						
17	700- 800						
18	800- 900						
19	900-1000						
20	1000-						
21	<b>Total:</b>						

Table 07: PEK (Postal) transactions broken down by value limits

Serial number	Items HUF thousand	Requested	
		pieces	HUF
		a	b
01	-10		
02	10 - 20		
03	20 - 30		
04	30 - 40		
05	40 - 50		
06	50 - 60		
07	60 - 70		
08	70 - 80		
09	80 - 90		
10	90 - 100		
11	100- 200		
12	200- 300		
13	300- 400		
14	400- 500		
15	500- 600		
16	600- 700		
17	700- 800		
18	800- 900		
19	900-1000		
20	1000-		
21	<b>Total:</b>		

**Table 08: ICS (Interbank Clearing System) transactions broken down by settlement days**

Serial number	Settlement date	Requested		Cleared		Rejected	
		pieces	HUF	pieces	HUF	pieces	HUF
	a	b	c	d	e	f	g
001							
001							
001							
...							
...							
001							
002	<b>Total:</b>						

**Table 09: Direct credit transactions broken down by settlement days**

Serial number	Settlement date	Requested		Rejected	
		pieces	HUF	pieces	HUF
	a	b	c	d	e
001					
001					
001					
...					
...					
001					
002	<b>Total:</b>				

**Table 10: Direct debit transactons according to settlement days**

Serial number	Settlement date	Collecction		Cleared		Rejected	
		pieces	HUF	pieces	HUF	pieces	HUF
	a	b	c	d	e	f	g
001							
001							
001							
...							
...							
001							
002	<b>Total:</b>						

**Table 11: Volume of PEK transactions broken down by settlement dates**

Serial number	Settlement date	Requested transactions	
		pieces	HUF
	a	b	c
001			
001			
001			
...			
...			
001			
002	<b>Total:</b>		

**Table 12: Direct credit transactions broken down by sending clearing members**

Serial number	Bank code	Total transaction				Of which handed in directly			
		Requested		Rejected		Requested		Rejected	
		Sent	Sent	Received	Received	Sent	Sent	Received	Received
		piece	HUF	piece	HUF	piece	HUF	piece	HUF
	a	b	c	d	e	f	g	h	i
001									
001									
001									
...									
...									
001									
002	<b>Total:</b>								

**Table 13: Direct credit transactions broken down by receiver clearing members**

Serial number	Bank code	Received		Rejected	
		pieces	HUF	pieces	HUF
	a	b	c	d	e
001					
001					
001					
...					
...					
001					
002	<b>Total:</b>				

Table 14: Direct debit transactions broken down by clearing members

Serial number	Bank code	Total transaction						Of which handed in directly											
		Collection request			Performed			Rejected			Collection request			Performed			Rejected		
		sender		receiver	sender		receiver	sender		receiver	sender		receiver	sender		receiver	sender		receiver
		Pieces	HUF	Pieces	Pieces	HUF	Pieces	Pieces	HUF	Pieces	Pieces	HUF	Pieces	Pieces	HUF	Pieces	Pieces	HUF	Pieces
001	a	b	c	d	e	f	g	h	i	j	k	l	m						
002																			
003																			
...																			
...																			
nnn																			
999	<b>Total:</b>																		

Table 15: Direct debit transactions broken down by receiver clearing members

Serial number	Bank code	Collection request			Performed			Rejected		
		receiver		sender	receiver		sender	receiver		sender
		Pieces	HUF	Pieces	Pieces	HUF	Pieces	Pieces	HUF	
001	a	b	c	d	e	f	g			
001										
001										
...										
...										
001										
002	<b>Total:</b>									

Table 16: Direct credit transactions according to titles

Serial number	Title	Requested (B4)			Rejected		
		number	HUF	number	HUF	number	HUF
001	a	b	c	d	e		
001							
001							
...							
...							
001							
002	<b>Total:</b>						

**Table 17: Direct debit transactions broken down by titles**

Serial number	Title	Collection request (B4)		Performed (G12)		Rejected (G12)	
		pieces	HUF	pieces	HUF	pieces	HUF
	a	b	c	d	e	f	g
001							
001							
001							
...							
...							
001							
002	<b>Total:</b>						

**Table 18: Clearing turnover of banks broken down by sent and received items, and transaction types**

Serial number	Bank code	Sent/Received	Transaction code and sub-code	Volume	Value
	a	b	c	d	e
0001					
0002					
0003					
...					
...					
nnnn					

Table 19: Rejected direct debit transactions broken down by sender clearing members and error code

Serial number	Bank code	Institution code	error code 02		error code 03		error code 06		error code 10		error code 50		error code 51		error code 54		error code 65		error code 99		
			pcs	HUF	pcs	HUF	pcs	HUF	pcs	HUF	pcs	HUF	pcs	HUF	pcs	HUF	pcs	HUF	pcs	HUF	pcs
0001			a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	
0002																					
0003																					
...																					
...																					
nmmn																					

Table 20: Rejected direct debit transactions broken down by recipient clearing members and error code

Serial number	Bank code	Institution code	error code 02		error code 03		error code 06		error code 10		error code 50		error code 51		error code 54		error code 65		error code 99		
			pcs	HUF	pcs	HUF	pcs	HUF	pcs	HUF	pcs	HUF	pcs	HUF	pcs	HUF	pcs	HUF	pcs	HUF	pcs
0001			a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	
0002																					
0003																					
...																					
...																					
nmmn																					

Table 21: Direct debit authorization messages

Serial number	FELHBE messages		FELHAP messages							
	New	Modification/cancellatio	00	01	11	12	13	14	15	99
0001	a	b c	d	e	f	g	h	i	j	k

## Completion instructions for the report Payment transaction statistics

### I. General instructions

The reason for this report is to receive an overview of the volume of transactions processed through the BKR, including a breakdown of these transaction. This information is required to enable the MNB to exercise its overseer functions. In the report all dates shall be entered in the YYYY.MM.DD. format.

Indicate in this table only the code-sub-code pairs associated with any turnover during the reference period. Where the transactions are broken down according to value, the reference intervals shall be considered open in the beginning and closed at the end.

In the report clearing transactions shall mean where any movement of funds is involved, and non-clearing transactions shall mean when there is none.

The 'Bank code' fields must indicate a clearing member in all cases, and the turnover of correspondent banks shall be reported on the aggregate with the clearing member's turnover.

Any reference made to title codes and transaction codes shall mean the title codes and transaction codes specified in the GIRO Standard Manual.

The report shall include a summary of the turnover of night and daytime clearing systems in the tables where daytime turnover is applicable.

### II. Detailed instructions for the completion of the tables

#### Table 01: ICS (Interbank Clearing System) transaction turnover according to transaction type

The table must contain all clearing and non-clearing initiated transactions. For non-clearing transactions, the amount to be collected should be indicated in column d, 'value (HUF)' next to the number of transactions.

Each transaction code-sub-code pair must be indicated in the table in a separate row, i.e., even the rejected items have to be reported in as many separate rows under as many separate transaction code-sub-code they are indicated.

Callback (SEPA code: CAMT.056) and Rejected callback transactions (SEPA code: CAMT.029) shall be reported by the '099-00' and the '299-00) code-subcodes respectively.

The values of the serial number column shall consist of four characters without interruption. (The appropriate number of filler '0's shall be added to precede the actual characters.) The numbering and content of the summary rows shall be as follows:

#### **Row 9996: Total clearing transactions**

This row contains the total number of transactions and the total value of clearing transactions

#### **Row 9997: Total rejected clearing transactions**

This row contains the volume and value of rejected clearing transactions.

#### **Row 9998: Total non-clearing items**

This row contains the total number and the total value of non-clearing items (for example, direct debit requesting transactions and rejections without an amount).

#### **Row 9999: Total rejected non-clearing items**

This row contains the volume and value of rejected non-clearing items.

**Table 02: Volume of ICS transactions according to value limits**

This table contains all BKR transactions broken down according to specific value limits. The *Rejected Items* column shall indicate *reverse* transfers as well.

The values of the serial number column shall consist of two characters without interruption, preceded by an added '0', including the summary row.

**Table 03: Volume of credit transfers according to value limits**

This table contains credit transfers broken down according to the specific value limits.

The values of the serial number column shall consist of two characters without interruption, preceded by an added '0', including the summary row.

**Table 04: Volume of bank-to-bank transactions according to value limits**

This table contains bank-to-bank transactions broken down according to specific value limits.

The values of the serial number column shall consist of two characters without interruption, preceded by an added '0', including the summary row.

**Table 05: Volume of direct credit transactions according to value limits**

This table contains direct credits broken down according to the specific value limits.

The values of the serial number column shall consist of two characters without interruption, preceded by an added '0', including the summary row.

**Table 06: Volume of direct debit transactions according to value limits**

This table contains direct debits broken down according to specific value limits.

The values of the serial number column shall consist of two characters without interruption, preceded by an added '0', including the summary row.

The columns in the group collection tables shall indicate the following:

'Request': these columns contain the transactions requesting direct debits (094-00 transaction type; volume, requested amount)

'Cleared': these columns contain the direct debit transactions executed (404-00 transaction type; volume, amount)

'Rejected': these columns contain the rejected direct debit transactions (294-00 transaction type; volume, requested amount)

**Table 07: Volume of PEK (postal) transactions broken down according to value limits**

The table contains PEK transactions broken down according to specific value limits.

The values of the serial number column shall consist of two characters without interruption, preceded by an added '0', including the summary row.

**Table 08: Volume BKR transactions broken down according to settlement dates**

This table contains all BKR transactions broken down according to settlement dates. The *Rejected Items* column shall indicate *reverse* transfers as well.

In the serial number column, each specific row shall include the constant '001' value, whereas '002' shall be specified in the summary row.

**Table 09: Volume of direct credit transfers according to settlement dates**

The table contains the direct credit transfers broken down according to settlement dates.

In the serial number column, each specific row shall include the constant '001' value, whereas '002' shall be specified in the summary row.

**Table 10: Volume of direct debit transactions according to settlement dates**

The table contains direct debit transactions broken down according to settlement dates.

In the serial number column, each specific row shall include the constant '001' value, whereas '002' shall be specified in the summary row.

**Table 11: Volume of PEK transactions broken down according to settlement dates**



The table contains PEK transactions broken down according to settlement dates.

In the serial number column, each specific row shall include the constant '001' value, whereas '002' shall be specified in the summary row.

**Table 12: Volume of direct credit transfers broken down according to transferor clearing members**

This table contains direct credit transfers broken down according to transferor clearing members.

In the serial number column, each specific row shall include the constant '001' value, whereas '002' shall be specified in the summary row.

Columns

- **b** and **c** shall contain the volume and value of forward transactions (007-01) where the originator is the clearing member or any correspondent bank of the clearing member;
- **d** and **e** shall contain the volume and value of reverse transactions (207-01) where the beneficiary is the clearing member or any correspondent bank of the clearing member;
- **f** and **g** shall contain the volume and value of forward transactions (007-01) where the originator is any direct transferor of the clearing member;
- **h** and **i** shall contain the volume and value of reverse transactions (207-01) where the beneficiary is any direct transferor of the clearing member.

**Table 13: Volume of direct credit transactions broken down according to transferee clearing members**

This table contains direct credit transfers broken down according to transferee clearing members.

In the serial number column, each specific row shall include the constant '001' value, whereas '002' shall be specified in the summary row.

Columns

- **b** and **c** shall contain the volume and value of forward transactions (007-01) where the beneficiary is the clearing member or any correspondent bank of the clearing member;
- **d** and **e** shall contain the volume and value of reverse transactions (207-01) where the originator is the clearing member or any correspondent bank of the clearing member.

**Table 14: Volume of direct debit transactions broken down according to transferor clearing members**

This table contains direct debit transactions broken down according to transferor clearing members.

In the serial number column, each specific row shall include the constant '001' value, whereas '002' shall be specified in the summary row.

Columns

- **b** and **c** shall contain the volume and value of forward transactions (094-00) where the originator is the clearing member or any correspondent bank of the clearing member;
- **d** and **e** shall contain the volume and value of executed transactions (404-00) where the beneficiary is the clearing member or any correspondent bank of the clearing member;
- **f** and **g** shall contain the volume and value of rejected transactions (204-00) where the beneficiary is the clearing member or any correspondent bank of the clearing member;
- **h** and **i** shall contain the volume and value of forward transactions (094-00) where the originator is any direct transferor of the clearing member;
- **j** and **k** shall contain the volume and value of executed transactions (404-00) where the beneficiary is any direct transferor of the clearing member.
- **l** and **m** shall contain the volume and value of rejected transactions (204-00) where the beneficiary is any direct transferor of the clearing member.

**Table 15: Volume of direct debit transactions broken down according to transferee clearing members**

This table contains direct debit transactions broken down according to transferee clearing members.

In the serial number column, each specific row shall include the constant '001' value, whereas '002' shall be specified in the summary row.

**Table 16: Volume of direct credit transfers broken down according to title codes**

This table contains direct credit transfers broken down according to title codes.

In the serial number column, each specific row shall include the constant '001' value, whereas '002' shall be specified in the summary row.

**Table 17: Volume of direct debit transactions broken down according to title codes**

This table contains direct debit transactions broken down according to title codes.

In the serial number column, each specific row shall include the constant '001' value, whereas '002' shall be specified in the summary row.

**Table 18: Volume of clearing transactions of banks according to sent, received items and transaction types**

This table contains transactions sent and received by clearing members, cleared or forwarded through BKR, broken down according to transaction types (including collection requests and rejected transactions as well).

The items sent and received by individual clearing members must be reported in a separate row; in addition, the values relating to each separate transaction code-sub-code pair shall be reported in separate rows. Cases where the number of items (Column d) is zero shall not be reported.

The values of the serial number column shall consist of four characters without interruption. (The appropriate number of filler '0's shall be added to precede the actual characters.) The table does not contain a summary row.

Instructions for column entries:

- a) bank code of the clearing member issued by MNB
- b) 'K' or 'F', depending on whether the entry in the row pertains to sent or received transactions
- c) Transaction code and sub-code in '999-99' format
- d) number of transactions
- e) value of transactions

**Table 19: Volume of rejected direct debit transactions broken down according transferor clearing members**

This table shall indicate rejected direct debit transactions broken down according to transferor banks, collectors and error codes. Please also indicate the identification code of the collector. Transferor bank shall also mean the clearing member's participants and the correspondent banks and direct transferors of the clearing member.

The values of the serial number column shall consist of four characters without interruption. (The appropriate number of filler '0's shall be added to precede the actual characters.) The table does not contain a summary row.

The reporting of the error codes shall be in accordance with the contents of the BKR Standard Manual.

- 02 unknown ('recipient') account number
- 03 terminated ('recipient') account number
- 06 account number of 'recipient' is incorrect (the customer transaction account number of the bank is displayed instead of the account number of the customer)
- 10 discrepancy between name and account number
- 50 return due to insufficient coverage (for transaction codes 292, 293, 294)
- 51 return due to absence of proxy (for transaction codes 292, 294)
- 54 general return (on the client's instructions, for transaction codes 293, 294)
- 65 collection order exceeded value limit (for transaction code 294)
- 99 other error

**Table 20: Volume of rejected direct debit transactions broken down according to transferee clearing members**

This table is identical with table 19, with the exception that the volume of transaction shall be broken down according to recipient banks. Transferee clearing member shall also mean the clearing member's participants and the correspondent banks and direct transferors of the clearing member.

The values of the serial number column shall consist of four characters without interruption. (The appropriate number of filler '0's shall be added to precede the actual characters.) The table does not contain a summary row.

**Table 21: Volume of authorisation messages broken down according to type and error code**

This table shall summarise messages with respect to the authorisation data sent by the data supplier's bank (FELHBE) in accordance with the ICS Standard Manual, processed in the reference month in the letter of authorisation transmission sub-system operated by GIRO Zrt. (FELHAT), and the confirmation of receipt of the authorisation by the recipient (FELHAP), according to the instructions specified in the table. The value of the serial number column shall always be '0001'.

**Table 01: List of banks queuing in night settlement or which have rolled or rejected transactions in intraday settlement due to lack of funds**

Serial number	Settlement date	Settlement/cycle code	Bank code	Batch in queue	Transaction in queue	Amount in queue	Uncovered amount in queue
				Volume	Volume	HUF	HUF
	a	b	c	d	e	f	g
01							
02							
03							
...							
...							
nn							

**Table 02: List of banks sending their items in extraordinary times in case of night settlement**

Serial number	Settlement date	Bank code	Receipt of the last bundle	Sent bundle in extraordinary phase	Sent transaction in extraordinary phase	Sent amount in extraordinary phase
			hh:mm	Volume	Volume	HUF
	a	b	c	d	e	f
01						
02						
03						
...						
...						
nn						

**Table 03: Transactions rejected by night and intraday settlement systems**

Serial number	Settlement date	Settlement/cycle code	Bank code	Error code	Description of the error	Amount of bound rejected due to error	Amount of transaction rejected due to error
						Volume	Volume
	a	b	c	d	e	f	g
01							
02							
03							
...							
...							
nn							

Table 04a: Number of daily transactions and settlement term in night settlement system

Serial number	Date of settlement	Total cleared transactions		First stage				Second stage			Extraordinary stage		
		Volume	Value	Cleared transactions	Start of settlement	Time of completion	Date of results availability	Last arrived bundle	Start of settlement	Date of results availability	Start of settlement	Date of results availability	
													Volume
01	a	b	c	d	e	f	g	h	i	j	k	l	m
02													
03													
...													
...													
nn													

Table 04b: Number of daily transactions and settlement term in intraday settlement system by phase

Serial number	Date of settlement	Cycle code	Details of the settlement cycle									
			Cleared transactions		Start of cycle	Last settlement	Settlement closure	Sending GIRO preliminary position report	Start of GIRO collateral collection initiative	End of GIRO collateral collection	Balance allocation in VIBER	Date of results availability
			Volume	Value								
01	a	b	c	d	e	f	g	h	i	j	k	l
02												
03												
...												
...												
nn												

Table 05.: Communication errors

Serial number	Service provider	Number of errors	Total time lost	Average time lost	Longest time lost	Loss indicator	Total length of time of service breakdown, simultaneously in the communication lines of both service providers
		number	hhmm	hhmm	hhmm	%	hhmm
	a	b	c	d	e	f	g
01							
02							
03							
...							
...							
m							

Table 06: Off-line data traffic

Serial number	Date	Phase code	Bank	Reason
01	a	b	c	d
02				
03				
...				
...				
nn				

Table 07: Bandwidth of clearing communication lines

Serial number	Service provider	Relation	Bandwidth	Type of change
01	a	b	c	d
02				
03				
...				
...				
nn				

Table 08a: Bound withdrawal in the night settlement system

Serial number	Date of settlement	Bank code	Amount of bound(s) withdrawn		Number of transactions contained in the withdrawn bounds	Amount of withdrawn transactions		Executor of cancellation	
			Volume	c		HUF	e		
01	a	b	Volume	c	Volume	d	HUF	e	f
02									
03									
...									
...									
nn									

Table 08b: Withdrawals in the intraday settlement system

Serial number	Date of settlement	Cycle code	Bank code	Number of transactions concerned by withdrawal procedure		Value of transactions concerned by withdrawal procedure	
				Volume	d	HUF	e
01	a	b	c	Volume <td>d</td> <td>HUF <td>e</td> </td>	d	HUF <td>e</td>	e
02							
03							
...							
...							
nn							

Table 09: Closed complaints

Serial number	Bank	Date	Description	Outcome	Reason	Settlement date	Which platform was concerned
01	a	b	c	d	e	f	g
02							
03							
...							
...							
nn							

Table 10: Contracted repairs related to clearing

Serial number	Error report		Error repair		Supplier	Short description of the error	Description of the repairment	Which platform was concerned by the mistake
	Date	Time	Date	Time				
01	a	b	c	d	e	f	g	h
02								
03								
...								
...								
nn								

Table 11: Modifications in the clearing system

Serial number	Change			On which platform
	Date	Place	Description	
01	a	b	c	d
02				e
03				
...				
...				
nn				



**Table 12: Clearing member's statement**

Date of the report					
Serial number	Name of the direct clearing member	Bank code of the direct clearing member	SWIFT code of the direct clearing member	Selected parameter of the collateral insurance	If the parameter=3, then sum of X (HUF)
	a	b	c	d	e
01					
02					
03					
...					
...					
nn					

## Completion instructions for the report

### Payment system statistics

#### I. General instructions

In the report all dates shall be entered in the YYYY.MM.DD. format. In the report clearing transactions shall mean where any movement of funds is involved, and non-clearing transactions shall mean when there is none.

#### II. Detailed instructions for the completion of the tables

##### **Table 01: List of banks with transactions left queued at the end of the night clearing or carried over or rejected in daytime clearing due to the shortage of funds**

This table shall be used to report the cases where the funds available to a clearing member for the clearing and payment of the relevant cycle (in the case of night clearing, the amount specified by the MNB, on the new daytime clearing platform, in the case of the early morning cycle, the amount remaining from the MNB-specified amount after night-time clearing and payment and, in the case of other daytime clearing cycles, funds collected through VIBER debiting) was insufficient for the clearing and payment of all transactions.

A full batch may be left queued in night clearing only.

Such incidents, if any, shall be reported by clearing day, clearing unit (night or day) and clearing cycle.

Column b) shall include whether the incident affected night or daytime clearing and the specific cycle if daytime clearing was affected.

The 'Batch left queued' column need not be completed for daytime clearing as it does not apply.

In the case of daytime clearing, the columns f) and g) are identical except for the early morning cycle.

##### **Table 02: List of banks sending their items during the special phase in night clearing**

This table shall include incidents where a clearing member finished the sending of items during the special phase.

Column 'c' shall specify the data in hh:mm format.

Column 'e' shall contain all transactions (clearing and non-clearing) remaining in the queue. Column 'f' shall indicate only those clearing transaction where any movement of funds is involved, showing the amounts of these transactions.

##### **Table 03: Transactions rejected by night and daytime clearing systems**

This table shall contain information concerning the transactions submitted by clearing members to the data supplier which, however, had been rejected by the clearing house due to some error in formal or content requirements. Errors should be reported at both batch level and transaction level.

Column 'b' shall specify the clearing transaction or cycle affected by the incident.

The columns shall contain the following information:

- a) MNB bank code of the clearing member whose transaction contained an error
- b) Error code according to the Standard Manual
- c) Description of the error code according to the Standard Manual
- d) Number of batches rejected due to an error (to be completed for batch-level errors)
- e) Number of transactions rejected due to an error (to be completed for transaction-level errors)

Transactions admitted from the customers of clearing members (direct submitters) need not be reported.

#### **Table 04a: Number of transactions in a day and the duration of clearing in the night clearing system**

This table shall indicate the key figures concerning night clearing. Data relating to the number and value of transactions shall concern clearing transactions only.

The individual columns shall contain the following information:

- a) Date of settlement
- b) Amount of all clearing transactions processed on the reference settlement date
- c) Value of all clearing transactions processed on the reference settlement date
- d) Amount of all clearing transactions processed during the first phase
- e) Value of all clearing transactions processed during the first phase
- f) Beginning of acceptance of individual batches (002) for processing in the first phase (hh:mm)
- g) Beginning of settlement in the first phase (hh:mm)
- h) Time of making the results of the first phase available by the clearing member (hh:mm)
- i) Time of receipt of the last batch dispatched for the second phase (hh:mm)
- j) Beginning of settlement in the second phase (hh:mm)
- k) Time of making the results of the second phase available by the clearing member (hh:mm)
- l) Beginning of the special phase (hh:mm)
- m) Time of making the results of the special phase available by the clearing member (hh:mm)

#### **Table 04b: Number of transactions in a day and the duration of clearing in the daytime clearing system, by phase**

This table shall specify the main data of concerning daytime clearing (the new platform). The data relating to the number and value of transactions shall concern clearing transactions only.

The individual columns shall contain the following information:

- a) Date of settlement
- b) Codes of the daytime clearing cycles according to the 4.8.2 Technical Aids (code library) in Annex 3 to the Regulation.
- c) Number of clearing transactions processed during the clearing cycle concerned
- d) Value of the clearing transactions processed during the clearing cycle concerned
- e) The time (hh:mm:ss) of the opening of the clearing cycle concerned (the time specified in the business regulations for normal business or the time of the modified opening if an incident has occurred)
- f) The time (hh:mm:ss) of the last admission during the clearing cycle concerned
- g) The time (hh:mm:ss) of the closing of admission during the clearing cycle concerned (the time specified in the business regulations for normal business or the time of the modified opening if an incident has occurred)
- h) The time (hh:mm:ss) of the start of sending the GIRO preliminary position report (the time the GIRO started sending the preliminary position reports to clearing members prior to the collecting of security)
- i) The time (hh:mm:ss) of the start of the initiation of GIRO security collection (the time the request for security leaves the GIRO SWIFT terminal)
- j) The time (hh:mm:ss) of the end of the GIRO security collection (the time-stamp of the last incoming SWIFT response to the SWIFT security requests if the request for security need not be cancelled; in any other situation, the time-stamp of the SWIFT response to the cancellation(s) of the security request)
- k) The time (hh:mm:ss) of the remittance of balances in the VIBER (the SWIFT time-stamp when the last SWIFT message triggering the remittance of balances in the VIBER leaves the GIRO SWIFT terminal)
- l) The time (hh:mm:ss) results became available.

#### **Table 05: Communication errors**

This table should contain data of errors of communication lines according to service providers. It is not considered a communication error if the line is available but the partner does not respond (for example, switched off).

Monthly inverse availability value shall be reported in percentages, with an accuracy of four decimals.

- a) Abbreviated name of the service provider operating the faulty line
- b) Number of lines out of service
- c) Total time lost (hh:mm)
- d) Time lost due to one faulty line (hh:mm, column 'c' divided by column 'b')
- e) Duration of the longest service breakdown (hh:mm)
- f) Monthly rate of availability (% , up to four decimals)
- g) Total length of time of service breakdown that has occurred simultaneously in the communication lines of both service providers, sustained by any participant.

#### **Table 06: Off-line data traffic**

This table is used for reporting cases when a clearing member did not send or receive data as usual, using the communication line provided by the data supplier, but by other means.

Column c should contain a brief explanation for the off-line data traffic.

No off-line data traffic needs to be reported which was agreed before (for example, bank holiday).

#### **Table 07: Change in the bandwidth of the clearing communication lines**

This table shall specify the bandwidths of the communication lines provided by the clearing house. All clearing member relations and the bandwidths between two (or more) centres of the reporting organisation shall also be reported.

For the first time, the bandwidth of all lines should be reported, but in further reports only changes have to be reported. The establishment of a new line, termination of an existing line, changing the bandwidth of an existing line is considered a change.

The columns shall contain the following information:

- a) Abbreviated name of the service provider supplying the communications line
- b) For clearing member relations, the bank code of the clearing member issued by the MNB, and for other data supplier relations the bank code issued to the data supplier by the MNB (980).
- c) Bandwidth of the line shall be reported in Kbit/sec.
- d) Nature of the change (for example, new line, termination, bandwidth change)

#### **Table 08a: Batch cancellations in the night clearing system**

This table is used to supply information in detail concerning the cancellation, in the night clearing system, of batches previously sent by the participant.

The columns shall contain the following information:

- a) Date of settlement in effect at the time the batch was cancelled
- b) The clearing member's MNB bank code
- c) Number of batch(es) cancelled
- d) Number of transactions in the batches cancelled
- e) Value of the batches cancelled (HUF)
- f) Executor of the cancellation (use 'k' to indicate if the cancellation was effected by the clearing member on the monitor, and use 'o' when the cancellation was carried out by the operators of GIRO Zrt. at the clearing member's request).

#### **Table 08: Cancellations in the daytime clearing system**

This table shall include the detailed data concerning the cancellation, in the daytime clearing system, by clearing cycle, of the batches (bilateral packages) and transactions (e.g. by InterGIRO monitor) previously sent by members. Each cancellation of a batch or an individual transaction is considered a cancellation.

The columns shall contain the following information:

- a) clearing date
- b) the code of the clearing cycle (according to the 4.8.2 Technical Aids (code library) in Annex 3 to the Regulation)
- c) bank code
- d) number of transactions affected by the cancellations (both recall and cancel transactions)
- e) value of the transactions affected by the cancellations (both recall and cancel transactions) (HUF)
- f) number of transactions affected by the completed cancellations (both recall and cancel transactions)
- g) value of the transactions affected by the completed cancellations (both recall and cancel transactions) (HUF)

#### **Table 09: Complaints closed**

This table shall contain closed complaints (i.e. whose assessment has been concluded) received from the clearing members (i.e. not including those of direct submitters). The complaints shall be reported for the period according to the closing date.

The columns shall contain the following information:

- a) The clearing member's MNB bank code
- b) Date of receipt of the complaint
- c) Brief description of the complaint
- d) Outcome of the proceedings ('Settled' - the data supplier was/is liable to remedy deficiencies; 'Declined' - the data supplier was/is not at fault)
- e) Reasons
- f) Date of settlement/refusal
- g) The platform concerned by the complaint.

#### **Table 10: Repairs**

This table is used to report cases when the data supplier involved other companies (suppliers) to restore the clearing traffic to normal operations. Please report repairs affecting main components or the operating system. Repairs and maintenance work regularly carried out by the suppliers of the data provider on a contractual basis shall not be reported.

Column e shall specify the name of the partner company carrying out the repair/servicing.

Columns f and g shall contain a brief and concise description of the error or the error repair.

Column h shall specify the platform on which the repairs were carried out.

#### **Table 11: Modifications to the clearing turnover system**

This table shall specify the changes made to the systems carrying out the clearing turnover. The report shall contain the execution of changes contained in the annual investment plan, and of the unplanned changes, the replacement of all major hardware components and the installation of new versions of the operating system or other software products specifically developed for clearing.

In column b please enter the letter 'M' if the location of the modification was Mártonffy utca (primary site), and the letter 'V' if it was Vadász utca (secondary site).

Column e) shall specify the platform on which the modification took place.

#### **Table 12: Statement on clearing members**

For each direct clearing member, this table shall include the selected security parameter, along with its other relevant characteristics.

In column d) (The selected security parameter), the following code table shall be applied:

- 1=gross liability
- 2=net liability
- 3=net liability+HUF X, up to...

Column e) shall include the amount X if the value of the selected security parameter is 3. If the value of the selected security parameter is other than 3, this field shall be left blank.

