

Decree No 23/2013. (XI. 6.)
of the Governor of the Magyar Nemzeti Bank
on the reporting obligations for the central bank information system to be fulfilled primarily in
the relation to carry out the basic tasks of the Magyar Nemzeti Bank

Having regard to the authorisation by Article 171 (1) i) of Act CXXXIX of 2013 on the Magyar Nemzeti Bank, and in exercise of the powers conferred upon me by Article 4 (6) of Act CXXXIX of 2013 on the Magyar Nemzeti Bank, I hereby decree the following:

Article 1 This Decree shall be applied in respect of their economic activity to legal persons and to entities without legal personality performing economic activities (production, service, manufacturing, business), as well as private entrepreneur pursuant to Article 3 (17) of Act CXVII of 1995 on Personal Income Tax (hereinafter jointly referred to as 'data suppliers').

Article 2 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.

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

(2) 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 effective date of this Decree.

Article 4 This Decree shall enter in force on 1 January 2014.

Article 5 Regarding 2013 as a reference period, the rules of MNB Decree No 20/2012 (X. 15.) 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 2014.

Article 6 MNB Decree No 20/2012 (X. 15.) 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central bank information system, on the scope of data suppliers and on the method and deadline of data supply shall be repealed.

György Matolcsy dr.
Governor of Magyar Nemzeti Bank

Annex 1 to MNB Decree No 23/2013. (XI. 6.)

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

I.

	MNB identification number	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 Directorate Statistics
2	E04	Daily report on forintdenominated 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 Directorate Statistics
3	E06	Transactions related to securities' accounts	clearing houses in accordance with the Act of CXX of 2001 on the Capital Market (hereinafter referred to as '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 Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
4	E14	Stock 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 Directorate Statistics
5	E20	Securities (issued by residents or nonresidents) owned by or deposited with custodian investment firms (which do not qualify as credit institutions) , broken down by owners	investment enterprises, custodian investment firms (which do not qualify as credit institutions), and such EEA branches in Hungary	monthly	electronic (EBEAD)	8th working day of the month following the reference period	MNB Directorate Statistics
6	E21	Securities (issued by residents or nonresidents) owned by and deposited with credit institutions broken down by owners	banks, specialised credit institutions, cooperative credit institutions and EEA branches in Hungary of the same type	monthly	electronic (EBEAD)	8th working day of the month following the reference period	MNB Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
7	E23	Securities on consolidated aggregate securities accounts and collateral securities deposit accounts kept by KELER Zrt.	clearing houses performing central depository activities and EEA branches in Hungary of the same type	monthly	electronic (EBEAD)	the third working day of the month following the reference period	MNB Directorate Statistics
8	E27	ISIN codes issued by KELER Zrt. and other basic data on securities	clearing houses performing central depository and such EEA branches in Hungary	daily	electronic (EBEAD)	9 a.m. on the working day following the reference day	MNB Directorate Statistics
9	E43	Share option transactions at the Budapest Stock Exchange (hereinafter referred to as BÉT)	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 Directorate Statistics
10	E45	Securities owned by or deposited with the Hungarian State Treasury, broken down by owners	Hungarian State Treasury (hereinafter referred to as 'MÁK')	monthly	electronic (EBEAD)	8th working day of the month following the reference period	MNB Directorate 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)	5th working day of the month following the reference period	MNB Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
12	E50	Accumulated interest and accrued interest on government securities, on central government debt and on central government claims	Government Debt Management Agency Ltd. (hereinafter referred to as 'ÁKK Zrt.')	monthly and quarterly	electronic (EBEAD)	20th day of the month following the reference period	MNB Directorate Statistics
13	E53	Security issues of the Hungarian State	ÁKK Zrt.	weekly	electronic (EBEAD)	9 a.m. on the 2nd working day following the reference period	MNB Directorate Statistics
14	E58	Interest and cash-flow data related to Hungarian State bonds and interestbearing treasury bills in circulation	ÁKK Zrt.	monthly	electronic (EBEAD)	5th working day of the month following the reference period	MNB Directorate Statistics
15	E60	Report on repo-type and other securities transactions	ÁKK Zrt., banks, specialised credit institutions, cooperative credit institutions, custodian investment firms and other firms, and EEA branches in Hungary of the same type..	monthly	electronic (EBEAD)	5th working day of the month following the reference period	MNB Directorate Statistics
16	E61	Data on mortgage bonds issued in Hungary and abroad	mortgage credit institutions, and such EEA branches in Hungary	monthly	electronic (EBEAD)	8th working day of the month following the reference period	MNB Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
17	E62	Data on nongovernment bonds issued in Hungary and abroad	bond issuer municipalities, companies incorporated in Hungary, Hungarian branches of companies incorporated abroad	monthly	electronic (EBEAD)	8th working day of the month following the reference period	MNB Directorate Statistics
18	E64	Information concerning securities issued by credit institutions and firms pursuing investment services, and price information concerning securities placed in the custody of custodian investment firms	banks, specialised credit institutions, cooperative credit institutions, custodian investment firms and other firms, and EEA branches in Hungary of the same type	monthly	electronic (EBEAD)	8th working day of the month following the reference period	MNB Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
19	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: 11th working day of the month following the reference period; preliminary data for the last month of the calendar quarter: 11th working day of the month following the reference period; final: 20th working day of the month following the reference period; for institutional changes: 20th working day following the institutional change	MNB Directorate Statistics
20	F02	Statistical balance sheet of insurance companies	insurance companies and such EEA branches in Hungary	quarterly	electronic (EBEAD)	13th working day of the month following the reference period	MNB Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
21	F03	Supervisory Balance Sheet and Profit and Loss Statement (end-of-month closing balance)	cooperative credit institutions and such EEA branches in Hungary	monthly and in the case of institutional changes	electronic (EBEAD)	For the first two months of the calendar quarter: 11th working day of the month following the reference period; preliminary data for the last month of the calendar quarter: 11th working day of the month following the reference period; final: 20th working day of the month following the reference period; for institutional changes: 20th working day following the institutional change	MNB Directorate Statistics
22	F07	Statistical balance sheet of investment funds	investment fund managers, EEA branches in Hungary of the same type	annually	electronic (EBEAD)	6th working day of the month following the reference period	MNB Directorate Statistics
23	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 Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
24	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)	15th working day following the closing General Meeting; in the case of changes (with justification): 11th working day following the change	MNB Directorate Statistics
25	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)	15th working day following the closing General Meeting; thereafter, in the case of changes (with justification): 11th working day following the change	MNB Directorate Statistics
26	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)	20th working day of the month following the reference period; thereafter, in the case of changes (with justification): 11th working day following the change	MNB Directorate Statistics
27	F20	Balance Sheet report of budgetary institutions broken down to sub-systems (balance sheet)	MÁK	quarterly	electronic (EBEAD)	1st working day following the processing	MNB Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
28	F21	Budget report of social security funds	National Health Insurance Fund, Central Administration of National Pension Insurance	monthly	electronic (EBEAD)	25th working day of the month following the reference period	MNB Directorate Statistics
29	F28	25th working day of the month following the reference period	MÁK	quarterly	electronic (EBEAD)	1st working day following the processing	MNB Directorate Statistics
30	F32	Report on the total gross debt of the central government	ÁKK Zrt.	monthly	electronic (EBEAD)	10th working day of the month following the reference period	MNB Directorate Statistics
31	F33	Quarterly report relating to the Supervisory Balance Sheet	cooperative credit institutions and such EEA branches in Hungary	quarterly, and in the case of changes	electronic (EBEAD))	20th working day of the month following the reference period, thereafter, in the case of changes: 11th working day after the change	MNB Directorate Statistics
32	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	based on individual enactment, quarterly	electronic (EBEAD)	30th day of the month following the reference period	MNB Directorate Statistics
33	F57	Daily flash report of the Hungarian State Treasury	MÁK	daily	electronic (EBEAD)	11 a.m. on the 1st working day following the reference day	MNB Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
34	F58	Monthly report of the Hungarian State Treasury on the data of the central budget's sub- systems.	MÁK	monthly	electronic (EBEAD)	5th and 15th working days of the month following the reference period	MNB Directorate Statistics
35	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: 11th working day of the month following the reference period; for the last month of the calendar quarter: 20th working day of the month following the reference period; for institutional changes: 20th working day following the institutional change	MNB Directorate Statistics
36	F78	Consolidated Supervisory Balance Sheet and Profit and Loss Statement including the data of branch offices operated abroad (end- of-month closing balance)	cooperative credit institutions operating branch office(s) abroad	monthly, and in the case of institutional changes	electronic (EBEAD)	11th working day of the month following the reference period; for the last month of the calendar quarter: 20th working day of the month following the reference period; for institutional changes: 20th working day following the institutional change	MNB Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
37	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 operating branch office(s) abroad	annually	electronic (EBEAD)	31 March of the year following the reference period	MNB Directorate Statistics
38	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)	15th working day following the closing General Meeting; thereafter, in the case of changes (with justification): 11th working day following the change	MNB Directorate Statistics
39	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 credit institutions operating branch office(s) abroad	annually, and in the case of changes	electronic (EBEAD)	15th working day following the closing General Meeting; thereafter, in the case of changes (with justification): 11th working day following the change	MNB Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
40	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: 11th working day of the month following the reference period; for the last month of the calendar quarter: preliminary: 11th working day of the month following the reference period; final: 20th working day of the month following the reference period	MNB Directorate Statistics
41	F83	Reclassification adjustments relating to report F03	cooperative credit institutions, such EEA branches in Hungary	monthly	electronic (EBEAD)	for the first two months of the calendar quarter: 11th working day of the month following the reference period; for the last month of the calendar quarter: preliminary: 11th working day of the month following the reference period; final: 20th working day of the month following the reference period	MNB Directorate Statistics
42	F84	Reclassification adjustments relating to report F09	banks, specialised credit institutions and such EEA branches in Hungary	annually, and in the case of changes	electronic (EBEAD)	15th working day following the closing General Meeting, thereafter, in the case of changes (with justification): 11th working day following the change	MNB Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
43	F85	Reclassification adjustments relating to report F14	cooperative credit institutions, such EEA branches in Hungary	annually, and in the case of changes	electronic (EBEAD)	15th working day following the closing General Meeting, thereafter, in the case of changes (with justification): 11th working day following the change	MNB Directorate Statistics
44	F86	Reclassification adjustments relating to report F19	banks, specialised credit institutions and such EEA branches in Hungary	quarterly, and in the case of changes	electronic (EBEAD)	20th working day of the month following the reference period, thereafter, in the case of changes: 11th working day following the change	MNB Directorate Statistics
45	F87	Reclassification adjustments relating to report F33	cooperative credit institutions, such EEA branches in Hungary	quarterly, and in the case of changes	electronic (EBEAD)	20th working day of the month following the reference period, thereafter, in the case of changes: 11th working day following the change	MNB Directorate Statistics
46	F95	Annual financial data of large companies owned by the central government or a local government	designated business entities controlled by the central government or a local government – other than financial institutions	based on individual enactment, annually	electronic (EBEAD)	30 June of the year following the reference period	MNB Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
47	F97	Key financial data of companies owned by central government or local government, and of public utility companies	designated business entities controlled by the central government or a local government, and public utility companies – other than financial institutions	based on individual enactment, quarterly	electronic (EBEAD)	30th day of the month following the reference period	MNB Directorate Statistics
48	F98	Balance sheet of corporations obliged to prepare a detailed annual report	Ministry of Public Administration and Justice	annual	electronic (via electronic data carrier)	31st July of the year following the reference period in respect of the reports received by this date; 31st December of the year following the reference period in respect of all the reports of the reference year	MNB Directorate Statistics
49	F99	Financial data of companies performing asset management and group financing activities	designated business entities performing asset management and/or group financing activities – other than financial institutions	based on individual enactment, quarterly	electronic (EBEAD)	30th day of the month following the reference period	MNB Directorate Statistics
50	H01	Outstanding amounts of receivables vis-a-vis non-financial corporations	banks, specialised credit institutions, such as EEA branches in Hungary with Balance Sheet totals exceeding HUF 100 billion	quarterly	electronic (EBEAD)	20th working day of the month following the reference period	MNB Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
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)	20th working day of the month following the reference period	MNB Directorate 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)	20th working day of the month following the reference period	MNB Directorate 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 enactment, monthly	electronic (EBEAD)	9th working day of the month following the reference period	MNB Directorate 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 1st working day following the reference day	MNB Directorate Statistics
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 EEA branches in Hungary	based on individual enactment, monthly	electronic (EBEAD)	9th working day of the month following the reference period	MNB Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
56	K04	Monthly report on the interest rates of foreign interbank on-balance transactions and the interest rates of domestic interbank on-balance foreign exchange transactions	banks, specialised credit institutions and EEA branches in Hungary of the same type	monthly	electronic (EBEAD)	2nd working day of the month following the reference period	MNB Directorate Statistics
57	K05	Report on the interest rates on foreign interbank on-balance transactions as well as on the interest rates on domestic interbank on-balance foreign exchange transactions (opening stock on 1 January 2014)	banks, specialised credit institutions and EEA branches in Hungary of the same type	casual	electronic (EBEAD)	4th February 2014	MNB Directorate Statistics
58	K12	Daily report on interbank overnight HUF loan and HUF deposit interest rates	banks, specialised credit institutions and EEA branches in Hungary of the same type	daily	electronic (EBEAD)	8 a.m. on the first working day following reference day	MNB Directorate Statistics
59	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 reference year	MNB Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
60	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 Directorate Statistics
61	AL7	Components of changes in types of debt funds from abroad	designated credit institutions and such EEA branches in Hungary	based on individual enactment, monthly	electronic (EBEAD)	Noon on the third working day following the reference day	MNB Directorate Statistics
62	AL8	Loans to small and medium-sized data in the first and the second pillar of Growth Loan Program (hereinafter: NHP)	designated –in the I and II Pillar of NHP participant– credit institutions and such EEA branches in Hungary	based on individual enactment, casual	electronic (GiroNetworkMail)	<p>datas under pillar NHP I. and II. refinancing loans from MNB for small and medium-sized enterprises: 3 p.m. on the working day before the disbursement of the refinancing loan</p> <p>changing in the reported datas: based on completion instructions, or 3 p.m. on the known in advance day of the changing</p>	MNB Directorate Money and Foreign Exchange Markets