Table 01: ICS sent turnover broken down by value limits by settlement days, cycles and sender banks

Serial number	Bank code	Settlement day	Settlement/ cycle code	0-10th		10th-100th		100th-1M		1M-5M		5M-10M		10M-20M		20M-50M		50M-100M		100M-200M	
				value	volume	value	volume	value	volume	value	volume	value	volume	value	volume	value	volume	value	volume	value	volume
01	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u
02																					
03																					
...																					
...																					
nn																					

(table continued)

200M-500M		500M-1000M		1000M-1500M		1500M-2000M		2000M-5000M		over 5000M		TOTAL	
value	volume	value	volume	value	volume	value	volume	value	volume	value	volume	value	volume
v	w	x	y	z	aa	ab	ac	ad	ae	af	ag	ah	ai

Table 02: ICS sent turnover broken down by value limits by settlement days, cycles and sender banks

Serial number	Bank code	Settlement day	Settlement/cycle code	0-10th		10th-100th		100th-1M		1M-5M		5M-10M		10M-20M		20M-50M		50M-100M		100M-200M	
				value	volume	value	volume	value	volume	value	volume	value	volume	value	volume	value	volume	value	volume	value	volume
01	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u
02																					
03																					
...																					
...																					
nn																					

(table continued)

200M-500M		500M-1000M		1000M-1500M		1500M-2000M		2000M-5000M		over 5000M		TOTAL	
value	volume	value	volume	value	volume	value	volume	value	volume	value	volume	value	volume
y	w	x	y	z	aa	ab	ac	ad	ae	af	ag	ah	ai

Table 03: ICS Bank-to-Bank transactions broken down by value limits by settlement days

Serial number	Fixed text	Settlement day	0-10th		10th-100th		100th-1M		1M-5M		5M-10M		10M-20M		20M-50M		50M-100M		100M-200M		
			value	volume	value	volume	value	volume	value	volume	value	volume	value	volume	value	volume	value	volume	value	volume	value
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	
01	TOTAL																				
02	TOTAL																				
03	TOTAL																				
...	TOTAL																				
...	TOTAL																				
nn	TOTAL																				

(table continued)

200M-500M		500M-1000M		1000M-1500M		1500M-2000M		2000M-5000M		over 5000M		TOTAL	
value	volume	value	volume	value	volume	value	volume	value	volume	value	volume	value	volume
u	v	w	x	y	z	aa	ab	ac	ad	ae	af	ag	ah



## Completion instructions for the report

## GIRO Statistics

## Detailed instructions for the completion of the tables

**Table 01: The distribution, according to value limit, of the individual clearing turnover by clearing day, cycle and forwarding bank**

Transaction types:

- Simple credit transfers (001-00)
- Direct credit (001-01)
- Documentary credit (001-02)
- Immediate collection - settlement (002-00)
- Settlement of a bill of exchange collection (002-01)
- Settlement of a cheque collection (002-03)
- Settlement of a term collection (003-00)
- Rejection of a credit transfer (201-00)
- Rejection of a direct credit (201-01)
- Rejection of a documentary credit (201-02)
- Rejection of the settlement of an immediate collection (202-00)
- Rejection of the settlement of a bill of exchange collection (202-01)
- Rejection of the settlement of a cheque collection (202-03)
- Rejection of the settlement of a term collection (203-00)

The column 'Clearing / cycle code' shall specify whether the data concern the night or the daytime platform. The codes shall be specified according to the 4.8.3 Technical Aids (code library) in Annex 3, published on the MNB website.

**Table 02: The distribution, according to value limit, of the individual clearing turnover by clearing day, cycle and receiving bank**

Transaction types:

- Simple credit transfers (001-00)
- Direct credit (001-01)
- Documentary credit (001-02)
- Immediate collection - settlement (002-00)
- Settlement of a bill of exchange collection (002-01)
- Settlement of a cheque collection (002-03)
- Settlement of a term collection (003-00)
- Rejection of a credit transfer (201-00)
- Rejection of a direct credit (201-01)
- Rejection of a documentary credit (201-02)
- Rejection of the settlement of an immediate collection (202-00)
- Rejection of the settlement of a bill of exchange collection (202-01)
- Rejection of the settlement of a cheque collection (202-03)
- Rejection of the settlement of a term collection (203-00)

The column 'Clearing / cycle code' shall specify whether the data concern the night or the daytime platform. The codes shall be specified according to the 4.8.3 Technical Aids (code library) in Annex 3, published on the MNB website.

**Table 03: The distribution, according to value limit, of Bank-to-Bank transactions, by clearing day**

Transaction types:

- Bank-to-Bank transfers (082-00)

Table 01: Register of breakdowns

No.	Error code	Date of reporting		Time of reporting	Date of occurrence		Time of occurrence	Description of event	Reason of breakdown	Classification of event							Level of breakdown: crisis/disaster	Date of repair	Start of repair		End of repair					
		yyyy.mm.dd	hh:mm		yyyy.mm.dd	hh:mm				Operational error	Error of the basic system	User's error	Operational error	External communication error	Hardware error	External service provider's error			hh:mm	hh:mm						
01	Hymmddss	yyyy.mm.dd	hh:mm	hh:mm	yyyy.mm.dd	hh:mm	hh:mm	(text)	(text)	g	f	h	i	j	k	l	m	n	o	p	q	r				
02																										
03																										
...																										
...																										
nn																										

continued

No.	Procedure of repair (narrative description)	Interruption in services directly affecting clients	Effect of breakdown				Related repairs for clients	Related required repairs	Related extension of operating hours	Related complaints	Related modifications in the business systems
			Code of business activity (activities) (0-13)	percentage of system component (narrative description)	percentage of customers	percentage of all transactions					
01	s	t	u	v	w	x	y	z	aa	ab	ac
02											
03											
...											
...											
nn											

01b. table: Events leading into the decrease of service providing level

No.	Event code					Description of event	Reason of the event	Measurements taken to prevent the reoccurrence/ to defend the event	
		Date of reporting	Time of reporting	Date of occurrence	Time of occurrence			Date	Description
	Eymmddss	yyyy.mm.dd	hh:mm	yyyy.mm.dd	hh:mm	(text)	(text)	yyyy.mm.dd	(text)
	a	b	c	d	e	f	g	h	i
01									
02									
03									
...									
...									
nn									

continued

No.	Effect of breakdown				Related repairs for clients	Related required repairs	Related extension of operating hours	Related complaints	Related modifications in the business systems
	Code of business activity (activities)	system component	percentage of customers	percentage of all transactions					
	(0-13)	(narrative description)	(%)	(%)					
	j	k	l	m					
01									
02									
03									
...									
...									
nn									

Table 01c: Breakdown's register of batch processed services

No.	Error code of batched service	Date of reporting	Time of reporting	Date of occurrence	Time of occurrence	Description of event	Reason of breakdown	Error caused by				Classification of event				Level of breakdown	Date of repair	Start of repair	End of repair	Procedure of repair	Is the breakdown caused by elementary service?	Effect of breakdown						Amount of elementary service on a day concerned by breakdown	Related repairs for clients	Related required repairs	Related extension of operating hours	Related complaints	Related modifications in the business systems			
								Application system	Error of the basic system	User's error	Operational error	External communication error	Hardware error	External service provider's error	Level of breakdown							Code of business service	Code of elementary service	System component	percentage of customers	percentage of all transactions	End of service							Date of actual performance	Time of actual performance	
		yyyy.mm.dd	hh:mm	yyyy.mm.dd	hh:mm	(text)	(text)	I/N	I/N	I/N	I/N	I/N	I/N	I/N	o	yyyy.mm.dd	hh:mm	hh:mm	(narrative description)	I/N	z	aa	ab	ac	ad	ae	af	ag	ah	ai	aj	(IN)	(IN)	(IN)	(IN)	
01	a	b	c	d	e	f	g	I/N	I/N	I/N	I/N	I/N	I/N	I/N	o	yyyy.mm.dd	hh:mm	hh:mm	(narrative description)	I/N	z	aa	ab	ac	ad	ae	af	ag	ah	ai	aj	(IN) <td>(IN) <td>(IN) <td>(IN) </td></td></td>	(IN) <td>(IN) <td>(IN) </td></td>	(IN) <td>(IN) </td>	(IN)	
02																																				
03																																				
...																																				
nm																																				



Table 02: Availability

Serial number	Number of breakdowns	Total interruption in services	Average interruption in services	Longest interruption in services	Average repair time	Availability ratio
01	a	b	c	d	e	f

02b. table: Total failure of business activity

Code of business activity	Total failure of business activity
ppp	...
Serial number	a
01	b

02c. table: Data on daily accessibility of business activity

Code of business activity	Data on daily accessibility of business activity									
	...	...	...	...	...	...	...	...	...	...
Settlement day	Original operational time	Extended operational time	Total operational time	Gap of service	Accessibility index	Original operational time	Extended operational time	Total operational time	Gap of service	Accessibility index
	yyymm01	ppp	ppp	ppp	ppp	%	ppp	ppp	ppp	ppp
yyymm02	a	b	c	d	e	f	g	h	i	j
...										
...										
yyymmdd										

Table 03: Repairs for clients

Serial number	Reporting the error		Start of repair		End of repair		Client	Reg. no. of the partner	Description of error	Repair of error	Error/ event code
	Date	Time	Date	Time	Date	Time					
	yyyy.mm.dd	hh:mm	yyyy.mm.dd	hh:mm	yyyy.mm.dd	hh:mm	(text)		(text)	(text)	Yymmddss/ Eymmddss
01	a	b	c	d	e	f	g	h	i	j	k
02											
03											
...											
nn											

Table 04: Repairs required (for business systems)

Serial number	Reporting the error		Start of repair		End of repair		Supplier	Description of error	Repair of error	Error/ event code
	Date	Time	Date	Time	Date	Time				
	yyyy.mm.dd	hh:mm	yyyy.mm.dd	hh:mm	yyyy.mm.dd	hh:mm	(text)	(text)	(text)	Yymmddss/ Eymmddss
01	a	b	c	d	e	f	g	h	i	j
02										
03										
...										
nn										

Table 05: Extension of operation

Serial number	Date yyyy.mm.dd a	Original operation		Extended operation		Client requesting extension (text) f	Reg. No. Of client requesting extension g	Justification of extension (text) h	Code of affected business activity (0-13) i	Affected transactions (text) j	Number of affected transactions pieces k	Value of affected transactions HUF l	Event code/error code Eymmddss m
		start time hh:mm b	end time hh:mm c	start time hh:mm d	end time hh:mm e								
01													
02													
03													
...													
nn													

Table 06: Complaints settled

Serial number	Client (text) a	Reg. no. of the partner b	Date of receipt yyyy.mm.dd c	Type of complaint T/U d	Description (text) e	Result (E/EU) f	Justification (text) g	Date of settlement/rejection yyyy.mm.dd h	Event code/error code Eymmddss i
02									
03									
...									
nn									

Table 07: Modifications in the business systems

Serial number	Date yyyy.mm.dd a	Modification			Event code/error code Eymmddss j	Number of related complaints pieces f
		Description (text) b	Justification (text) c	Effect (text) d		
01						
02						
03						
...						
nn						



08 table: Daily figures of collaterals and guarantee funds

Settling day	Daily figures of immediate market collaterals										Daily figures of derivative market collaterals								
	Collateral needs					Stock of collateral					Collateral needs					Stock of collateral			
	Total individual collateral needs (c+d+e+f+g)	Basic financial coverage	Basic collateral	Price difference	Additional financial coverage	Liquidity foreign exchange guarantee	Stock Exchange Settlement Fund	individual	collective	Total (l+k)	Total individual collateral needs (m+n+o+p)	Basic financial coverage	Basic collateral	Additional financial coverage	Liquidity foreign exchange guarantee	Stock Exchange Settlement Fund	individual	collective	
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s
yymm01																			
yymm02																			
...																			
yymmdd																			

MNB identification code: P41

09. table: Daily figures of multinet and derivative market settlements

Settling day	Multi-net account			Derivative market account			
	Spot market traffic	Multi-net spot market traffic	Derivative market traffic	Open contract portfolio	Price difference, account and adjustment		
	Total	Of which voluntary	Total		Charged price difference	Premium of charged option transaction	
	a	b	c	d	e	f	g
yymm01							
yymm02							
...							
...							
yymmdd							
	HUF						

## Completion Instructions for the report

### Overseer statistics

#### I. General instructions

1. In the data supply the dates shall be shown in the YYYY.MM.DD. format, times shall be shown in HH:MM format, while time periods shall be shown in MMM format. The data reported in columns w and x of Table 01a, in columns l and m of Table 01b, and in columns c and e of Table 02a, and the availability index shall be indicated showing three decimal places, according to the general rounding rules.
2. If the contents of a specific table may not be interpreted for a data supplier on the basis of its business activity, the data supplier shall report the specific table of the report as negative (N/A).
3. The codes for filling out the form are contained in the technical guidelines available on the official website of the MNB as referred to in point 4.8.4 of Annex 3.
4. The relations between the various tables and the criteria for cross-verification are contained in the technical guidelines available on the official website of the MNB as referred to in point 5 of Annex 3.

#### II. Detailed instructions for the completion of the tables

##### Table 01a: Register of breakdowns

This table shall indicate breakdowns and other disturbances directly affecting clients which occurred and were eliminated during the specific month at the data supplier's premises.

Each error in the data supply shall have an assigned code listed in column a, in the following format: Hyyymmddss, where H is error, YY is the last two digits of the year of the data supply, MM is the relevant month, dd is the day, and ss is the serial number of the errors that occurred on that specific day.

If the breakdown concerns a multiple of business services, the breakdown shall be reported under the same error code, in a separate row using a different code for the business service.

In columns f, g, s, and v a clear and short narrative description is required.

Columns h to n shall contain an indication of the cause of the error, if known. In columns h to n 'I' means that the error is due to the given type and 'N' means that the error is not related to it.

If the cause of the disturbance is not known and the circumstances had not been fully investigated within the deadline for submission, column f shall contain the entry 'Not known', and columns g to n shall contain the letter 'N'. In this case the data supplier shall submit another report (modified report) within 5 business days following the conclusion of the investigation, or not later than the deadline for the next monthly report, that contains all the necessary information that the previous report did not. The amendment report shall show the error in any of the columns h through n.

Column o shall contain an indication as to whether the disturbance resulted in crises or disaster situation according to the business continuity plan of the data provider.

In column t the period of the gap of the service shall be reported. The gap period of service

- basically shall be determined on the basis of the diary data of the systems supporting the affected service
- shall not be adjusted according to the values reported in column w or x.

Column u shall indicate the code of the business service or services affected by the disturbance. One row shall contain one business service code only. If the data supplier:

- wishes to introduce a new business service, a new code shall be requested from the MNB without delay,

- proposes to make changes as to the content of the business service under a specific code shown in list of codes, the MNB shall be forthwith notified thereof.

Column v shall contain information about the system components primarily affected by the disturbance. The same system component shall be marked using the same code at all times.

Columns w and x shall contain an indication of the magnitude of the disturbance expressed in a percentage of customers of the same service and a percentage of transactions, respectively, affected.

**Table 01b: Events triggering reduced service level**

This table shall contain all events that trigger a reduced level of services provided by the data supplier, even though it cannot be perceived by the clients directly (e.g. slowdown of services).

The columns of the table should be completed as indicated by the different criteria defined in Table 01a.

**Table 01c: Breakdown's register of batch processed services**

Table 01d: Events occurred in case of batch processed services leading into the decrease of service providing level.

The columns of the tables should be completed as indicated by the specified criteria defined in Table 01a and 01b in case of batch processed business service, breakdown occurred during batched elementary service of the business service and events leading into the decrease of service providing level.

**Table 02: Availability**

Column b shall indicate the total time lost. It shall, however, not include any duration that was already claimed in connection with the same breakdown relating, however, to another service.

In this table the aggregated breakdowns directly affecting the data supplier's clients are shown, as well as the integrated availability ratio of the given month, calculated in due observation of service time lost due to such disturbances and incorporating the indexes of individual business services. If the data supplier has any suggestion as to making changes in the weights relating to the reference year used for the calculation of business hours pertaining to the indexes of individual business services, and for the calculation of the integrated availability index, the MNB shall be notified thereof by the 30th business day preceding the deadline for the submission of the first report for the year.

The indexes of the individual business services are calculated based on the period of time during which the data supplier provides the services in question to its clients. The monthly availability ratio indicated in column f is calculated based upon the relevant daily availability ratios reported in table 02c.

**Table 02b: Total loss in business services**

This table shall contain information as to service time lost during the month in connection with all business activities.

**Table 02c: Business service daily availability information**

This table shall indicate the total business hours, including any extension, of business services and the daily availability indexes for the month calculated based on service time lost.

**Table 03: Repairs for clients**

In this table those cases shall be reported when the data supplier or its representative had to make repairs at the client's premises (in connection with the hardware and software installed by or on the order of the data supplier). Minor modifications by the data supplier's employees (not affecting the main parts of the hardware/operational system, like for instance mouse replacement), or training or first installation do not have to be reported.

Column g shall indicate the client's short name, and column h shall indicate the client's registration number. Please refer to the same client consistently, by using the same name at all times.

Column k shall contain the error code that was reported in Table 01a, Register of breakdowns, or the error code reported in Table 01b, Events triggering reduced service level, if the repair performed at the client's premises was required due to a disturbance that had a direct impact on availability, or an event

triggering reduced service level. If the repair performed at a client's premises is not connected to a disturbance that had a direct impact on the data supplier's availability, or to the event triggering reduced service level, the data supplier shall leave the field blank.

**Table 04: Repairs required**

In this table data suppliers shall report cases where the data provider required the work of other suppliers (subcontractors) in order to eliminate disturbances in operations and restore the normal operation of reduced services and business systems (conducting clearing house, central securities depository and central counterparty activity). Maintenance works regularly carried out by the suppliers of the data provider on a contractual basis shall not be reported.

The columns of the table should be completed as indicated by the different criteria defined in Table 03.

**Table 05: Extended operations**

In this table data suppliers shall report all cases where they were open for business for clients outside of normal business hours.

Where another extension is obtained, the beginning and the end of the previously extended business hours shall be shown as the beginning and the end of the original business hours.

If the extension of business hours was necessary due to the request made by a client of the data supplier, column f shall indicate the short name of the client requesting the extension of the business hours. Please refer to the same client consistently, by using the same name at all times. If the extension of operations was required because of a disturbance at the data supplier's premises or for any other reason, column f should be left blank.

Column h shall indicate the precise reason for extension (e.g. a brief description of the technical reason). If the extension of business operations was required on the request of a client, the reason provided by the client shall also be indicated in column g in addition to the precise cause for the extension.

Column i shall indicate the code of the business service affected by the disturbance. One row shall contain one business service code only.

Column j shall contain information on the type of transactions for which the extension of operations was necessary. The same transaction shall be marked using the same means at all times. Columns k and l shall contain an indication of the number and value of transactions affected by the extension of business hours. (If in the data supply a certain specific business service can be identified, in connection with any additional extensions of business hours related to the said business service, the volume and the value of transactions to which the extension pertains shall be duly reported.)

For the completion of column m the instructions provided for column k of Table 03 apply.

**Table 06: Complaints settled**

This table is used to supply information on complaints received from clients with respect to operations, and the activities of the clearing house, central securities depository or central counterparties, if these complaints have been settled (the investigation has been closed).

Please refer to the same customer consistently, by using the same name at all times.

Column d shall indicate the description of the complaint to the extent as to whether it is of a technical nature and pertains to operations or of a business nature and relates to clearing, central securities depository, or central counterparty activities. 'T' stands for technical and 'U' stands for business. Column e shall contain a brief description of the complaint, with the reason also indicated.

Column f shall contain the outcome of the complaint. 'Settled' means that the data supplier was liable to remedy deficiencies, 'Declined' means that the data supplier was not at fault.

Column g shall specify the outcome of the complaint (including the type and sum of compensation, if any,) or a brief description of the reason of rejection.

For the completion of column i the instructions provided for column k of Table 03 apply.

**Table 07: Modifications to the business systems**

In this table the modifications carried out in the business systems (conducting clearing house, central securities depository or central counterparty activity) during the month shall be reported. The report shall contain the implementation of changes in the annual investment plan, and - out of the unplanned changes - the change of hardware main parts and the installation of the new versions of the operational system and the special software developed for clearing house and/or central securities depository activity.

In columns b to d a clear and short narrative description is required. Column b shall contain a description of the modification implemented, and column c shall briefly specify the reasons (e.g. the essence of market requirements or business reasons). Column d shall indicate whether the modification was completed smoothly, or if there were any problems, if yes, indicating the reasons and the procedure to eliminate them.

For the completion of column e the instructions provided for column k of Table 03 apply.

**Table 08: Daily figures of collaterals and guarantee funds**

This table shall indicate the daily volume of collateral needs and the volume of individual and collective collaterals for the reference day, expressed in HUF in the given breakdown.

The daily volume of collaterals must contain all the assets, fees and other settled receivables that can be used related to a guarantee item provided in the case of non-settlement (e.g. interest in the case of collective guarantee fund).

**Table 09: Daily figures of multinet and derivative market settlements**

This table shall contain information for the month, such as:

- the volume of spot and derivative transactions,
- the volume of derivative instruments (open transactions),
- the volume of multinet transactions on the spot market following multilateral net (multinet) settlement, and
- the spreads to be settled on the derivative market in HUF. Any premium on options payable at the time of settlement of the spreads shall be shown in a separate column.

Turnover data must be reported in one-ply value.

At option transactions, turnover must be reported in exchange rate value.

Electronic money

Table 01: Data of bank-card based e-money issuer business

Serial number	Code of electronic money system	Year of starting	Issuer of electronic money (code number)	Number of cards with electronic money function (pieces)	Out of this (out of d): number of at least once uploaded cards (pieces)	Value limit to be stored on the bank-card (forint)	Is the direct flow of e-money between cards allowed? (code number)	Is the card suitable for network payments? (code number)	Besides e-money function, what other functions does the card store? (code number)	Number of electronic money loading transactions in accounting period (piece)	Value of electronic money loading transactions in accounting period (forint)	Number of purchase transactions carried out by electronic money in accounting period (piece)	Value of purchase transactions carried out by electronic money in accounting period (forint)	Value of electronic money in circulation (forint)
01														
02														
03														
...														
nn														

Table 02: Data of server based e-money issuer business

Serial number	Code of electronic money system	Year of starting	Issuer of electronic money (code number)	Number of accounts suitable to store e-money (piece)	Out of this (out of d): number of at least once uploaded accounts (piece)	Value limit to be stored on the account (forint)	Is the direct flow of e-money between individual persons allowed? (code number)	Number of electronic money loading transactions in accounting period (piece)	Value of electronic money loading transactions in accounting period (forint)	Number of transactions carried out by electronic money in accounting period (piece)		Value of transactions carried out by electronic money in accounting period (forint)		Value of electronic money in circulation (forint)
										Purchase transactions	Between individual persons	Purchase transactions	Between individual persons	
a	b	c	d	e	f	g	h	i	j	k	l	m	n	
01														
02														
03														
...														
nn														

MNB identification code: P42

Electronic money

Table 03: Data of bank-card and server based e-money acceptor business

Serial number	Code of electronic money system	Type of e-money system (code number)	Terminals suitable for loading e-money storage card or account		E-money acceptor terminals	
			Code of terminal	Number of terminals	Code of terminal	Number of terminals
01	a	b	c	d	e	f
02						
03						
...						
ni						



## Completion instructions for the report

### Electronic money

#### General instructions

1. The codes required for the completion of this report as per point 4.8.5 of Annex 3 are listed in the technical guidelines published on the official website of the MNB (Code list for P42 data supply).
2. A glossary of terms used in the tables and in these completion instructions is located in point I.H.4 of this Annex.
3. The methodological guidelines assisting in the completion of the tables as referred to in point 9 of Annex 3 are located in the technical guidelines available on the official website of the MNB.
4. In the case of server-based systems where a card or other device is issued solely in order to identify the account and no electronic money is stored on it, only the tables concerning server-based systems shall be completed.

MNB identification code: P44

Table 01: Number of direct securities account holders

ea.

No.	Direct securities account holder			
	type	number		
		total	resident	non-resident
a	b	c		
01	Central bank			
02	Central contracting party (CCP)			
03	Central depository (CSD)			
04	Credit institution			
05	Other			

Table 02a: Volume of securities accounts according to origin

No.	Type of security	Value of all securities accounts				million forints
		total	Securities issued or held in a central depository	Securities transferred to a central depository		
				total	under contract with the data provider	
	a	b	c	d	e	
01	Bonds					
02	Short-term securities					
03	Shares and investment notes					
04	Other					

Table 02b: Volume of securities accounts according to holders

No.	Type of security	Value of all securities accounts			million forints
		Total	Held in the securities account of another central depository	Held in the securities account of another securities account holder	
01	Bonds				
02	Short-term securities				
03	Shares and investment notes				
04	Other				

Table 02c: ISIN-code of securities other than debt securities

ea.	
01	total of ISIN-codes of securities, other than debt securities, held on the securities accounts:
02	Number of ISIN-codes where the market value is not known:

Table 03: Volume of securities transfer orders

No.	Type of security	Volume of securities transfer orders										thousand				
		Transfers within the central depository between two securities accounts, neither of which is considered linked to an account at another central depository					Transfers within the central depository between two securities accounts, where at least one of them is considered linked to an account at another central depository						Securities account transfer via a securities account of the data provider central depository maintained at another institution (account link)			
		transfers without any movement of funds	Payment in EUR	Payment in another currency	transfers without any movement of funds	Payment in EUR	Payment in another currency	transfers without any movement of funds	Payment in EUR	Payment in another currency	transfers without any movement of funds		Payment in EUR	Payment in another currency		
a	b	c	d	e	f	g	h	i	j							
01	Bonds															
02	Short-term securities															
03	Shares and investment notes															
04	Other															

Table 04: Value of securities transfer orders

		Value of securities transfer orders										million forints
No.	Type of security	Transfers within the central depository between two securities accounts, neither of which is considered linked to an account at another central depository				Transfers within the central depository between two securities accounts, where at least one of them is considered linked to an account at another central depository				Securities account transfer via a securities account of the data provider central depository maintained at another institution (account link)		
		transfers without any movement of funds	Payment in EUR	Payment in another currency	total	transfers without any movement of funds	Payment in EUR	Payment in another currency	transfers without any movement of funds	Payment in EUR	Payment in another currency	
		a	b	c	d	e	f	g	h	i	j	
01	Bonds											
02	Short-term securities											
03	Shares and investment notes											
04	Other											

Table 05: Volume of securities transfer orders to and from the securities account of a central contracting party (CCP)

No.	Type of security	Volume of securities transfer orders										thousand											
		total	Transfers within the central depository between two securities accounts, neither of which is considered linked to an account at another central depository				Transfers within the central depository between two securities accounts, where at least one of them is considered linked to an account at another central depository				Securities account transfer via a securities account of the data provider central depository maintained at another institution (account link)												
			transfers without any movement of funds	Payment in EUR	Payment in another currency	transfers without any movement of funds	Payment in EUR	Payment in another currency	transfers without any movement of funds	Payment in EUR	Payment in another currency		transfers without any movement of funds	Payment in EUR	Payment in another currency								
																a	b	c	d	e	f	g	h
01	Bonds																						
02	Short-term securities																						
03	Shares and investment notes																						
04	Other																						

Table 06: Value of securities transfer orders to and from the securities account of a central contracting party (CCP)

million forints

No.	Type of security	Volume of securities transfer orders															
		Transfers within the central depository between two securities accounts, neither of which is considered linked to an account at another central depository					Transfers within the central depository between two securities accounts, where at least one of them is considered linked to an account at another central depository					Securities account transfer via a securities account of the data provider central depository maintained at another institution (account link)					
		transfers without any movement of funds	Payment in EUR	Payment in another currency	transfers without any movement of funds	Payment in EUR	Payment in another currency	transfers without any movement of funds	Payment in EUR	Payment in another currency	transfers without any movement of funds	Payment in EUR	Payment in another currency				
a	b	c	d	e	f	g	h	i	j								
01	Bonds																
02	Short-term securities																
03	Shares and investment notes																
04	Other																

**Table 07: Volume of new issues of securities and retired securities**

thousand

No.	Type of security	Volume of new issues of securities and retired securities		
		total	new issues	retired securities
		a	b	c
01	Bonds			
02	Short term securities			
03	Shares and investment notes			
04	showing separately: investment notes			
05	Other			

**Table 08: Value of new issues of securities and retired securities**

million forints

No.	Type of security	Value of new issues of securities and retired securities		
		total	new issues	retired securities
		a	b	c
01	Bonds			
02	Short term securities			
03	Shares and investment notes			
04	showing separately: investment notes			
05	Other			



## Completion instructions for the report

### Securities settlement systems statistics

#### I. General instructions

1. Data suppliers shall provide data in round figures, without decimals, and round data as necessary according to the general rounding rules.
2. If the contents of a specific table may not be interpreted for a data supplier on the basis of its business activity, the data supplier shall report the specific table of the report as negative (N/A).
3. Data providers shall classify securities according to the following:
  - Bonds:  
bonds and other debt securities with an original maturity of over one year
  - Short-term securities:  
debt securities with an original maturity of one year or less
  - Shares and investment units:  
shares and other participations in company capital, depository receipts, and collective investment instruments issued by close-ended and open-ended investment funds
  - Other securities: securities other than those specified in the above three categories
4. Stock and turnover figures, including those pertaining to transfers without any movement of funds, new issues and data relating to the retirement of securities, shall be provided separately for each type of security as per the following:
  - Bonds and short-term securities:  
Securities shall be indicated at nominal value.
  - Shares and investment units, other securities:  
Prices shall be provided at market value. If the market value is not available, the last known price of the specific securities shall be indicated.  
When compiling turnover data the prices may be indicated using the monthly average market value of the securities in question. In connection with 'Delivery vs. Payment' (DvP) transactions prices may be indicated based on the relevant payment figures.  
If neither the price nor any payment information is available, each security shall be shown at nominal value.
5. The value of securities denominated in foreign currencies shall be converted into forint according to the following instructions:  
Stock prices shall be converted to forint using the official MNB exchange rate in effect for the last day of the year. The prices used in transactions shall be converted to forint using the official MNB exchange rate in effect for the day of the transaction, or the monthly average rates calculated based upon the official MNB exchange rates.

#### II. Detailed instructions for the completion of the tables

##### Table 01: Direct securities account holders

If the account holder is a central counterparty, or it functions as a central depository credit institution, this party shall be classified as central counterparty or a central depository, rather than a credit institution.

##### Table 02a: Volume of securities accounts according to origin

##### Table 02b: Volume of securities accounts according to holder

The amount indicated in the total box of column a of Table 02a for each type of securities shall correspond with the amount shown in the same box of column a of Table 02b.

##### Table 03: Volume of securities transfer orders

**Table 04: Value of securities transfer orders**

These tables are for providing information concerning the orders the data supplier has fulfilled for the transfer of securities

- in gross value (if carried out by netting, also indicating the transaction data before netting), and
  - shown as a single transaction (i.e. related buying and selling orders made separately, shown as a single transfer order)
- in the detail specified by the table.

Where a transfer order pertains to several different types of securities, the data supply shall indicate the number and value of the transfer order based on the number of the specific security type.

The tables shall also contain information concerning the following transactions as securities transfer orders:

- transfers of securities between the securities account holder's own accounts at the data provider and his omnibus securities account,
- orders for tying up securities for the purpose of collateral, and orders for freeing up such securities,
- securities movements due to automatic securities lending operation or to automatic collateral transfers.

The following transactions shall not be indicated in the tables as securities transfer orders:

- securities movements reported in Tables 07 and 08, due to the issue of new securities, retirement of securities and corporate events,
- movements in securities accounts in connection with releasing printed securities from the data supplier's depository or receiving printed securities for custody, securities movements solely of technical nature to the extent required to execute the transaction inside the data provider's account system (between technical accounts).

**Table 05: Volume of securities transfer orders to and from the securities account of a central counterparty (CCP)****Table 06: Value of securities transfer orders to and from the securities account of a central counterparty (CCP)**

This table is only for the data suppliers maintaining securities accounts for central counterparties.

This table shall be completed according to the instructions given and the procedures prescribed for Table 03.

**Table 07: Volume of new issues of securities and retired securities****Table 08: Value of new issues of securities and retired securities**

New issue shall comprise additional securities issued under an existing ISIN code during the reference period, including the investment units of open-ended investment funds.

Retired securities shall include the securities retired under an exiting ISIN code during the reference period, including the investment units of open-ended investment funds.

01. tábla: Fraud in financial transactions

No.	Means of acceptance	Fraud cases during the quarter				Amount of damage sustained during the quarter			
		Attempted		Successful		Charged to customer		Covered by bank	
		ea.	HUF	ea.	HUF	ea.	HUF	ea.	HUF
		a	b	c	d	e	f	g	h
01	Paper								
02	Data carrier								
03	Office banking								
04	Internetbank								
05	Telebank								
06	Wapbank								
07	Mobile bank								
08	Other								
09	<b>Total</b>								

## Completion instructions for the report Fraud in financial transactions

### General instructions

1. This data supply is used to report fraud related to financial transaction services except fraud related to bankcards (which are included in report P34).
2. The cases of fraud committed in a currency other than forint shall be translated by the daily exchange rate, if available, or failing this, by the average rate of the MNB prevailing in the reference period.

### II. Detailed instructions for the completion of the tables

#### Table 01

In column b please report an amount of zero if the fraud attempts where the amount targeted with fraudulent intent cannot be determined.

Financial fraud means any conduct where a person unlawfully attempts to gain access to the funds held on an account or any other means of financial holdings (e.g. a deposit) with fraudulent intent, including forged or counterfeit collection orders. The MNB expects data suppliers to report those cases, which the data supplier considers fraud, and its own organisational unit (e.g. bank security, internal audit) handles the specific case as such. The cases of fraud committed by or with the involvement of a credit institution employee shall be treated as embezzlement rather than financial fraud, similar to credit fraud, which should not be included in this table.

Attempted fraud means all cases where the order is not carried out. Cases where the authorisation of the rightful account holder fails, e.g. due to multiple incorrect entries of the account holder's password for internet bank transactions, or signature failure for paper orders (if the customer accepts / acknowledges this) shall not be considered attempted fraud.

Successful fraud means all cases where the bank performs the transaction order, also if the bank later recovers the amount stolen.

If the amount of loss is shared by the data supplier and the client, the amount charged to the client shall be indicated in columns e to f, while the amount covered by the data supplier shall be shown under columns g to h.

In the rows the following means of access shall be interpreted based on the authorisation method employed, as per the following:

▶ Paper-based order:

order submitted by the client on a printed form; this category covers all channels where the data supplier verifies authorisation by signature, including if a data carrier medium is attached with the paper form.

▶ Order submitted via data carrier:

generally used in connection with group orders, where the client conveys the orders on some form of data medium, such as a floppy disc or CD, to the account manager. This row shall be used for fraud cases where no other channel/means were used to fake authorisation.

- ▶ Orders submitted via telephone:  
this category covers the orders submitted to the so called 'call centre', regardless of whether the call was made from a fixed line or a mobile telephone, and whether it was assisted by the operator or it was made on the keyboard (DTMF)<sup>1</sup>;
- ▶ Office banking:  
it means that the orders are transmitted to the data supplier through a computer (whether the customer's own or supplied by the account manager) compiled and transmitted using a programme package installed under the instructions and subject to the conditions laid down by the account manager through a telecommunications network (including the internet).
- ▶ Internet bank:  
Orders transmitted through a Web browser
- ▶ WAP:  
Orders submitted through WAP
- ▶ Mobile phone:  
orders submitted in SMS, or by way of other non-voice technologies over a mobile phone
- ▶ Other:  
all other channels not mentioned above

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<sup>1</sup> DTMF = Dual-Tone Multi-Frequency (TONE mode)

Report of purchasing by mobile phone

Table 01.: The extent of balances that can be used for purchasing at the end of the quarter

No.	The extent of balances that can be used for purchasing at the end of the quarter		Of this: 0-100 Ft		100-1.000 Ft		1.000-10.000 Ft		10.000-100.000 Ft		above 100.000 Ft	
	pieces	Ft	pieces	Ft	pieces	Ft	pieces	Ft	pieces	Ft	pieces	Ft
	a	b	c	d	e	f	g	h	i	j	k	l
01												

Table 02: Number of purchasing by mobile phones during the quarter

No.	Total non-telecommunicative purchasing		Purchasing in strict connection with mobile phones		Purchase of goods		Purchase of services		Other	
	pieces	Ft	pieces	Ft	pieces	Ft	pieces	Ft	pieces	Ft
	a	b	c	d	e	f	g	h	i	j
01										

MNB identification number: **P46**

**Completion instructions for the report  
Data supply on purchases through mobile phone**

**Detailed instructions for the completion of the tables**

**Table 01**

In this table data suppliers are required to report their pre-paid balances available for making purchases, as of the last day of the quarter.

**Table 02**

In this table all purchases, for purposes other than telecommunications, shall be reported which were made through mobile phone (without the participation of a credit institution as an account manager) during the quarter, whether the purchases were pre-paid or post-paid.

## Postal payment transactions

01. table: Postal payment services

No.	Description	Volume of transactions	
		(ea.)	(million forint)
		a	b
01	Money orders		
02	Disbursement vouchers		
03	Disbursement vouchers directed to account		
04	Pension payments		
05	Pension payments directed to account		
06	Domestic postal money orders		
07	Domestic postal money orders directed to account		
08	Payment of international money orders		
09	Dispatch of international money orders		
10	Deposits made to postal savings books		
11	Payments made from postal savings book		
12	Cash advance by bankcard		



MNB identification code: P47

Postal payment transactions

02. table: Number of post offices providing payment services

Serial no.	Number of post offices
01	a

**Completion instructions for the report  
Postal payment transactions**

**I. General instructions**

1. The data supply shall include the postal payment services provided by Postal Settlement Centre according to Section 9 Chapter 1 of Annex 2. of Act CXII of 1996 on Credit Institutions and Financial Service Providers - except the money transfers performed on the basis of non-domestic postal orders (e.g. Western Union Money Transfer) - and the turnover of international postal order-service according to Article 4 (1) of Act CI of 2003 on Post and the number of post offices where these services are available for the clients. The turnover of money transfers performed on the basis of non domestic and non international postal orders (e.g.: Western Union Money Transfer) are to be reported in data supply P48.

2. The methodological guidelines assisting in the completion of the tables as referred to in point 9 of Annex 3 are located in the technical guidelines available on the official website of the MNB.

MNB identification code: P48

Money transmission transactions

No	Description	Payment transactions: resident to resident		Payment transactions: resident to non-resident		Payment transactions: non-resident to resident	
		(ea.)	(million forint)	(ea.)	(million forint)	(ea.)	(million forint)
		a	b	c	d	e	f
01	Volume of forint transactions						
02	Volume of foreign currency transactions						

## **Completion instructions for the report**

### **Money transmission transactions**

#### **General instructions**

1. This report shall indicate the cash transfer turnover based on non-domestic and non-international postal order (e.g. Western Union Money Transfer). Data shall be supplied on the parties directly connected to the money transmission system, and also on their agents.
2. The foreign exchange turnover shall be converted to forint at the official average exchange rate of the MNB prevailing during the reference period, or at the official FX mid-rate published by the MNB in effect on the last day of the reference period.
3. The methodological guidelines assisting in the completion of the tables as referred to in point 9 of Annex 3 are located in the technical guidelines available on the official website of the MNB.

Table 01: Number of clearing members

No.	description	Clearing members				
		total	resident		non-resident EU	non-resident non-EU
			total	Hungarian branch of foreign company		
		a	b	c	d	e
01	Central bank					
02	Central contracting party (CCP)					
03	Credit institution					
04	Other					

ea.

Table 02a: Quantity of stock exchange derivatives

thousands

No.	Type of contract	Quantity of stock exchange derivatives		
		Total	Payment in EUR	Payment in other currency
		a	b	c
01	Financial futures			
02	Financial options			
03	Other financial derivatives			
04	Commodities futures			
05	Commodities options			
06	Other commodities derivatives			

Table 2b: Quantity of over-the-counter stock exchange derivatives

thousands

No.	Type of contract	Quantity of over-the-counter stock exchange derivatives		
		Total	Payment in EUR	Payment in other currency
		a	b	c
01	Financial futures			
02	Financial options			
03	Other financial derivatives			
04	Commodities futures			
05	Commodities options			
06	Other commodities derivatives			

Table 03a: Value of stock exchange derivatives

million forint

No.	Type of contract	Value of stock exchange derivatives		
		Total	Payment in EUR	Payment in other currency
		a	b	c
01	Financial futures			
02	Financial options			
03	Other financial derivatives			
04	Commodities futures			
05	Commodities options			
06	Other commodities derivatives			

Table 03b: Value of over-the-counter stock exchange derivatives

million forint

No.	Type of contract	Value of over-the-counter stock exchange derivatives		
		Total	Payment in EUR	Payment in other currency
		a	b	c
01	Financial futures			
02	Financial options			
03	Other financial derivatives			
04	Commodities futures			
05	Commodities options			
06	Other commodities derivatives			

Table 04: Quantity of repo transactions

thousands

No.	Type of securities involved	Quantity of repo transactions		
		Total	Payment in EUR	Payment in other currency
		a	b	c
01	Debt securities			
02	Equity securities			
03	Other securities			

Table 05: Value of repo transactions

million forint

No.	Type of securities involved	Value of repo transactions		
		Total	Payment in EUR	Payment in other currency
		a	b	c
01	Debt securities			
02	Equity securities			
03	Other securities			



**Table 06: Quantity of spot securities transactions**

thousands

No.	Type of securities involved	Quantity of spot securities transactions		
		Total	Payment in EUR	Payment in other currency
		a	b	c
01	Debt securities			
02	Equity securities			
03	including investment units			
04	Other securities			

**Table 07: Value of spot securities transactions**

million forint

No.	Type of securities involved	Value of spot securities transactions		
		Total	Payment in EUR	Payment in other currency
		a	b	c
01	Debt securities			
02	Equity securities			
03	including investment units			
04	Other securities			

**Table 08: Quantity of contracts with other central contracting parties (CCP) by way of links**

thousands

No.	Type of contract	Quantity of contracts with other central contracting parties (CCP) by way of links
		a
01	Financial derivatives	
02	Commodities derivatives	
03	Repos	
04	Spot securities transactions	

**Table 09: Value of contracts with other central contracting parties (CCP) by way of links**

million forint

No.	Type of contract	Value of contracts with other central contracting parties (CCP) by way of links
		a
01	Financial derivatives	
02	Commodities derivatives	
03	Repos	
04	Spot securities transactions	

Table 10: Quantity of securities transfer orders given to central depositories (CSD) for the performance of transactions

No.	Type of securities involved	Quantity of securities transfer orders between accounts held at the same central depository (CSD)						thousands
		Securities transfers from the account of the central contracting party to the account of a clearing member, or vice versa			Securities transfers from the account of one clearing member to the account of another clearing member (without the involvement of the central contracting party)			
		Total	Transfer without the movement of funds	Payment in EUR	Payment in other currencies	Transfer without the movement of funds	Payment in EUR	
		a	b	c	d	e	f	g
01	Debt securities							
02	Equity securities							
03	Other securities							

Table 11: Value of securities transfer orders given to central depositories (CSD) for the performance of transactions

No.	Type of securities involved	Value of securities transfer orders between accounts held at the same central depository (CSD)						million forint
		Securities transfers from the account of the central contracting party to the account of a clearing member, or vice versa			Securities transfers from the account of one clearing member to the account of another clearing member (without the involvement of the central contracting party)			
		Transfer without the movement of funds	Payment in EUR	Payment in other currencies	Transfer without the movement of funds	Payment in EUR	Payment in other currencies	
	Total	a	b	c	d	e	f	g
01	Debt securities							
02	Equity securities							
03	Other securities							

## Completion instructions for the report

### Central counterparty (CCP) statistics

#### I. General instructions

1. Data suppliers shall provide data in round figures, without decimals, and round data as necessary according to the general rounding rules.
2. If the contents of a specific table may not be interpreted for a data supplier on the basis of its business activity, the data supplier shall report the specific table of the report as negative (N/A). If the data supplier is a central counterparty by definition of the Tpt., or if the data supplier is a clearing house by definition of the Tpt. providing clearing and settlement services for the transactions guaranteed by the aforementioned central counterparty, they shall not be able to report the same table as negative if the contents of the table in question can be identified relying on the activities of either of the said data suppliers, or based on their common activities.
3. Values of completed transactions shall be supplied broken down according to the type of transaction as follows:
  - Derivative transactions:

Values shall be determined based on the market value of the underlying product (hereinafter referred to as 'underlying product'). In connection options, the exercised price of the underlying product (not the option premium) shall be applied. For forward transactions the market value of the underlying product at the time the transaction took place shall apply, while in connection notional futures contracts the market value at the time of the transaction shall apply. Values may also be determined relying on the relevant end-of-day or monthly average price.
  - Repos:

Values shall be specified relying on the financial side. For repo transactions only the price shall be indicated without any interest.
  - Securities transactions:

Values shall be indicated at transaction value. Transactions without any movement of money shall be reported at the market value of the securities involved. The monthly average market value of securities may also be accepted. If the market value is not available, the last known price of the securities shall be indicated.
4. The values of securities transfer orders shall be reported as follows:

In the case of 'Delivery vs. Payment' (DvP) the values shall be indicated relying on the relevant payment information. Transfers of securities without any movement of funds shall be reported showing the market value of the securities involved. The monthly average market value of securities may also be accepted. If the market value is not available, the last known price of the securities shall be indicated.
5. The value of transactions and securities transfer orders denominated and settled in foreign currency shall be converted to forint at the official exchange rate of the MNB prevailing on the day of the transaction, or at the monthly average exchange rate calculated on the basis of the official foreign currency exchange rates published by the MNB.
6. The number and value of settled transactions shall be reported in the status following novation. Novation means a substituted contract that dissolves a previous contractual duty and creates a new one. However, it may not involve the replacement gross payment obligation with net payment obligations, or a new obligor may not be involved.
7. If the data supplier functions as a central counterparty and it provide clearing services in third-country regulated markets as well, apart from domestic regulated markets, Tables 02 to 07 shall be completed separately for each country.
8. Tables 10-11 shall be completed separately for each central depository involved in the fulfilment of transactions.

## II. Detailed instructions for the completion of the tables

### Table 01: Number of clearing members

This table shall indicate the number of general and individual clearing members the data supplier has, broken down according to the types listed.

### Table 02a: Quantity of stock exchange derivatives

1. This table shall contain the quantity of stock exchange derivatives during the reference period, namely, if a transaction consists of more than one contracts, the quantity of the latter shall be indicated in this table.
2. Stock exchange derivative transactions shall be reported in the status following novation, as specified by point 7 of the General Requirements.  
Where a central counterparty (CCP) in fact enters the transaction under novation, the quantity of the resulting new transactions shall be reported.  
In case the CCP guarantees performance of the contracts, however, it does not automatically enter the original contract as a seller or buyer, it shall be reported as a single contract. On the other hand, in the event of non-performance the CCP in fact enters the original contract as a buyer and a seller, the original contract shall be reported as two contracts.
3. The transactions involving an underlying product and serving as a means of settlement for open positions at the maturity of derivatives by way of the physical delivery of the underlying product, shall not be reported under derivatives. (If the underlying product is a security, the numbers of such securities transactions are to be indicated in Table 06, under spot securities transactions.)

### Table 02b: Quantity of over-the-counter derivatives

The number of over-the-counter derivative transactions shall be reported as indicated by the criteria defined for Table 02a.

### Table 03a: Value of stock exchange derivatives

1. The value of stock exchange derivatives shall be reported in accordance with point 2 of Table 02a.
2. Any underlying product transactions as per point 3 of Table 02a should not be considered as derivative transaction. (If the underlying product is a security, the numbers of such securities transactions are to be indicated in Table 07, under spot securities transactions.)

### Table 03b: Value of over-the-counter derivatives

The value of over-the-counter derivative transactions shall be reported as indicated by the criteria defined for Table 03a.

### Table 04: Quantity of repo transactions

### Table 05: Value of repo transactions

These tables shall specify both legs of a repo, meaning the sale and repurchase of securities, as a single transaction.

The quantity and value of repos shall be reported in the status following novation, subject to the criteria referred to in point 2 of Table 02a and point 1 of Table 03a.

### Table 06: Quantity of spot securities transactions

### Table 07: Value of spot securities transactions

These tables shall contain the quantity and value of spot stock exchange transactions, and the quantity and value of securities transactions serving as a means of settlement of liabilities (open positions) from derivatives by way of the physical delivery of the underlying securities upon maturity.

The quantity and value of spot securities transactions shall be reported in the status following novation, subject to the criteria referred to in point 2 of Table 02a and point 1 of Table 03a.

### Table 08: Quantity of contracts with other central counterparties (CCPs) by way of links

This table shall contain the transactions from among the transactions indicated in Tables 02a, 02b, 04 and 06, that were discharged by way of relayed links established with another clearing house functioning as a central counterparty (CCP), following novation.

The quantity of these contracts shall be reported as per point 6 of the General Requirements in the status following novation. Only those transactions shall be taken into account where the central counterparty legally enters the deal to mediate between the seller and the buyer. (In the process of novation the

original contract is replaced by three new contracts: between the CCP and its own clearing member, between the CCP and another CCP, and between the other CCP and its own clearing member, however, the data supplier is involved only in the first two, therefore, these two contracts are to be included in the report.)

**Table 09: Value of contracts with other central counterparties (CCPs) by way of links**

This table shall contain the value of transactions from among the transactions indicated in Tables 03a, 03b, 05 and 07, that were discharged by way of relayed links established with another clearing house functioning as a central counterparty (CCP), following novation.

The value of these contracts shall be reported as per point 6 of the General Requirements in the status following novation. Only those transactions shall be taken into account where the central counterparty legally enters the deal to mediate between the seller and the buyer. (In the process of novation the original contract is replaced by three new contracts in the same value as the original contract: between the CCP and its own clearing member, between the CCP and another CCP, and between the other CCP and its own clearing member, however, the data supplier is involved only in the first two, therefore, the total value of these two contracts is to be included in the report.)

**Table 10: Quantity of securities transfer orders given to central depositories (CSD) for the performance of transactions**

**Table 11: Value of securities transfer orders given to central depositories (CSD) for the performance of transactions**

These tables shall contain the quantity and value of securities transfer orders serving for the direct performance of derivatives, repos and spot securities transactions conducted by the data supplier, where the central counterparty (CCP) legally enters the deal to mediate between the seller and the buyer.

Accordingly, these tables shall not contain the quantity and value of securities transfer orders where the central counterparty guarantees performance of the underlying transactions, however, without legally entering the deal, nor the transactions whose objective is to provide collateral rather than perform the underlying transactions.

Any data supplier that is not using another central depository (CSD) for performance of the transaction as far as securities are concerned, but it functions as a central depository itself to maintain securities accounts for its clearing members and discharges the securities transfer orders itself, shall submit this Table as negative (N/A).

## Other information related to cash processment

No	Description	Data*
1	The client name/registration number who has the first biggest turnover (on the basis of the HUF value of processed notes during current year)	
2	The client name/registration number who has the second biggest turnover (on the basis of the HUF value of processed notes during current year)	
3	The client name/registration number who has the third biggest turnover (on the basis of the HUF value of processed notes during current year)	
4	The client name/registration number who has the fourth biggest turnover (on the basis of the HUF value of processed notes during current year)	
5	The client name/registration number who has the fifth biggest turnover (on the basis of the HUF value of processed notes during current year)	
6	The client name/registration number who has the sixth biggest turnover (on the basis of the HUF value of processed notes during current year)	
7	The client name/registration number who has the seventh biggest turnover (on the basis of the HUF value of processed notes during current year)	
8	The client name/registration number who has the eighth biggest turnover (on the basis of the HUF value of processed notes during current year)	
9	The client name/registration number who has the ninth biggest turnover (on the basis of the HUF value of processed notes during current year)	
10	The client name/registration number who has the tenth biggest turnover (on the basis of the HUF value of processed notes during current year)	
11	Average number of daily feed ATMs (pieces)	
12	Proportion of automatic processes (%)	
13	Number of delivery vehicles (pieces)	
14	Number of credit institution and post office boxes related to the clients at the end of the period (pieces)	



MNB identification code: P50

No.	Description	Type of cash processing machines	Number of cash processing machines (pieces)
01			
..			
nn			

MNB identification code: P51

**Daily EUR foreign exchange circulation report**  
 (Aggregate currency circulation of branches of credit institutions and exchange brokers with customers)

No.	Date	EUR circulation of branches of credit institutions		EUR circulation of brokers	
		Currency income	Currency cost	Currency income	Currency cost
01					
02					
03					
nn					

Data in EUR

## Completion instructions for the report Daily report on euro transactions

### General instructions

1. This report is to provide information concerning cash deposits and withdrawals made in euro - including currency-exchange transactions executed via automated machines - in the credit institution's own branches and any bureaux de change engaged with the credit institution (hereinafter referred to as 'broker'), covering all particulars of such transactions, expressed in euro units. Cash deposit shall cover funds received from the client on the reference day, paid on cheque or deposited to an account, or exchanged to forint or any other currency. Cash deposits made at cashiers and deposits made in bulk shall also be taken into account. Cash withdrawal means any euro sums paid to the client against a cheque, debited to an account, or in exchange for forint or other currency on the reference day. Transactions made by the credit institution's branches and by brokers shall be reported separately. Transaction between branches or between any branch and a broker, as well as transactions between the credit institution's head office and the branches or brokers shall not be included in the report.
  
2. On general principle, the report containing data on daily transactions shall be submitted to the MNB monthly, via the EBEAD.
  
3. With the exception of the data in accordance with point 4, if the volume of euro withdrawal transactions conducted by all branches of the institution on a day exceed - on the aggregate - the 5-day moving average of previous transactions by a factor of two, the data provider shall - in addition to the monthly report - submit the aggregate data of the branches by 12:00 hours of the following working day to the person responsible for banking issues as specified in the technical guidelines referred to in point 6 of Annex 3, insofar as the volume of transactions falls back under the limit referred to above.  
Daily reporting can be discontinued if the double of daily euro withdrawal figures are below of that transaction value, when the daily data submission started. During daily data submission periods, 5-day moving average analyses shall be not applicable.
  
4. Daily reporting as per point 3 is not obligatory for the data supplier,
  - a) if the increase of the euro withdrawal transactions is the consequence of a single or a seasonal influence
  - b) if the value of the daily euro withdrawal transactions does not reach the 200 000 EUR limit.

**Registry information on non-resident partners of reporting  
institutions involved in capital investments**

**REGISTRY INFORMATION table (TORZS)**

	Definition	Data
		a
01	Registry information on non-resident partners involved in capital investments (foreign direct investor, foreign direct investment, foreign branch office or other foreign group member)	
02	Partner identification code (any alphanumeric code of maximum 10 characters defined by the reporting institution)	
03	Partner's name	
04	ISO code of the partner's country (2 characters)	
05	Registered office of the partner, or town by his home address	
06	Type of partner relationship (A = the partner is a foreign direct investor, L= the partner is a foreign direct investment, AL = the partner is concurrently a foreign direct investor and also a direct investment, F= the partner is a branch office of the reporting institution established abroad, E= the partner is a member of another, non-resident group)	
07	Is the partner a final investor? (yes=1 no=0) (The answer can only be yes, if the answer in row 05 is A, AL or E.)	
08	Is the partner a capital investment with foreign direct ownership (participation) ? (yes=1 no=0) (The answer can only be yes, if the answer is E in row 05.)	
09	If the partner is a foreign direct investment (if the answer in row 05 is L or AL), are the ownership right in the foreign company represented by securities (for example: shares)? (yes=1 no=0)	
10	<b>Data applicable to the activities of foreign direct investments, foreign branch offices or other foreign group members</b>	
11	Main economic activity (narrative description)	
12	Sectoral code of the main economic activity effective before 2008 (NACE REV.1.1/TEÁOR) (4 characters)	
13	New sectoral code of the main economic activity, effective after 2008 (NACE REV.2./TEÁOR) (4 characters)	
14	Is the foreign direct investment company listed? (yes=1 no=0) (This row has to be completed only if the answer in 05 is L or AL.)	
15	<b>Information about the nature of changes the registry information</b>	
16	This is the time that an R01 report is completed in terms of your partner (yes=1) or no (=0), is there a change in data? If the answer is yes, rows 14-15 do not have to be completed!	
17	Have there been any changes in the partner's data contained in the REGISTRY INFORMATION table TORZS? (yes=1 no=0)	
18	Has the partner been terminated or has it left the group or has its status changed from non-resident to resident? (yes=1 no=0)	

## Completion instructions for the report

### Registry information on non-resident partners of data suppliers involved in capital investment

#### I. General instructions

In this report data suppliers shall report the registry data of

- a) non-resident partners, for which the business entity is obligated to submit data supplies R02, R03, R12, R13 or R29, and
- b) its final investor, direct capital investor(s) and direct capital investment(s) even if it has no data supply obligation with respect to the final investor, direct capital investor(s) and direct capital investment(s) in the data supply submitted by it according to point a).

The table of this data supply must be completed separately for each partner subject to disclosure requirements.

2. The data supply shall be submitted by

- a) the 9<sup>th</sup> working day of the month following the reference period for which the data supplier submitted for the non-resident partners specified in point 1a) reports R02, R03, R12 or R13 for the first time, or by the 20th of June of the year following the reference period of report R29 submitted by the data supplier with respect to that partner,
- b) the 9<sup>th</sup> working day of the month following the reference period for which the data supplier submitted, for its final investor, direct capital investor(s) and direct capital investment(s) specified in point 1b), reports R02, R03, R12 or R13 for the first time, or by the 20th of June of the year following the reference period of report R29 submitted for the first time, and
- c) for a partner for which a data report has been submitted earlier, any time whenever the data previously reported for the partner changed. In case of data modifications all fields of the report shall be completed again, and rows 16, 17 and 18 shall contain 0-1-0.

3. A glossary of terms used in the tables and in these completion instructions is located in point I.H.5 of this Annex.

#### II. Detailed instructions for the completion of the tables

4. Definition of the reference period

Report R01 is submitted with occasional frequency, and its reference period covers a specific calendar day. The reference period of report R01 related to reports R02, R03 and R29, shall be the first day of the month, from which the partner data or modified partner data reported in the specific data supply are effective. The reference period of report R01 related to reports R12 and R13 shall be the first day of the quarter, from which the data reported or modified for the partner in the specific data supply are effective.

In case the data supplier provides information for the first time on a partner, with which its partnership was valid before 1 January 2008, the reference period of the R01 data supply shall be 1 January 2008.

If a submitted report contains incorrect data, which the data supplier wishes to correct, it shall repeatedly submit a modified data supply for the same reference period as stated in the incorrect report.

If the partner's registry data reported by the data supplier are subsequently changed, the TORZS ('REGISTRY DATA') table must be completed with the partner's data and submitted for the date of the change as the reference period.

Any rows shaded in grey should be left blank.

At 'Partner's name' the whole name of the partner must be reported in compliance with the corporate deeds. At 'Registered office of the partner, or town by his home address' the country of the partner's registered seat must be reported if the partner is a company and the country of the residence address in the case of a private individual. The partner identification code is an alphanumeric code defined by the data supplier where small and capital letters are not differentiated.

The codes to be used for the completion of the TORZS table as per point 4.9 of Annex 3 are listed in the technical guidelines available on the MNB website.

In the row indicating the country of the non-resident partner's seat or that of the international organisation the ISO code listed in the technical guidelines published on the official website of the MNB, as referred to in point 4.2 of Annex 3, shall be supplied.

The methodological guidelines assisting in the completion of the tables and the revision rules provided to ensure error free submission, as referred to in points 9 and 5 of Annex 3 are located in the technical guidelines available on the official website of the MNB.

MNB identification number: R02

**Monthly report of capital investments**  
**- non-financial companies, insurance companies, pension funds,**  
**central government, local government, social security funds**  
**and non-profit institutions assisting households**

**TRH table**

**Registration data of reporting institutions**

Serial number	Definition	Data
		a
01	Did you have a non-resident investor with 10% or higher direct participation at the beginning of the reporting period? (1=yes 0=no)	
02	Did you have at least 10% direct participation in the subscribed capital of a foreign enterprise or a branch office abroad at the beginning of the reporting period? (1=yes 0=no)	
03	Did you purchase from a non-resident or did you sell to a non-resident any participation of at least 10% in a resident company, during the reporting period? (1=yes 0=no)	
04	Did you acquire or transfer any real estate abroad during the reporting period? (1=yes 0=no)	
05	Did you have any assets or liabilities other than those arising from ownership in relation to foreign direct capital investors, foreign direct capital investments, foreign branch offices or other group members abroad at the beginning or end of the reporting period? (1=yes 0=no)	

MNB identification number: R02

TB01 table

Transactions of foreign direct capital investors in relation to their participations in the reporting institution (data in currency rounding to integers)

Serial number	Partner ID code of foreign direct capital investor	ISO code of the currency in which the reporting institution keeps its books	Transactions						Resident player in the acquisition/sale of participations with regard to a third party		
			Capital investment			Capital withdrawal					
			Transaction type code	Nominal value	Market value	Transaction type code	Nominal value	Market value	Name	Registration number	
01	a	b	c	d	e		f	g	h	i	j
02											
03											
...											
...											
nn											

TB02 table

Transaction of reverse investments affecting their direct participation of less than 10% in the reporting institution (data in currency rounding to integers)

Serial number	Partner ID code of foreign direct capital investment, which has reverse investment in the reporting institution	ISO code of the currency in which the reporting institution keeps its books	Transactions						Resident player in the acquisition/sale of participations with regard to a third party		
			Capital investment			Capital withdrawal					
			Transaction type code	Nominal value	Market value	Transaction type code	Nominal value	Market value	Name	Registration number	
01	a	b	c	d	e		f	g	h	i	j
02											
03											
...											
...											
nn											



MNB identification number: R02

TB03 table

Transactions of the reporting institution affecting its participation on foreign direct capital investments or a branch office (data in currency rounding to integers)

Serial number	Foreign direct capital investment or branch office		Transactions						Resident player in the acquisition/sale of participations with regard to a third party	
			Capital investment			Capital withdrawal				
			Partner identification code	ISO code of the currency in which the books are kept	Transaction type code	Nominal value	Market value	Transaction type code		
01	a	b	c	d	e	f	g	h	i	j
02										
03										
...										
...										
nn										

TB04 table

Transactions affecting the reverse investment of the reporting institution in it's direct investor - less than 10 % direct ownership interest (data in currency rounding to integers)

Serial number	Foreign direct capital investor, in reverse investment by the reporting institution		Transactions						Resident player in the acquisition/sale of participations with regard to a third party	
			Capital investment			Capital withdrawal				
			Partner identification code	ISO code of the currency in which the books are kept	Transaction type code	Nominal value	Market value	Transaction type code		
01	a	b	c	d	e	f	g	h	i	j
02										
03										
...										
...										
nn										

MNB identification number: R02

TB05 table

Stock of equity securities issued by the data supplier, in ownership of its foreign direct investors or in its reverse investments

Serial no.	Securities		Stock exchange securities		Partner identification code of the securities owner	Closing stock at the end of the reporting period, owned by non-residents (number)
	identification code	definition (short name)	Denomination currency	unit nominal value		
01	a	b	c	d	f	g
02						
03						
...						
nn						

TB06 table

Stock of equity securities in ownership of the data supplier, issued by foreign direct investments or reverse investors.