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
63	L01	International reserves and foreign currency liquidity	MÁK, ÁKK Zrt.	monthly	electronic (EBEAD)	15th day of the month following the reference period	MNB Directorate Statistics
64	L10	Corporate and household loans	the company running the central credit register	monthly	electronic	10th working day of the month following the reference period	MNB Directorate Statistics
65	SL1	Municipal government finances	Designated banks, credit institutions, such as EEA branches in Hungary	based on individual enactment, quarterly	electronic (EBEAD)	Noon 12th working day of the month following the reference period	MNB Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
66	SL2	Consumer loans	Designated banks, credit institutions, such EEA branches in Hungary	based on individual enactment, quarterly	electronic (EBEAD)	Noon 12th working day of the month following the reference period	MNB Directorate Statistics
67	SL3	Corporate loans	Designated banks, credit institutions, such EEA branches in Hungary	based on individual enactment, quarterly	electronic (EBEAD)	Noon 12th working day of the month following the reference period	MNB Directorate Statistics
68	SL4	Commercial estate financing real	Designated banks, credit institutions, such EEA branches in Hungary	based on individual enactment, quarterly	electronic (EBEAD)	Noon 12th working day of the month following the reference period	MNB Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
69	SL5	Housing loans	Designated banks, credit institutions, such EEA branches in Hungary	based on individual enactment, quarterly	electronic (EBEAD)	Noon 12th working day of the month following the reference period	MNB Directorate Statistics
70	SL6	Car financing	Designated banks, credit institutions, such EEA branches in Hungary and financial corporations	based on individual enactment, quarterly	electronic (EBEAD)	Noon 12th working day of the month following the reference period	MNB Directorate Statistics
71	P02	Total received and sent euro credit and euro debit transfers	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, MÁK	quarterly	electronic (EBEAD)	last working day of the month following the reference period	MNB Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
72	P03	Ad-hoc oversight notifications	central counterparty in accordance with the Act on the Capital Market, such EEA branches in Hungary	casual	electronic (EBEAD)	first working day following the event	MNB Directorate Statistics
73	P04	Number of payment accounts	payment service providers managing payment accounts in accordance with the Act on the Capital Market, such EEA branches in Hungary	quarterly	electronic (EBEAD)	last working day of the month following the reference period	MNB Directorate Statistics
74	P05	Credit and debit turnover of forint and foreign currency payments	payment service providers managing payment accounts in accordance with the Act on the Capital Market, such EEA branches in Hungary	quarterly	electronic (EBEAD)	last working day of the month following the reference period	MNB Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
75	P06	Stress tests	central counterparty as defined by the Act on the Capital Market, such EEA branches in Hungary	monthly and casual	electronic (EBEAD)	monthly: 10th working day of the month following the reference period, ad hoc: 3rd working day after getting the notification from MNB	MNB Directorate Statistics
76	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	quarterly	electronic (EBEAD)	last working day of the month following the reference period	MNB Directorate Statistics
77	P26	Report on cash processing activity	Institutions licensed to perform cash processing activities and designated credit institutions	monthly	electronic (EBEAD)	10th working day of the month following the reference period	MNB Directorate Statistics
78	P27	Bank card issuance business	credit institutions, payment service providers issuing cash substitutive instrument of payment, such EEA branches in Hungary	quarterly	electronic (EBEAD)	last working day of the month following the reference period	MNB Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
79	P34	Fraud in the bank card business	credit institutions, payment service providers issuing cash substitutive instrument of payment, such EEA branches in Hungary	quarterly	electronic (EBEAD)	last working day of the fourth month following the reference period	MNB Directorate Statistics
80	P37	Monthly report on the transaction (settlement) account balances of corresponding credit institutions	banks keeping accounts for credit institutions, such EEA branches in Hungary	monthly	electronic (EBEAD)	10 a.m. on the 1st working day of the month following the reference period	MNB Directorate Statistics
81	P38	Payment transaction statistics	payment clearing houses	monthly	electronic (EBEAD)	5th working day of the month following the reference period	MNB Directorate Statistics
82	P39	Payment system statistics	payment clearing houses	monthly	electronic (EBEAD)	10th working day of the month following the reference period	MNB Directorate Statistics
83	P40	GIRO statistics	payment clearing houses	monthly	electronic (EBEAD)	5th working day of the month following the reference period	MNB Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
84	P41	Overseer statistics	clearing houses in accordance with the Act on the Capital Market, clearing houses performing central 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)	10th working day of the month following the reference period	MNB Directorate Statistics
85	P42	Electronic money	credit institutions, similar EEA branches in Hungary and institutions issuing electronic money	quarterly	electronic (EBEAD)	last working day of the month following the reference period	MNB Directorate Statistics
86	P44	Securities settlement systems statistics	clearing houses performing central 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 Directorate Statistics
87	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 Directorate Statistics
88	P46	Payments through mobile phone	mobile phone service providers	quarterly	electronic (EBEAD)	last working day of the month following the reference period	MNB Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
89	P47	Postal payment transactions	institution running the Postal Clearing House	quarterly	electronic (EBEAD)	last working day of the month following the reference period	MNB Directorate Statistics
90	P48	Money transmission transactions	Payment service providers connected directly to the money transfer system., If an institution provides cash transfer service in Hungary with cross-border money transaction, then the mediator of cash transferer in Hungary	quarterly	electronic (EBEAD)	last working day of the month following the reference period	MNB Directorate Statistics
91	P49	Central counterparty (CCP) statistics	central counterparties as defined by the Act on the Capital Market, clearing houses settling the transactions backed by central 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 Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
92	P50	Other information related to cash processing activities	Institutions licensed to perform banknote processing activities and designated credit institutions	annually	electronic (EBEAD)	31 January of the year following the reference period	MNB Directorate Statistics
93	P51	Daily EUR circulation report	banks, specialised credit institutions, such as EEA branches	monthly and casual	electronic (EBEAD)	monthly: 10th working day of the month following the reference period, ad hoc: 12 a.m. on the working day following the reference day	MNB Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
94	P53	Report on the trade of HUF banknotes	banks, EEA branches of this type, and Magyar Posta Zrt	monthly	electronic (EBEAD)	5th working day of the month following the reference period	MNB Directorate Statistics
95	P54	Report on issued negotiable vouchers	Firms issuing negotiable vouchers	monthly	electronic (EBEAD)	20th working day of the month following the reference period	MNB Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
96	R01	Registry information on the final investors and non-resident partners of data suppliers 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 9th 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 Directorate Statistics
97	R02	Monthly 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	designated business entities 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	based on individual enactment, monthly	electronic (EBEAD)	10th working day of the month following the reference period	MNB Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
98	R03	Monthly data supply on 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 enactment, monthly	electronic (EBEAD)	10th working day of the month following the reference period	MNB Directorate Statistics
99	R04	Securities investments	designated business entities other than investment enterprises, banks, specialised credit institutions, EEA branches in Hungary of the like and MÁK	based on individual enactment, monthly	electronic (EBEAD)	10th working day of the month following the reference period	MNB Directorate Statistics
100	R05	Monthly data supply on financial derivatives	designated business entities	based on individual enactment, monthly	electronic (EBEAD)	10th working day of the month following the reference period	MNB Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
101	R06	Monthly data supply on 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 enactment, monthly	electronic (EBEAD)	10th working day of the month following the reference period	MNB Directorate Statistics
102	R07	Monthly data supply on other investments – other monetary institutions	designated business entities as classified in point I.A. of Annex 2 hereto as C) other monetary financial institutions	based on individual enactment, monthly	electronic (EBEAD)	10th working day of the month following the reference period	MNB Directorate Statistics
103	R08	Monthly data supply on 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 enactment, monthly	electronic (EBEAD)	10th working day of the month following the reference period	MNB Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
104	R09	Monthly data 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 enactment, monthly	electronic (EBEAD)	10th working day of the month following the reference period	MNB Directorate Statistics
105	R10	Syndicated loans	designated credit institutions, such EEA branches in Hungary	based on individual enactment, monthly	electronic (EBEAD)	10th working day of the month following the reference period	MNB Directorate Statistics
106	R11	Monthly data supply on unrequited transfers and immaterial assets	designated business entities	based on individual enactment, monthly	electronic (EBEAD)	10th working day of the month following the reference period	MNB Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
107	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 last day of the reference quarter the total amount of equity of the foreign members of the company group having direct voting rights in the reporting institution is not less than HUF 1 billion or less than minus HUF 1 billion, or - have a voting right in the subscribed capital of one or more foreign members of the company group, 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 last day of the reference quarter, the total value of accounts receivable from or payable to the foreign members of the company group or foreign branches outside the scope of ownership relations is not less than HUF 250 million, or - the value of the acquisition or sale of resident equity interest carrying at least 10% of the voting rights vis-à-vis non-residents is not less than HUF 250 million during the reference period	quarterly	electronic (EBEAD)	12th working day of the month following the reference period	MNB Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
108	R13	Quarterly data supply on capital investments – other monetary financial institutions, other financial intermediaries and financial auxiliaries	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 - on the first or last day of the reference quarter the total amount of equity of the foreign members of the company group having direct voting rights in the reporting institution is not less than HUF 1 billion or less than minus HUF 1 billion, or - have a voting right in the subscribed capital of one or more foreign members of the company group, 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 - the value of the acquisition or sale of resident equity interest carrying at least 10% of the voting rights vis-à-vis non-residents is not less than HUF 250 million during the reference period	quarterly	electronic (EBEAD)	10th working day of the month following the reference period	MNB Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
109	R14	Quarterly data supply on financial derivatives	business entities not designated for data supply R05, in the case of which in the financial derivative contracts vis-à-vis non-resident partners, - the amount of the transactions (revenues and expenditure) settled during the reference quarter is not less than HUF 250 million, or - 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	quarterly	electronic (EBEAD)	10th working day of the month following the reference period	MNB Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
110	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)	10th working day of the month following the reference period	MNB Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
111	R16	Quarterly data supply on other 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)	10th working day of the month following the reference period	MNB Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
112	R17	Quarterly data supply on other 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)	10th working day of the month following the reference period	MNB Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
113	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)	10th working day of the month following the reference period	MNB Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
114	R19	Supplementary balance sheet data of non-financial corporations	designated business entities classified in point I.A. of Annex 2 hereto as A) non-financial corporations	quarterly	electronic (EBEAD)	30th day of the month following the reference period	MNB Directorate Statistics
115	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)	10th working day of the month following the reference period	MNB Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
116	R21	Maturity breakdown of assets and liabilities with 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)	10th working day of the month following the reference period	MNB Directorate Statistics
117	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)	10th working day of the month following the reference period	MNB Directorate Statistics
118	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 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	quarterly	electronic (EBEAD)	10th working day of the month following the reference period	MNB Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
119	R25	Guarantees undertaken by the central government	MÁK	quarterly	electronic (EBEAD)	51th working day of the second month following the reference period	MNB Directorate Statistics
120	R26	Stocks and flows of receivables and liabilities vis-à-vis non-residents on VAT accounts in euro	National Tax and Customs Administration	quarterly	electronic (EBEAD)	10th working day of the month following the reference period	MNB Directorate Statistics
121	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)	10th working day of march following the reference period	MNB Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
122	R28	Annual 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 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)	32nd working day following the reference period	MNB Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
123	R29	Annual data supply on capital investments	<p>business entities, which</p> <ul style="list-style-type: none"> - have on one or more foreign investors belonging to a company group, at the balance sheet date of the reference period/previous period the amount of the total equity of foreign investor(s) 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 - at the balance sheet date of the reference period/previous period, they have a voting right in the subscribed capital of one or more foreign members of the company group, 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 Directorate Statistics