Serial numbers	Securities		Stock exchange securities		Partner identification code of the securities owner	Closing portfolio at the reporting period, owned by a non-resident (number)	Reporting institution's custodian		
	identification code	definition (short name)	denomination currency	unit nominal value			unit closing price at stock exchange (with two decimals)	registration number	name
01	a	b	c	d	f	g	h	i	j
02									
03									
...									
nn									

MNB identification number: R02

TB07 table  
 Claims related to dividends from foreign direct investors or foreign direct investments (data in currency rounding to integers)

Serial number	Non-resident partner identification code	Currency	Opening balance at the beginning of the period	Increase in claims	Claims related to Dividends			Closing balance at the end of the period
					Deducted tax	Decrease of claims	Other transaction	
	a	b	c	d	e	f	g	
01								
02								
03								
...								
nn								

TB08 table  
 Dividend liabilities to foreign direct capital investors or foreign direct capital investments (data in currency rounding to integers)

Serial number	Non-resident partner identification code	Currency	Opening balance at the beginning of the period	Increase in liabilities	Dividend liability			Closing balance of the end of the period
					Deducted tax	Decrease of liabilities	Other transactions	
	a	b	c	d	e	f	g	
01								
02								
03								
...								
nn								

MNB identification number: R02

**TB09 table**

Acquisition of equity in a resident company from a non-resident or assignment of equity to a non-resident (data in currency rounding to integers)

Serial number	Direction of transaction	Non-resident country's ISO code	Currency ISO code	Market value of the transaction	Resident company concerned	
					name	registration number
	a	b	c	d	e	f
01						
02						
03						
...						
nn						

MNB identification number: R02

TB10 table

Transactions affecting real estates properties abroad (data in currency rounding to integers)

Serial number	Foreign real estate country ISO code	Statistical status of the other party/parties involved in the transaction	Resident party/parties		Transaction type	ISO code of the currency of book keeping	Transactions	
			Name	Registration number			Value of the acquired foreign real estate property in the currency of book keeping	Value of the assigned foreign real estate property in the currency of book keeping
	a	b	c	d	e	f	g	h
01.								
02.								
03.								
...								
nn								

MNB identification number: R02

TBK1 table

Loans to foreign direct capital investors, foreign direct capital investments, foreign branch offices or other non-resident groups (data in currency rounding to integers)

Serial number	Non-resident partner identification code	Instrument	Original currency code	Assets				Interest				
				Opening balance at the beginning of the period	Interim changes		Closing balance at the end of the period	Opening balance of accrued interest at the beginning of the period	Interim changes		Closing balance of accrued interest at the end of the period	
					Increase in assets	Decrease in assets			Transactions	Other changes		Interest accrued for the period
a	b	c	d	e	f	g	h	i	j	k	l	m
01.												
02.												
03.												
...												
nn												

MNB identification number: R02

TBK2 table

Assets of Clearing accounts or Cash pools related to foreign direct capital investors, foreign direct capital investments, foreign branch offices and other non-resident group members  
(data in currency rounding to integers)

Serial number	Non-resident partner identification code	Instrument	Original currency ISO code	Assets			Interest		
				Opening balance at the beginning of the period	Interim changes		Closing balance at the end of the period	Interest earned during the period	Interest paid during the period
	a	b	c	d	e	f	g	h	i
01.									
02.									
03.									
...									
nn									

MNB identification number: R02

**TBK3 table**

Trade credits assets related to foreign direct capital investors, foreign direct capital investments, foreign branch offices or other non-resident group members (data in currency rounding to integers)

Serial number	Non-resident partner identification code	Instrument	Original currency ISO code	Assets			
				Opening balance at the end of the period	Interim changes		Closing balance at the end of the period
					Transactions	Other changes	
	a	b	c	d	e	f	g
01.							
02.							
03.							
...							
nn							



MNB identification number: R02

TBK4 table  
Assets resulting from debt securities or other claims against foreign direct capital investors, foreign direct capital investment, foreign branch offices or other non-resident member of the enterprise groups

Serial number	Non-resident partner identification code	Instrument	Original currency ISO code	Securities identification code	Assets			Interest			Reporting institution's custodian					
					Opening balance at the beginning of the period	Interim changes		Opening balance of accrued interest at the beginning of the period	Interim changes		Closing balance of accrued interest at the end of the period	Closing balance of accrued interest at the end of the period	registration number	name	ISO country code	
						Transactions	Other changes		Transactions	Other changes						
01.	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
02.																
03.																
...																
nn																

MNB identification number: R02

TBK5 table

Details of other changes in related to direct capital investors, foreign direct capital investments, foreign branch offices or other non-resident group members (data in currency rounding to integers)

Serial number	Non-resident partner identification code	Instrument	Original currency ISO code	Reasons of other changes	Subtotal
	a	b	c	d	e
01.					
02.					
03.					
...					
nn					

MNB identification number: R02

TBT1 table

Borrowing from foreign direct capital investors, foreign direct investments, foreign branch offices or other non-resident company members (data in currency rounding to integers)

Serial number	Non-resident partner identification code	Instrument	Original currency ISO code	Liability				Interest					
				Balance at the beginning of the period	Interim changes		Balance at the end of the period	Balance of accrued interest at the beginning of the period	Interim changes		Balance of accrued interest at the end of the period		
					Increase in liabilities	Decrease in liabilities			Other changes	Transactions		Accrued interest for the period	Interests paid during the period
01.	a	b	c	d	e	f	g	h	i	j	k	l	m
02.													
03.													
...													
nn													

MNB identification number: R02

TBT3 table

Liabilities from trade credits to foreign direct capital investors, foreign direct capital investments, foreign branch offices or other non-resident company members (data in currency rounding to integers)

Serial number	Non-resident partner identification code	Instrument	Original currency ISO code	Liability			
				Balance at the beginning of the period	Interim changes	Balance at the end of the period	
				Interim changes in the balance of trade credits	Other changes		
	a	b	c	d	e	f	g
01.							
02.							
03.							
...							
nn							

MNB identification number: R02

TBT4 table

Liabilities to foreign direct capital investors, foreign direct capital investments, foreign branch offices or other non-resident group members from debt securities, bills of exchange or other transactions (data in currency rounding to integers)

Serial number	Non-resident partner identification code	Instrument	Original currency ISO code	Securities identifier	Liabilities			Interest					
					Balance at the beginning of the period	Interim changes		Balance of accrued interest of the beginning period	Transactions		Balance of accrued interest at the end of the period		
						Transactions	Other changes		Accrued interest for the period	Interest paid during the period		Other changes	
	a	b	c	d	e	f	g	h	i	j	k	l	m
01.													
02.													
03.													
...													
nn													

MNB identification number: R02

TBT5 table

Details of other changes of liabilities to foreign direct capital investors, foreign direct capital investments, foreign branch offices or other non-resident group members (data in currency rounding to integers)

Serial number	Non-resident partner identification code	Instrument	Original currency ISO code	Reasons of other changes	Subtotal
	a	b	c	d	e
01.					
02.					
03.					
...					
nn					

MNB identification number: R03

**Monthly report of capital investments  
- other monetary institutions other financial intermediaries and  
companies performing financial supplementary activities**

TRH table

Registration data of reporting institutions

Serial number	Definition	Data
		a
01	Did you have a non-resident investor with 10% or higher direct participation at the beginning of the reporting period? (1=yes 0=no)	
02	Did you have at least 10% direct participation in the subscribed capital of a foreign enterprise or a branch office abroad at the beginning of the reporting period? (1=yes 0=no)	
03	Did you purchase from a non-resident or did you sell to a non-resident any participation of at least 10% in a resident company, during the reporting period? (1=yes 0=no)	
04	Did you acquire or transfer any real estate abroad during the reporting period? (1=yes 0=no)	
05	Did you have any assets or liabilities other than those arising from ownership in relation to foreign direct capital investors, foreign direct capital investments, foreign branch offices or other group members abroad at the beginning or end of the reporting period? (1=yes 0=no)	

MNB identification number: R03

TB01 table

Transactions of foreign direct capital investors in relation to their participations in the reporting institution (data in currency rounding to integers)

Serial number	Partner ID code of foreign direct capital investor	ISO code of the currency in which the reporting institution	Transactions						Resident player in the acquisition/sale of participations with regard to a third party		
			Capital investment			Capital withdrawal					
			Transaction type code	Nominal value	Market value	Transaction type code	Nominal value	Market value	Name	Registration number	
01	a	b	c	d	e		f	g	h	i	j
02											
03											
...											
...											
nn											

TB02 table

Transaction of reverse investments affecting the reverse investor's direct participation of less than 10% in the reporting institution (data in currency rounding to integers)

Serial number	Partner ID code of foreign direct capital investments, which is a reverse investor in the reporting institution	ISO code of the currency in which the reporting institution	Transactions						Resident player in the acquisition/sale of participations with regard to a third party		
			Capital investment			Capital withdrawal					
			Transaction type code	Nominal value	Market value	Transaction type code	Nominal value	Market value	Name	Registration number	
01	a	b	c	d	e		f	g	h	i	j
02											
03											
...											
...											
nn											



MNB identification number: R03

TB03 table

Transaction of the reporting institution affecting its participation on foreign direct capital investments or a branch office ((data in currency rounding to integers)

Serial number	Foreign direct capital investment or branch office		Transaction				Resident player in the acquisition/sale of participations with regard to a third party				
	Partner identification code	ISO code of the currency as of the books	Capital investment		Capital withdrawal		Name	Registration number			
			Transaction type code	Nominal value	Market value	Transaction type code			Nominal value	Market value	
01	a	b	c	d	e		f	g	h	i	j
02											
03											
...											
...											
nn											

TB04 table

Transactions affecting the reverse investment of the reporting institution in it's direct investor - less than 10 % direct ownership interest (data in currency rounding to integers)

Serial number	Foreign direct capital investor, in revers investment by the reporting institution		Transaction				Resident player in the acquisition/sale of participations with regard to a third party				
	Partner identification code	ISO code of the currency as of the books	Capital investment		Capital withdrawal		Name	Registration number			
			Transaction type code	Nominal value	Market value	Transaction type code			Nominal value	Market value	
01	a	b	c	d	e		f	g	h	i	j
02											
03											
...											
...											
nn											

MNB identification number: R03

TB05 table

Stock of equity securities issued by the data supplier, in ownership of its foreign direct investors or in its reverse investments

Serial number	Securities		Stock exchange securities			Partner identification code of the securities owner	Closing stock at the end of the reporting period, owned by a non-resident (number)
	identification	definition (short name)	denomination currency	nominal value	unit closing price at stock exchange (with two decimals)		
01	a	b	c	d	e	f	g
02							
03							
...							
nn							

TB06 table

Stock of equity securities in ownership of the data supplier, issued by foreign direct investments or reverse investors.

Serial number	Securities			Stock exchange securities		Partner identification code of the securities owner	Closing portfolio at the end of the reporting period, owned by a non-resident (number)	Reporting institution's custodian		
	identification	definition (short name)	denomination currency	nominal value	one unit closing price at stock exchange (with two decimals)			registration number	name	ISO country code
01	a	b	c	d	e	f	g	h	i	j
02										
03										
...										
nn										

MNB identification number: R03

TB07 table

Claims related to dividends from foreign direct investors or foreign direct investments (data in currency rounding to integers)

Serial number	Non-resident partner identification code	Currency	Opening balance at the beginning of the period	Increase in claims	Claims related to Dividends			Closing balance at the end of the period
					Deducted tax	Decrease of claims	Other transaction	
	a	b	c	d	e	f	g	
01								
02								
03								
...								
nn								

TB08 table

Dividend liabilities to foreign direct capital investors or foreign direct capital investments (data in currency rounding to integers)

Serial number	Non-resident partner identification code	Currency	Opening balance at the beginning of the period	Increase in liabilities	Dividend liability			Closing balance at the end of the period
					Deducted tax	Decrease of receivables	Other transaction	
	a	b	c	d	e	f	g	
01								
02								
03								
...								
nn								

MNB identification number: R03

**TB09 table**  
Acquisition of equity in a resident company from a non-resident or assignment of equity to a non-resident (data in currency rounding to integers)

Serial number	Direction of transaction	Non-resident country's ISO code	Currency ISO code	Market value of the transaction	Resident company concerned	
					name	registration number
01	a	b	c	d	e	f
02						
03						
...						
nn						

**TB10 table**  
Transactions affecting real estates properties abroad (data in currency rounding to integers)

Serial number	Foreign real estate country ISO code	Statistical status of the other party/parties involved in the transaction	Resident party/parties		Transactions			
			Name	Registration number	Value of the acquired foreign real estate property in the currency of book keeping	ISO code of the currency of book keeping	Value of the transferred foreign real estate property in the currency of book keeping	
01.	a	b	c	d	e	f	g	h
02.								
03.								
...								
nn								

MNB identification number: R03

**TB11 table**

Assets concerning foreign direct capital investments due to paid but not subscribed capital by the reporting institutions

Serial number	Non-resident partner identification code	Instrument	Original currency ISO code	Assets		
				Balance of the beginning of the period	Transactions	Balance at the end of the period
	a	b	c	d	e	f
01.						
02.						
03.						
...						
nn						

**TB12 table**

Liabilities related to paid but not subscribed capital by the investor

Serial number	Non-resident partner identification code	Instrument	Original currency ISO code	Liability		
				Balance of the beginning of the period	Transaction	Balance at the end of the period
	a	b	c	d	e	f
01.						
02.						
03.						
...						
nn						

MNB identification number: R12

**Quarterly report of capital investments**  
- non-financial companies, insurance companies, pension funds,  
central government, local government, social security funds  
and non-profit institutions assisting households

**TRN table**

**Registration data of reporting institutions**

Serial number	Definition	Data
		a
01	Did the amount of the equity related to the non-resident investor exceeded 1 billion HUF or was it less than -1 billion HUF at the end or at the beginning of the period? (1=yes 0=no)	
02	Did you have a non-resident investor with 10% or higher direct participation at the beginning of the reporting period? (1=yes 0=no)	
03	Did you have at least 10% direct participation in the subscribed capital of a foreign enterprise or a branch office abroad at the beginning of the reporting period? (1=yes 0=no)	
04	Did you purchase from a non-resident or did you sell to a non-resident any participation of at least 10% in a resident company in a value exceeding 250 millionHUF, during the reporting period? (1=yes 0=no)	
05	Did you acquire or transfer any real estate abroad during the reporting period? (1=yes 0=no)	
06	Did you have any assets or liabilities other than those arising from ownership in relation to foreign direct capital investors, foreign direct capital investments, foreign branch offices or other group members abroad at the beginning or end of the reporting period? (1=yes 0=no)	

MNB identification number: R12

TB01 table

Transactions of foreign direct capital investors in relation to their participations in the reporting institution (data in currency rounding to integers)

Serial number	Partner ID code of foreign direct capital investor	ISO code of the currency in which the reporting institution keeps its books	Transactions						Resident player in the acquisition/sale of participations with regard to a third party		
			Capital investment			Capital withdrawal					
			Transaction type code	Nominal value	Market value	Transaction type code	Nominal value	Market value	Name	Registration number	
01	a	b	c	d	e		f	g	h	i	j
02											
03											
...											
...											
nn											

TB02 table

Transaction of reverse investments affecting their direct participation of less than 10% in the reporting institution (data in currency rounding to integers)

Serial number	Partner ID code of foreign direct capital investment, which has reverse investment in the reporting institution	ISO code of the currency in which the reporting institution keeps its books	Transactions						Resident player in the acquisition/sale of participations with regard to a third party		
			Capital investment			Capital withdrawal					
			Transaction type code	Nominal value	Market value	Transaction type code	Nominal value	Market value	Name	Registration number	
01	a	b	c	d	e		f	g	h	i	j
02											
03											
...											
...											
nn											

MNB identification number: R12

TB03 table

Transactions of the reporting institution affecting its participation on foreign direct capital investments or a branch office (data in currency rounding to integers)

Serial number	Foreign direct capital investment or branch office		Transactions						Resident player in the acquisition/sale of participations with regard to a third party	
	Partner identification code	ISO code of the currency in which the books are kept	Capital investment			Capital with drawal			Name	Registration number
			Transaction type code	Nominal value	Market value	Transaction type code	Nominal value	Market value		
01	a	b	c	d	e	f	g	h	i	j
02										
03										
...										
...										
nn										

TB04 table

Transactions affecting the reverse investment of the reporting institution in it's direct investor - less than 10 % direct ownership interest (data in currency rounding to integers)

Serial number	Foreign direct capital investor, in reverse investment by the reporting institution		Transactions						Resident player in the acquisition/sale of participations with regard to a third party	
	Partner identification code	ISO code of the currency in which the books are kept	Capital investment			Capital with drawal			Name	Registration number
			Transaction type code	Nominal value	Market value	Transaction type code	Nominal value	Market value		
01	a	b	c	d	e	f	g	h	i	j
02										
03										
...										
...										
nn										



MNB identification number: R12

TB05 table

Stock of equity securities issued by the data supplier, in ownership of its foreign direct investors or in its reverse investments

Serial no-	Securities		Stock exchange securities		Partner identification code of the securities owner	Closing stock at the end of the reporting period, owned by non-residents (number)
	identification code	definition (short name)	nominal value	unit		
	a	b	c	d	e	f
01						g
02						
03						
...						
nn						

TB06 table

Stock of equity securities in ownership of the data supplier, issued by foreign direct investments or reverse investors.

Serial numbers	Securities		Stock exchange securities		Partner identification code of the securities owner	Closing portfolio at the reporting period, owned by a non-resident (number)	Reporting institution's custodian			
	identification code	definition (short name)	nominal value	unit			registration number	name	ISO country code	
	a	b	c	d	e	f	g	h	i	j
01										
02										
03										
...										
nn										

MNB identification number: R12

TB07 table

Claims related to dividends from foreign direct investors or foreign direct investments (data in currency rounding to integers)

Serial number	Non-resident partner identification code	Currency	Claims related to Dividends				Closing balance at the end of the period
			Opening balance at the beginning of the period	Increase in claims	Decrease of claims		
	a	b	c	d	e	f	g
01							
02							
03							
...							
nn							

TB08 table

Dividend liabilities to foreign direct capital investors or foreign direct capital investments (data in currency rounding to integers)

Serial number	Non-resident partner identification code	Currency	Dividend liability				Closing balance of the end of the period
			Opening balance at the beginning of the period	Increase in liabilities	Decrease of liabilities		
	a	b	c	d	e	f	g
01							
02							
03							
...							
nn							

MNB identification number: R12

TB09 table

Acquisition of equity in a resident company from a non-resident or assignment of equity to a non-resident (data in currency rounding to integers)

Serial number	Direction of transaction	Non-resident country's ISO code	Currency ISO code	Market value of the transaction	Resident company concerned	
					name	registration number
01	a	b	c	d	e	f
02						
03						
...						
nn						

TB10 table

Transactions affecting real estates properties abroad (data in currency rounding to integers)

Serial number	Foreign real estate country ISO code	Statistical status of the other party/parties involved in the transaction	Resident party/parties		Transaction type	ISO code of the currency of book keeping	Transactions	
			Name	Registration number			Value of the acquired foreign real estate property in the currency of book keeping	Value of the assigned foreign real estate property in the currency of book keeping
01.	a	b	c	d	e	f	g	h
02.								
03.								
...								
nn								

MNB identification number: R12

TBK1 table

Loans to foreign direct capital investors, foreign direct capital investments, foreign branch offices or other non-resident groups (data in currency rounding to integers)

Serial number	Non-resident partner identification code	Instrument	Original currency code	Assets				Interest							
				Opening balance at the beginning of the period	Interim changes			Closing balance at the end of the period	Opening balance of accrued interest at the beginning of the period	Interim changes			Closing balance of accrued interest at the end of the period		
					Increase in assets	Transactions				Other changes	Interest accrued for the period	Transactions		Other changes	
						Decrease in assets	Increase in assets					Decrease in liabilities			Increase in liabilities
01.	a	b	c	d	e	f	g	h	i	j	k	l	m		
02.															
03.															
...															
nn															

TBT1 table

Borrowing from foreign direct capital investors, foreign direct investments, foreign branch offices or other non-resident company members (data in currency rounding to integers)

Serial number	Non-resident partner identification code	Instrument	Original currency ISO code	Liability				Interest							
				Balance at the beginning of the period	Interim changes			Balance at the end of the period	Balance of accrued interest at the beginning of the period	Interim changes			Balance of accrued interest at the end of the period		
					Increase in liabilities	Transactions				Other changes	Accrued interest for the period	Transactions		Other changes	
						Decrease in liabilities	Increase in liabilities					Decrease in liabilities			Increase in liabilities
01.	a	b	c	d	e	f	g	h	i	j	k	l	m		
02.															
03.															
...															
nn															

MNB identification number: R12

TBK2 table

Assets of Clearing accounts or Cash pools related to foreign direct capital investors, foreign direct capital investments, foreign branch offices and other non-resident group members  
(data in currency rounding to integers)

Serial number	Non-resident partner identification code	Instrument	Original currency ISO code	Opening balance at the beginning of the period	Assets			Interest	
					Interim changes		Closing balance at the end of the period	Interest earned during the period	Interest paid during the period
				Transactions	Other changes				
	a	b	c	d	e	f	g	h	i
01.									
02.									
03.									
...									
nn									

MNB identification number: R12

TBK3 table

Trade credits assets related to foreign direct capital investors, foreign direct capital investments, foreign branch offices or other non-resident group members (data in currency rounding to integers)

Serial number	Non-resident partner identification code	Instrument	Original currency ISO code	Opening balance at the end of the period	Assets		Closing balance at the end of the period
					Interim changes	Other changes	
	a	b	c	d	e	f	g
01.							
02.							
03.							
...							
nn							

TBT3 table  
company members (data in currency rounding to integers)

Serial number	Non-resident partner identification code	Instrument	Original currency ISO code	Balance at the beginning of the period	Liability		Balance at the end of the period
					Interim changes in the balance of	Other changes	
	a	b	c	d	e	f	g
01.							
02.							
03.							
...							
nn							

MNB identification number: R12

TBK4 table  
Assets resulting from debt securities or other claims against foreign direct capital investors, foreign direct capital investment, foreign branch offices or other non-resident member of the enterprise groups

Serial number	Non-resident partner identification code	Instrument	Original currency ISO code	Securities identification code	Assets			Interest			Reporting institution's custodian					
					Opening balance at the beginning of the period	Interim changes		Closing balance of accrued interest at the end of the period	Opening balance of accrued interest at the beginning of the period	Interim changes		Closing balance of accrued interest at the end of the period	registration number	name	ISO country code	
						Transactions	Other changes			Transactions	Interest earned during the period					Other changes
01.	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
02.																
03.																
...																
nn																

TBT4 table  
Liabilities to foreign direct capital investors, foreign direct capital investments, foreign branch offices or other non-resident group members from debt securities, bills of exchange or other transactions (data in currency rounding to integers)

Serial number	Non-resident partner identification code	Instrument	Original currency ISO code	Securities identifier	Liabilities			Interest					
					Balance at the beginning of the period	Interim changes		Balance of accrued interest of the beginning of the period	Interim changes		Balance of accrued interest at the end of the period		
						Transactions	Other changes		Transactions	Interest paid during the period		Other changes	
01.	a	b	c	d	e	f	g	h	i	j	k	l	m
02.													
03.													
...													
nn													

MNB identification number: R12

TBK5 table

Details of other changes in related to direct capital investors, foreign direct capital investments, foreign branch offices or other non-resident group members (data in currency rounding to integers)

Serial number	Non-resident partner identification code	Instrument	Original currency ISO code	Reasons of other changes	Subtotal
01.	a	b	c	d	e
02.					
03.					
...					
nn					

TBT5 table

Details of other changes of liabilities to foreign direct capital investors, foreign direct capital investments, foreign branch offices or other non-resident group members (data in currency rounding to integers)

Serial number	Non-resident partner identification code	Instrument	Original currency ISO code	Reasons of other changes	Subtotal
01.	a	b	c	d	e
02.					
03.					
...					
nn					



MNB identification number: R13

**Quarterly report of capital investments  
- other monetary institutions other financial intermediaries and  
companies performing financial supplementary activities**

**TRN table**

**Registration data of reporting institutions**

Serial number	Definition	Data
		a
01	Did the amount of the equity related to the non-resident investor exceeded 1 billion HUF or was it less than -1 billion HUF at the end or at the beginning of the period? (1=yes 0=no)	
02	Did you have a non-resident investor with 10% or higher direct participation at the beginning of the reporting period? (1=yes 0=no)	
03	Did you have at least 10% direct participation in the subscribed capital of a foreign enterprise or a branch office abroad at the beginning of the reporting period? (1=yes 0=no)	
04	Did you purchase from a non-resident or did you sell to a non-resident any participation of at least 10% in a resident company, during the reporting period? (1=yes 0=no)	
05	Did you acquire or transfer any real estate abroad during the reporting period? (1=yes 0=no)	
06	Did you have any assets or liabilities other than those arising from ownership in relation to foreign direct capital investors, foreign direct capital investments, foreign branch offices or other group members abroad at the beginning or end of the reporting period? (1=yes 0=no)	

MNB identification number: R13

TB01 table

Transactions of foreign direct capital investors in relation to their participations in the reporting institution (data in currency rounding to integers)

Serial number	Partner ID code of foreign direct capital investor	ISO code of the currency in which the reporting institution	Transactions						Resident player in the acquisition/sale of participations with regard to a third party		
			Capital investment			Capital withdrawal					
			Transaction type code	Nominal value	Market value	Transaction type code	Nominal value	Market value	Name	Registration number	
01	a	b	c	d	e		f	g	h	i	j
02											
03											
...											
...											
nn											

TB02 table

Transaction of reverse investments affecting the reverse investor's direct participation of less than 10% in the reporting institution (data in currency rounding to integers)

Serial number	Partner ID code of foreign direct capital investments, which is a reverse investor in the reporting institution	ISO code of the currency in which the reporting institution	Transactions						Resident player in the acquisition/sale of participations with regard to a third party		
			Capital investment			Capital withdrawal					
			Transaction type code	Nominal value	Market value	Transaction type code	Nominal value	Market value	Name	Registration number	
01	a	b	c	d	e		f	g	h	i	j
02											
03											
...											
...											
nn											

MNB identification number: R13

TB03 table

Transaction of the reporting institution affecting its participation on foreign direct capital investments or a branch office ((data in currency rounding to integers)

Serial number	Foreign direct capital investment or branch office		Transaction						Resident player in the acquisition/sale of participations with regard to a third party		
	Partner identification code	ISO code of the currency as of the books	Capital investment			Capital withdrawal			Name	Registration number	
			Transaction type code	Nominal value	Market value	Transaction type code	Nominal value	Market value			
01	a	b	c	d	e		f	g	h	i	j
02											
03											
...											
...											
nn											

TB04 table

Transactions affecting the reverse investment of the reporting institution in it's direct investor - less than 10 % direct ownership interest (data in currency rounding to integers)

Serial number	Foreign direct capital investor, in revers investment by the reporting institution		Transaction						Resident player in the acquisition/sale of participations with regard to a third party		
	Partner identification code	ISO code of the currency as of the books	Capital investment			Capital withdrawal			Name	Registration number	
			Transaction type code	Nominal value	Market value	Transaction type code	Nominal value	Market value			
01	a	b	c	d	e		f	g	h	i	j
02											
03											
...											
...											
nn											

MNB identification number: R13

TB05 table

Stock of equity securities issued by the data supplier, in ownership of its foreign direct investors or in its reverse investments

Serial number	Securities		Stock exchange securities			Partner identification code of the securities owner	Closing stock at the end of the reporting period, owned by a non-resident (number)
	identification	definition (short name)	denomination currency	nominal value	unit closing price at stock exchange (with two decimals)		
	a	b	c	d	e	f	g
01							
02							
03							
...							
nn							

TB06 table

Stock of equity securities in ownership of the data supplier, issued by foreign direct investments or reverse investors.

Serial number	Securities		Stock exchange securities			Partner identification code of the securities owner	Closing portfolio at the end of the reporting period, owned by a non-resident (number)	Reporting institution's custodian		
	identification	definition (short name)	denomination currency	nominal value	one unit closing price at stock exchange (with two decimals)			registration number	name	ISO country code
	a	b	c	d	e	f	g	h	i	j
01										
02										
03										
...										
nn										

MNB identification number: R13

TB07 table

Claims related to dividends from foreign direct investors or foreign direct investments (data in currency rounding to integers)

Serial number	Non-resident partner identification code	Currency	Opening balance at the beginning of the period	Increase in claims	Claims related to Dividends			Closing balance at the end of the period
					Deducted tax	Decrease of claims	Other transaction	
	a	b	c	d	e	f	g	
01								
02								
03								
...								
nn								

TB08 table

Dividend liabilities to foreign direct capital investors or foreign direct capital investments (data in currency rounding to integers)

Serial number	Non-resident partner identification code	Currency	Opening balance at the beginning of the period	Increase in liabilities	Dividend liability			Closing balance at the end of the period
					Deducted tax	Decrease of receivables	Other transaction	
	a	b	c	d	e	f	g	
01								
02								
03								
...								
nn								

MNB identification number: R13

**TB09 table**  
**Acquisition of equity in a resident company from a non-resident or assignment of equity to a non-resident (data in currency rounding to integers)**

Serial number	Direction of transaction	Non-resident country's ISO code	Currency ISO code	Market value of the transaction	Resident company concerned	
					name	registration number
	a	b	c	d	e	f
01						
02						
03						
...						
nn						

MNB identification number: R13

TB10 table

Transactions affecting real estates properties abroad (data in currency rounding to integers)

Serial number	Foreign real estate country ISO code	Statistical status of the other party/parties involved in the transaction	Resident party/parties		Transaction type	ISO code of the currency of book keeping	Transactions	
			Name	Registration number			Value of the acquired foreign real estate property in the currency of book keeping	Value of the transferred foreign real estate property in the currency of book keeping
	a	b	c	d	e	f	g	h
01.								
02.								
03.								
...								
nn								

MNB identification number: R13

**TB11 table**

**Assets concerning foreign direct capital investments due to paid but not subscribed capital by the reporting institutions**

Serial number	Non-resident partner identification code	Instrument	Original currency ISO code	Assets		
				Balance of the beginning of the period	Transactions	Balance at the end of the period
	a	b	c	d	e	f
01.						
02.						
03.						
...						
nn						



MNB identification number: R13

TB12 table

Liabilities related to paid but not subscribed capital by the investor

Serial number	Non-resident partner identification code	Instrument	Original currency ISO code	Liability		
				Balance of the beginning of the period	Transaction	Balance at the end of the period
	a	b	c	d	e	f
01.						
02.						
03.						
...						
nn						

## Completion instructions for the report

### Capital investments

#### I. General instructions

##### 1. Transactions to be included in the data supply

- a) Tables TRH and TRN: data for registration purposes. If the data supplier enters NO to all yes/no questions, completion of the rest of the tables will not be required.
- b) Tables TB01-TB04: Data of transactions (capital investment, capital withdrawal) resulting in the change of ownership interest of the non-resident direct capital investor(s) in the data supplier, and/or of the data supplier in its foreign direct capital investment(s) and the cross-ownership ratio between the parties in the reference period.
- c) Tables TB05-TB06: information on the portfolio of equity instruments as per point b) at the end of the reference period.
- d) Tables TB07-TB08: Data of the reference period related to the income (dividend) due and payable on the share of the non-resident direct capital investor(s) in the data supplier, and/or of the data supplier in the non-resident direct capital investment(s).
- e) Table TB09: information on shares in resident companies acquired by the data supplier from a non-resident, or alienated by the data supplier to a non-resident.
- f) Table TB10: transactions of acquirement and alienation of foreign real property by the data supplier in the reference period.
- g) Table TB11: (for other monetary financial institutions, other financial intermediaries, and financial auxiliaries only): claims from a non-resident direct capital investment on the capital paid by the data supplier but not yet registered, and claims from capital decrease vis-à-vis non-resident direct capital investment, and their changes.
- h) Table TB12: (for other monetary financial institutions, other financial intermediaries, and financial auxiliaries only): liabilities payable to a non-resident direct capital investors on the capital paid but not yet registered, and liabilities payable to non-resident direct capital investors due to capital decrease, and their changes.
- i) Tables beginning with TBK and TBT (only for non-financial institutions, insurance corporations, pension funds, central government, local governments, social security funds and non-profit institutions serving households): Assets and liabilities other than ownership share vis-à-vis non-resident direct capital investor, non-resident direct capital investment, non-resident branches and other non-resident group members, arising from loans (including repo, securities lending and financial leasing), commercial loans, deposits, cash-pool structures, settlement accounts, bills of exchange and debt securities, and their changes during the reference period. In addition, this includes liabilities payable by the data supplier to non-resident direct capital investors on the capital paid but not yet registered, and claims from non-resident direct capital investments on the capital paid but not yet registered, and liabilities and claims vis-à-vis non-resident capital investors/investments due to capital decrease.

##### 2. Data items

Data related to direct non-resident capital investors, direct non-resident capital investments, non-resident branches and other, non-resident group members shall be presented broken down by partner. In report R01 each partner shall be identified by the partner ID code assigned by the data supplier.

Values shall be specified in the original foreign currency, except

- for Tables TB01-03 values are reported in the data supplier's accounting currency,
- for Tables TB02-04 values are reported in the accounting currency of the non-resident direct capital investment or branch,
- for Tables TB05-06 values are reported in the currency of the denomination,

- for Tables TB07-TB08 stock and turnover data vis-à-vis non-resident direct capital investors shall be reported in the data supplier's accounting currency, and data related to non-resident direct capital investments and non-resident branches shall be reported in the accounting currency of the non-resident direct capital investment.

Data should be entered rounded up to a round number, except for Tables TB05-06 where the closing stock exchange rate shall be rounded to two decimals.

Claims and liabilities from the transactions reported in the tables starting with TBK and TBT shall be reported in the original currency, at nominal value. If interest data are not available to the data supplier for the breakdown by partner and currency, estimates should be used.

In case a claim is purchased or sold, if the actual purchase value or sale value is different from the nominal value, the market value of the claim shall be reported for the transaction. The difference between the market value and the nominal value must be shown in the column of other changes with an inverse sign (in relation to the direction of the price difference), which should be detailed by using the price changes ('ARVA') code in Table TBK5.

Accrued interest due or payable at the end of the reference period: the closing balance of accrued interests due or payable shall be reported as items increasing the stock, regardless of whether they were shown in the books as accrued items, or settled (in full or in part) financially within the specific reference period

If the data supplier's non-resident partner leaves the group, or the direct share relationship between the data supplier and the non-resident direct capital investor or non-resident direct capital investment ceases to exist, the claims and liabilities vis-à-vis those partners shall be removed (as 'other change') from the tables beginning with TBK and TBT in the data report on Capital investments to be submitted for the reference period, and included in the monthly reports R06-R09, Other investments, or the quarterly reports R15-R17 to be submitted for the reference period.

3. A glossary of terms used in the tables and in these completion instructions is located in point I.H.5 of this Annex.

## **II. Detailed instructions for the completion of the tables**

The codes and descriptions of the instruments to be used in the tables as per point 4.9 of Annex 3 are listed in the technical guidelines available on the MNB website.

In the column indicating the country of the non-resident partner enter the ISO code of that country or international organisation, against which the claim or liability exists, in accordance with the codes listed in the technical guidelines published on the official website of the MNB, as indicated in point 4.2 of Annex 3.

The ISO codes of specific currencies as per point 4.1 of Annex 3 are listed in the technical guidelines available on the MNB website.

For reports R02/R12, in Tables TBK1-4 and TBT1-4 the other reasons for capital changes shall be reported in TBK5 for claims, and TBT5 for liabilities, by using the codes listed in the technical guidelines published on the official website of the MNB, as referred to in point 4.9 of Annex 3. Amount items reported under other changes that occurred by reason of the specified change, shall be reported in the table along with the identification data of the specific instrument separately as many times as many reasons necessitated such other change.

The methodological guidelines assisting in the completion of the tables and the revision rules provided to ensure error free submission, as referred to in points 9 and 5 of Annex 3 are located in the technical guidelines available on the official website of the MNB.

### **Special data to be reported in the individual tables**

Table TB01 should be completed if a foreign direct capital investor increased or reduced its capital investment in the data supplier in the reference period.

TB03 shall be completed by the data supplier, if during the reference period

- the data supplier carried out a capital investment or a capital withdrawal transaction in its non-resident direct capital investment, or

- the data supplier transferred assets to or received assets from, its non-resident branch under cash-flow management (including any assets in addition to funds) - only in the case of data suppliers providing report R02/R12.

In this table, all transactions resulting in changes in the subscribed capital and increases and decreases in the provisions or capital reserves originating from foreign funds shall be reported by partner and by transaction. Movements between the reserves shall not be reported.

If a transaction may not be clearly linked to a specific partner, e.g. capital increase charged on reserves, the value of the transaction shall be indicated proportional to the ownership ratio between the non-resident direct capital investors.

The transactions shall be reported for the period specified by Act C of 2000 on Accounting (hereinafter 'Szmt.')

regarding data entry in accounting records. Accordingly, for example, subscribed capital increases or decreases shall be reported for the reference period which covers the date of registration of the capital increase or decrease in the company registry, or, in other cases, the date of the deed of foundation or the general meeting resolution. At the same time, in accordance with the Szmt. assets transferred against the capital reserve shall be reported simultaneously with the transfer of assets.

If the foreign investment's accounting file is available both according to the accounting standards of the non-resident investment's country and according to other accounting standards (IAS, IFRS), then data shall be reported according to the provisions of these standards.

Values shall be reported in Table TB01 in the data supplier's accounting currency, and in Table TB03 data shall be reported in the accounting currency of the non-resident direct capital investment or branch, rounded to a round number.

Tables TB02 and TB04 shall be completed only in case of cross-ownership; Table TB02 should be completed as per the instructions listed for TB01, and TB04 shall be completed as per the instructions listed for TB03.

In Table TB05 and TBK4 at the identification number of the custody manager the KSH register number of the resident company must be reported. If the partner is an investment fund, the technical register number must be reported that was provided by MNB to the data provider and the KELER Zrt. If the investment fund is a new one, starting its operation, 'FB000000' must be reported until the creation of the MNB registration number. In the case of non-resident (if it has no KSH registration number or MNB-KELER common fictitious registration number) '00000001', if the partner is a resident person, '00000004' must be reported.

Tables TB07 and TB08 shall contain gross data, i.e. for dividends voted and paid off in the same reference period, both legs shall be displayed in the same report.

In TB09 a transaction should be reported in the period from which the Court of Registration record is effective. If the Court of Registration records the acquisition / assignment of equity retrospectively, a modification report shall be submitted for the relevant period (i.e. for which the Court of Registration made the retrospective entry). If the movement of funds takes place at a time different from the date of entry by the Court of Registration, the asset/liability arising that way shall be reported, depending on whether the asset/liability exists vis-à-vis a partner within or outside of the group, by using the EK/ET codes in Tables TBK4/TBT4 for report R02, and Tables BEFK4/BEFT4 for report R06.

Table TB10 shall contain only those transactions, which were conducted directly by the data supplier, i.e. not through any non-resident capital investment of the data supplier.

If more than one investors are affected by the transaction (e.g. acquisition of real estate in joint ownership by the data supplier, or assignment by the data supplier of real estate to ownership of several parties), the transaction shall be split between the individual resident parties, and a separate row should be completed for each resident party.

Tables TB11-12 shall be used to report (for other monetary financial institutions, other financial intermediaries, and financial auxiliaries only), claims and liabilities arising from capital paid but not yet registered, or from capital decrease (codes TOKEK and TOKET, respectively) if the payment and the registration, or the decrease and the payback fall on different periods.

Table TBK2 shall indicate (for non-financial institutions, insurance corporations, pension funds, central government, local governments, social security funds and non-profit institutions serving households)

- the data supplier's net assets and liabilities vis-à-vis the non-resident partner, maintained on a settlement account,
- the data supplier's - as a pool member/pool-leader - net assets and liabilities vis-à-vis the non-resident pool-leader/non-resident pool members arising from the cash pool structure.

If the pool-leader is a non-resident, the reporting obligation shall also cover the data supplier's domestic accounts included in the cash- pool. The report should not include the cases where the cash-pooling takes place between the data supplier's own accounts. (As is the case for companies with multiple divisions and premises, where a separate account is opened for each division and premise).

Tables TBK4-TBT4 shall be used to report (for non-financial institutions, insurance corporations, pension funds, central government, local governments, social security funds and non-profit institutions serving households), among other things, claims and liabilities arising from capital paid but not yet registered, or from capital decrease (codes TOKEK and TOKET, respectively) if the payment and the registration, or the decrease and the payback fall on different periods.

MNB identification number: R04

Securities investments

ERT1

Data supplier's investments into resident and non-resident securities

Serial number	Securities identifier	Securities description (short name)	Code of the monitoring unit	Not in custody managed		Securities managed in custody abroad			Dividend received during the reference period (in the original currency, to two places of decimals)
				Closing balance at the end of the reference period	Code of the monitoring unit	Custodian's name	Custodian's ISO country code	Closing balance at the end of the reference period	
	a	b	c	d	e	f	g	h	
01									
02									
03									
04									
..									
..									
nm									

ERT2

Securities issued by the data supplier

Serial number	Securities identifier	Securities description (short name)	Code of the monitoring unit	Total issued quantity at the end of the reference period	Of this held by the data supplier institution			Dividend paid during the reference period (in the original currency, to two places of decimals)	
					Not in custody managed	Securities managed in custody abroad			
	a	b	c	d	e	f	g	h	i
					Closing balance at the end of the reference period	Custodian's name	Custodian's ISO country code	Closing balance at the end of the reference period	
01									
02									
03									
04									
..									
..									
nm									

MNB identification number: R04

**ERT3**  
 Characteristics of securities without an ISIN code, reported under code 111 by the data supplier

Serial number	Reference		Securities identifier	Securities description		issuer		Date of issue	ISO currency code of Denomination	Denomination value (in currency)	Special right attached to the securities
	Referenced table	Referenced serial of de table		Full name	Short name	official name	ISO country code				
	a	b	c	d	e	f	g	h	i	j	k
01											
02											
03											
04											
05											
...											
...											
...											
nn											

**MNB identification number: R04**

## **Completion instructions for the report**

### **Securities investments**

#### **I. General instructions**

b) This report shall contain all domestic or foreign-issued securities owned by the data supplier and deposited with a non-resident custody manager (Table ERT1), and all securities issued by the data supplier (Table ERT2), regardless of whether they were publicly or privately issued, in Hungary or abroad or whether they are or are not traded at the Stock Exchange. All equity-type securities and debt securities vis-à-vis non-resident direct capital investors, non-resident capital investments or other non-resident group members shall be reported if they are subject to disclosure requirement in these tables as per these completion instructions, irrespective of whether or not they are also reported in the Direct capital investments data reports (R02, R03, R12 or R13).

Bills of exchange and matured securities should not be reported in data supply R04, as they are to be contained in the tables of the Other investments reports (R06, R07, R08, R09, R15, R16 and R17), or in the tables of the Direct capital investments reports (R02 and R12).

Portfolio information on securities shall be reported as of the last day of the specific month (as closing balance).

- Equity-type securities shall be reported by items (pieces).
- debt securities must be reported at nominal value, in the original denomination of the securities, in round currency figure. For currencies withdrawn from circulation (e.g. DEM, ATS, etc.), the nominal value of the securities shall be converted to the relevant valid currency (e.g. EUR). For bonds repayable during the term too, the nominal value adjusted with the payment has to be reported in the tables. On the payment date the already reduced capital value has to be reported. If the last day of a month falls on a holiday, the reduction must be carried out for the same day anyway, i.e. the data report must contain the adjusted figure.

In the tables securities shall be shown in separate rows for individual security codes.

A glossary of terms used in the tables and in these completion instructions is located in point I.H.3 of this Annex (terms used in the E-type data supplies).

#### **II. Detailed instructions for the completion of the tables**

In the Securities identifier column, the ISIN code allocated to the specific security shall be entered (depository receipts, for ADR, EDR, GDR, etc. only the depository receipt's own ISIN code should be supplied), or, if (and only if) the security has no such code, code 111 shall be used.

The Securities (short) name column is another unique identifier in the data supply, therefore the same short name should be used consistently for the same security (including reports R02, R03, R12 and R13). For securities series reported under Code 111, different names should be used for the securities series, but the same series must be reported under the same title in each table (and in all data supplies, including the R-type reports).

In the Code of the monitoring unit column, for equity-type securities the (capitalised) DB code (number of pieces), for debt securities the currency ISO code of the denomination of the security



shall be reported. Depository receipts shall be reported in the quantity units of the underlying securities.

For securities deposited with non-resident custodians, in addition to the portfolio data, the name of the custodian and the ISO code of the country of the custodian's seat shall also be indicated in the relevant columns.

Dividends shall be reported in the data report covering the month of the financial settlement (dividend payment, dividend advance payment, dividend repayment). The relevant column should include total income calculated per 1 unit of equity securities paid (received) in the reference month (i.e. the total amount paid for the month should be divided by the number of securities) preferably including tax amount, denominated in the currency of the equity, rounded to two decimal places. Any dividend amount paid in other currencies shall be converted to the currency of the equity-type security denomination.

Payments may be made under the reason repayment of dividend advance payment, which therefore shall be reported with a negative sign; no other data shall be reported with a negative sign.

The ISO codes to be used in the column containing the ISO country code of the partner, custodian or issuer as per point 4.2 of Annex 3 are listed in the technical guidelines available on the official website of the MNB.

The codes to be used for the currency type and the ISO code of the denomination as per point 4.1 of Annex 3 are listed in the technical guidelines available on the official website of the MNB.

The methodological guidelines assisting in the completion of the tables and the revision rules provided to ensure error free submission, as referred to in points 9 and 5 of Annex 3 are located in the technical guidelines available on the official website of the MNB.

#### **Table ERT1: The data supplier's investments in resident and non-resident securities**

This table contains the closing portfolio at the end of the reference period of the securities owned by the data supplier, issued by residents or non-residents (in Hungary or abroad), which are not managed by custodians, as well as those securities, which were deposited with non-resident (foreign) custodians. Any securities that were deposited with resident custodians for custody management, safekeeping or any other purposes shall not be reported.

Data suppliers shall report all securities issued and owned by themselves in another table, Table ERT2.

#### **Table ERT2: Securities issued by the data supplier**

This table contains the closing portfolio at the end of the reference period of all securities issued by the data supplier in the domestic or non-resident market, which have not yet expired (in case of debt securities) or have not been cancelled permanently (in case of shares following a capital decrease).

Columns e to h, Of this, held by the data supplier, shall contain exclusively that portion of the issued quantity, which is owned by the data supplier on the last day of the reference period, and has not been sold, traded, or has been repurchased, not managed under custody, and not deposited with a non-resident custodian.

#### **Table ERT3: Characteristics of equity-type securities without an ISIN code, reported under code 111 in the other tables of the data supply**

The securities are identified by a, b and e fields together by reference to other tables and rows in the data supply.

MNB identification number: R05

Monthly data supply of financial derivatives

DERK

Assets related to financial derivatives

Data in HUF

Serial number	Type of derivatives	Partner's ISO country code	Opening position at the beginning of the period (Assets)	Changes during the period			Closing position at the end of the period (Assets)	
				Transactions		Revaluation		Other changes
				Increase in the position (outflow)	Decrease in the position (inflow)			
a	b	c	d	e	f	g	h	
01								
02								
03								
...								
...								
nn								

MNB identification number: R05

**DERT**  
**Liabilities related to financial derivatives**  
**Data in HUF**

Serial number	Type of derivatives	Partner's ISO country code	Opening position at the beginning of the period (Liabilities)	Changes during the period				Closing position at the end of the period (Liabilities)
				Transactions		Revaluation	Other changes	
				Increase in the position (inflow)	Decrease in the position (outflow)			
a	b	c	d	e	f	g	h	
01								
02								
03								
...								
...								
nn								

MNB identification number: R14

Quarterly data supply of financial derivatives

DERK  
Assets related to financial derivatives  
Data in HUF

Serial number	Type of derivatives	Partner's ISO country code	Opening position at the beginning of the period (Assets)	Changes during the period				Closing position at the end of the period (Assets)
				Transactions		Revaluation	Other changes	
				Increase in the position (outflow)	Decrease in the position (inflow)			
a	b	c	d	e	f	g	h	
01								
02								
03								
...								
...								
nn								

MNB identification number: R14

**DERT**  
**Liabilities related to financial derivatives**  
**Data in HUF**

Serial number	Type of derivatives	Partner's ISO country code	Opening position at the beginning of the period (Liabilities)	Changes during the period				Closing position at the end of the period (Liabilities)
				Transactions		Revaluation	Other changes	
				Increase in the position (inflow)	Decrease in the position (outflow)			
a	b	c	d	e	f	g	h	
01								
02								
03								
...								
...								
nn								

## **Completion instructions for the report Financial derivatives**

### **I. General instructions**

#### **1. Transactions to be included in the report**

The data supplier is required to report the opening and closing asset and liability positions (stocks), as well as the flows during the period related to his own financial derivative agreements concluded with non-resident partners and customers, existing at the start or end of the reference period, including the transactions and revaluations affecting financial derivative contracts concluded during the reference period and expired before the end of the period.

Derivative transactions concluded with non-resident members of the enterprise group, foreign direct capital investors and foreign direct capital investments should be reported in these tables (these do not count as direct capital investments).

In accordance with point 1 of Annex 3 and the technical guidelines published on the official website of the MNB, the data supplies of fund managers under sector D5 shall include the consolidated data of their own transactions, as well as transactions made with non-residents relating to the money market funds and investment funds managed by the data supplier.

#### **2. Data items of the report**

Opening and closing positions (stocks) and transactions of financial derivative assets and liabilities in the reference period shall be recorded at gross market value; grouped for each individual transaction under the relevant table (claims: DERK; liabilities: DERT), consolidated HUF value rounded to a round number, broken down by broad type instrument and country..

Transferring the positions of transactions between two reference periods from one table to another shall be conducted against the revaluation, from the table of the opening position at 0 closing position, into the table of the closing position at 0 opening position.

#### **3. Use of negative and positive signs**

The value of the opening and closing position must be a non-negative number, to be reported without a sign. Transactions inflow and outflow values shall be a non-negative number, also reported without a sign, and the negative sign may only be used for reverse entries. In the Revaluations and Other changes columns the reported values shall be (positive) numbers without a sign, or negative numbers with a negative sign, depending on whether the effects causing the changes resulted in an overall increase or decrease in the position.

4. A glossary of terms used in the tables and in these completion instructions is located in point I.H.5 of this Annex.

### **II. Detailed instructions for the completion of the tables**

Column a: Transaction type: the codes and descriptions to be selected for the definition of broad type financial derivative instruments as per point 4.9 of Annex 3 are listed in the technical guidelines available on the MNB website.

Column b: Partner's ISO country code: for over-the-counter market agreements, the ISO country code for non-resident partners must be specified here, and for stock exchange contracts, the country code of the non-resident stock exchange where the contract was

concluded. The country codes to be used as per point 4.2 of Annex 3 are listed in the technical guidelines available on the official website of the MNB.

Columns c and h: Opening and closing position at the beginning of the period: market value of derivative transactions open at the beginning or end of the period, where the value of the individual derivative transactions is evaluated (on the basis of any valid listed price, professionally accepted evaluation procedure or pricing model), and the positive and negative market values shall be reported in Tables DERK and DERT, respectively.

Columns d and e: Transaction value: amount of financial settlement converted to forint.

Column f: Revaluation: consolidated figures shall be reported here to reflect price and exchange rate changes affecting the position. The revaluation amount is defined as the difference between the opening and closing positions, adjusted for transactions and other changes in the reference period.

Column g: Other changes: data suppliers are required to report here the amount of any effect causing a difference between the opening and closing positions other than those caused by transactions or revaluation.

The methodological guidelines assisting in the completion of the tables and the revision rules provided to ensure error free submission, as referred to in points 9 and 5 of Annex 3 are located in the technical guidelines available on the official website of the MNB.

Monthly data supply of other investments  
 - non-financial enterprises, insurance companies and pension funds, as well as non-profit institutions assisting households

BEFK\_AFK table  
 Integer currency data

Serial number	Other investment instrument	Maturity (short-term/long-term)	Non-resident partner ISO country code	Original currency ISO code	Assets			Liabilities						
					Changes during the period		Closing balance at the end of the period (at face value)	Changes during the period		Closing balance of accrued interest at the end of the period				
					Opening balance at the beginning of the period at face value	Increase in assets		Decrease in assets	Other changes		Opening balance of accrued interest at the beginning of the period	Interests accrued for the period	Interests received during the period	Other changes
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
01.														
02.														
03.														
04.														
05.														
06.														
...														
nn														

BEFTI\_AFK table  
 Integer currency data

Serial number	Other investment instrument	Maturity (short-term/long-term)	Non-resident partner		Original currency ISO code	Paying agent's name participating in a syndicate	Final maturity of the loan	Contract currency ISO code	Contracted amount	Loan identification	Liability			Interests						
			ISO country code	sector							Opening balance at the beginning of the period	Changes during the period		Opening balance of accrued interest at the beginning of the period	Changes during the period		Closing balance of accrued interest at the end of the period			
												Increase in liability	Decrease in liability		Other changes	Interests during the period		Other changes		
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	
01.																				
02.																				
03.																				
04.																				
05.																				
06.																				
07.																				
08.																				
09.																				
10.																				
11.																				
...																				
nn																				



MNB identification number: R06

Monthly data supply of other investments  
 - non-financial enterprises, insurance companies and pension funds, as well as non-profit institutions assisting households

BEFK2\_AFK table  
 Integer currency data

Serial number	Other investment instrument	Maturity (short-term/long-term)	Non-resident partner ISO country code	Original currency ISO code	Assets				Interest					
					Changes during the period		Closing balance at the end of the period (at face value)	Closing balance at the end of the period (at book value)	Opening balance of accrued interest at the beginning of the period	Changes during the period			Closing balance of accrued interest at the end of the period	
					Opening balance at the beginning of the period (at face value)	Transactions				Other changes	Accrued interest for the period	Interest received during the period		Interest paid during the period
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
01.														
02.														
03.														
04.														
...														
nn														

Monthly data supply of other investments  
 - non-financial enterprises, insurance companies and pension funds, as well as non-profit institutions assisting households

BEFK3\_AFK table  
 Integer currency data  
 Short-term trade credits

Serial number	Other investment instrument	Maturity (short-term)	Non-resident partner ISO country code	Original ISO currency code	Assets			Closing balance at the end of the period (at book value)	
					Changes during the period		Closing balance at the end of the period (at face value)		
	a	b	c	d	e	f		g	h
01.									
02.									
03.									
...									
nm									

BEFT3\_AFK table  
 Integer currency data  
 Short-term trade credits

Serial number	Other investment instrument	Maturity (short-term)	Non-resident partner ISO country code	Original ISO currency code	Liability			Closing balance at the end of the period
					Changes during the period		Closing balance at the end of the period	
	a	b	c	d	e	f		g
01.								
02.								
03.								
...								
nm								

MNB identification number: R06

Monthly data supply of other investments  
 - non-financial enterprises, insurance companies and pension funds, as well as non-profit institutions assisting households

BEFK4\_AFK table  
 Integer currency data  
 Other assets, bills receivables and other participations

Serial number	Other investment instrument	Maturity (short-term/long-term)	Non-resident partner ISO country code	Original currency ISO code	Assets				Interest					
					Changes during the period		Closing balance at the end of the period (at face value)	Closing balance at the end of the period (at book value)	Opening balance of accrued interest at the beginning of the period	Transactions		Closing balance of accrued interest at the end of the period		
					Transactions	Other changes				Accrued interest for the period	Interest received during the period		Other changes	
a	b	c	d	e	f	g	h	i	j	k	l	m	n	
01.														
02.														
03.														
04.														
05.														
...														
nn														

BEFT4\_AFK table  
 Integer currency data  
 Other liabilities, bills payable and actuarial reserves

Serial number	Other investment instrument	Maturity (short-term/long-term)	Non-resident partner ISO country code	Other currency ISO code	Liability				Interest				
					Changes during the period		Opening balance of accrued interest at the beginning of the period	Closing balance at the end of the period	Transactions		Closing balance of accrued interest at the end of the period		
					Transactions	Other changes			Accrued interest for the period	Interest paid during the period		Other changes	
a	b	c	d	e	f	g	h	i	j	k	l	m	
01.													
02.													
03.													
04.													
05.													
...													
nn													

Monthly data supply of other investments  
 - non-financial enterprises, insurance companies and pension funds, as well as non-profit institutions assisting households

BEFK5\_AFK table

Integer currency data

Details of other changes in assets						
Serial number	Instruments of other investment to be detailed	Maturity (short-term/long-term)	Non-resident partner ISO country code	Original currency ISO code	Reasons of other changes	Subtotal
	a	b	c	d	e	f
01.						
02.						
03.						
...						
nm						

BEFT5\_AFK table

Integer currency data

Details of other changes in liabilities												
Serial number	Other investment instrument	Maturity (short-term/long-term)	Non-resident partner		Original currency ISO code	Paying agent's name participating in a syndicate	Final maturity of the loan	Contract currency ISO code	Contracted amount	Loan identification	Reason of other changes	Subtotal
			ISO country code	sector								
	a	b	c	d	e	f	g	h	i	j	k	l
01.												
02.												
03.												
04.												
05.												
06.												
07.												
08.												
09.												
10.												
11.												
...												
nm												

Monthly data supply of other investments - other monetary financial institutions

BEFT1\_C table  
Integer currency data

Serial number	Other investment instrument	Maturity (Short term/long term)	Non-resident partner ISO country code	Original currency ISO code	Assets			Liability			Closing balance of accrued interest at the end of the period			
					Changes during the period		Opening balance of accrued interest at the beginning of the period	Changes during the period		Opening balance of accrued interest at the beginning of the period				
					Increase in assets	Decrease in assets		Increase in liability	Decrease in liability					
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
01.														
02.														
03.														
04.														
05.														
06.														
07.														
08.														
...														
m														

BEFT1\_C table  
Integer currency data

Serial number	Other investment instrument	Maturity (short term/long term)	Non-resident partner ISO country code	Original currency ISO code	Paying agent's name participating in a syndicate	Final maturity of the loan	Contract ISO code	Loan identification	Liability			Interests								
									Changes during the period		Opening balance at the beginning of the period	Changes during the period		Opening balance of accrued interest at the beginning of the period	Changes during the period		Closing balance of accrued interest at the end of the period			
									Increase in liability	Decrease in liability		Increase in liability	Decrease in liability		Accrued interest for the period	Other changes				
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	
01.																				
02.																				
03.																				
04.																				
05.																				
06.																				
07.																				
08.																				
09.																				
10.																				
11.																				
12.																				
...																				
nin																				

Monthly data supply of other investments - other monetary financial institutions

BEFK2\_C table  
Integer currency data

Current accounts, fixed deposits, currency stocks		Assets			Liability			Interests							
Serial number	Other investment instrument	Maturity (short-term/long-term)	Non-resident partner ISO country code	Original currency ISO code	Changes during the period		Closing balance at the end of the period (at face value)	Closing balance at the end of the period (at book value)	Changes during the period						
					Opening balance at the beginning of the period (at face value)	Other changes			Opening balance of accrued interest at the beginning of the period	Accrued interest for the period	Interest received during the period	Other changes	Closing balance of accrued interest at the end of the period		
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
01.															
02.															
03.															
04.															
05.															
06.															
...															
nn															