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
124	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 Directorate Statistics
125	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 R06-R10 or R15- R17	annually	electronic (EBEAD)	32th working day of the year following the reference period	MNB Directorate Statistics
126	R43	Ad hoc report of direct investment companies terminating by means of transformation non their final balance sheet	the legal successor of a business entity that has a foreign investor belonging to a company group, and at the date of transformation the total amount of equity of the foreign investor is not less than HUF 1 billion or less than minus 1 billion	casual	electronic (EBEAD)	150th day following the date of transformation	MNB Directorate Statistics
127	W06	Report on actual themes of credit institutions	designated banks, specialised credit institutions and such EEA branches in Hungary	based on individual enactment, casual	paper	based on individual enactment	MNB Financial System Analysis Directorate

	MNB identification number	Description	Scope of data suppliers	Reporting			
				frequency	method	deadline	recipient
128	W08	Report on extraordinary events	clearing houses as defined by the Act on the Capital Market, payment service 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	quarterly, casual	electronic (EBEAD),	quarterly: 10th working day following the reference period casual: 5th working day following the investigation of the event (in case of repeated failure of recurrence), but no later than 20th working day following the event	MNB Directorate Financial Infrastructures
129	W11	Report on disturbances in banking operations	banks, specialised credit institutions and such EEA branches in Hungary	quarterly, casual	electronic (EBEAD);	quarterly: 10th working day following the reference period casual: 5th working day following the investigation of the event (in case of repeated failure of recurrence), but no later than 20th working day following the event	MNB Directorate Financial Infrastructures
130	W12	Report on major fraud	banks, specialised credit institutions and such EEA branches in Hungary	quarterly, casual	electronic (EBEAD);	quarterly: 10th working day following the reference period casual: 10th working day following the end of the investigation of the event	MNB Directorate Financial Infrastructures

II.

	Identification code	Description	Scope of data suppliers	Data supply			
				frequency	method	deadline	recipient
1	Z01	Labour force survey anonym data	Central Statistics Office (hereinafter referred to as: KSH)	quarterly	electronic (via electronic data carrier)	by agreement	MNB Directorate Economic Forecast and Analysis
2	Z02	Anonymised data on household income and consumption	KSH	annual	electronic (via electronic data carrier)	by agreement	MNB Directorate Economic Forecast and 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 Department

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

Compared to the previous year, there are no substantial changes in the methodology of sector definitions in 2014. There has been a minor modification in the appliance of the statistical code in determining the sector of the market participants.

2. Sectors

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

Sector code	Sector
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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

Non-residents:

L)	Rest of the world
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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.F.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 personality 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. If the resident status of an entity cannot be established on the basis of its registered office – due to a lack of physical existence – the place of incorporation shall be taken into account, i.e. entities incorporated by the Hungarian court of registry shall be deemed residents.

Non-resident: any natural person or entity 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. Furthermore, any institutional unit whose tax number ends with 51 and whose code of corporate form (GFO) is 931 (digits 13 through 15 of the statistical code) and is not incorporated by any court of registry in Hungary shall also be treated as non-residents. From the viewpoint of data supply, the commercial representation of a foreign enterprise established in Hungary shall be deemed a non-resident and the commercial representation of a resident enterprise established abroad shall be deemed a resident.

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 associations with legal personality, except those to be listed within the sector of the central government or local governments on the basis of economic criteria pursuant to 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 personality,
- enterprises with no legal personality (including limited partnerships, general partnerships and single-member companies),
- 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 Act on credit institutions and financial enterprises (Hpt.) 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 statistical number. 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.')

In the relevant data, monetary financial institutions (MFIs) represent the central bank and other monetary institutions, collectively (B+C).

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. These include business associations to be listed within the sector of local governments on the basis of economic criteria pursuant to Annex 3 (1) hereto, as per the list published on the MNB website.

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 self-employed individuals. Self-employed individuals include sole traders, other self-employed individuals and private individuals having a VAT number. Self-employed individuals include, among others, primary agricultural producers, agricultural smallholders, family farmers, artisans and private traders. While private individuals with a VAT number, employing domestic personnel, do not qualify as self-employed individuals, they fall into the household sector.

Household population: Within the household sector, the household population includes natural persons and private individuals with a VAT number, employing domestic personnel.

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 statistical code and, in the case of investment funds, whether he has a technical reference number (FB identification number) assigned by the MNB. If so, the provisions of subparagraph 5.2, otherwise the provisions specified in subparagraph 5.4 of this point shall be followed.

5.2 If the client has a statistical code or MNB technical reference number (FB identification number), it shall be checked whether they occur in any of the lists prepared by the MNB. The lists specify those institutions whose sector classification does not require the use of their corporate form code ('GFO') (the 13th to 15th digits of their 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 associations that are to be listed under the sector G) Central Government or H) Local Governments.

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 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 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 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 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 statistical code for identification of the sector of the market participants

6.1 The statistical code

The use of the statistical code is regulated by Decree 21/2012 (IV. 16.) KM on the Components and Nomenclatures of the Standard Statistical Code.

The first eight digits of the statistical code 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 statistical code 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 statistical code represent the code defining the type of corporate form (GFO). This code helps determining the appropriate sector.

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

6.2 Using the statistical code to identify the economic sector of unlisted economic operators with a statistical code

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

- a) Digits 13–14 of the statistical code are: 11, 12, 13, 21, 22, 54, 57, 61, 62, 71, 72, 73, 92
- b) Digits 13–15 of the statistical code are: 591, 593, 594, 692, 693, 952

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

- a) Digits 13–14 of the statistical code are: 31, 34, 35
- b) Digits 13–15 of the statistical code are: 381, 383, 391, 392, 393, 396, 397

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

a) Digits 13–14 of the statistical code are: 32, 36, 37

b) Digits 13–15 of the statistical code are: 382, 951

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

Digits 13–15 of the statistical code are: 394, 395

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

a) Digits 13–14 of the statistical code are: 23

b) Digits 13–15 of the statistical code 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 statistical code are: 51, 52, 53, 55

b) Digits 13–15 of the statistical code are: 561, 562, 563, 569, 599, 699

6.2.7 The following organisations shall be classified under L) Rest of the world:

Digits 13–15 of the statistical code 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. 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:	

D. 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.

E. Common rules of 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.

In the case of data supplies marked D - with the exception of data supplied under codes F95, F97 and F99 -, F, H and K the data supplier shall provide the Statistics Directorate of the MNB with written information on the application and method of the estimates.

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 Directorate 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 in the case of data supplies by designation and threshold value

The MNB shall notify in writing the data supplier designated by it on the data supply obligation in respect of data supply by designation. The data supply obligation shall exist without interruption from the reference period specified by the MNB in the designation.

Data supply based on the threshold value 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, the reference period is the relevant workign day in the case of daily data supplies, the calendar week in the case of weekly data supplies, the calendar month in the case of monthly data supplies, the calendar quarter in the case of quarterly data supplies, the calendar half year in the case of semi-annual data supplies, and the calendar year in the case of annual data supplies.

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.

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.

7. How to proceed on a bank holiday

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.

8. Procedure for negative data supply

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 on MNB website.

F. 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 payed at the end of the maturity, for the calculation of the annualised agreed rate the next formula should be applied.

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

- 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 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).
- 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: Securities** under Section 5(1)(57) of 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 (hereinafter: the Hitkr.).
- 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.

- aa) Both interest capitalisation and principal repayment are done at the same intervals, with the same regularity.
- ab) Interest capitalisation is more frequent than principal repayment. (Including the repayment of the principal as a lump sum at maturity.)
- ac) 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 aa, ab), the two formulas produce identical results, and in this case formula 2 can be applied as well.

In case ac, 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.

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, only formula 1 may be applied for determining the annualised agreed rate, because in this formula the effect of different rates during the term can be taken into account.

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, in case of disbursed loans. For the new contracts in the interest rate statistics reports, even if the registration of the mortgage has not yet occurred, the loan must still be determined as collateralised. The collateral must exceed or equal 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 the Hitkr.
- 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 sor 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:** cards allowing electronic money transactions, including cards that store electronic money directly and ones that provide access to electronic money accounts.
- 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)).
- 4.19. **Virtual card:** a card that can only be used for transactions on the Internet, irrespective of the form of the card data available for the client and necessary for performing the transaction.

General terms used in relation to bankcard fraud:

- 4.20. **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.
- 4.21. **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.
- 4.22. **Loss in on-us turnover:** losses occurred in the network of the data supplier in relation to the use of its own cards
- 4.23. **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:
- 4.24. **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.
- 4.25. **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
- 4.26. **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
- 4.27. **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
- 4.28. **Counterfeit cards:** all cases of card forgery, for example, illegal use of duplicated cards ('skimming'), changing the personal data on valid cards
- 4.29. **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
- 4.30. **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.
- 4.31. **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
- 4.32. **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.
- 4.33. **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
- 4.34. **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)

- 4.35. **Electronic money:** as defined in the Hpt.
- 4.36. **Card-based electronic money system:** the electronic money is stored on a card or other device held by the client.
- 4.37. **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 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
- 5.8. **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.
- 5.9. **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
- 5.10. **Original currency:** the currency in which the claim or debt is denominated or repayable (which could differ from the contractual currency)
- 5.11. **Non-produced, non-financial assets:** patents, inventions, copyrights, franchise, trademarks, mining rights, etc, including emission quotas as well.
- 5.12. **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
- 5.13. **Long-term (over a year) assets and liabilities:** all assets and liabilities with a maturity over one year shall be reported here
- 5.14. **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
- 5.15. **Interest arrear:** amount of accrued, due, but not paid interest
- 5.16. **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
- 5.17. **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.

- 5.18. **Syndicated loan:** a loan extended with the joint participation of residents and non-residents
- 5.19. **Debt write-off:** removal of bad debts from the books of the creditor, in accordance with the accounting rules.
- 5.20. **Country of a foreign real estate:** the country where the foreign real estate is located.
- 5.21. **Indirect foreign direct investor:** a non-resident company which has an indirect control in the company (where control means that the ownership carries more than 50% of the voting power).
- 5.22. **Indirect foreign direct investment:** a non-resident company in which the data supplier is able to exercise indirect control or influence through a chain of direct investment relationship (where control means that the ownership carries more than 50% of the voting power and influence means that the ownership interest carries at least 10% but not more than 50% of the voting power).
- 5.23. **Foreign direct investment:** a non-resident company, in which the data supplier has at least a 10% of the direct voting power.
- 5.24. **Foreign direct investor:** a non-resident investor (natural person, legal entity or organisation having no legal personality) holding at least a 10% of the direct voting rights 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 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 investor, the interim dividend paid by the data supplier to the foreign direct 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 investment, the amount of the dividend and the dividend tax deducted paid by the foreign company to the data supplier in the reference period; in the case of a claim related to a foreign direct investor, the interim dividend repaid by the 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 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 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 investor, the amount of capital return tax deducted on the dividend paid by the data supplier to the foreign direct investor in the reference period; in the case of liabilities related to a foreign direct 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 (FB identification 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. **Fellow enterprises:** companies that are under the control or influence of the same immediate or indirect investor, but neither fellow enterprise controls or influences the other fellow enterprise like the data supplier.
- 5.41. **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.
- 5.42. **Principal arrear:** amount of accrued, due, but not paid principal
- 5.43. **Cancellation:** the parties agree to cancel a part of the contractual amount, thereby decreasing the undrawn amount of the debt
- 5.44. **Transaction market value:** contractual value of a transaction
- 5.45. **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
- 5.46. **Items in transit:** items deriving from the difference between a decrease or increase in a financial asset and its payment
- 5.47. **Final investor:** an investor in an ultimate controlling parent position above all other members of a company group – holding more than 50% of the voting rights directly or indirectly in the concerned enterprise - over which no other investor exercises control (i.e. it has no other shareholders with over 50% of the voting rights). A final investor may be a resident or non-resident private individual, legal entity or association having no legal personality, a direct capital investor or an indirect investor.
- 5.48. **Enterprise group:** a group of enterprises which, from the aspect of accounting for foreign direct investments, include foreign direct investors and investments, as well as enterprises under the direct or indirect control or significant degree of influence of the same – ultimate – investor (where control means that the ownership carries more than 50% of the voting power and the significant degree of influence means that the ownership carries at least 10% but not more than 50% of the voting power).

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

6.1 List of abbreviations and acronyms

- 6.1.1. **Batv.:** Act CXCIII of 2011 on trust companies and collective forms of investment.
- 6.1.2. **GBC:** Giro Bankkártya Zrt.
- 6.1.3. **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.
- 6.1.4. **Jht.:** Act XXX of 1997 on mortgage banks and mortgage bonds.
- 6.1.5. **MPIs:** monetary financial institutions, including central banks and other monetary financial institutions.
- 6.1.6. **Ptv:** Act LXXXV of 2009 on the provision of money circulation services.
- 6.1.7. **Szmt (Accounting Act):** Act C of 2000 on accounting.
- 6.1.8. **Tpt.:** Act CXX of 2001 on the capital market.

6.2 Glossary of terms

- 6.2.1. **Government bond:** debt securities of an original maturity of over 12 months, issued by the State of Hungary.
- 6.2.2. **Restructured contract (as from 1 January 2010):** a contract as per Chapter VII of Schedule 7 of the Hitkr.
- 6.2.3. **Sweep account:** a substitute for the reciprocal account for transactions between accounts for the movement of funds, and shall be 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.
- 6.2.4. **Investment unit:** a security under Section 3(15) of the Batv.
- 6.2.5. **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 a client deposit contract, bank account or current account contract, including traveller's cheques issued by credit institutions, amounts pre-paid in connection with the use of electronic money ('electronic money') and interbank transactions entered into by the organisational unit of the credit institution specialising in financial and capital market transactions.
- 6.2.6. **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).
- 6.2.7. **Group:** the term according to the Hpt.
- 6.2.8. **Other credit:** any loan other than those mentioned in specific loan rows.
- 6.2.9. **Settlement account:** common name for the nostro and loro accounts.
- 6.2.10. **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).
- 6.2.11. **Securities lending and borrowing:** the transfer of securities under Section 5(1)(44) of the Tpt.
- 6.2.12. **Securitisation:** a transaction or programme whereby an instrument or a group of instruments is transferred to an entity independent from the transferor of the instrument and established for or serving the purposes of securitisation and/or the credit risk associated with the instrument or group of instruments or a certain part of such credit risk is passed on to investors into securities, securitisation investment units, other debt instruments and/or financial derivative instruments issued by the entity independent from the transferor of the instrument and established for or serving the purposes of securitisation, and:
- a) if the credit risk is passed on, the transfer is carried out as follows:
 - aa) the transfer, in economic terms, of the securitised instrument to the entity independent from the issuer of the instrument and established for or serving the purposes of securitisation. This shall be accomplished by transferring the ownership of the securitised instrument from the transferor of the instrument or by sub-participation, or
 - ab) by credit derivatives, guarantees or other similar mechanisms;
- and
- b) in the event such securities, securitisation investment units, other debt instruments and/or financial derivative instruments are issued, they represent a liability for parties other than the issuer of the instruments.
- 6.2.13. **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.
- 6.2.14. **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.
- 6.2.15. **Called loans:** loans drawn by credit institutions which were called on the basis of ordinary calling.
- 6.2.16. **Payment account:** an account pursuant to Section 2(8) of the Ptv.
- 6.2.17. **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.
- 6.2.18. **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 shall also be shown under overdraft facilities.

- 6.2.19. **Traditional securitisation:** securitisation where the securitised exposures are transferred to a business entity that serves the special purpose of securitisation and issues securities. This shall be accomplished by transferring the ownership of the securitised exposure from the credit institution that initiates the securitisation or through sub-participation. The issued securities do not entail any payment obligation for the credit institution that initiates the securitisation.
- 6.2.20. **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.
- 6.2.21. **Credit card:** a card with a function defined under Section I.F.4.8.
- 6.2.22. **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.
- 6.2.23. **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.
- 6.2.24. **Debt securities:** securities under Section I.F.2.15.
- 6.2.25. **Loan collateralised by real estate:** 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.
- 6.2.26. **Institutional changes:** changes relating to the reporting monetary financial institutions, such as mergers, acquisitions, divisions, separations, winding-up and transformation.
- 6.2.27. **ISIN code:** the security identifier under I.F.2.1.
- 6.2.28. **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.
- 6.2.29. **Mortgage bond:** a security pursuant to the Section 11 of the Jht.
- 6.2.30. **Venture capital certificate:** a security pursuant to Section 5(1)(74) of the Tpt.
- 6.2.31. **Consolidation government bonds:** government bonds issued and delivered during loan, bank and debtor consolidation.
- 6.2.32. **Syndicated loan:** loan granted to the borrower by a group of credit institutions, irrespective of its name (syndicated loan, club credit, loan participation, etc.). The syndicated loan contract shall enable the borrower to ascertain that the loan is granted by more than one lender.
- 6.2.33. **Gross book value:** the purchase, historic and book value of assets and off-balance-sheet items (not reduced by impairment, provisions and depreciation and not adjusted by valuation difference and value adjustment). 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.
- 6.2.34. **Net book value:** the gross book value reduced by the impairment and provisions and adjusted for the depreciation and valuation difference (real valuation difference, value adjustment) under the Szmt. and the Hitkr.
- 6.2.35. **Dealing value (nominal value):** in forward (both stock exchange and OTC) and option transactions, the value specified on the conclusion of the contract, in exchange for which a specific quantity of the investment instrument concerned is transferred or a purchase or sale option is granted for the investment instrument at the contractual unit price.
- 6.2.36. **Cumulative preferred share:** a dividend preferred share or equal with it subscribed and paid up capital (in the case of co-operatives, it may include proprietary shares and dedicated proprietary shares without voting rights, available for subscription by investors), in these cases in each profit-generating year, the owner is authorized to get the lost profits of previous years without any restrictions.
- 6.2.37. **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.

a) 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 (Assistance for the classification of certain institutions into these two subsectors is provided by the so-called MFI list available on the official website of the ECB, for which a direct access

route can be found in the technical guidelines available on the MNB's website, which contains the lists set out in Point 1 of Annex 3):

- 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.

b) 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, which contain:

ÁHT ,

other sectors (containing the above mentioned international institutes).

6.2.38. **Financial Vehicle Corporation (FVC):** a company performing securitisation, falling into the sector of other financial intermediaries or entities carrying out complementary financial activities.

6.2.39. **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.

6.2.40. **Certificate of deposit:** a security under Government Decree No. 287/2001 (XII.26.) on certificates of deposit.

6.2.41. **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.

6.2.42. **Loan on collateral:** any type of lending, regardless of the purpose of the loan, where the client deposits (forint or foreign currency deposit) held by the credit institution or his existing securities as bail deposit, in order to receive a loan secured by such deposit or securities.

6.2.43. **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.

6.2.44. **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.

6.2.45. **Implied reverse transaction (placement):** the type of reverse transaction (placement) defined in Section 3(8)(11)(b) of the Accounting Act.

6.2.46. **Reverse transaction (placement):** a transaction under Section 3(8)(11) of the Accounting Act.

6.2.47. **Repurchase agreement and reverse repurchase agreement:** transactions under Section 3(8)(2) of the Accounting Act.

6.2.48. **Special delivery repurchase agreement:** a special type of the repurchase agreement under Section 3(8)(2) of the Accounting Act, as defined by the Hitkr.

6.2.49. **Delivery and bail repurchase agreements:** the types of the repurchase and reverse repurchase agreements as defined under Section 3(8)(2) of the Accounting Act.

6.2.50. **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.
 - 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.
- 6.2.51. **Synthetic securitisation:** securitisation where classification into the tranche is accomplished with credit derivatives or guarantees, and the exposures remain in the balance sheet of the credit institution that initiates the securitisation.
- 6.2.52. **Renegotiated (prolonged) contract:** loans renegotiated prior to the amendment, of 1 January 2010, of the Hitkr.
- 6.2.53. **Revolving and roll-over loans:** loans that are extended from a line of credit and have the following characteristics:
- the borrower may use or draw money up to a predetermined limit, without previous notice to the credit institution;
 - the amount of loan available may increase or decrease as a result of withdrawal or repayment of money;
 - the loan can be used repeatedly;
 - there is no regular money repayment obligation.
- 6.2.54. **Actual reverse transaction (placement):** the type of reverse transaction (placement) under Section 3(8)(11)(a) of the Accounting Act.
- 6.2.55. **Reference period:** the date or period relevant for the data supplied.

II. TABLES ASSOCIATED WITH THE DATA SUPPLY AND INSTRUCTIONS FOR THEIR COMPLETION

MNB identification number: D01

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
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			Bank	Other	Short	Long	Short	Long				
			a	b	c	d			e	f	g	h	i	j			k	l
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: _ _ _ _ _

(data in HUF million, without any decimals)

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	Balance sheet + off-balance sheet net open position
	a	b	c	d	e	f	g	h	i	j	k	l
01	USD											
02	CHF											
03	CAD											
04	GBP											
...	...											

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

Value date: _ _ _ _ _

(data in HUF million, without any decimals)

Line code	Definition	Balance sheet net open position	Balance sheet + off-balance sheet net open position
		a	b
01	Aggregate long position		
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

(Data in thousands, with 6 decimals)

Line code	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	Is the deposit account linked with the transaction?
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t
01																				
02																				
03																				
04																				
...																				

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

06. Deposit account stocks

(Data in thousands, with 6 decimals)

Line code	ISO code	Total receivables from deposit account stock of non-residents	Receivables from deposit account stock of non-residents linked to swap termins	Total liabilities due to deposit account stock of non-residents	Liabilities due to deposit account stock of non-residents linked to swap termins	Total receivables from deposit account stock of residents	Receivables from deposit account stock of residents linked to swap termins	Total liabilities due to deposit account stock of residents	Liabilities due to deposit account stock of residents linked to swap termins
	a	b	c	d	e	f	g	h	i
01	USD								
02	CHF								
03	CAD								
04	GBP								
...	...								

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 and 06 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 definition of the terms used in the tables and these completion instructions, please see point I.F1. 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 to the “Supervisory balance sheet and profit and loss statement” (identification code: F01) must be applied. Consistency between the lines of the “Supervisory balance sheet and profit and loss statement” and the stock data of the daily operative report shall be ensured as instructed in the technical guidelines available on the MNB website in accordance with Point 5 of Annex 3 hereto.

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 at initiation, and so are changes in the principals at interest periods, where the date of the change in 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'.

If in the case of a forward, futures or swap transaction the two parties jointly decide to completely close the given transaction prior to the forward value date (they do not close using counter trade, but close before the date due), the original transaction shall be cancelled with a cancellation item, then, taking a modifying item, the forward value date of the original transaction shall be changed to the date of the closing.

Amortizing cross currency interest rate swaps (i. e. CCIRs) shall also be reported, and 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. If 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.

9. If there is a margin account requirement attached to the transaction, this must be indicated in column 't'. As regards the margin account requirement, due to the change in market values it may not always arise, even if the agreement made with the counterparty indicates that the transaction involves a margin, so also in this case the fact that a margin account requirement is attached to the transaction must be indicated. The codes to be used for completion are contained in the technical guidelines available at the MNB website, as set out in Point 9 of Annex 3.

Table 06: Margin accounts

1. Of the balance sheet items of Tables 01 and 02 margin accounts held with the purpose of reducing counterparty risk shall be highlighted in the table. Table 06 shall also contain the amounts on margin accounts outstanding in forints, in addition to the balance sheet items outstanding in foreign currency and to be reported in Tables 01 and 02. Margin accounts held in relation to the bank's own transactions shall be reported, whereas stocks related to client items do not have to be reported. The amounts on the margin accounts to be shown in rows 01 to 24 of the table shall be given in the original denomination, in units of one thousand, rounded to thousands without decimals, whereas in row 25 the margin accounts shall be reported as an aggregate amount, converted into forints.

2. Assets and liabilities arising from margin accounts relating to forward, futures transactions, options, simple currency swap or FX swap, non-amortising and amortising cross-currency interest rate swaps (CCIRS), only interest rate swaps and other (e.g. futures securities) transactions shall be identified in the table by transactions and classified according to currency, as well as reported in a breakdown by residents and non-residents in the adequate columns of b), d), f) and h). Columns c), e), g) and i) shall highlight the amounts of assets and liabilities of domestic and foreign margin accounts relating to swap transactions from the total amounts shown in columns b), d), f) and h). The table shall report all margin account receivables relating to transactions, irrespective of the fact that certain transactions (e.g. only interest rate swap) only have to be reported in the data supply with identification number K14.