BEFT2\_C table  
Integer currency data

Current accounts, fixed deposits		Liability			Interest								
Serial number	Other investment instrument	Maturity (short-term/long-term)	Non-resident partner ISO country code	Original currency ISO code	Changes during the period		Closing balance at the end of the period	Closing balance at the end of the period (at book value)	Changes during the period				
					Opening balance at the end of the period	Other changes			Opening balance of accrued interest at the beginning of the period	Accrued interest for the period	Interest paid for the period	Other changes	Closing balance of accrued interest at the end of the period
	a	b	c	d	e	f	g	h	i	j	k	l	m
01.													
02.													
03.													
04.													
...													
nn													

Monthly data supply of other investments - other monetary financial institutions

BEFK3\_C table  
Integer currency data

Short-term trade credits									
Serial number	Other investment instrument	Maturity (short term)	Non-resident partner ISO country code	Original currency ISO code	Assets				
					Opening balance at the beginning of the period (at face value)	Changes during the period	Closing balance at the end of the period (at book value)		
	a	b	c	d	e	f	g	h	i
01.									
02.									
03.									
...									
nn									

BEFT3\_C table  
Integer currency data

Short-term trade credits								
Serial number	Other investment instrument	Maturity (short-term)	Non-resident partner ISO country code	Original currency ISO code	Liability			
					Opening balance at the beginning of the period	Changes during the period	Closing balance at the end of the period	
	a	b	c	d	e	f	g	h
01.								
02.								
03.								
...								
nn								

Monthly data supply of other investments - other monetary financial institutions

BEFK4\_C table  
Integer currency data  
Other assets, bills receivables and other participations

Serial number	Other investment instrument	Maturity (short-term/long-term)	Non-resident partner ISO country code	Original ISO currency code	Assets			Interests					
					Opening balance at the end of the period (at face value)	Changes during the period		Closing balance at the end of the period (at book value)	Opening balance accrued interest at the beginning of the period	Transactions		Closing balance of accrued interest at the end of the period	
						Transactions	Other changes			Accrued interest for the period	Interest received during the period		Other changes
a	b	c	d	e	f	g	h	i	j	k	l	m	n
01.													
02.													
03.													
04.													
05.													
...													
nm													

BEFT4\_C table  
Integer currency data  
Other liabilities and bills payable

Serial number	Other investment instrument	Maturity (short-term/long-term)	Non-resident partner ISO country code	Original ISO currency code	Liability			Interests				
					Opening balance at the beginning of the period	Changes in the period		Opening balance accrued interest at the beginning of the period	Transactions		Closing balance of accrued interest at the end of the period	
						Transactions	Other changes		Accrued interest for the period	Interest paid for the period		Other changes
a	b	c	d	e	f	g	h	i	j	k	l	m
01.												
02.												
03.												
04.												
...												
nm												



MNB identification number: R07

Monthly data supply of other investments - other monetary financial institutions

BEFK5\_C table

Integer currency data

Details of other changes of assets						
Serial number	Instrument of other investment to be detailed	Maturity short-term/long-term	Non-resident partner ISO country code	Original ISO currency code	Reasons of other changes	Subtotal
	a	b	c	d	e	f
01.						
02.						
03.						
...						
nn						

BEFT5\_C table

Integer currency data

Details of other changes of liabilities

Serial number	Other investment instrument	Maturity (short-term/long-term)	Nonresident partner		Original currency code	Paying agent's name participating in a syndicate	Final maturity of the loan	Contract currency ISO code	Contracted amount	Loan identification	Reason of other changes	Subtotal
			ISO country code	sector								
	a	b	c	d	e	f	g	h	i	j	k	l
01.												
02.												
03.												
...												
nn												

Monthly report of other investments  
- other financial intermediaries and financial auxiliaries

BEFK1\_DE table  
Integer currency data

Serial no.	Other investment instrument	Maturity (short/long)	Non-resident partner ISO country code	Original currency/ISO code	Assets				Interest						
					Changes during the period		Closing balance at the end of the period (at face value)	Closing balance at the end of the period (at book value)	Changes during the period		Opening balance at accrued interest at the beginning of the period	Closing balance of accrued interest at the end of the period			
					Transactions	Other changes			Transactions	Other changes		Accrued interest for the period	Interest received during the period	Other changes	
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	
01.															
02.															
03.															
04.															
05.															
06.															
...															
0m															

BEFT1\_DE table  
Integer currency data

Serial number	Other investment instrument	Maturity (short/long)	Non-resident partner		Original currency/ISO code	Paying agent's name participating in a syndicate	Final maturity of the loan	Contract currency ISO code	Amount according to the contract	Loan identifier	Liability				Interest					
			ISO country code	sector							Changes during the period		Opening balance at the beginning of the period	Changes during the period		Opening balance at accrued interest at the beginning of the period	Closing balance at the end of the period			
											Transactions	Other changes		Transactions	Other changes		Accrued interest for the period	Interest paid during the period	Other changes	Closing balance of accrued interest at the end of the period
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	
01.																				
02.																				
03.																				
04.																				
05.																				
06.																				
07.																				
08.																				
09.																				
10.																				
11.																				
...																				
0m																				

Monthly report of other investments  
- other financial intermediaries and financial auxiliaries

BEFK2\_DE table

Integer currency data

Current accounts, fixed-term bank deposits

Serial no.	Other investment instrument	Maturity (short/long)	Non-resident partner ISO country code	Original currency code	Assets			Interest							
					Changes during the period		Closing balance at the end of the period (at face value)	Changes during the period			Closing balance of accrued interest at the end of the period				
					Opening balance at the end of the period (at face value)	Transactions		Other changes	Accrued interest for the period	Interest received during the period		Interest paid during the period	Other changes		
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	
01.															
02.															
03.															
04.															
05.															
...															
nn															

BEFT2\_DE table

Integer currency data

Current accounts kept by non-bank

Serial no.	Other investment instrument	Maturity (short)	Non-resident partner ISO country code	Original currency code	Liability			Interest					
					Changes during the period		Opening balance at the beginning of the period	Changes during the period			Closing balance of accrued interest at the end of the period		
					Opening balance at the beginning of the period	Transactions		Other changes	Closing balance at the end of the period	Accrued interest for the period		Interest paid during the period	Other changes
a	b	c	d	e	f	g	h	i	j	k	l	m	
01.													
...													
nn													

Monthly report of other investments  
- other financial intermediaries and financial auxiliaries

BEFK3\_DE table  
Integer currency data

Short-term trade credits									
Serial no.	Other investment instrument	Maturity (short)	Non-resident partner ISO country code	Original currency ISO code	Assets				
					Opening balance at the end of the period (at face value)	Changes during the period	Closing balance at the end of the period (at face value)		
	a	b	c	d	e	f	g	h	i
01.									
02.									
03.									
...									
nn									

BEFT3\_DE table  
Integer currency data

Short-term trade credits								
Serial no.	Other investment instrument	Maturity (short)	Non-resident partner ISO country code	Original currency ISO code	Liability			
					Opening balance at the beginning of the period	Changes during the period	Closing balance at the end of the period	
	a	b	c	d	e	f	g	h
01.								
02.								
03.								
...								
nn								

Monthly report of other investments  
- other financial intermediaries and financial auxiliaries

BEFK4\_DE table  
Integer currency data  
Other receivables, bill receivables and other participation

Serial no.	Other investment instrument	Maturity (short/long)	Non-resident partner ISO country code	Original currency ISO code	Assets			Interest					
					Changes during the period		Closing balance at the end of the period (at face value)	Opening balance at accrued interest at the beginning of the period	Changes during the period		Closing balance of accrued interest at the end of the period		
					Transactions	Other changes			Accrued interest for the period	Interest received during the period		Other changes	
a	b	c	d	e	f	g	h	i	j	k	l	m	n
01.													
02.													
03.													
04.													
05.													
...													
nt													

BEFT4\_DE table  
Integer currency data  
Other liabilities, bill payable

Serial no.	Other investment instrument	Maturity (short/long)	Non-resident partner ISO country code	Original currency ISO code	Liability			Interest					
					Changes during the period		Opening balance at accrued interest at the beginning of the period	Changes during the period		Closing balance of accrued interest at the end of the period			
					Transactions	Other changes		Accrued interest for the period	Interest paid during the period		Other changes		
a	b	c	d	e	f	g	h	i	j	k	l	m	
01.													
02.													
03.													
04.													
...													
nt													

MNB identification number: R08

Monthly report of other investments  
- other financial intermediaries and financial auxiliaries

BEFK5\_DE table

Data in full currency

Details of other changes of assets						
Serial number	Instrument to be detailed	Maturity (short/long)	Non-resident partner ISO country code	Original currency ISO code	Reasons of other changes	Subtotal
	a	b	c	d	e	f
01.						
02.						
03.						
...						
nn						

BEFT5\_DE table

Integer currency data

Details of other changes in liabilities

Serial number	Other investment instrument	Maturity (short/long)	Non-resident partner		Original currency ISO code	Paying agent's name participating in a syndicate	Final maturity of the loan	Contract currency ISO code	Amount according to the contract	Loan identifier	Reasons of other changes	Subtotal
			ISO country code	sector								
	a	b	c	d	e	f	g	h	i	j	k	l
01.												
02.												
...												
nn												

MNB identification number: R09

Monthly data supply of other investments  
 - central government, local government and social security funds

BEFK1\_GHI table  
 Integer currency data

Serial number	Other investment instrument	Maturity (short-term/long-term)	Non-resident partner ISO country code	Original ISO currency code	Assets				Interests					
					Opening balance at the beginning of the period (face value)	Changes during the period		Closing balance at the end of the period (at face value)	Opening balance of accrued interest of the beginning of the period	Changes during the period		Closing balance of accrued interest at the end of the period		
						Increase in assets	Decrease in assets			Other changes	Interest received during the period		Interest accrued for the period	Other changes
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
01.														
02.														
03.														
04.														
05.														
06.														
...														
nn														

MNB identification number: R09

Monthly data supply of other investments  
 - central government, local government and social security funds

BEFK2_GHI table Integer currency data Current account, fixed deposits		Assets		Interests											
Serial number	Other investment instrument	Maturity (short-term/long-term)	Non-resident partner ISO country code	Original ISO currency code	Changes during the period		Opening balance of accrued interest of the beginning of the period	Changes during the period			Closing balance of accrued interest at the end of the period				
					Opening balance at the beginning of the period (face value)	Transactions		Other changes	Closing balance at the end of the period (at face value)	Closing balance at the end of the period (at book value)		Accrued interest for the period	Interest received during the period	Interest paid during the period	Other changes
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
01.															
02.															
03.															
04.															
...															
nn															



MNB identification number: R09

Monthly data supply of other investments  
 - central government, local government and social security funds

BEFK3\_GHI table

Data in full currency

Serial number	Other investment instrument	Maturity (short-term)	Non-resident partner ISO country code	Original currency ISO code	Assets				
					Opening balance at the beginning of the period (face value)	Transactions	Other changes	Closing balance at the end of the period (at face value)	Closing balance at the end of the period (at book value)
	a	b	c	d	e	f	g	h	i
01.									
02.									
03.									
...									
nn									

MNB identification number: R09

Monthly data supply of other investments  
- central government, local government and social security funds

BEFK4\_GHI table  
Integer currency data

Serial number	Other investment instrument	Maturity (short-term/long-term)	Non-resident partner ISO country code	Original ISO currency code	Assets			Interests					
					Opening balance at the beginning of the period (face value)	Changes during the period		Closing balance at the end of the period (at face value)	Opening balance of accrued interest of the beginning of the period	Transactions		Closing balance of accrued interest at the end of the period	
						Transactions	Other changes			Interest accrued for the period	Interest received during the period		Other changes
a	b	c	d	e	f	g	h	i	j	k	l	m	n
01.													
02.													
03.													
04.													
05.													
...													
nn													

MNB identification number: R09

Monthly data supply of other investments  
 - central government, local government and social security funds

BEFK5\_GHI table

Integer currency data

Details of other changes of assets						
Serial number	Instrument of other investment to be detailed	Maturity short-term/long-term	Non-resident partner ISO country code	Original currency ISO code	Reasons of other changes	Subtotal
	a	b	c	d	e	f
01.						
02.						
03.						
...						
nn						

MNB identification number: R09

Monthly data supply of other investments  
- central government, local government and social security funds

BEFT1_GHI table Integer currency data																				
Borrowings																				
Serial number	Other investment instrument	Maturity (short-term/long-term)	Non-resident partner		Original ISO currency code	Paying agent's name participating in a syndicate	Final maturity of the loan	Contract currency ISO code	Contracted amount	Loan identification	Liability			Interests						
			ISO country code	sector							Opening balance at the beginning of the period	Changes during the period		Closing balance at the end of the period	Transactions		Opening balance of accrued interest at the beginning of the period	Changes during the period		Closing balance of accrued interest at the end of the period
a	b	c	d	e	f	g	h	i	j	k	l	m	n		o	p		q	r	
01.																				
02.																				
03.																				
04.																				
05.																				
06.																				
07.																				
08.																				
09.																				
10.																				
11.																				
...																				
nn																				

MNB identification number: R09

Monthlydata supply of other investments  
 - central government, local government and social security funds

BEFT3\_GHI table

Integer currency data

Short-term trade loans

Serial number	Other investment instrument	Maturity (short-term)	Non-resident partner ISO country code	Original currency ISO code	Liabilities			
					Opening balance at the beginning of the period	Changes during the period	Closing balance at the end of the period	
	a	b	c	d	e	f	g	h
01.								
02.								
03.								
...								
nn								

MNB identification number: R09

Monthly data supply of other investments  
 - central government, local government and social security funds

BEFT4\_GHI table  
 Integer currency data

Other liabilities and bills payable

Serial number	Other investment instrument	Maturity (short-term/long-term)	Non-resident partner ISO country code	Original ISO currency code	Liabilities			Interests					
					Opening balance at the beginning of the period	Changes during the period		Opening balance of accrued interest of the beginning of the period	Changes during the period			Closing balance of accrued interest at the end of the period	
						Transactions	Other changes		Transactions	Accrued interest for the period	Interest paid during the period		Other changes
	a	b	c	d	e	f	g	h	i	j	k	l	m
01.													
02.													
03.													
04.													
...													
nn													

MNB identification number: R09

Monthly data supply of other investments  
 - central government, local government and social security funds

BETF5\_C table

Integer currency data

Details of other changes of liabilities

Serial number	Other investment instrument	Maturity (short term/long-term)	Nonresident partner		Original currency code	Paying agent's name participating in a syndicate	Final maturity of the loan	Contract currency ISO code	Contracted amount	Loan identification	Reason of other changes	Subtotal
			ISO country code	sector								
	a	b	c	d	e		e	e	e		e	e
01.												
02.												
03.												
...												
rn												

Syndicated loans

KONZK1 table  
Integer currency data  
Participation of resident credit institutions in syndicated loans to residents with non-resident paying agent

Serial number	Maturity (short / long)	Resident borrower's name	Resident borrower's reg.number	Final maturity of the loan	Contract currency ISO code	Amount according to the contract	ISO code of the drawdown currency	ISO country code	Opening balance at the beginning of the period (at face value)	Assets					Interest								
										Increase in assets		Decrease in assets			Closing balance at the end of the period (at book value)	Closing balance at the end of the period (at book value)	Changes during the period			Closing balance of accrued interest for the period			
										Lending, loan purchase at face value	Price changes	Interest paid in purchase price	Repayment, loan purchase at face value	Price changes			Accrued, but not received interest by the time of sale	Other volume changes	Tranzakciók		Interest received during the period	Other changes	
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	x	
01.																							
02.																							
03.																							
...																							
nn																							

KONZK2 table  
Integer currency data  
Details of changes of other receivables

Serial number	Maturity (short/long)	Resident borrower's name	Resident borrower's reg.number	Final maturity of the loan	Contract currency ISO code	Amount according to the contract	ISO code of the drawdown currency	ISO country code	Reasons of other changes	Subtotal
a	b	c	d	e	f	g	h	i	j	
01.										
02.										
03.										
...										
nn										



Syndicated loans

KONZT1 table  
Integer currency data

Participation of non-resident credit institution in syndicated loans to residents with resident paying agent

Serial number	Maturity (short / long)	Resident borrower's name	Resident borrower's reg. number	Final maturity of the loan	Contract currency ISO code	Amount according to the contract	ISO code of the drawdown currency	ISO country code	Liability				Interest									
									Increase in liability		Decrease in liability		Opening balance of accrued interest at the beginning of the period	Closing balance at the end of the period	Transactions		Closing balance of accrued interest at the end of the period					
									Borrowing, loan sale at face value	Price changes	Interest accrued but not received by the time of sale	repayment, loan purchase at face value			Price changes	Interest paid in purchase price		Interest accrued for the period	Interest paid during the period	Other changes		
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	
01.																						
02.																						
03.																						
...																						
nn																						

KONZT2 table  
Integer currency data

Details of other changes in liabilities

Serial number	Maturity (short/long)	Resident borrower's name	Resident borrower's reg. number	Final maturity of the loan	Contract currency ISO code	Amount according to the contract	ISO code of the drawdown currency	ISO country code	Reasons of other changes	Subtotal
a	b	c	d	e	f	g	h	i	j	
01.										
02.										
03.										
...										
nn										

MNB identification number: R15

Quarterly data supply of other investments  
 - non-financial enterprises, insurance companies and pension funds, as well as non-profit institutions assisting households

BEFK1\_AFK table  
 Integer currency data

Serial number	Other investment instrument	Maturity (Short-term/long-term)	Non-resident partner ISO country code	Original currency ISO code	Assets				Interests						
					Opening balance at the beginning of the period at face value	Changes during the period		Closing balance at the end of the period (at face value)	Opening balance of accrued interest of the beginning of the period	Changes during the period		Closing balance of accrued interest at the end of the period			
						Transactions	Other changes			Transactions	Other changes				
					e	f	g	h	i	j	k	l	m	n	o
01.	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
02.															
03.															
04.															
05.															
06.															
...															
nn															

MNB identification number: R15

Quarterly data supply of other investments  
 - non-financial enterprises, insurance companies and pension funds, as well as non-profit institutions assisting households

BEFK2\_AFK table

Integer currency data

Current accounts, fixed deposits

Serial number	Other investment instrument	Maturity (short-term/long-term)	Non-resident partner ISO country code	Original ISO currency code	Assets			Interest				Closing balance of accrued interest at the end of the period		
					Opening balance at the beginning of the period (at face value)	Changes during the period		Closing balance at the end of the period (at book value)	Opening balance of accrued interest at the beginning of the period	Changes during the period				
						Transactions	Other changes			Closing balance at the end of the period (at face value)	Accrued interest for the period		Interest received during the period	Interest paid during the period
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
01.														
02.														
03.														
04.														
...														
nn														

MNB identification number: R15

Quarterly data supply of other investments  
 - non-financial enterprises, insurance companies and pension funds, as well as non-profit institutions assisting households

BEFK3\_AFK table

Integer currency data

Short-term trade credits

Serial number	Other investment instrument	Maturity (short-term)	Non-resident partner ISO country code	Original currency ISO code	Assets				
					Opening balance at the beginning of the period (at face value)	Changes during the period	Closing balance at the end of the period (at face value)	Closing balance at the end of the period (at book value)	
	a	b	c	d	e	f	g	h	i
01.									
02.									
03.									
...									
nn									

MNB identification number: R15

Quarterly data supply of other investments  
 - non-financial enterprises, insurance companies and pension funds, as well as non-profit institutions assisting households

BEFK4_AFK table Integer currency data Other assets, bills receivables and other participations														
Serial number	Other investment instrument	Maturity (short-term/long-term)	Non-resident partner ISO country code	Original ISO currency code	Assets			Interest						
					Opening balance at the end of the period (at face value)	Changes during the period		Opening balance of accrued interest at the beginning of the period	Changes during the period		Closing balance of accrued interest at the end of the period			
	a	b	c	d	e	f	g	h	i	j	k	l	m	n
01.														
02.														
03.														
04.														
05.														
...														
nn														

MNB identification number: R15

Quarterly data supply of other investments

- non-financial enterprises, insurance companies and pension funds, as well as non-profit institutions assisting households

BEFK5\_AFK table

Integer currency data

Details of other changes in assets

Serial number	Instruments of other investment to be detailed	Maturity (short-term/long-term)	Non-resident partner ISO country code	Original currency ISO code	Reasons of other changes	Subtotal
	a	b	c	d	e	f
01.						
02.						
03.						
...						
nn						

Quarterly data supply of other investments  
 - non-financial enterprises, insurance companies and pension funds, as well as non-profit institutions assisting households

BEFTL\_AFK table  
 Integer currency data

Serial number	Other investment instrument	Maturity (short-term/long-term)	Non-resident partner		Original currency ISO code	Paying agent's name participating in a syndicate	Final maturity of the loan	Contract currency ISO code	Contracted amount	Loan identification	Liability			Interests							
			ISO country code	sector							Opening balance at the beginning of the period	Changes during the period		Changes during the period		Opening balance of accrued interest at the beginning of the period	Interests during the period		Closing balance of accrued interest at the end of the period		
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	
01.																					
02.																					
03.																					
04.																					
05.																					
06.																					
07.																					
08.																					
09.																					
10.																					
11.																					
...																					
nn																					

MNB identification number: R15

Quarterly data supply of other investments

- non-financial enterprises, insurance companies and pension funds, as well as non-profit institutions assisting households

BEFT3\_AFK table

Integer currency data

Short-term trade credits

Serial number	Other investment instrument	Maturity (short)	Non-resident partner ISO country code	Original currency ISO code	Liability			
					Opening balance at the beginning of the period	Changes during the period	Closing balance at the end of the period	
	a	b	c	d	e	f	g	h
01.								
02.								
03.								
...								
nn								



Quarterly data supply of other investments  
 - non-financial enterprises, insurance companies and pension funds, as well as non-profit institutions assisting households

BEFT4\_AFK table  
 Integer currency data

Serial number	Other investment instrument	Maturity (short-term/long-term)	Non-resident partner ISO country code	Other currency ISO code	Liability			Interest					
					Opening balance at the beginning of the period	Changes during the period		Opening balance of accrued interest at the beginning of the period	Changes during the period			Closing balance of accrued interest at the end of the period	
						Transactions	Other changes		Transactions	Accrued interest for the period	Interest paid during the period		Other changes
	a	b	c	d	e	f	g	h	i	j	k	l	m
01.													
02.													
03.													
04.													
05.													
...													
nn													

MNB identification number: R15

Quarterly data supply of other investments  
 - non-financial enterprises, insurance companies and pension funds, as well as non-profit institutions assisting households

BEFT5\_AFK table

Integer currency data

Details of other changes in liabilities

Serial number	Other investment instrument	Maturity (short-term/long-term)	Non-resident partner		Original currency ISO code	Paying agent's name participating in a syndicate	Final maturity of the loan	Contract currency ISO code	Contracted amount	Loan identification	Reason of other changes	Subtotal
			ISO country code	sector								
01.	a	b	c	d	e	f	g	h	i	j	k	l
02.												
03.												
04.												
05.												
06.												
07.												
08.												
09.												
10.												
11.												
...												
nn												

Quarterly data supply of other investments - other monetary financial institutions

BEFK1\_C table  
Integer currency data

Serial number	Other investment instrument	Maturity (Short term/long term)	Non-resident partner ISO country code	Original currency code	Assets				Interests					
					Opening balance at the beginning of the period at face value	Changes during the period		Closing balance at the end of the period (at face value)	Opening balance of accrued interest of the beginning of the period	Changes during the period		Closing balance of accrued interest at the end of the period		
						Transactions	Other changes			Transactions	Other changes			
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
01.														
02.														
03.														
04.														
05.														
06.														
07.														
08.														
...														
nn														

Quarterly data supply of other investments - other monetary financial institutions

BEFK2\_C table  
Integer currency data  
Current account, fixed deposits, currency stocks

Serial number	Other investment instrument	Maturity (short-term/long-term)	Non-resident partner ISO country code	Original ISO currency code	Assets			Interests							
					Opening balance at the beginning of the period (at face value)	Changes during the period	Closing balance at the end of the period (at face value)	Opening balance of accrued interest at the beginning of the period	Transactions	Interest received during the period	Interest paid during the period	Other changes	Closing balance of accrued interest at the end of the period		
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
01.															
02.															
03.															
04.															
05.															
06.															
...															
nn															

Quarterly data supply of other investments - other monetary financial institutions

BEFK3\_C table

Integer currency data

Short-term trade credits

Serial number	Other investment instrument	Maturity (short term)	Non-resident partner ISO country code	Original currency ISO code	Assets				
					Opening balance at the beginning of the period (at face value)	Changes during the period	Closing balance at the end of the period (at face value)	Closing balance at the end of the period (at book value)	
	a	b	c	d	e	f	g	h	i
01.									
02.									
03.									
...									
nn									

MNB identification number: R16

Quarterly data supply of other investments - other monetary financial institutions

BEFK4\_C table  
Integer currency data

Serial number	Other investment instrument	Maturing (short-term/long-term)	Non-resident partner ISO country code	Original ISO currency code	Assets			Interests					
					Opening balance at the end of the period (at face value)	Changes during the period		Opening balance accrued interest at the beginning of the period	Changes during the period			Closing balance of accrued interest at the end of the period	
						Transactions	Other changes		Accrued interest for the period	Interest received during the period	Other changes		
a	b	c	d	e	f	g	h	i	j	k	l	m	n
01.													
02.													
03.													
04.													
05.													
...													
nn													

MNB identification number: R16

Quarterly data supply of other investments - other monetary financial institutions

BEFK5\_C table

Integer currency data

Details of other changes of assets						
Serial number	Instrument of other investment to be detailed	Maturity short-term/long-term	Non-resident partner ISO country code	Original currency ISO code	Reasons of other changes	Subtotal
	a	b	c	d	e	e
01.						
02.						
03.						
...						
nn						

BEFT1\_C table  
Integer currency data

Serial number	Other investment instrument	Maturity (short-term/long-term)	Non-resident partner		Original currency ISO code	Paying agent's name participating in a syndicate	Final maturity of the loan	Contract currency ISO code	Contracted amount	Loan identification	Liability			Interests							
			ISO country code	sector							Opening balance at the beginning of the period	Changes during the period		Opening balance of accrued interest at the beginning of the period	Changes during the period		Closing balance of accrued interest at the end of the period				
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	
01.																					
02.																					
03.																					
04.																					
05.																					
06.																					
07.																					
08.																					
09.																					
10.																					
11.																					
12.																					
...																					
nn																					



MNB identification number: R16

Quarterly data supply of other investments - other monetary financial institutions

BEFT2\_C table

Integer currency data

Serial number	Other investment instrument	Maturity (short-term/long-term)	Non-resident partner ISO country code	Original ISO currency code	Liability			Interest				
					Opening balance at the end of the period	Changes during the period		Opening balance of accrued interest at the beginning of the period	Changes during the period		Closing balance of accrued interest at the end of the period	
						Transactions	Other changes		Accrued interest for the period	Interest paid for the period		Other changes
a	b	c	d	e	f	g	h	i	j	k	l	m
01.												
02.												
03.												
04.												
...												
nn												

MNB identification number: R16

Quarterly data supply of other investments - other monetary financial institutions

BEFT3\_C table

Integer currency data

Short-term trade credits								
Serial number	Other investment instrument	Maturity (short-term)	Non-resident partner ISO country code	Original currency ISO code	Liability			
					Opening balance at the beginning of the period	Changes during the period	Closing balance at the end of the period	
	a	b	c	d	e	f	g	h
01.								
02.								
03.								
...								
nn								

MNB identification number: R16

Quarterly data supply of other investments - other monetary financial institutions

BEFT4\_C table

Integer currency data

Other liabilities and bills payable

Serial number	Other investment instrument	Maturity (short-term/long-term)	Non-resident partner ISO country code	Original ISO currency code	Liability			Interests					
					Opening balance at the beginning of the period	Changes in the period		Opening balance of accrued interest at the beginning of the period	Transactions		Closing balance of accrued interest at the end of the period		
					Transactions	Other changes			Accrued interest for the period	Interest paid for the period		Other changes	
	a	b	c	d	e	f	g	h	i	j	k	l	m
01.													
02.													
03.													
04.													
...													
nn													

MNB identification number: R16

Quarterly data supply of other investments - other monetary financial institutions

BEFT5\_C table

Integer currency data

Details of other changes of liabilities												
Serial number	Other investment instrument	Maturity (short term/long-term)	Non-resident partner		Original currency code	Paying agent's name participating in a syndicate	Final maturity of the loan	Contract currency ISO code	Contracted amount	Loan identification	Reason of other changes	Subtotal
			ISO country code	sector								
	a	b	c	d	e	d	e	e	e	e	e	e
01.												
02.												
03.												
...												
nn												

Quarterly report of other investments  
- other financial intermediaries and financial auxiliaries

BEFK1\_DE table  
Integer currency data

Serial no.	Other investment instrument	Maturity (short/long)	Non-resident partner/ISO country code	Original ISO currency code	Assets				Interest					
					Opening balance at the end of the period (at face value)	Changes during the period		Closing balance at the end of the period (at face value)	Opening balance at accrued interest at the beginning of the period	Changes during the period		Closing balance of accrued interest at the end of the period		
						Increase in liability	Decrease in liability			Other changes	Accrued interest for the period		Interest received during the period	Other changes
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
01.														
02.														
03.														
04.														
05.														
06.														
...														
nn														

MNB identification number: R17

Quarterly report of other investments  
- other financial intermediaries and financial auxiliaries

BEFK2\_DE table

Integer currency data

Current accounts, fixed-term bank deposits

Serial no.	Other investment instrument	Maturity (short/long)	Non-resident partner ISO country code	Original ISO currency code	Assets			Interest				Closing balance of accrued interest at the end of the period			
					Opening balance at the end of the period (at face value)	Changes during the period		Changes during the period							
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
01.															
02.															
03.															
04.															
05.															
...															
nn															

Quarterly report of other investments  
 - other financial intermediaries and financial auxiliaries

BEFK3\_DE table

Integer currency data

Short-term trade credits

Serial no.	Other investment instrument	Maturity (short)	Non-resident partner ISO country code	Original currency ISO code	Assets				
					Opening balance at the end of the period (at face value)	Transactions	Other changes	Closing balance at the end of the period (at face value)	Closing balance at the end of the period (at book value)
	a	b	c	d	e	f	g	h	i
01.									
02.									
03.									
...									
nn									

Quarterly report of other investments  
- other financial intermediaries and financial auxiliaries

BEFK4_DE table Integer currency data Other receivables, bill receivables and other participation														
Serial no.	Other investment instrument	Maturity (short/long)	Non-resident partner ISO country code	Original currency code	Assets			Interest						
					Opening balance at the end of the period (at face value)	Changes during the period		Opening balance at accrued interest at the beginning of the period	Changes during the period			Closing balance of accrued interest at the end of the period		
	a	b	c	d	e	f	g	h	i	j	k	l	m	n
01.														
02.														
03.														
04.														
05.														
...														
nn														



MNB identification number: R17

Quarterly report of other investments  
 - other financial intermediaries and financial auxiliaries

BEFK5\_DE table

Data in full currency

Details of other changes of assets						
Serial number	Instrument to be detailed	Maturity (short/long)	Non-resident partner ISO country code	Original currency ISO code	Reasons of other changes	Subtotal
	a	b	c	d	e	f
01.						
02.						
03.						
...						
nn						

MNB Identification number: R17

Quarterly report of other investments  
 - other financial intermediaries and financial auxiliaries

BEFTL_DE table Integer currency data																					
Borrowings																					
Serial number	Other investment instrument	Maturity (short/long)	Non-resident partner		Original ISO currency code	Paying agent's name participating in a syndicate	Final maturity of the loan	Contract currency ISO code	Amount according to the contract	Loan identifier	Liability			Interest							
			ISO country code	sector							Opening balance at the beginning of the period	Changes during the period		Opening balance at accrued interest at the beginning of the period	Changes during the period		Closing balance of accrued interest at the end of the period				
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	
01.																					
02.																					
03.																					
04.																					
05.																					
06.																					
07.																					
08.																					
09.																					
10.																					
11.																					
...																					
nn																					

Quarterly report of other investments  
 - other financial intermediaries and financial auxiliaries

BEFT2\_DE table  
 Integer currency data

Current accounts kept by non-bank													
Serial no.	Other investment instrument	Maturity (short)	Non-resident partner ISO country code	Original currency ISO code	Liability			Interest					
					Opening balance at the beginning of the period	Changes during the period		Opening balance at accrued interest at the beginning of the period	Changes during the period			Closing balance of accrued interest at the end of the period	
					Transactions	Other changes	Closing balance at the end of the period		Transactions	Accrued interest for the period	Interest paid during the period		Other changes
	a	b	c	d	e	f	g	h	i	j	k	l	m
01.													
...													
nn													

MNB identification number: R17

Quarterly report of other investments  
 - other financial intermediaries and financial auxiliaries

BEFT3_DE table							
Integer currency data							
Short-term trade credits							
Serial no.	Other investment instrument	Maturity (short)	Non-resident partner ISO country code	Original currency ISO code	Liability		
					Opening balance at the beginning of the period	Changes during the period	Closing balance at the end of the period
	a	b	c	d	Transactions	Other changes	h
					f	g	
01.							
02.							
03.							
...							
nn							

MNB identification number: R17

Quarterly report of other investments  
- other financial intermediaries and financial auxiliaries

BEFT4\_DE table  
Integer currency data

Other liabilities, bill payable													
Serial no.	Other investment instrument	Maturity (short/long)	Non-resident partner ISO country code	Original currency ISO code	Liability			Interest					
					Opening balance at the beginning of the period	Changes during the period		Opening balance at accrued interest at the beginning of the period		Changes during the period		Closing balance of accrued interest at the end of the period	
	a	b	c	d	e	f	g	h	i	j	k	l	m
01.													
02.													
03.													
04.													
...													
nn													

Quarterly report of other investments  
 - other financial intermediaries and financial auxiliaries

BEFT5\_DE table

Integer currency data

Details of other changes in liabilities

Serial number	Other investment instrument	Maturity (short/long)	Non-resident partner		Original currency ISO code	Paying agent's name participating in a syndicate	Final maturity of the loan	Contract currency ISO code	Amount according to the contract	Loan identifier	Reasons of other changes	Subtotal
			ISO country code	sector								
	a	b	c	d	e	f	g	h	i	j	k	l
01.												
02.												
...												
nn												

MNB identification number: R06, R07, R08, R09, R10, R15, R16, R17

**Completion instructions for the report**  
**Other investments**  
**Syndicated loans**

**I. General instructions**

**1. Transactions to be included in the report**

Tables beginning with BEF for Other investments are used to report financial institutions' (i.e. data suppliers under sectors C, D and E as per point I.A.4 of this Annex) assets and liabilities vis-à-vis non-resident partners from loans opened or closed, payment accounts, deposits, trade credits, bills of exchange or other types of claims, as well as their changes, regardless of whether or not the non-resident partner is the data supplier's non-resident direct capital investor, non-resident direct capital investment, or a group member of its enterprise group. Exceptions include any assets and liabilities vis-à-vis non-resident partners arising from capital paid in but not registered yet, and assets and liabilities from dividend payments, which shall be reported in Tables TBK/TBT of data supplies R03 or R13.