The distinction between residents and non-residents is based on the counterparty's being a foreign one or a domestic one.

3. Requirements for the reporting of margin accounts

- If the custodianship agreement (CSA) is concluded with a bank registered abroad, but - based on the agreement - transactions concluded with other banks (some of which may even be domestic ones) belonging to the group of companies also serve as a basis for the margin calculation, correspondingly to the custodianship agreement and the general ledger statement, the holdings shall be exhibited as foreign ones according to the seat of the partner (irrespective of the fact that in the accounting with the foreign counterparty there are also margins belonging to transactions made with domestic banks).
- If the margins vis-à-vis the given counterparty contain the receivables/payables in net terms (the netted market value of the transactions), it is still not the netted balance of transactions that shall be reported in Table 06, but it has to be established and classified in the appropriate column whether there is a claim or liability due to the given transaction.
- If, in line with the provisions of the custodianship agreement, the margin is determined as the sum of all outstanding transactions vis-à-vis a given counterparty, and the custodianship agreement stipulates between the two parties that the settlement of accounts with the given counterparty is carried out not for each transaction separately but on the basis of margin levels/bands resulting from several transactions, estimation can be applied for a transaction-level distribution.

If the total margin vis-à-vis the given counterparty/client is divided as Total Margin = Initial Margin (IM) + Variation Margin (VM), the following method of estimation is recommended for the decomposition into transaction level. During the distribution it is of key importance to avoid conflicts with the provisions of the agreement:

- the Initial Margin (IM) shall only be distributed onto the transactions in connection with which it came into being, i.e. it should not be distributed onto transactions where it is not applicable. In this case the IM is proposed to be distributed on the basis of the value of the transaction upon its conclusion.
- the Variation Margin (VM) is always proposed to be distributed on the basis of the change in net present value (NPV) with regard to the remaining transactions concluded earlier; it cannot be distributed onto the new transactions concluded on the given day.
- If a transaction is covered by securities, it also shall be reported. Only the securities shown in the data supplier's own balance sheet shall be reported. The received securities collateral that does not appear in the data supplier's own balance sheet does not have to be exhibited.
- Upon the evaluation of margins, reporting shall always be based on the evaluation method applied by the data supplier as well; daily market valuation is not expected.
- Margins behind all transactions shall be reported among the margin accounts, i.e. not only the ones related to derivative transactions. Only the liquid margins that are included in the balance sheet as well shall be reported; margins that do not entail any liquidity effects (e.g. escrow, distraint deposit, bank guarantee as collateral) do not have to be reported. All transaction-related margins that entail a liquidity effect shall be reported in the table, irrespective of whether there is any custodianship agreement related to it.

Daily report on 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				

MNB identification number: E14

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.

Stock of securities (issued by residents or non-residents) owned by or deposited with custodian investment firms (which do not qualify as credit institutions) investment enterprises, broken down by owners

Table 01 Securities according to owners' sectors

No.	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**											(L) Stocks of securities owned by non-resident customers**	Stocks of securities owned and issued by the issuer
							(A)	(C)-bdl	(D)	(E)	From (F)	From (F)	(G)	(H)	(I)	(J)	(K)		
							Non-financial corporations	Co-operative credit 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 household		
a	b	c	d=e+f+s	e	f=g+...+q+r	g	h	i	j	k	l	m	n	o	p	q	r	s	
01																			
02																			
03																			
04																			
05																			
...																			
...																			
...																			
nn																			

The capital letters in brackets indicate sector codes applied by the National Bank of Hungary.

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

*/ DRB for equity securities and certificates, 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. (These stocks must be reported in Column "s").

MNB identification number: E20

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

(Pieces or thousand currency)

No.	Securities identifier (ISIN code)	Name of the 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	(I) Social security funds	(J) Households	(K) Non-profit institutions serving households
	a	b	c	d	e=f+...+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 National Bank of Hungary.

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

*/ DRB for equity securities and certificates, the currency ISO code of the denomination of the security for debt securities.

MNB identification number: E20

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

No.	Securities identifier (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	b	c	d	e	f	g
01							
02							
03							
...							
...							
nn							

The table should contain equity securities and certificates according to the number of securities/certificates,

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

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

**/ DRB for equity securities and certificates, 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

No.	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 depositing	Reporting custody manager	Code number of the reporting custody manager
	a	b	c	d	e	f	g
01							
02							
03							
...							
nn							

The table should contain equity securities and certificates according to the number of securities/certificates,

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

**/ DRB for equity securities and certificates, the currency ISO code of the denomination of the security for debt securities.

Stock of securities (issued by residents or non-residents) owned by or deposited with credit institutions, broken down by owners

Table 01 Securities according to owners' sectors

(number or thousand currency)

No.	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 **											(L) Stocks of securities owned by non-resident customers***	Stocks of securities owned and issued by the issuer
							(A)	(C)-böl	(D)	(E)	From (F)	From (F)	(G)	(H)	(I)	(J)	(K)		
							Non-financial corporations	Co-operative credit 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		
a	b	c	d=e+f+s	e	f=g+...+q+r	g	h	i	j	k	l	m	n	o	p	q	r	s	
01																			
02																			
03																			
04																			
05																			
...																			
...																			
...																			
nn																			

The capital letters in brackets indicate sector codes applied by the National Bank of Hungary.

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

* / DRB for equity securities and certificates, 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. (These stocks must be reported in Column "s".)

MNB identification number: E21

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

(pieces or thousand currency)

No.	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	(I) Social security funds	(J) Households	(K) Non-profit institutions serving households
	a	b	c	d	e=f+...+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 National Bank of Hungary.

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

*/ DRB for equity securities and certificates, the currency ISO code of the denomination of the security for debt securities.

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

No.	Securities identifier (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	b	c	d	e	f	g
01							
02							
03							
...							
...							
nn							

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

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

**/ DRB for equity securities and certificates, 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

No.	Securities identifier (ISIN code)	Name of the security	Code of the observation unit of the stock*	Stock of securities (items or thousand currency)	Title code of depositing	Reporting custody manager	Code number of the reporting custody manager
	a	b	c	d	e	f	g
01							
02							
03							
...							
...							
nn							

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

*/ DRB for equity securities and certificates, the currency ISO code of the denomination of the security for debt securities.

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

Table 01: Securities according to the owners' sectors

(number of thousand currency)

No.	Securities identifier (ISIN code)	Name of the security	Code of the observation unit of the stock*	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**											(L) Stocks of securities owned by non-resident customers**	Stocks of securities owned and issued by the issuer
							(A)	From C	(D)	(E)	From (F)	From (F)	(G)	(H)	(I)	(J)	(K)		
							Non-financial corporations	Co-operative credit 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 household		
a	b	c	d=e+f+s	e	f=g+...+q+r	g	h	i	j	k	l	m	n	o	p	q	r	s	
01																			
02																			
03																			
04																			
05																			
...																			
...																			
...																			
nn																			

The capital letters in brackets indicate sector codes applied by the National Bank of Hungary.

The table should contain debt securities (bonds) 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. (These stocks must be reported in Column "s".)

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

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

No.	Securities identifier (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	b	c	d	e	f	g
01							
02							
03							
...							
...							
nn							

The table should contain debt securities (bonds) 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

No.	Securities identifier (ISIN code)	Name of the security	Code of the observation unit of the stock*	Stock of securities (items or thousand currency)	Title code of depositing	Reporting custody manager	Code number of the reporting custody manager
	a	b	c	d	e	f	g
01							
02							
03							
...							
...							
nn							

The table should contain debt securities (bonds) 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 custodian investment firms (which do not qualify as credit institutions) , 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, with the exception of the securities taken over by the data suppliers from KELER Zrt. for custody management. These securities shall not be included in the report.

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.

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

a) 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. The number of certificates shall also be reported.

b) For bonds repayable during the term too, the nominal value adjusted with the payment has to be reported in the tables, in accordance with the payments completed until the last day of the month. Accordingly, if there is repayment on the last day of the month, already the reduced amount outstanding has to be reported. However, if the due principal repayment does not take place until the last day of the month, the report shall contain the actual amount outstanding not reduced by the due, but not performed repayment. If in the report, in the case of principal repayment securities the error message 'securities stock different from the KELER account' appears, the data supplier shall in each case inform the MNB about the reason for the difference in writing. In the case of overdue principal debt, default in payment, change in the redemption schedule of the security or reference to bank holiday, the information shall be sent to the person as per point 6 of Annex 3 and given in the technical guidelines available on the MNB's website regarding this report. Differences resulting presumably from rounding off will be considered by the MNB as accepted without justification.

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.F.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 own 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 or other agreements: If in the framework of any credit or other agreement (for example, lombard credit, securities lending transaction, securities forward transaction) a customer places securities with the data supplier, these securities must also be reported in the adequate customer sector. However, if the data supplier's client temporarily (for the term of the transaction) places his securities serving as collateral of credit or other agreements with a custodian other than the data supplier, during the term these securities shall be reported in the relevant client sector by the other custodian.

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 and certificates 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 r / 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 s).

k/ The stocks of the following sub-sectors of Sector F shall be reported in the column 'Insurance companies': F1 (Insurance companies limited by shares), F2 (Insurance associations) and F7 (Branch establishments operating as insurance companies in Hungary).

l/ The stocks of the following sub-sectors of Sector F shall be reported in the column 'Pension funds': F3 (Private pension funds), F4 (Voluntary pension funds), F5 (Voluntary mutual savings funds) and F6 (Voluntary health funds).

s/ 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 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 '0000001' 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, cooperative credit institution performing custody management activities, 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

Table 01 :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 KELER 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	Registration number 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			104		

MNB identification number: E27

**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 had issued an ISIN code and the security have been issued on the date of the reference data services (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.F.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.

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

Contents of the fields of the individual columns:

- a)** Date of the issue or termination of the ISIN code or, in case of modifications, date of the modification's entry into force.
- 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 KELER Zrt) of the issuer fund. When a new investment fund and risk capital fund start the technical identification number is a composition of FB-mark + the ISIN code's last 6 digits of the first by the issuer issued securities. If the issuer is non-resident and it does not have KSH identification number, then '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.) In the case of reissue, the total value increased with the reissued amount must be indicated.

r) The date of the security's first issue is reported. If the data supplier sends a modification with respect to the date of the first issue of an already reported security, the type of modification to be indicated shall be the 'correction of the date of first issue', in accordance with the code list.

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 cashflow 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	
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	
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)

contract

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

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

contract

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

Share option transactions at BSE

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

contract

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

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

contract

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

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

HUF

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						

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.

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

Table 01: Securities according to the owners' sectors

(number of thousand currency)

No.	Securities identifier (ISIN code)	Name of the security	Code of the observation unit of the stock*	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**											(L) Stocks of securities owned by non-resident customers**	Stocks of securities owned and issued by the issuer
							(A)	From C	(D)	(E)	From (F)	From (F)	(G)	(H)	(I)	(J)	(K)		
							Non-financial corporations	Co-operative credit 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 household		
a	b	c	d=e+f+s	e	f=g+...+q+r	g	h	i	j	k	l	m	n	o	p	q	r	s	
01																			
02																			
03																			
04																			
05																			
...																			
...																			
...																			
nn																			

The capital letters in brackets indicate sector codes applied by the National Bank of Hungary.

The table should contain debt securities (bonds) 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. (These stocks must be reported in Column "s".)

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

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

No.	Securities identifier (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	b	c	d	e	f	g
01							
02							
03							
...							
...							
nn							

The table should contain debt securities (bonds) 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

No.	Securities identifier (ISIN code)	Name of the security	Code of the observation unit of the stock*	Stock of securities (items or thousand currency)	Title code of depositing	Reporting custody manager	Code number of the reporting custody manager
	a	b	c	d	e	f	g
01							
02							
03							
...							
...							
nn							

The table should contain debt securities (bonds) in nominal value (thousand currency).

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

MNB identification number: E48

Capitalisation and turnover of shares which are traded on BSE, listing and unlisting of shares

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	Name	Description	Date	ISIN code	Name	Quantity (pcs.)	Currency	
	a	b	c	d	e	f	g	h	
01									
...									
...									
...									
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	HUSTFKTJ0001 HUSTFKTJ0002							
02	2. Discount treasury bonds								
03	3. Treasury bonds with interest								
04	4. Treasury saving bonds								
05	1-year-expiry								
06	2-year-expiry								
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								

MNB identification number: E50

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.

MNB identification number: E53

Security issues of the Hungarian government

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 pieces)	To the account of AKK	Total issue (million HUF)
j	k	l	m	n	o	p	q	r	s	t

MNB identification number: E53

Security issues of the Hungarian government
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

Security issues of the Hungarian government
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									

Security issues of the Hungarian government

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 fx rate (%)	Maximal fx 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 fx rate (%)	Maximal fx 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											

MNB identification code: E53

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: 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 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.

Report on repo-type and other securities transactions

Table 01: Report on repo-type transactions

Serial number	ISIN code	Name of security	Contracting partners						Registration number of the custodian of Partner 1	Name of custodian of Partner 1	Registration number of the 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
01																								
02																								
03																								
04																								
..																								
..																								
..																								
nn																								

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.

Data on mortgage bonds issued in Hungary and abroad

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	Date of the first interest payment	Frequency of interest payment	Issue price (in percentage of the nominal value)
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
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								

Data on non-government bonds issued in Hungary and abroad

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	Date of the first interest payment	Frequency of interest payment	Issue price (in percentage of the nominal value)
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
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 o) 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. In the case of events indicating changes in principal, it is forbidden to give codes other than the ones of issue and tap issue events.

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'.)

k/ The amount issued means the amount of the first issue and tap issue(s) and not the cumulative amount issued.

g/, l/ and n/ 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. When giving the codes regarding the frequency of interest payment, if any, the shorter periods after the date of the first issue and before the maturity or the last interest payment shall be left out of consideration.

o/ 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 outstanding mortgage bonds/bonds

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

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 when preparing the report (e. g. papers tied to an index), the interest must be estimated for the interest period(s) concerning the period under review. 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 actual interest must be reported when the interest rate becomes known or at the latest in the report about the first month of the next interest period. Upon the repeated reporting of the data of a given interest period, the starting and end dates of the interest period must not change compared to giving the earlier estimated or wrongly reported interest. If both the starting and end dates of the interest period were wrongly given, the wrong row(s) included in the earlier report shall be deleted, then the correct data shall be reported either in the earlier report or in the next data supply.

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.

Buy-back

Buy-back must be reported in that month when it happened. If more than one buy-back 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 buy-back.

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 buy-back if there were several buy-back from a security in the reference month the date of event must be the date of the last event.

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')

MNB identification code: E64

Information on securities issued by credit institutions and firms pursuing investment services, and price information concerning securities placed in their custody of custodian investment firms

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

(number or thousand units of currency)

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	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 custodian 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 firms pursuing investment services, and price information concerning securities placed in the custody of custodian investment firms

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 firms pursuing investment services

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 custodian 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.

MNB identification number: F01, F03, F08, F09, F14, F77-F85

Supervisory balance sheet and income statement

SUPERVISORY BALANCE SHEET (Assets at gross book value)

Supervisory report identification number: 1AB

Table 01

Banks, Specialised credit institutions: million HUF with no decimals; cooperative credit insitutions: million HUF with 3 decimals

MNB serial number	Supervisory report line code	Description	Forint	Euro	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
001	1AB0	Total assets (2+10+75+102+114+275+302+316+333+357)				
002	1AB1	Cash and settlement accounts (3+...+9)				
003	1AB11	Vault money(HUF, foreign currencies)				
004	1AB12	Nostro accounts with central bank				
005	1AB13	Settlement accounts of cooperative credit institutions with MTB				
006	1AB14	Nostro accounts with domestic credit institutions				
007	1AB151	Nostro accounts with EMU credit institutions				
008	1AB152	Nostro accounts with other foreign banks				
009	1AB16	Impairment of nostro accounts				
010	1AB2	Total debt securities (11+...+74)				
011	1AB2111	Shares of central government - short term				
012	1AB2112	Government bonds				
013	1AB2113	Government bonds for consolidation				
014	1AB2121	Social insurance bond- short term				
015	1AB2122	Social insurance bond- long term				
016	1AB2131	Local government bonds - short term				
017	1AB2132	Local government bonds - long term				
018	1AB214	Impairment of government securities and local government bonds				
019	1AB215	Valuation difference of government securities and local government bonds				
020	1AB2211	Bonds issued by the central bank - short term				
021	1AB22121	Bonds issued by the central bank - long term - maturity up to 2 years				
022	1AB22122	Bonds issued by the central bank - long term - maturity beyond 2 years				
023	1AB222	Impairment of bonds issued by the central bank				
024	1AB223	Valuation difference of bonds issued by the central bank				
025	1AB2311	Mortgage debenture issued by domestic credit institutions - short term				
026	1AB23121	Mortgage debenture issued by domestic credit institutions - long term - maturity up to 2 years				
027	1AB23122	Mortgage debenture bonds issued by domestic credit institutions - long term - maturity beyond 2 years				
028	1AB2321	Other bonds issued by domestic credit institutions - short term				
029	1AB23221	Other bonds issued by domestic credit institutions - long term - maturity up to 2 years				
030	1AB23222	Other bonds issued by domestic credit institutions - long term - maturity beyond 2 years				
031	1AB233	Impairment of bonds issued by domestic credit institutions				
032	1AB234	Valuation difference of bonds issued by domestic credit institutions				
033	1AB2411	Bonds issued by other financial intermediaries - short term				
034	1AB2412	Bonds issued by other financial intermediaries - long term				
035	1AB2421	Bonds issued by supplementary financial service providers - short term				
036	1AB2422	Bonds issued by supplementary financial service providers - long term				
037	1AB2431	Bonds issued by insurers - short term				
038	1AB2432	Bonds issued by insurers - long term				
039	1AB244	Impairment of bonds issued by other financial intermediaries, supplementary financial service providers and insurers				
040	1AB245	Valuation difference of bonds issued by other financial intermediaries, supplementary financial service providers and insurers				
041	1AB2511	Bonds issued by associated companies - short term				
042	1AB2512	Bonds issued by associated companies - long term				
043	1AB2521	Bonds issued by non-financial enterprises (excluding associated companies) - short term				
044	1AB2522	Bonds issued by non-financial enterprises (excluding associated companies) - long term				
045	1AB253	Impairment of bonds issued by non-financial enterprises				
046	1AB254	Valuation difference of bonds issued by non-financial enterprises				
047	1AB2611	Bonds issued by non-profit institutions assisting retail customers - short term				
048	1AB2612	Bonds issued by non-profit institutions assisting retail customers - long term				
049	1AB262	Impairment of bonds issued by non-profit institutions assisting retail customers				
050	1AB263	Valuation difference of bonds issued by non-profit institutions assisting retail customers				
051	1AB27111	Bonds issued by EMU central government - short term				
052	1AB27112	Bonds issued by EMU central government - long term				

Supervisory balance sheet and income statement

SUPERVISORY BALANCE SHEET (Assets at gross book value)

Supervisory report identification number: 1AB

Table 01

Banks, Specialised credit institutions: million HUF with no decimals; cooperative credit institutions: million HUF with 3 decimals

MNB serial number	Supervisory report line code	Description	Forint	Euro	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
053	1AB27121	EMU other government securities - short term				
054	1AB27122	EMU other government securities - long term				
055	1AB271311	Mortgage debenture issued by EMU MFI - short term				
056	1AB2713121	Mortgage debenture issued by EMU MFI - long term - maturity up to 2 years				
057	1AB2713122	Mortgage debenture issued by EMU MFI - long term - maturity beyond 2 years				
058	1AB271321	EMU Monetary financial institutions other bonds - short term				
059	1AB2713221	EMU Monetary financial institutions other bonds - long term - maturity up to 2 years				
060	1AB2713222	EMU Monetary financial institutions other bonds - long term - maturity beyond 2 years				
061	1AB27141	EMU other sectors' bonds - short term				
062	1AB27142	EMU other sectors' bonds - long term				
063	1AB27211	Bonds issued by other foreign government agencies - short term				
064	1AB27212	Bonds issued by other foreign government agencies - long term				
065	1AB272211	Mortgage backed bonds issued by other foreign credit institutions - short term				
066	1AB2722121	Mortgage backed bonds issued by other foreign credit institutions - maturity up to 2 years				
067	1AB2722122	Mortgage backed bonds issued by other foreign credit institutions - maturity beyond 2 years				
068	1AB272221	Other bonds issued by other foreign banks - short term				
069	1AB2722221	Other bonds issued by other foreign banks - long term - maturity up to 2 years				
070	1AB2722222	Other bonds issued by other foreign banks - long term - maturity beyond 2 years				
071	1AB27231	Bonds issued by other foreign issuers - short term				
072	1AB27232	Bonds issued by other foreign issuers - long term				
073	1AB273	Impairment of difference of foreign bonds				
074	1AB274	Valuation difference of foreign bonds				
075	1AB3	Total participations (76+...+101)				
076	1AB3111	Shares of domestic credit institutions listed on the stock exchange				
077	1AB3112	Shares of domestic credit institutions NOT listed on the stock exchange				
078	1AB3113	Impairment of shares of domestic credit institutions				
079	1AB3114	Valuation difference of shares of domestic credit institutions				
080	1AB321	Investment notes of money market funds				
081	1AB322	Impairment of shares of investment notes of money market funds				
082	1AB323	Valuation difference of shares of investment notes of money market funds				
083	1AB3311	Other investment notes				
084	1AB33121	Other financial intermediaries - venture capital certificate				
085	1AB33122	Shares of other financial intermediaries				
086	1AB3313	Shares of supplementary financial service providers				
087	1AB3314	Insurers' shares				
088	1AB332	Impairment of shares issued by other financial intermediaries, supplementary financial service providers and insurers				
089	1AB333	Valuation difference of shares issued by other financial intermediaries, supplementary financial service providers and insurers				
090	1AB3411	Shares of non-financial enterprises listed on the stock exchange				
091	1AB3412	Shares of non-financial enterprises NOT listed on the stock exchange				
092	1AB342	Impairment of shares of non-financial enterprises				
093	1AB343	Valuation difference of shares of non-financial enterprises				
094	1AB3511	Investment notes of EMU money market funds				
095	1AB3512	EMU Monetary financial institutions' shares				
096	1AB35131	EMU other sectors' investment notes				
097	1AB35132	EMU other sectors' shares				
098	1AB3521	Investment notes of other foreign money market funds				
099	1AB3522	Other foreign issuers' shares and investment notes				
100	1AB353	Impairment of foreign shares and investments notes				
101	1AB354	Valuation difference of foreign shares and investments notes				
102	1AB4	Central bank and inter-bank deposits (103+...+113)				
103	1AB411	Deposits at central bank - short term				
104	1AB412	Deposits at central bank - long term				

MNB identification number: F01, F03, F08, F09, F14, F77-F85

Supervisory balance sheet and income statement

SUPERVISORY BALANCE SHEET (Assets at gross book value)

Supervisory report identification number: 1AB

Table 01

Banks, Specialised credit institutions: million HUF with no decimals; cooperative credit insitutions: million HUF with 3 decimals