Tables beginning with BEF for Other investments data suppliers under sectors A, F, G, H, I, K as per point I.A.4 of this Annex, shall report assets and liabilities from loans opened or closed, payment accounts, deposits, trade credits, bills of exchange or other types of claims, as well as their changes vis-à-vis those non-resident partners, which are neither the non-resident direct capital investors, nor the non-resident direct capital investments of the data supplier, nor do they belong to its enterprise group.

If in the meantime a non-resident partner becomes member of the enterprise group or a direct share relationship is formed between it and the data supplier, and thus the partner becomes a non-resident direct capital investor or capital investment, then all assets and liabilities vis-à-vis that partner shall be removed from the tables beginning with BEF (under the column displaying Other changes), and moved to Tables TBK/TBT of reports R02/R12.

In accordance with point 1 of Annex 3 and the technical guidelines published on the official website of the MNB, the data supplies of fund managers under sector D5 shall include the consolidated data of their own transactions, as well as transactions made with non-residents relating to the money market funds and investment funds managed by the data supplier.

**2. Data items of the report**

Data in the report shall be reported in original currency as round numbers.

Capital and interest liabilities and interest receivables from other investments shall be reported at nominal value, and the stock of capital claims shall be reported at nominal value and at book value. Transactions shall be reported at market value, except data supply R10, whose individual items shall be reported separately (nominal value, effect of exchange rate change, interest accrued until the sale or paid in the purchase price).

Syndicated loans, loans extended by the World Bank with a maturity over one year, state guaranteed loans and borrowings of data suppliers controlled by the state, shall be identified separately, whereas the stock of all other assets and liabilities and their changes shall be shown consolidated by country and currency type (each constituting a separate row in the specific tables).

In case of loans provided through a non-resident paying agent, the resident borrower shall report the total liabilities vis-à-vis the entire group of lenders as well as their changes, which the MNB shall then reduce by the portion provided by the participant resident credit institutions (Tables KONZK1, KONZK2, report R10).

In the case of a resident paying agent, the borrower is not required to disclose data on the syndicated loan, because the portion of the liabilities vis-à-vis non-residents, as well as its changes, will be reported by the resident paying agent (Tables KONZT1, KONZT2, report R10).

In the case of multi-currency loans the loans shall be reported in the currency it was disbursed. Whenever the multi-currency loan switches from the disbursement currency to another currency, it will have to be reclassified, i.e. under the Other changes column the available portion of the loan in the disbursement currency shall be removed by using the code ATSO (Reclassification), and simultaneously, the loan shall be recorded, in the new disbursement currency, in Tables BEFK1 or BEFT1.

3. A glossary of terms used in the tables and in these completion instructions is located in point I.H.5 of this Annex.

## **II. Detailed instructions for the completion of the tables**

The codes and descriptions of the instruments to be used in the tables of the reports are listed in point 4.9 of Annex 3.

In the Maturity column the code of the original maturity of the asset or liability shall be reported, R stands for loans with a maturity under 1 year, and H stands for long-term, that is, loans with a maturity over one year. In the case of facility agreements, when selecting the maturity code the original maturity of the individual disbursements should be considered, rather than the maturity of the entire facility.

In the column indicating the country of the non-resident partner enter the ISO code of that country or international organisation, against which the claim or liability exists, in accordance with the codes indicated in point 4.2 of Annex 3 listed in the technical guidelines available on the MNB website.

Original currency indicates the currency in which the asset or claim is denominated or repayable, which could differ from the contractual currency. The ISO codes of specific currencies as per point 4.1 of Annex 3 are listed in the technical guidelines available on the MNB website.

For reports R06/R15, R07/R16, R08/R17 and R09, the other reasons for capital changes shall be reported in Table BEFK5 for claims, and Table BEFT5 for liabilities, by using the codes referred to in point 4.9 of Annex 3 of this Decree, and listed in the technical guidelines published on the official website of the MNB. For data supply R10, the details shall be supplied in Tables KONZK2 and KONZT2.

Amount items reported under other changes that occurred due to the specified change, shall be reported in the table along with the identification data of the specific instrument as many times as many reasons necessitated such other change.

The methodological guidelines assisting in the completion of the tables and the revision rules provided to ensure error free submission, as referred to in points 9 and 5 of Annex 3 are located in the technical guidelines available on the official website of the MNB.



MNB identification number: R11

Monthly data supply of unrequited transfers and non-produced non-financial assets

VISZ table

Unrequited transfers and non-produced non-financial assets (data in currency rounded to integers)

Serial number	Instrument	Non-resident partner country ISO code	Currency ISO code	Transactions	
				Credit	Debit
	a	b	c	d	e
01.					
02.					
03.					
...					
nn					

MNB identification number: R18

Quarterly data supply of unrequited transfers and non-produced non-financial assets

VISZ table

Unrequited transfers and non-produced non-financial assets (data in currency rounded to integers)

Serial number	Instrument	Non-resident partner country ISO code	Currency ISO code	Transactions	
				Credit	Debit
	a	b	c	d	e
01.					
02.					
03.					
...					
nn					

## Completion instructions for the report

### Unrequited transfers and non-produced non-financial assets

#### I. General instructions

##### 1. Transactions to be included in the data supply

This data supply includes unrequited current and capital transfers (taxes, social security contributions, benefits, etc.) made by the data supplier in the reference period to a non-resident, or made by a non-resident to the data supplier, as well as returned transfers. Acquisitions from or transfers to non-residents of non-produced, non-financial assets shall also be reported here, including costs and incomes from trading emission quotas (patents, inventions, copyrights, franchise, trade marks, mining rights, etc.).

The foreign branch office of the data supplier is considered to be a non-resident for the purposes of balance of payments reports. Transactions of the data supplier referred to in the previous paragraph vis-à-vis its non-resident branch are therefore also to be reported in these tables; while transactions of the non-resident branch offices vis-à-vis other non-residents shall not be reported here.

##### 2. Data items of the report

Transactions are to be reported by instruments, and in a breakdown by country and currency. Data shall be entered in foreign currency, rounded to the nearest integer.

Transactions shall be reported in the period when the actual transfer of funds took place.

3. A glossary of terms used in the tables and in these completion instructions is located in point I.H.5 of this Annex.

#### II. Detailed instructions for the completion of the table

Unrequited current and capital transfers to the data supplier carried out in the reference period shall be recorded as income, while current and capital transfers made by the data supplier to a non-resident shall be recorded - without a prefix - as expense. If a previously received or paid unrequited transfer is returned, it shall be recorded either under income, or expenses - in the column identical with the original transfer -, with a negative prefix.

For non-produced, non-financial assets, the following shall be reported as income or expense:

- For a sale/purchase transaction, the sale/purchase price settled in the reference period,
- for non-financial assets, the value of the non-financial asset provided in the reference period as defined by the deed of foundation
- for receipts and transfers without payment, the historic value based on the accounting records, or the removed book value

The codes to be used for the completion of this table as per point 4.9 of Annex 3 are listed in the technical guidelines available on the MNB website.

In the row indicating the country of the non-resident partner's seat or that of the international organisation, the ISO code listed in the technical guidelines published on the official website of the MNB shall be used, as referred to in point 4.2 of Annex 3.

In the row indicating the ISO code of the transaction's currency, the applicable codes as per point 4.1 of Annex 3 are listed in the technical guidelines available on the official website of the MNB.

The methodological guidelines assisting in the completion of the tables as referred to in point 9 of Annex (3) are located in the technical guidelines available on the official website of the MNB.

MNB identification number: R19

Supplementary balance sheet data of non-financial corporations

TAJ table

General, non-consolidated balance sheet data including non-resident branch data (in HUF million)

Serial number	Definition	Data at end of the reference quarter
		a
01	Receivables from trade credits (including also associated companies and other participations)	
02	of which receivables from abroad	
03	Payables from trade credits (including also associated companies and other participations)	
04	of which payables to abroad	
05	Total loans granted (long and short term loans, including associated companies and other participations)	
06	of which loans granted to non-resident	
07	Cash in hand (HUF and foreign currency)	
08	Registered capital	
09	of which redeemed treasury shares, participation at face value	
10	Capital reserve	
11	Retained earnings	
12	Other reserves and capital components	
13	Interim (preliminary) profit (cumulated within the year, with dividends)	
14	Interim (preliminary) equity (08+10+11+12+13)	

MNB identification number: R19

Balance sheet data of non-financial corporations provided for information purposes

MAFA table

Turnover related to the VAT registration in Hungary of non-resident companies \*

in HUF million

Serial number	The first eight digits of the tax number of the VAT registration in Hungary of non-resident companies	Identifier of non-resident companies reported in ** R01	Name of the VAT registration in Hungary of non-resident companies or name of non-resident companies reported in ** R01	Sales		Purchases
				product	of which processing fee	product
a	b	c	d	e	f	g
01						
02						
..						
nn						

\* Including the data provider's turnover from company group member non-resident companies not reported to the CSO but recorded in the data provider's books

\*\* Company group member non-resident companies the turnover from which the data provider records in its books, but which it does not report to the CSO in its own name

MNB identification number: R19

Balance sheet data of non-financial corporations provided for information purposes

KAFA table

Turnover related to the VAT registration abroad of the data provider

in HUF million

Serial number	Tax number of the VAT registration abroad of resident companies	Name of the VAT registration abroad of resident companies	County code of the VAT registration abroad of resident companies	Sales of products of Hungarian origin to non-resident customers	Purchases abroad from non-resident customers	
					product	of which processing fee
a	b	c	d	e	f	g
01						
02						
..						
..						
nn						

**Completion instructions**  
**Balance sheet data of non-financial corporations provided for information purposes**

**I. General instructions**

**1. Data to be reported**

This report covers interim quarterly and end-of-year balance sheet data in conformity with the Hungarian accounting regulations. This report does not have to be repeated when the data of the final annual report are available.

**2. Data to be included in the report**

In the TAJ table stock data must be provided for the last day of the reference quarter (calendar quarter), and flow data must be provided for the entire quarter in HUF millions, rounded to the next integer. The required stock data include the non-consolidated total sum of the data supplier's own items (not only vis-à-vis non-residents), together with its non-resident branches, in (or converted to) domestic currency.

The flow data to be included in the MAFA and KAFA tables must contain the data provider's non-consolidated data excluding data for branches abroad.

Data on sale and purchase transactions conducted with non-resident companies via VAT registration related to the supply or use of services rather than merchandise trade or processing fees not be provided here. They are to be provided in OSAP Report no. 1470 to be submitted to the CSO.

3. A glossary of terms used in the tables and in these completion instructions is located in point I.H.5 of this Annex.

**II. Detailed instructions for the completion of the tables**

**TAJ table**

Rows 01 to 04: End-of-period sum total stock of accounts receivable and payable resulting from the supply of goods and services should include stock of such assets and liabilities vis-à-vis associated enterprises and other enterprises with equity interest. Assets and liabilities shall be reported at net book value (including impairment).

Rows 05 to 06: Loans granted shall mean sums lent to any counterparty, resident or non-resident, shown under long term or short term assets, including loans to associated enterprises and other enterprises with equity interest and the data supplier's employees as well. Positive sum cash pool and settlement accounts indicated as assets should be reported as loans granted.

Row 07: This row shall indicate the data supplier's cash on hand. As far as liquid assets are concerned, it shall not include invoices, bank deposits and cheques, for it shall cover only cash in forints and any other currency.

Row 13: Interim (preliminary) profits correspond to results accumulated from the first day of the business year up to the last day of the reference quarter, less the tax payment obligation on results for the period, but not less dividend payments. Reported results - as well as computed shareholders' equity - must include shareholders' income or dividends that may have been voted for the business year or even paid (in the form of prepaid dividends). In regard to the data reported for the first quarter of the business year, the dividend voted for the previous year cannot be indicated in the equity or its components. If the accounts are not closed in full during the year, or by the deadline prescribed for data supply, profit and loss shall be determined for the year by way of estimation with a view to providing information that is more accurate.

### **MAFA table**

The table is mandatory for data providers with aggregate sales or purchase turnover exceeding HUF 250 million.

Data on sale and purchase transactions conducted with non-resident companies via their VAT registration in Hungary must be provided in a breakdown by products, processing fees and VAT registration parties. The processing fee also comprises value added, i.e. a manufacturing fee and the value of the built-in product in the company's ownership.

This table must also include sales stated in the balance sheet in the case of deliveries to countries outside the EU if the export customs documents are issued by the company in its own name; however, the accompanying invoice is issued for the foreign party on behalf of a non-resident party (a company group member).

The identifier and name provided in the R01 data report must be used as an identifier and name for non-resident companies.

### **KAFA table**

The table is mandatory for data providers with aggregate sales or purchase turnover exceeding HUF 250 million.

Data on sale and purchase transactions conducted with non-resident companies via their VAT registration abroad must be provided in a breakdown by products, processing fees and VAT registration parties.

The following must be recorded as sales: sales of products manufactured, purchased or warehoused in Hungary and sales of products to non-resident customers abroad manufactured abroad using raw materials of Hungarian origin delivered from Hungary under a passive processing.

The following must be recorded as purchases: the sum of (1) the price of the goods purchased from non-resident sellers abroad and imported to Hungary (2) the price of the goods used in the course of passive processing, purchased from non-resident sellers abroad but not imported to Hungary and (3) the processing fee paid to the manufacturer. , The processing fee also comprises value added, i.e. a manufacturing fee and the value of the built-in product in the non-resident manufacturer's ownership.

A list of the country codes is provided in the technical guidelines referred to in 4.2 of Annex 3 and available at the MNB's official website.

The methodological guidelines assisting in the completion of the tables and the revision rules provided to ensure error free submission, as referred to in points 9 and 5 of Annex 3 are located in the technical guidelines available on the official website of the MNB.



MNB identification number: R20

Maturity breakdown of long-term liabilities

- non-financial enterprises, insurance companies and pension funds, non-profit institution assisting household, as well as other financial intermediaries and companies performing supplementary financial activities

LEJ2 table

Integer currency data

Long-term syndicated and public and publicly guaranteed loans							
Serial number	Instrument of loan liability over one year	Amount of contract	ISO code of currency of contract	Final maturity	ISO code of original currency	Due date	Amount due
	a	b	c	d	e	f	g
01.							
02.							
...							
nnn							

MNB identification number: R20

**Maturity breakdown of long-term liabilities**

- non-financial enterprises, insurance companies and pension funds, non-profit institution assisting household, as well as other financial intermediaries and companies performing supplementary financial activities

LEJ3 table

Integer currency data

Long-term other loans, financial lease, trade credits, repos and other liabilities				
Serial number	Instrument of loan liability over one year	ISO code of original currency	Due date	Amount due
	a	b	c	d
01.				
02.				
...				
mm				

MNB identification number: R21

Maturity breakdown of long-term assets and liabilities broken by the due date  
 - other monetary institutions

LEJ1 table

Integer currency data

syndicated loans (assets vis-à-vis residents)						
Serial number	Amount contracted	ISO code of currency of the contract	Final maturity	ISO code of currency drawn	Due date	Amount due
	a	b	c	d	e	f
01.						
02.						
03.						
...						
nn						

Maturity breakdown of long-term assets and liabilities broken by the due date  
 - other monetary institutions

LEJ2 table

Integer currency data

Syndicated loans (liabilities to non-residents) and public and publicly guaranteed debt

Serial number	Instrument	Amount contracted	ISO code of currency of contract	Final maturity	ISO code of original currency	Due date	Amount due
	a	b	c	d	e	f	g
01.							
02.							
...							
nnn							

Maturity breakdown of long-term assets and liabilities broken by the due date  
 - other monetary institutions

LEJ3 table

Data in full currency

Long-term other loans, deposits, trade credits, financial lease, repos and other liabilities				
Serial number	Instrument	ISO code of original currency	Due date	Amount due
	a	b	c	d
01.				
02.				
...				
nnn				

MNB identification number: R22

**Maturity breakdown of long-term debt  
- central government, local government and social security funds**

LEJ2 table  
Integer currency data

Syndicated, public and publicly-guaranteed loans							
Serial number	Instrument	Amount contracted	ISO code of currency of contract	Final maturity	ISO code of original currency	Due date	Amount due
	a	b	c	d	e	f	g
01.							
02.							
...							
nn							

MNB identification number: R22

**Maturity breakdown of long-term debt**  
 - central government, local government and social security funds

LEJ3 table

Integer currency data

Trade credits, financial lease, repos and other liabilities				
Serial number	Instrument	ISO code of original currency	Due date	Amount due
	a	b	c	d
01.				
02.				
...				
III				

**MNB identification number: R20, R21, R22**

**Completion instructions for the report  
Maturity breakdown of assets and liabilities with a maturity of more than one year**

**I. General instructions**

These data supplies shall indicate in Tables LEJ1, LEJ2 or LEJ3 the maturity breakdown of long-term debts (with a maturity of over one year) vis-à-vis non-residents as of the end of the quarter, and any receivables reducing total debts as reported in Tables KONZK1 and KONZT1 of data supplies R06/R15, R07/R16, R08/R17, R09 and R10.

In accordance with point 1 of Annex 3 and the technical guidelines published on the official website of the MNB, the data supplies of fund managers under sector D5 shall include data of their own transactions, as well as transactions made with non-residents relating to the money market funds and investment funds managed by the data supplier.

A glossary of terms used in the tables and in these completion instructions is located in point I.H.5 of this Annex.

**II. Detailed instructions for the completion of the tables**

The codes and descriptions of the instruments to be used in the tables of the reports are listed in point 4.9 of Annex 3 listed in the technical guidelines available on MNB website. Amounts due shall be indicated in a monthly breakdown up to the final maturity in the YYYYMM format. Matured items shall be reported for the first month following the reference quarter.

Amounts required in these reports shall be indicated in original currency, in round numbers, with the codes referred to in point 4.1 of Annex 3, listed in the technical guidelines available on the official website of the MNB.

The methodological guidelines assisting in the completion of the tables and the revision rules provided to ensure error free submission, as referred to in points 9 and 5 of Annex 3 are located in the technical guidelines available on the official website of the MNB.



Quarterly data supply of meta data of public and publicly guaranteed debts over one year vis-à-vis non residents

BEFT6 table :

Data in full currency

Description of individual debts													
Serial number	Reporting country	Debt number	Debt number in reporting country	Name of borrower	Type of borrower	Name of guarantor	Relationship to central government budget	Purpose of the debt	Type of agreement	Method of principal repayment	Base of principal payment	Number of days in the reference period from drawing to the first principal repayment	Number of principal repayments by each drawing
a	b	c	d	e	f	g	h	i	j	k	l	m	
01													
02													
..													
nn													

BEFT6 table continued

Serial number	First principal repayment date	Last principal repayment date (maturity)	Annual repayment frequency	Name of creditor	Creditor's guarantor	Creditor's country	Type of creditor	Commitment date	Amount of commitment or rescheduling	Debt currency	Repayment currency	Type of interest	Base of the first variable interest rate
n	o	p	q	r	s	t	u	v	w	x	y	z	
01													
02													
..													
nn													

BEFT6 table continued

Serial number	Base of the second variable interest rate	First fixed interest rate	First margin	Second fixed interest rate	Second margin	First interest payment date	Last interest payment date	Annual interest payment frequency	Scope of the second fixed interest rate	Scope of the second margin	Commitment charge	Notes
aa	ab	ac	ad	ae	af	ag	ah	ai	aj	ak	al	
01												
02												
..												
nn												

MNB identification number: R24

Quarterly report on certain data of long-term debt of economic organisations owned by the state and with majority state participation, as well as economic organisations in which the state does not have majority participation but have a long-term state guaranteed debt to foreign parties

BEFT7 table:

Data in full currency

Rescheduled long-term debts, repayment and interest payment schedule								
Serial number	Reporting country	Debt number	Debt currency	Date of borrowing and reamortization	Borrowing		Estimated future payments	
					Normal	Rescheduled	Principal	Interest and other fees
	a	b	c	d	e	f	g	h
01								
02								
03								
..								
nn								

MNB identification number: R24

Quarterly report on certain data of long-term debt of economic organisations owned by the state and with majority state participation, as well as economic organisations in which the state does not have majority participation but have a long-term state guaranteed debt to foreign parties

BEFT8 table:

data						
Serial number	Debt number	Period	Item or column	Modified data		Currency ISO code
				descriptive data	digital data	
	a	b	c	d	e	f
01						
02						
03						
..						
nn						

MNB identification number: R28

Annual report on certain data of long-term debt of economic organisations owned by the state and with majority state participation, as well as economic organisations in which the state does not have majority participation but have a long-term state guaranteed debt to foreign parties

BEFT10 table:

Data by round to integer

Balance and turnover data of long-term debts

Serial number	Debt number	Currency	Outstanding debt	Undrawn amount	Principal arrear	Interest arrear	Contracted amount	Drawdown	Cancellation	Write off	Principal repayment	Interest payment	Rescheduled outstanding debt
	a	b	c	d	e	f	g	h	i	j	k	l	m
01													
02													
..													
nn													

BEFT10 table continued:

Serial number	Rescheduled principal arrear	Rescheduled interest arrear	Rescheduled principal due	Rescheduled interest due	Cancelled principal arrear	Cancelled interest arrear	Cancelled principal due	Cancelled interest due	Amount consolidated during the rescheduling	Amount drawn during the rescheduling	Amount undrawn during the rescheduling
	n	o	p	q	r	s	t	u	v	w	x
01											
02											
..											
nn											

MNB identification number: R24, R28

### Completion instructions for the report

**This data supply shall report the debts - vis-à-vis non-residents with a maturity of more than one year - of the central government, business entities owned or controlled by the central government, and business entities not controlled by the central government but whose long term debts vis-à-vis non-residents are guaranteed by the central government.**

#### I. General instructions

For the purposes of data supplies R24 and R28, the scope of business entities owned or controlled by the central government shall include the central government and its organisations, departments and institutions, county municipalities and local governments together with their departments and institutions, and all business organisations controlled by the central government.

Data suppliers not controlled by the central government shall acquire a publicly guaranteed debt if the central government undertakes a guarantee for their debt service (principal and interest payment).

Report R24 shall be completed if there are new security liabilities or borrowings vis-à-vis non-residents (except the World Bank) with a maturity of over one year, or if there were changes in their data reported earlier in data supplies R24 and R28.

Data supply R28 contains the stock and transaction data for the reference year of loans reported in report R28 in the previous year, and R24 in the current year.

A glossary of terms used in the tables and in these completion instructions is located in point I.H.5 of this Annex.

#### II. Detailed instructions for the completion of the tables

The 'Debt ID code' indicated in Table BEFT6 should be either requested before the data supply, or this field should be left blank, in which case the Statistics Division of the MNB will generate the code and return it to the data supplier. The Debt ID code thus returned shall be used in Tables BEFT7 and BEFT8 of report R24, and throughout report R28.

The currency codes to be used in this data supply as per point 4.1 of Annex 3 are listed in the technical guidelines available on the official website of the MNB, and the other codes referred to in point 4.9 of Annex 3, also available in the technical guidelines on the MNB website, shall be used according to the instructions therein.

In 'Comments', please indicate the following:

- the fact that under the contract the central government (or an organisation acting on its behalf) undertakes to provide the foreign currency required for the repayment of the debt, should it become necessary,
- the type of the loan contract, if it was listed under the 'Other' category in column i,
- in the case of syndicated loans the participating countries,
- if the loan payments are made in multiple currencies, the details of those currencies
- other fees and commissions in addition to commitment fees,
- any other comments deemed useful with respect to the loan.

Tables BEFT7 and BEFT6 shall contain the Debt ID codes and details of loans whose principal and interest payments are not made in regular intervals.

In addition, the same table shall be used for loan rescheduling agreements covering more than one year, in which case the entire loan amount to be rescheduled, reported in Table BEFT6, shall be broken down to yearly components.

Data reported in Tables BEFT6 and BEFT7 and in Table BEFT10 of data supply R28 may be corrected in Table BEFT8. Modified data shall be listed by Debt ID code and column description.

The methodological guidelines assisting in the completion of the tables and the revision rules provided to ensure error free submission, as referred to in points 9 and 5 of Annex 3 are located in the technical guidelines available on the official website of the MNB.

MNB identification number: R25

Guarantees assumed by the state

HIT table:

Data in full currency

Serial number	Non-resident creditor		Name of the resident borrower	Register code of the resident borrower	Contract currency ISO code	Amount of agreement	Actual payment by the state (guarantor)	Stock at the end of the reference period	Starting date of undertaking the guarantee	Final maturity of the loan
	name	ISO country code								
01.	a	b	c	d	e	f	g	h	i	j
02.										
03.										
04.										
05.										
...										
nn										

**Completion instructions for the report**  
**Guarantees undertaken by the central government**

**I. General instructions**

This data supply is used to report data related to guarantees undertaken by the state for the repayment of principal and interest on a debt borrowed by a resident company from a non-resident entity.

Data reporting is to be provided loan-by-loan, in round foreign currency figures on new and existing loans guaranteed by the state vis-à-vis non-residents, including actual payments made by the state as guarantor.

A glossary of terms used in the tables and in these completion instructions is located in point I.H.5 of this Annex.

**II. Detailed instructions for the completion of the tables**

In the column indicating the country of the non-resident creditor enter the ISO code of that country or international organisation, to which the debt is payable, in accordance with the codes indicated in point 4.2 of Annex 3, as listed in the technical guidelines published on the official website of the MNB.

For the reporting of the contract currency the ISO codes to be applied as per point 4.1 of Annex 3 are listed in the technical guidelines available on the official website of the MNB.

The methodological guidelines assisting in the completion of the tables and the revision rules provided to ensure error free submission, as referred to in points 9 and 5 of Annex 3 are located in the technical guidelines available on the official website of the MNB.



MNB identification number: R26

Stock and flow data for claims on and liabilities to other EU member states concerning VAT accounts kept in EUR

BEFK9 table:

Data by rounding to integers

Stock and flow data for claims on other EU member states concerning VAT accounts kept in EUR

Serial number	Country code	Opening balance	Increase		Decrease		Closing balance
			due to VAT declarations	due to tax revisions	due to payments	due to tax revisions	
	a	b	c	d	e	f	g=b+c+d-e-f
01							
02							
03							
04							
05							
...							
nn							

MNB identification number: R26

Stock and flow data for claims on and liabilities to other EU member states concerning VAT accounts kept in EUR

BEFT9 table:

Data in full currency

Stock and flow data for liabilities to other EU member states concerning VAT accounts kept in EUR

Serial number	Country code	Opening balance	Increase		Decrease		Closing balance
			due to VAT declarations	due to tax revisions	due to payments	due to tax revisions	
	a	b	c	d	e	f	g=b+c+d-e-f
01							
02							
03							
04							
05							
...							
nn							

**MNB identification number: R26**

### **Completion instructions for the report**

#### **Stocks and flows of receivables and liabilities vis-à-vis non-residents on VAT accounts in euro**

##### **I. General instructions**

Data in this data supply shall be reported in EUR integers.

Revision rules supporting error-free completion are listed in point 5 of Annex 3 in the technical guidelines available on MNB website.

##### **II. Detailed instructions for the completion of the tables**

###### **Table BEFK9**

Country codes to be applied are listed in point 4.2. of Annex 3 in the technical guidelines available on MNB website.

This table includes data on the increase or decrease of Hungary's claim with respect to the VAT transactions of tax payers (electronic service providers) registered outside of Hungary and with a seat outside of the European Union Member States, as well as stock data at the end of the reference period, in a breakdown by EU Member States.

###### **Table BEFT9**

This table includes data on the increase or decrease of Hungary's liabilities to other Member States of the European with respect to the VAT transactions of tax payers (electronic service providers) registered in Hungary and with a seat outside of the European Union Member States, as well as stock data at the end of the reference period.

ANB identification number: R27

Real estate investments of resident natural persons abroad

INGK table

Sale and purchase of real estate of resident natural persons abroad (turnover in currency, rounded to integers)

Serial number	ISO code of the country of investment	Currency/ISO code	Transactions	
			Purchase of real estate abroad	Sale of real estate abroad
	a	b	c	d
01				
02				
03				
04				
05				
...				
nn				

Domestic real estate investments of non resident natural persons

INGB table

Sale and purchase of domestic real estate by non resident natural persons (turnover in currency, rounded to integers)

Serial number	ISO code of the country of investor	Currency/ISO code	Transactions	
			Purchase of domestic real estate	Sale of domestic real estate
	a	b	c	d
01				
02				
03				
04				
05				
...				
nn				

MNB identification number: R27

**Completion instructions for the report  
Real estate investments of resident natural persons abroad and domestic real estate  
investments of non-resident natural persons**

**I. General instructions**

**1. Transactions to be included in the data supply**

Data reporting is to be provided on the purchases and sales of foreign real estate by resident natural persons and on the purchases and sales of domestic real estate by non resident natural persons via the data supplier for the reference period, based on the details of real estate sales contracts concluded in the reference period.

**2. Data items of the report**

Transaction data on foreign real estate are to be reported by country (the location of the reported real estate), while data on domestic real estate are to be reported by the country of the foreign investor, consolidated for individual contract currencies (these data constitute one row in the specific tables), taking into account all sales and purchases in the reference period. Transaction (turnover) data shall be reported in foreign currency integers, no decimals.

Transaction data shall be reported for the period in which the contract was concluded.

Sale and purchase transactions of real estate shall be indicated with a positive sign in the table.

3. A glossary of terms used in the tables and in these completion instructions is located in point I.H.5 of this Annex.

**II. Detailed instructions for the completion of the tables**

**Table INGK:**

In column a, enter the ISO code of the country where the specific real estate is located, in accordance with the codes indicated in point 4.2 of Annex 3, as listed in the technical guidelines published on the official website of the MNB.

Columns c and d shall include consolidated value of real estate purchase and sale transactions made in the reference period, by country and by original currency based on the contractual purchase and sale prices, which amounts may not include any commission or taxes.

**Table INGB:**

In column a, enter the ISO code of the country where the foreign investor is resident, in accordance with the codes indicated in point 4.2 of Annex 3, as listed in the technical guidelines published on the official website of the MNB.

Columns c and d shall include consolidated value of real estate purchase and sale transactions made in the reference period, by country and by original currency based on the contractual purchase and sale prices, which amounts may not include any commission or taxes.

The foreign currency ISO codes as per point 4.1 of Annex 3 of this Decree are listed in the technical guidelines available on the MNB website.

Revision rules supporting error-free completion as per point 5 of Annex 3 of this Decree are listed in the technical guidelines available on the official website of the MNB.

MNB identification number: R29

Annual report of capital investments

TRE table

Registration data of reporting institutions

Serial number	Definition	Data for the previous period as of last day of the reporting financial year	Data for the reference period as of last day of the reporting financial year
		a	b
01	The date of the end of the financial year of the reporting institution(yyyymmdd)		
02	Book keeping currency of the reporting institution (ISO code) (3 characters):		
03	Is the reporting institution listed? (yes=1 no=0)		
04	Is it true for the reporting institution that none of the non-resident investors' ownership ratio reaches 10%? (1=yes / 0=no)		
05	In how many foreign companies does the reporting institution have direct participation of at least 10% or higher? (number)		

## TEA1 table

Data related to participations of foreign direct investors and related reverse investments

Serial number	Partner identification code of the foreign direct investor (the code defined by the reporting institution, contained in the R01 report of NBH)	Direct participation of the foreign capital investor in the reporting institution (% with two decimals)		In case of reverse investment, the participation of the reporting institution in its foreign investor (% with two decimals)		In case of reverse investment the stock of the equity of the reporting institution in its foreign investor based on its own books data ( in the book keeping currency in thousand)	
		Data for the previous period as of last day of the reporting financial year	Data for the reference period as of last day of the reporting financial year	Data for the previous period as of last day of the reporting financial year	Data for the reference period as of last day of the reporting financial year	Data for the previous period as of last day of the reporting financial year	Data for the reference period as of last day of the reporting financial year
	a	b	c	d	e	f	g
01							
02							
03							
...							
nn							

## TEA2 table

Balance sheet data of the reporting institution (in the book keeping currency of the reporting institution, in thousand)

Serial number	Definition	Data for the previous period as of last day of the reporting financial year	Modifications of previous years (if the balance sheet has three columns)	Data for the reference period as of last day of the reporting financial year
		a	b	c
01	Subscribed capital			
02	of which redeemed shares at face value			
03	Subscribed capital unpaid (with a negative prefix)			
04	Capital reserve			
05	General reserve			
06	Accumulated profit reserve (with a prefix)			
07	Tied-up reserve			
08	Revaluation reserve			
09	Profit or loss for the year(with a prefix)			
10	EQUITY (01+03+04+05+06+07+08+09)			

## TEA3 table

Profit and loss account data of the reporting institution (in the book keeping currency of the reporting institution, in thousand)

Serial number	Definition	Reporting year
01	Profit after taxes (with prefix)	
02	General provisions - use of provisions (with prefix)	
03	Profit reserve used for dividends	
04	Dividend payable	

## TEA4 table

Items of the reporting institution's profit and loss account not closely related to ordinary operation (data in HUF thousand/th currency rounded to integer)

Serial number	Definition	Reporting year
01	Amount paid for severance pays (-)	
02	Loss of value on stocks and receivables (-)	
03	Backmarking loss of value on stocks and receivables (+)	
04	Accelerated descripton of tangible assets (-)	
05	Backmarking accelerated descripton (+)	
06	Loss of value on financial assets reduces with backmarking (-)	
07	Amounts paid/accounted/payable in relation to claims (-)	
08	Amounts received in relation to claims (+)	
09	Derecognised book value based on the sale of tangible assets (-)	
10	Consideration received from the sale of tangible assets (+)	
11	Derecognised book value of tangible assets upon destruction/scrapping (-)	
12	Profit of financial assets selling (the prefix is (-) if it is a loss, and (+) if it is a gain)	
13	Realised and non-realised loss/gain (the prefix is (-) for a loss and (+) for a gain)	
14	Holding loss/gain on interest hedging transactions (the prefix is (-) if it is a loss, and (+) if it is a gain)	
15	Holding loss/gain on other derivative transactions (the prefix is (-) if it is a loss, and (+) if it is a gain)	
16	Cancelled liability (+)	
17	Cancelled receivables (-)	
18	Net sum of the items og extraordinary result that is not listed above (the prefix is (-) if it is a loss, and (+) if it is a gain)	
19	TOTAL (01+02+....+18)	

## TEA5 table

Supplementary data (in HUF thousand/in thousand currency rounded to integer)

Serial number	Definition	Reporting year
01	If the reporting institution is an owner in another economic organisation, the additional payment made by the reporting institution into the economic organisation during the reporting year	
02	If the reporting institution is an owner in another economic organisation, the amount received from any additional payment made by the reporting institution into the economic organisation during the reporting year	



MNB identification number: R29

TEL table

Reporting data of foreign direct capital investments, foreign branch offices or indirect capital investments (participations) data in currency thousand

Serial number	Definition	Partner identification code	Data for the previous period as of last day of the reporting financial year		Data for the reference period as of last day of the reporting financial year		Reporting year (for flow data)
			a	b	c	d	
01	Registry information data of foreign direct capital investments, foreign branch offices or foreign indirect capital investments (participations)						
02	Bookkeeping currency of the foreign company or branch office (ISO code)						
03	The date of the end of the financial year of the foreign direct investment company or branch office, closed in the reporting or preceding year (yyyymmdd)						
04	Data related to foreign direct investment and related reverse investment (Not to be completed for foreign branch offices)						
05	Ownership ratio of the reporting institution in the foreign direct investment company (% to two places of decimals)						
06	Ownership of the reporting institution according to the books of the reporting institution (data in the book keeping currency of the reporting institution, in HUF thousand/in currency thousand)						
07	In case of reverse investment, the ratio of participation of the foreign company in the reporting institution (% to two places of two decimals)						
08	In case of reverse investment (if row 06 is not a zero) equity of the reporting institution (in HUF thousand /in currency thousand). If the reporting institution has to complete TEA2 table, this row does not have to be completed.						
09	Data related to participations in foreign indirect investments (participations)						
10	Partner identification code of the company preceding the foreign company in the chain of ownership (code provided by the reporting institution in the R01 report for the MNB)						
11	Participation ratio of the company preceding the foreign company in the chain of ownership (% to two places of decimals)						

12	Balance sheet data of foreign direct capital investments or foreign indirect capital investments (participations). (Data in the currency thousand stated in row 02) (Not to be completed for foreign branch offices)				
13	Subscribed capital				
14	Not paid subscribed capital (with a negative prefix)				
15	Valuation reserve				
16	Profit reserve (with a prefix)				
17	Other reserves				
18	Retained profit of the year as stated in annual report (with prefix)				
19	Own fund (lines 13+14+15+16+17+18)				
20	Balance sheet data of foreign direct capital investments or foreign indirect capital investments (participations). (Data in the currency thousand stated in row 02) (Not to be completed for foreign branch offices)				
21	Profit after taxation (with prefix)				
22	Dividends payable (lines 23+24)				
23	Part of dividends payable charged to the profit of the reporting year				
24	Part of dividend payable charged to the accumulated profit of the previous year				
25	Assets transferred to foreign branch offices, profit generated at foreign branch offices (Data in the currency stated in row 02, in thousand)				
26	Net stock of receivables against the branch office				
27	Profit generated at foreign branch offices in the reporting year (with prefix)				

28	Items of the profit after tax of direct foreign capital investments or foreign branch offices, not closely related to ordinary operation (Data in the currency stated in row 02, in thousand)				
29	Amount paid for severance pays (-)				
30	Loss of value on stocks and receivables (-)				
31	Backmarking loss of value on stocks and receivables (+)				
32	Accelerated description of tangible assets (-)				
33	Backmarking accelerated description (+)				
34	Loss of value on financial assets reduces with backmarking (-)				
35	Amounts paid/accounted/payable in relation to claims (-)				
36	Amounts received in relation to claims (+)				
37	Derecognised book value based on the sale of tangible assets (-)				
38	Consideration received from the sale of tangible assets (+)				
39	Derecognised book value of tangible assets upon destruction/scraping (-)				
40	Profit of financial assets selling (the prefix is (-) if it is a loss, and (+) if it is a gain)				
41	Realised and non-realised loss/gain (the prefix is (-) for a loss and (+) for a gain)				
42	Holding loss/gain on interest hedging transactions (the prefix is (-) if it is a loss, and (+) if it is a gain)				
43	Holding loss/gain on other derivative transactions (the prefix is (-) if it is a loss, and (+) if it is a gain)				
44	Cancelled liability (+)				
45	Cancelled receivables (-)				
46	Net sum of the items of extraordinary result that is not listed above (the prefix is (-) if it is a loss, and (+) if it is a gain)				
47	TOTAL (29+30+...+45 sorok)				

48	Other data of foreign branch office, foreign direct capital investments or indirect foreign capital investments (participations) if the branch office or foreign company is non-financial corporation				
49	Net sales revenue				
50	Own performance capitalised				
51	Wages and salaries, other staff emoluments				
52	Contribution deducted from wage				
53	Purchase value of goods and services				
54	Net value of exported goods and services				
55	Value at cost of imported goods and services				
56	Net value of exported goods and services within the enterprise group				
57	Value at cost of imported goods and services within the enterprise group				
58	Tangible assets in course of construction (including own work capitalised)				
59	Number of participants in the activities of the foreign investment				
60	Other data of foreign branch office, foreign direct capital investments or indirect foreign capital investments (participations) if the branch office or foreign company is a financial institution				
61	Gross fee revenues*				
62	Interest receivable and interest income				
63	Income from shares and other investment type securities				
64	Commissions received				
65	Interest payable and interest expenses				
66	Net profit/loss of financial operation				
67	Other operational revenues				
68	Wages and salaries, other staff emoluments*				
69	Social insurance and other contributions*				
70	Tangible assets in course of construction (including own work capitalised)*				
71	Number of participants in the activities of the foreign investment*				

\* in the case of foreign investments operating as insurance companies for rows 60-70 only the rows marked with \* have to be completed, while for foreign investments performing financial intermediation or financial supplementary activities all rows between 60-70 must be completed.

MNB identification number: R29

TEI table

Foreign real estate property (data in the reporting institution's book keeping currency in thousand, rounded to integer)

Serial number	ISO code of the country of the foreign real estate property	Value of the stock of foreign real estate properties at the beginning of the period	Portfolio changes			Value of the stocks of foreign real estate property at the end of the period	Net income from foreign real estate properties received from non-residents in the reporting year
			Transactions		Items adjusting the book value		
			Increase	Decrease			
	a	b	c	d	e	f	g
01.							
02.							
03.							
...							
nn							

**Completion instructions for the report  
Annual data supply of capital investments**

**I. General instructions**

**1. Transactions to be included in the data supply**

- a) The data supplier shall report data for registration purposes in Table TRE.
- b) In Tables TEA1-TEA5, data suppliers with direct foreign investors are required to provide information on such investor's equity interest, and disclose specific business information for the reference year and the year proceeding the reference year. Data suppliers operating as public limited companies listed on the Stock Exchange are not required to provide data on the portion of their shares held by foreign investors if they have no specific information on that. Tables starting with TEA shall be completed if the data supplier had a non-resident direct capital investor in the financial year that ended in the reference period, or on the last accounting day of the previous business year (except Tables TEA4 and TEA5, which should be completed only if the data supplier had a non-resident direct capital investor on the last accounting day of the business year ended in the reference period).
- c) In Table TEL, the data supplier shall provide information on the investments it made during the reference year with respect to its non-resident direct capital investment, non-resident branch, or its non-resident capital investment with indirect ownership (equity) interest, and to disclose certain information regarding the business year preceding the reference year. Tables starting with TEL shall be completed if the data supplier had a non-resident direct capital investment, a non-resident branch, or a non-resident direct investment with indirect ownership (equity) interest in the financial year that ended in the reference period, or on the last accounting day of the previous business year.
- d) Table TEI shall be completed if the data supplier owned a non-resident real estate in the reference year.

**2. Data items of the report**

Tables TEA1 and TEL shall contain the required data on non-resident direct capital investors, non-resident direct capital investments, non-resident branches and direct capital investments with indirect (equity) ownership, detailed separately for each partner. Partners are identified by partner ID codes.

In Tables TEA and TEI data are provided in the data supplier's accounting currency, rounded to thousands.

In Tables starting with TEL, data shall be provided in the accounting currency of the non-resident direct capital investment/non-resident branch, rounded to thousands.

**3. Definition of the reference period**

Annual reporting is to be provided for the reference period as of the last accounting day of the reference year, while parallel to these data, data pertaining to the last accounting day of the previous year shall be also displayed. In the case of data suppliers or their non-resident interests whose business year is different from the calendar year, the business year ended in the current calendar year shall be considered the reference year.

4. A glossary of terms used in the tables and in these completion instructions is located in point I.H.5 of this Annex.

**II. Detailed instructions for the completion of the tables**

The codes and descriptions of the instruments to be used in the tables of the data supply as per point 4.10 of Annex 3 are listed in the technical guidelines available on the MNB website.

The list of the classification of the financial institutions' main activities are listed in point 4.1. of Annex 3 in the technical guidelines available on the MNB website.

The ISO codes of specific currencies as per point 4.1 of Annex 3 are listed in the technical guidelines available on the MNB website.

The methodological guidelines assisting in the completion of the tables and the revision rules provided to ensure error-free submission, as referred to in points 9 and 5 of Annex 3 are located in the technical guidelines available on the official website of the MNB.

### **Special instructions for the completion of certain tables**

Percentages provided in Table TEA1 shall be rounded to two decimals.

Row 05 in Table TEA2 should be completed by credit institution data suppliers, or data suppliers providing investment services.

If a 3-column balance sheet was published for the business year ended in the reference period, each of the columns a, b and c shall be completed (of which column b shall indicate only the effects modifying the balance sheet data of previous years), otherwise the completion of columns a and c will suffice.

Row 02 in Table TEA3, which specifies data with respect to the maintenance and utilisation of reserves, shall be completed by credit institutions and data suppliers providing investment services.

In Table TEA5 data items increasing/decreasing the result of the profit and loss account shall be entered in accordance with the provisions set out in Act C of 2000 (Accounting Act or Szmt.).

Table TEL must be completed separately for each partner of the data supplier which is subject to disclosure requirements.

Rows 21 to 24: Data items of the profit and loss account provided in these rows should be consistent with the annual report of the non-resident direct capital investment, or that of the non-resident capital investment with indirect ownership (equity) interest. In row 21 profits after tax shall be reported in line with the profit and loss account rather than the balance sheet.

With respect to approved dividends, data shall be reported according to the method specified in the Hungarian accounting standards. Therefore, dividends voted and booked for year 'n' in accordance with IAS and IFRS standards should be included in report R29 for reference year 'n-1' as per the Hungarian accounting standards, since the data affect year 'n-1'. If the dividends for the reference period are voted after the reporting deadline, a modification report shall be submitted.

Row 26: the net stock of receivables against the branch must be reported. That is the net balance of the assets and liabilities related to the branch in the general ledger of the data provider (so not only the anno transferred assets).

Row 27: profit generated at branch office in the reporting year from the profit of the company (with prefix)

Credit and debit entries on the resident clients' accounts caused by foreign transactions

Table\_R38\_01

No.	Registration number of the resident client a	Credit entries in the foreign payment system		Debit entries in the foreign payment system	
		pieces b	amount (million HUF) c	pieces d	amount (million HUF) e
01					
02					
..					
n					

MNB identification number: R38

### **Completion instructions for the report**

#### **Credit and debit transactions of domestic, non-bank clients due to their payment turnover (in forint and foreign currency) to non-residents**

##### **I. General instructions**

This table shall indicate the number of debit and credit transactions of resident clients of the reporting credit institution made in the reference quarter as cross-border payment transaction, which shall be reported by client, with values converted to HUF millions.

This data supply shall be completed for those resident, non-bank clients with a registration number, whose quarterly debit or credit turnover exceeds 250 million HUF.

In accordance with data report P05, cross-border payments mean payment transactions where either the requesting or the beneficiary clients' institution provides its payment services outside the borders of the Republic of Hungary.

In the case of turnover data specified by number of transactions and converted to HUF millions, consolidated forint and foreign currency payments should be considered.



Early repayments on loans with original maturity of more than one year

R3901

Loans: in														
No.	Instrument of other investments	Non-resident partner's		ISO code of original currency	Name of the paying agent participating in the consortium	Final maturity date of loan	Commitment currency ISO code	Amount of commitment	Loan identification	Amount of early repayment	Date of early repayment	Original due date	Register number of the resident borrower performing early repayment (KONZK1)	Register number of the resident borrower performing early repayment (KONZT1)
		Country's ISO code	Sector											
a	b	c	d	e	f	g	h	i	j	k	l	m	n	
01														
02														
03														
...														
nn														

MNB identification code: R39

**Completion instructions for the report**  
**Early repayments on loans with original maturity of more than one year**

**I. General instructions**

**1. Transactions to be included in the report:**

This report shall provide information concerning early repayments made on loans with original maturity of more than one year vis-a-vis non-residents which repayments data are supplied in the table beginning with BEFT1 of Reports R06/15, R07/16, R08/17, R09 and in the tables KONZK1 and KONZT1 of Report R10.

For the purposes of this report, early repayment means repayments of full or a part of the principle made during the reference year but due beyond the reference year, as specified in the credit or loan agreement.

For the identification data of early repayments, the provisions set out in the reports pertaining to other investments and syndicated loans (R06/15, R07/16, R08/17, R09 and R10) shall apply.

The date of the early repayment is the value date of above defined early repayment.

The date or dates of original maturity shall mean the date of maturity specified as due date in the credit or loan agreement.).

In the case of early repayments performed by borrower reported in R10, the register number shall be reported in column 'm' if the loan is reported in KONZK1 or in column 'n' if the loan is reported in KONZT1. If column 'm' or 'n' is filled, column 'a', 'c', 'e' and 'i' shall not be filled.

## **Completion instructions for the report**

### **Report on crisis and emergency situations and on major and recurring service breakdowns**

#### **General instructions**

A detailed narrative report shall be provided on all disturbances:

- which are classified as operational crises, banking crises and/or disasters according to the business continuity plan or terms and conditions of the data provider,
- that result in a breakdown of at least 60 minutes, or at least 30 minutes in the case of organisations providing clearing services for payment systems,
- that occur more than once in a 6-month period due to the same reason and/or resulting in the same type of error.

The report must contain the following information:

- detailed description of the breakdown, crisis or disaster situation: the place and time when and where it occurred, the severity of the disturbance (e.g. system breakdown, crisis, disaster), its impact on the system, resources fallen out, the circumstances of its detection, the type and magnitude of transactions affected;
- indicators of the interruption in services: the duration of the breakdown, crisis or disaster situation, the duration of delay, the interruption of services directly affecting the clients for each type of service, the daily availability rations for each type of service and day when incident happened, the business hours extensions, client complaints and reparations;
- crisis management events and the actions taken and decisions made in order to recover and resume service-provision, including the date and place when and where they were implemented);
- the situation prevailing at the time of the compilation of the report;
- internal documents drawn up in connection with the breakdown, crisis or disaster situation (reports, accounts, notes and operational documents)
- actions and measures already taken, and relating internal documentation in order to avoid same situations and re-occurrence of the same kind of problems
- future measures still planned;
- past and future measures for the compensation of clients, its sum (fact or planned), if applicable.

## Completion instructions for the report

### Extraordinary events

#### General instructions

A detailed, narrative report shall be provided on each event:

- when in the market guaranteed by the data supplier, the clearing member did not meet its payment obligations or failed to provide collateral as required when due, id est settlement fail;
- when any forced measures had to be introduced against a clearing member (e.g.: forced buy-in, forced sale);
- when there were changes in clearing membership, the clearing right of the clearing member or the clearing membership is suspended, deleted or ceased;
- when it became necessary to use up guarantee elements and/or any other financial assets that can be used in the case of settlement fails;
- when endured capital position limit breach happened.

The report shall contain the description of the event, the place and time where and when it occurred, the reasons, the steps taken and the documents drawn up in connection with the extraordinary event.

If additional financial coverage is levied due to capital position limit breach, the capital position limit breach related to the additional financial coverage shall be reported in the **P03 report**.

Limit access shall be considered endured in the report if its duration authorizes the data supplier to levy additional financial coverage.

#### II. Detailed instructions

In addition to what is contained under the general instructions, the report shall inter alia contain the following:

- in the event of settlement fail: the name and registration number of related clearing member, type of settlement fail (e.g. settlement fail on security-side or money-side), the market and the transactions affected, the cause and the value of the failure on the security-side or the money-side, if the failure is on the security-side, the name and ISIN code of the securities, the settlement method; in the case of the client's settlement fail the name and the registration number of the client shall be reported as well
- in the case of forced measures: type, timing (of initiation), reason for and result of the forced measure;
- in the case of changes in the clearing membership, in the case of the suspension, deletion or ceasession of the clearing right or the clearing membership: name and registration number of the related clearing member, type of the event, description of the reason of suspension, deletion or ceasession (except when it is initiated by the clearing member itself), if the suspension is withdrawn, the duration of suspension, an indication whether the clearing member met its obligations coming from the suspension of its clearing right or membership;
- when using up guarantee elements or other financial assets that can be used in the case of settlement failure: the reason for the action, the type of the guarantee elements or any other financial assets in the order of the usage (e.g. initial margin), type (client/own) and the value of the usage;

In the case of individual data the data related to individuals shall be reported in a way that ensures anonymity.

**Completion instructions for the report  
Report on disturbances in banking operations**

**General instructions**

This report is a detailed narrative report on:

- all disturbances resulting in any delay of at least two hours in executing payment instructions of clients (e.g. bank cards system breakdown, delays in or failure of transmissions to ICS);
- all disturbances resulting in any hang-up/delay of at least half an hour in processing payment instructions sent to VIBER, or already settled in VIBER as compared to normal business operations;
- the use of the facility defined as 'Extraordinary Sending Cycle' in the standard service agreement of ICS;
- the background for any extension of VIBER business hours, as approved by MNB (e.g. internal processes, systems affected, the reason for request), and
- on the breakdown of VIBER monitor service of more than half an hour, if the data supplier uses the VIBER-monitor service of MNB,

In the case of a request for the extension of business hours approved by the MNB, the reporting obligation applies to all applicants. When a credit institution operating a clearing and settlement system requests, on behalf of a member of its own system, that the MNB extends the VIBER business hours, the credit institution operating the clearing and settlement system shall be responsible for submitting the report.

If the credit institution operating a clearing and settlement system is also obliged to submit data supplies W08 and W11 with respect to the disturbance specified above, it will suffice to submit report W08.

The following events are not to be reported:

- any delay attributed to a VIBER crisis situation resulting from a problem at MNB,
- any loss of VIBER-monitor service resulting from a problem at the MNB,
- any delay attributed to an ICS crisis situation resulting from a problem at GIRO Zrt. or the MNB,
- pre-arranged suspension of business about which clients are notified in advance.

The following information shall be contained in the report:

- name and address of the data supplier, name and phone number of the person completing the data reports, name of her organisational unit
- services, banking processes and systems affected by the disturbance,
- type, aggregate volume and value of affected transactions,
- starting date and time of the disturbance (hour:minute),
- information on how the disturbance was discovered, the starting date and time of the disturbance (hour:minute),
- date and time of the elimination of the disturbance (hour:minute), provide details if the elimination required several stages and the process of the elimination was gradual
- duration of the hang-up/delay (hour:minute),
- reason for the disturbance. if not known, action taken to investigate the cause of the problem,
- impact on availability for customers,
- number of complaints received already from customers,
- any other consequences,
- additional measures planned,
- measures introduced to prevent similar situations, and
- planned method of the compensation to be provided to clients, and any potential compensation amount already paid, when applicable.

MNB identification number: W12

## **Completion instructions for the report**

### **Report on major fraud**

#### **General information**

This report is a detailed narrative recollection of all cases of successful fraud involving at least HUF 10 million that was not committed by an employee of the credit institution and did not occur by his/her participation. Please indicate the means of access through which the fraud was committed (e.g. internet bank, telebank), the duration of the fraud if available (e.g. in the case of repeated offence), the way it was committed, and any actions and measures implemented to prevent similar situations in the future.

MNB identification code: Z01

**Completion instructions for the report  
Labour force survey anonym data**

The KSH shall transmit the results of the labour force survey - pertaining to the individuals surveyed - it has conducted to the MNB in accordance with the most recent data disclosure agreement concluded with the MNB, with all such data rendered anonym.

MNB identification code: Z02

**Completion instructions for the report  
Anonym data on household income and consumption**

The KSH shall transmit the results of the survey entitled 'Survey on the income and consumption of households (HKF)' - pertaining to the individuals surveyed - it has conducted to the MNB in accordance with the most recent data disclosure agreement concluded with the MNB, with all such data rendered anonym.

MNB identification code: Z03

**Anonymised retail level Price survey used for the calculation  
of the consumer price index**

The KSH shall transmit the results of its retail level price survey used for CPI-calculations to the MNB in accordance with the most recent data disclosure agreement concluded with the MNB. All transmitted data should be anonym.



### Technical information for reporters

1. List of institutions for the sectoral classification of clients in accordance with point I.A. 4. and 5.2 of Annex 2 of this Decree
2. Link to exchange rates
3. User's manual for EBEAD (the electronic system for filing reports)
4. Lists of codes:
  - 4.1. Foreign currency codes
  - 4.2. Country codes (ISO) and codes of international organisations
  - 4.3. Classification of financial institutions by main profile (NACE/TEAOR) for filling in data supply R29
  - 4.4. Code list for filling in data supply on the Daily Operative Report on the Changes of Foreign Exchange Positions of Credit Institutions (D01)
    - 4.5. List of codes for securities reporting (E type reports)
    - 4.6. List of codes for monetary data supply (F and K type reports)
    - 4.7. Bank cards, card issuers
      - 4.7.1. Code list for data supply P07
      - 4.7.2. Code list for data supply P27
      - 4.7.3. Code list for data supply P34
      - 4.7.4. Code list for statistical information on bank cards
    - 4.8. Code list for other payment system reporting
      - 4.8.1. Code list for data supply P03
      - 4.8.2. Code list for data supply P39
      - 4.8.3. Code list for data supply P40
      - 4.8.4. Code list for data supply P41
      - 4.8.5. Code list for data supply P42
    - 4.9. Code list for balance of payments reporting (type R)
  5. Background of reports and quality checks
  6. List of persons available for information in MNB
  7. Equities listed on the Budapest Stock Exchange
  8. Composition of the rows of reports H01 and H09 with breakdown of economic activity
  9. Methodological guidelines (Monetary – F and K type, Daily Operative Report – D01, Balance of payments – R type, Securities – E type, Payment systems – P type, International reserves and foreign currency liquidity – L01 type); Examples
  10. How to transform an Excel file into a txt format?
  11. Sample files for data reporting in txt format
  12. List of reporting custodians (of those required to submit reports on securities statistics)
  13. The types of collateral accepted by MNB and their value of acceptance