MNB serial number	Supervisory report line code	Description	Forint	Euro	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
105	1AB421	Deposits at domestic credit institutions - short term				
106	1AB422	Deposits at domestic credit institutions - long term				
107	1AB423	Domestic credit institutions - receivables from repurchase agreements				
108	1AB424	Impairment of inter-bank deposits of domestic credit institutions				
109	1AB4311	Inter-bank deposits at EMU credit institutions - short term				
110	1AB4312	Inter-bank deposits at EMU credit institutions - long term				
111	1AB4321	Other inter-bank deposits abroad - short term				
112	1AB4322	Other inter-bank deposits abroad - long term				
113	1AB433	Impairment of inter-bank deposits abroad				
114	1AB5	Loans (115+...+274)				
115	1AB51111	Other loans to the central government - current-account loan				
116	1AB511121	Other loans to the central government - short term				
117	1AB511122	Other loans to the central government - long term				
118	1AB51121	Loans to other insitutions belonging to the central government - current-account loan				
119	1AB511221	Other loans to other insitutions belonging to the central government - short term				
120	1AB511222	Other loans to other insitutions belonging to the central government - long term				
121	1AB5113	Impairment of loans to the central government				
122	1AB5114	Valuation difference of loans to the central government				
123	1AB5121	Loans to social insurance - short term				
124	1AB5122	Loans to social insurance - long term				
125	1AB5123	Impairment of loans to social insurance				
126	1AB5124	Valuation difference of loans to social insurance				
127	1AB5131	Loans to local government - current-account loan				
128	1AB51321	Other loans to local government - short term				
129	1AB51322	Other loans to local government - long term				
130	1AB5133	Impairment of loans to local municipalities				
131	1AB5134	Valuation difference of loans to local municipalities				
132	1AB52	Loans to the central bank				
133	1AB5311	Loans to domestic credit institutions - short term				
134	1AB5312	Loans to domestic credit institutions - long term				
135	1AB5313	Foreign syndicated loans to domestic credit institutions				
136	1AB5321	Loans to money market funds				
137	1AB5322	Money market funds - receivables from repurchase agreements				
138	1AB533	Impairment of loans to monetary financial institutions				
139	1AB534	Valuation difference of loans to monetary financial institutions				
140	1AB5411	Loans to other financial intermediaries - current-account loan				
141	1AB54121	Other loans to other financial intermediaries - short term				
142	1AB541221	Other loans to other financial intermediaries - long term with less than 5 years maturity				
143	1AB541222	Other loans to other financial intermediaries - with maturity over 5 years				
144	1AB54131	Other financial intermediaries - receivables from repurchase agreements - short term				
145	1AB541321	Other financial intermediaries - receivables from repurchase agreements - with less than 5 years maturity				
146	1AB541322	Other financial intermediaries - receivables from repurchase agreements - with maturity over than 5 years				
147	1AB5421	Loans to supplementary financial service providers - current-account loan				
148	1AB54221	Other loans to supplementary financial service providers - short term				
149	1AB542221	Other loans to supplementary financial service providers - long term - with less than 5 years maturity				
150	1AB542222	Other loans to supplementary financial service providers - long term - with maturity over 5 years				
151	1AB54231	Supplementary financial service providers - receivables from repurchase agreements - short term				
152	1AB542321	Supplementary financial service providers - receivables from repurchase agreements - long term - with less than 5 years maturity				
153	1AB542322	Supplementary financial service providers - receivables from repurchase agreements - long term - with maturity over 5 years				
154	1AB5431	Loans to insurers and pension funds - current-account loan				
155	1AB54321	Loans to insurers and pension funds - short term				
156	1AB543221	Loans to insurers and pension funds - long term - with less than 5 years maturity				

Supervisory balance sheet and income statement

SUPERVISORY BALANCE SHEET (Assets at gross book value)

Supervisory report identification number: 1AB

Table 01

Banks, Specialised credit institutions: million HUF with no decimals; cooperative credit insitutions: million HUF with 3 decimals

MNB serial number	Supervisory report line code	Description	Forint	Euro	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
157	1AB543222	Loans to insurers and pension funds - long term - with maturity over 5 years				
158	1AB54331	Insurers and pension funds - receivables from repurchase agreements - short term				
159	1AB543321	Insurers and pension funds - receivables from repurchase agreements - long term - with less than 5 years maturity				
160	1AB543322	Insurers and pension funds - receivables from repurchase agreements - long term - with maturity over 5 years				
161	1AB544	Impairment of loans to other financial intermediaries, supplementary financial service providers, insurers				
162	1AB545	Valuation differences of loans to other financial intermediaries, supplementary financial service providers, insurers				
163	1AB5511	Associated companies - current account loan				
164	1AB55121	Associated companies - other loan and loan type receivables - short term				
165	1AB551221	Associated companies - other loan and loan type receivables - long term - with less than 5 years maturity				
166	1AB551222	Associated companies - other loan and loan type receivables - long term - with maturity over 5 years				
167	1AB55131	Associated companies - receivables from repurchase agreements - short term				
168	1AB551321	Associated companies - receivables from repurchase agreements - long term - with less than 5 years maturity				
169	1AB551322	Associated companies - receivables from repurchase agreements - long term - with maturity over 5 years				
170	1AB5521	Non-financial enterprises (excluding associated companies) - current account loan				
171	1AB55221	Non-financial enterprises (excluding associated companies) - bill of exchange - short term				
172	1AB552221	Non-financial enterprises (excluding associated companies) - bill of exchange - long term - with less than 5 years maturity				
173	1AB552222	Non-financial enterprises (excluding associated companies) - bill of exchange - long term - with maturity over than 5 years				
174	1AB55231	Non-financial enterprises (excluding associated companies) - receivables from repurchased agreements - short term				
175	1AB552321	Non-financial enterprises (excluding associated companies) - purchased receivables - long term - with less than 5 years maturity				
176	1AB552322	Non-financial enterprises (excluding ancillary enterprises) - purchased receivables - long term - with maturity over 5 years				
177	1AB55241	Non-financial enterprises (excluding associated companies) - mortgage loans - short term				
178	1AB552421	Non-financial enterprises (excluding associated companies) - mortgage loans - long term - with less than 5 years maturity				
179	1AB552422	Non-financial enterprises (excluding associated companies) - mortgage loans - long term - with maturity over 5 years				
180	1AB55251	Non-financial enterprises (excluding associated companies) - other loans - short term				
181	1AB552521	Non-financial enterprises (excluding associated companies) - other loans - long term - with less than 5 years maturity				
182	1AB552522	Non-financial enterprises (excluding associated companies) - other loans - long term - with maturity over 5 years				
183	1AB55261	Non-financial enterprises (excluding ancillary enterprises) - financial leasing - with less than 5 years maturity				
184	1AB55262	Non-financial enterprises (excluding associated companies) - financial leasing - with maturity over 5 years				
185	1AB55271	Non-financial enterprises (excluding associated companies) - receivables from repurchase agreements - short term				
186	1AB552721	Non-financial enterprises (excluding associated companies) - receivables from repurchase agreements - long term - with less than 5 years maturity				
187	1AB552722	Non-financial enterprises (excluding associated companies) - receivables from repurchase agreements - long term - with maturity over 5 years				
188	1AB553	Impairment of loans to non-financial enterprises				
189	1AB554	Valuation differences of loans to non-financial enterprises				
190	1AB5611	Retail customers- Households - current account loan				
191	1AB561211	Retail customers- Households - consumer loans - personal loans - short term				
192	1AB5612121	Retail customers- Households - consumer loans - personal loans - with less than 5 years maturity				
193	1AB5612122	Retail customers- Households - consumer loans - personal loans - with maturity over 5 years				
194	1AB561221	Retail customers- Households - consumer loans - autofinancing - short term				
195	1AB5612221	Retail customers- Households - consumer loans - autofinancing - with less than 5 years maturity				
196	1AB5612222	Retail customers- Households - consumer loans - autofinancing - with maturity over 5 years				
197	1AB561231	Retail customers- Households - consumer loans - unrestricted used mortgage loan - short term				

Supervisory balance sheet and income statement

SUPERVISORY BALANCE SHEET (Assets at gross book value)

Supervisory report identification number: 1AB

Table 01

Banks, Specialised credit institutions: million HUF with no decimals; cooperative credit institutions: million HUF with 3 decimals

MNB serial number	Supervisory report line code	Description	Forint	Euro	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
198	1AB5612321	Retail customers- Households - consumer loans - unrestricted used mortgage loan - with less than 5 years maturity				
199	1AB5612322	Retail customers- Households - consumer loans - unrestricted used mortgage loan - with maturity over 5 years				
200	1AB561241	Retail customers- Households - consumer loans - commodity and other consumer loan - short term				
201	1AB5612421	Retail customers- Households - consumer loans - commodity and other consumer loan - with less than 5 years maturity				
202	1AB5612422	Retail customers- Households - consumer loans - commodity and other consumer loan - with maturity over 5 years				
203	1AB56131	Retail customers - Households - mortgage loans - short term				
204	1AB561321	Retail customers - Households - mortgage loans - long term - with less than 5 years maturity				
205	1AB561322	Retail customers - Households - mortgage loans - long term - with maturity over 5 years				
206	1AB56141	Retail customers - Households - other loans- short term				
207	1AB561421	Retail customers - Households - other loans - long term - with less than 5 years maturity				
208	1AB561422	Retail customers - Households- other loans - long term - with maturity over 5 years				
209	1AB56151	Retail customers - Households - receivables from repurchase agreements - short term				
210	1AB561521	Retail customers - Households - receivables from repurchase agreements - long term - with less than 5 years maturity				
211	1AB561522	Retail customers - Households- receivables from repurchase agreements - long term - with maturity over 5 years				
212	1AB5616	Impairment of loans to retail customers - households				
213	1AB5617	Valuation differences of loans to retail customers - households				
214	1AB5621	Retail customers - Sole proprietorships - current account loan				
215	1AB56221	Retail customers - Sole proprietorships - auto financing - short term				
216	1AB562221	Retail customers - Sole proprietorships - auto financing - long term - with less than 5 years maturity				
217	1AB562222	Retail customers - Sole proprietorships - auto financing - long term - with maturity over 5 years				
218	1AB56231	Retail customers - Sole proprietorships - mortgage loans - short term				
219	1AB562321	Retail customers- Sole proprietorships - mortgage loans - long term - with less than 5 years maturity				
220	1AB562322	Retail customers- Sole proprietorships - mortgage loans - long term - with maturity over 5 years				
221	1AB56241	Retail customers - Sole proprietorships - other loans - short term				
222	1AB562421	Retail customers - Sole proprietorships - other loans - long term - with less than 5 years maturity				
223	1AB562422	Retail customers - Sole proprietorships - other loans - long term - with maturity over 5 years				
224	1AB56251	Retail - Sole proprietorships - receivables from repurchase agreements - short term				
225	1AB562521	Retail customers - Sole proprietorships - receivables from repurchase agreements - long term - with less than 5 years maturity				
226	1AB562522	Retail customers- Sole proprietorships - receivables from repurchase agreements - long term - with maturity over 5 years				
227	1AB5626	Impairment of loans to retail customers - sole proprietorships				
228	1AB5627	Valuation differences of loans to retail customers - sole proprietorships				
229	1AB571	Non-profit institutions assisting retail customers - current account loan				
230	1AB5721	Non-profit institutions assisting retail customers other loans - short term				
231	1AB57221	Non-profit institutions assisting retail customers other loans - long term - with less than 5 years maturity				
232	1AB57222	Non-profit institutions assisting retail customers other loans - long term - with maturity over 5 years				
233	1AB5731	Non-profit institutions assisting retail customers - receivables from repurchase agreements - short term				
234	1AB57321	Non-profit institutions assisting retail customers - receivables from repurchase agreements - long term - with less than 5 years maturity				
235	1AB57322	Non-profit institutions assisting retail customers - receivables from repurchase agreements - long term - with maturity over 5 years				
236	1AB574	Impairment of loans to non-profit institutions assisting retail customers				
237	1AB575	Valuation differences to loans of non-profit institutions assisting retail customers				

MNB identification number: F01, F03, F08, F09, F14, F77-F85

Supervisory balance sheet and income statement

SUPERVISORY BALANCE SHEET (Assets at gross book value)

Supervisory report identification number: 1AB

Table 01

Banks, Specialised credit institutions: million HUF with no decimals; cooperative credit institutions: million HUF with 3 decimals

MNB serial number	Supervisory report line code	Description	Forint	Euro	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
238	1AB58111	Receivables from EMU credit institutions - short term				
239	1AB58112	Receivables from EMU credit institutions - long term				
240	1AB58121	Receivables from EMU money market funds - short term				
241	1AB58122	Receivables from EMU money market funds - long term				
242	1AB58131	Loans to EMU general government - short term				
243	1AB58132	Loans to EMU general government - long term				
244	1AB58141	Loans to EMU other financial intermediaries and supplementary financial service providers - current-account loan				
245	1AB581421	Loans to EMU other financial intermediaries and supplementary financial service providers - short term				
246	1AB5814221	Loans to EMU other financial intermediaries and supplementary financial service providers - long term - with less than 5 years maturity				
247	1AB5814222	Loans to EMU other financial intermediaries and supplementary financial service providers - long term - with maturity over 5 years				
248	1AB58151	Loans to EMU insurers and pension funds - current-account loan				
249	1AB581521	Loans to EMU insurers and pension funds - short term				
250	1AB5815221	Loans to EMU insurers and pension funds - long term - with less than 5 years maturity				
251	1AB5815222	Loans to EMU insurers and pension funds - long term - with maturity over 5 years				
252	1AB58161	Loans to EMU non-financial enterprises - current-account loan				
253	1AB581621	Other loans to EMU non-financial enterprises - short term				
254	1AB5816221	Other loans to EMU non-financial enterprises - long term - with less than 5 years maturity				
255	1AB5816222	Other loans to EMU non-financial enterprises - long term - with maturity over 5 years				
256	1AB58171	Loans to EMU retail customers and non-profit institutions assisting retail customers - current-account loan				
257	1AB581721	Consumer loans to EMU retail customers and non-profit institutions assisting retail customers - short term				
258	1AB5817221	Loans to EMU retail customers and non-profit institutions assisting retail customers - long term - with less than 5 years				
259	1AB5817222	Loans to EMU retail customers and non-profit institutions assisting retail customers - long term - with maturity over 5 years				
260	1AB581731	Loans to EMU customers and non-profit institutions assisting retail customers- short term				
261	1AB5817321	mortgage loans to EMU retail customers and non-profit institutions assisting retail customers - long term - with less than 5 years maturity				
262	1AB5817322	mortgage loans to EMU customers and non-profit institutions assisting retail customers - long term - with maturity over 5 years				
263	1AB581741	Other loans to EMU retail customers and non-profit institutions assisting retail customers - short term				
264	1AB5817421	Other loans to EMU retail customers and non-profit institutions assisting retail customers - long term - with less than 5 years maturity				
265	1AB5817422	Other loans to EMU retail customers and non-profit institutions assisting retail customers - long term - with maturity over 5 years				
266	1AB581751	Other loans to EMU sole proprietorships - short term				
267	1AB5817521	Other loans to EMU sole proprietorships - long term - with less than 5 years maturity				
268	1AB5817522	Other loans to EMU sole proprietorships - long term - with maturity over 5 years				
269	1AB58211	Receivables from other foreign banks - short term				
270	1AB58212	Receivables from other foreign banks - long term				
271	1AB58221	Receivables from other foreigners - short term				
272	1AB58222	Receivables from other foreigners - long term				
273	1AB583	Impairment of receivables from foreigners				
274	1AB584	Valuation differences of receivables from foreigners				
275	1AB6	Participations (276+...+301)				
276	1AB611	Shares of domestic credit institutions				
277	1AB612	Impairment of shares of domestic credit institutions				
278	1AB613	Valuation difference of shares of domestic credit institutions				
279	1AB6211	Other financial intermediaries - venture capital certificate				
280	1AB6212	Other financial intermediaries - Shares				
281	1AB6213	Other financial intermediaries - Other participations and shares				
282	1AB6221	Supplementary financial service providers - Shares				
283	1AB6222	Supplementary financial service providers - Other participations and shares				

MNB identification number: F01, F03, F08, F09, F14, F77-F85

Supervisory balance sheet and income statement

SUPERVISORY BALANCE SHEET (Assets at gross book value)

Supervisory report identification number: 1AB

Table 01

Banks, Specialised credit institutions: million HUF with no decimals; cooperative credit institutions: million HUF with 3 decimals

MNB serial number	Supervisory report line code	Description	Forint	Euro	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
284	1AB623	Insurers' shares				
285	1AB624	Participations in pension funds				
286	1AB625	Impairment of participations in other financial intermediaries, supplementary financial service providers, insurers, pension funds				
287	1AB626	Valuation differences of participations in other financial intermediaries, supplementary financial service providers, insurers, pension funds				
288	1AB6311	Shares of associated companies				
289	1AB6312	Other participations and shares of associated companies				
290	1AB6321	Shares of non-financial enterprises (excluding associated companies)				
291	1AB6322	Other participations and shares of non-financial enterprises (excluding associated companies)				
292	1AB633	Shares of and participations in enterprises from loan-to-equity conversions				
293	1AB634	Impairment of participations and shares of non-financial enterprises				
294	1AB635	Valuation differences of participations and shares of non-financial enterprises				
295	1AB6411	Shares of EMU credit institutions				
296	1AB6412	Shares of other EMU sectors				
297	1AB6413	Shares of and participations in other EMU enterprises from loan-to-equity conversion				
298	1AB6421	Shares of other foreign issuers				
299	1AB6422	Other shares of and participations in other businesses from loan-to-equity conversions				
300	1AB643	Impairment of foreign shares and participations				
301	1AB644	Valuation difference of foreign shares and participations				
302	1AB7	Total receivables from investment services (303+...+317)				
303	1AB711	- with central government				
304	1AB712	- with social insurance				
305	1AB713	- with local government				
306	1AB72	- with central bank				
307	1AB731	- with credit institutions				
308	1AB732	- with money market funds				
309	1AB741	- with other financial intermediaries				
310	1AB742	- with supplementary financial service providers				
311	1AB743	- with insurers and pension funds				
312	1AB75	- with non-financial enterprises				
313	1AB76	- with retail customers				
314	1AB77	- with non-profit institutions assisting retail customers				
315	1AB78	- from foreigners				
316	1AB791	Impairment of investment services				
317	1AB792	Valuation differences of investment services				
318	1AB8	Interest prepayments (319+333+334)				
319	1AB81	For offered loans and deposits (320+...+332)				
320	1AB8111	- with central government				
321	1AB8112	- with local municipalities				
322	1AB812	- with central bank				
323	1AB8131	- with credit institutions				
324	1AB8132	- with money market funds				
325	1AB8141	- with other financial intermediaries				
326	1AB8142	- with supplementary financial service providers				
327	1AB8143	- with insurers and pension funds				
328	1AB815	- with non-financial enterprises				
329	1AB8161	- with retail customers - households				
330	1AB8162	- with retail customers - sole proprietorships				
331	1AB817	- with non-profit institutions assisting retail customers				
332	1AB818	- with foreigners				
333	1AB82	For securities				
334	1AB83	For derivatives				
335	1AB91	Other prepayments and other assets (336+352+...+358)				
336	1AB911	Total prepayments (337+...+351)				
337	1AB91111	- with central government				
338	1AB91112	- with social security				
339	1AB91113	- with local municipalities				
340	1AB9112	- with central bank				

MNB identification number: F01, F03, F08, F09, F14, F77-F85

Supervisory balance sheet and income statement

SUPERVISORY BALANCE SHEET (Assets at gross book value)

Supervisory report identification number: 1AB

Table 01

Banks, Specialised credit institutions: million HUF with no decimals; cooperative credit insitutions: million HUF with 3 decimals

MNB serial number	Supervisory report line code	Description	Forint	Euro	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
341	1AB91131	- with credit institutions				
342	1AB91132	- with money market funds				
343	1AB91141	- with other financial intermediaries				
344	1AB91142	- with supplementary financial service providers				
345	1AB91143	- with insurers and pension funds				
346	1AB9115	- with non-financial enterprises				
347	1AB91161	-with retail customers - households				
348	1AB91162	- with retail customers - sole proprietorships				
349	1AB9117	- with non-profit institutions assisting households				
350	1AB9118	- with foreigners				
351	1AB9119	- prepayments that cannot be broken down by sector				
352	1AB912	Floating items				
353	1AB913	Suspense items				
354	1AB914	Others				
355	1AB9151	Derivative instruments - institutions use fair value option - positive valuation difference				
356	1AB9152	Derivative instruments - institutions don't use fair value option - positive revaluation difference of foreign exchange				
357	1AB916	Impairment of other prepayments and other assets				
358	1AB917	Valuation differences of other prepayments and other assets				
359	1AB92	Own assets (360+...+380)				
360	1AB92111	Repurchased own domestic bonds				
361	1AB92112	Repurchased own foreign bonds				
362	1AB9212	Repurchased own shares, repaid cooperative proprietary shares				
363	1AB922	Other own assets (inventories)				
364	1AB9231	Assets taken over				
365	1AB9232	Impairment of assets taken over and of inventories				
366	1AB9241	Intangible assets -property rights				
367	1AB9242	Intangible assets - software				
368	1AB9243	Intangible assets - Other				
369	1AB9244	Revaluation of intangible assets				
370	1AB9251	Rental rights of tangible assets for financial and investment purposes				
371	1AB9252	Tangible assets used for financial and investment purposes - property rights relating to real estates				
372	1AB9253	Tangible assets used for financial and investment purposes - real estates				
373	1AB9254	Tangible assets used for financial and investment purposes - technical equipment, machines, fixtures, vehicles				
374	1AB9255	Tangible assets used for financial and investment purposes - investment projects and advances given for investment projects				
375	1AB9256	Revaluation of tangible assets used for financial and investment purposes				
376	1AB9261	Tangible assets not used for financial and investment purposes - rights relating to real estates				
377	1AB9262	Tangible assets not used for financial and investment purposes - real estates				
378	1AB9263	Tangible assets not used for financial and investment purposes - technical equipment, machines, fixtures, vehicles				
379	1AB9264	Tangible assets not used for financial and investment purposes - investment projects and advances given for investment projects				
380	1AB9265	Revaluation of tangible assets not used for financial and investment purposes				

Supervisory balance sheet and income statement
SUPERVISORY BALANCE SHEET (Liabilities)

Supervisory report identification number: 1B

Table 01

Banks, Specialised credit institutions: million HUF with no decimals; cooperative credit institutions: million HUF with 3 decimals

MNB serial number	Supervisory report line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
381	1B0	Total liabilities (382+486+507+577+610+624+640+664+669)				
382	1B1	Deposits (383+...+485)				
383	1B111	Central government - sight deposit and current account deposit				
384	1B11121	Central government, fixed deposit - short term				
385	1B111221	Central government, fixed deposit - long term -maturity up to 2 years				
386	1B111222	Central government, fixed deposit - long term -maturing beyond 2 years				
387	1B1113	Central government - liabilities on repo transactions				
388	1B1114	Central government - liabilities on repurchase agreements				
389	1B1121	Social securities funds - sight deposit and current account deposit				
390	1B11221	Social securities funds - fixed deposit - short term				
391	1B112221	Social securities funds - fixed deposit - long term -maturity up to 2 years				
392	1B112222	Social securities funds - fixed deposit - long term -maturing beyond 2 years				
393	1B1123	Social securities funds - liabilities on repo transactions				
394	1B1124	Social securities funds - liabilities on repurchase agreements				
395	1B1131	Local government - sight deposit and current account deposit				
396	1B11321	Local government, fixed deposit- short term				
397	1B113221	Local government, fixed deposit- long term -maturity up to 2 years				
398	1B113222	Local government, fixed deposit - long term - maturing beyond 2 years				
399	1B1133	Local government - liabilities on repo transactions				
400	1B1134	Local government - liabilities on repurchase agreements				
401	1B1211	Other financial intermediaries - sight deposit and current account deposit				
402	1B12121	Other financial intermediaries - fixed deposit - short term				
403	1B121221	Other financial intermediaries - fixed deposit - long term -maturity up to 2 years				
404	1B121222	Other financial intermediaries - fixed deposit - long term - maturing beyond 2 years				
405	1B1213	Other financial intermediaries - liabilities on repo transactions				
406	1B1214	Other financial intermediaries - liabilities on repurchase agreements				
407	1B1221	Supplementary financial service providers - sight deposit and current account deposit				
408	1B12221	Supplementary financial service providers - fixed deposit - short term				
409	1B122221	Supplementary financial service providers - fixed deposit - long term - maturity up to 2 years				
410	1B122222	Supplementary financial service providers - fixed deposit - long term - maturing beyond 2 years				
411	1B1223	Supplementary financial service providers - liabilities on repo transactions				
412	1B1224	Supplementary financial service providers - liabilities on repurchase agreements				
413	1B1231	Insurers and pension funds - sight deposit and current account deposit				
414	1B12321	Insurers and pension funds - fixed deposit - short term				
415	1B123221	Insurers and pension funds - fixed deposit - long term -maturity up to 2 years				
416	1B123222	Insurers and pension funds - fixed deposit - long term -maturing beyond 2 years				
417	1B1233	Insurers and pension funds - liabilities on repo transactions				
418	1B1234	Insurers and pension funds - liabilities on repurchase agreements				
419	1B1311	Associated companies - sight deposit and current account deposit				
420	1B13121	Associated companies - fixed deposit - short term				
421	1B131221	Associated companies - fixed deposit - long term - maturity up to 2 years				
422	1B131222	Associated companies - fixed deposit - long term -maturing beyond 2 years				
423	1B1313	Associated companies - liabilities on repo transactions				
424	1B1314	Associated companies - liabilities on repurchase agreements				

Supervisory balance sheet and income statement
SUPERVISORY BALANCE SHEET (Liabilities)

Supervisory report identification number: 1B

Table 01

Banks, Specialised credit institutions: million HUF with no decimals; cooperative credit institutions: million HUF with 3 decimals

MNB serial number	Supervisory report line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
425	1B1321	Non-financial enterprises (excluding associated companies) - sight deposit and current account deposit				
426	1B13221	Non-financial enterprises (excluding associated companies) - fixed deposit - short term				
427	1B132221	Non-financial enterprises (excluding associated companies) - fixed deposit - long term -maturity up to 2 years				
428	1B132222	Non-financial enterprises (Excluding associated companies) - fixed deposit - long term -maturing beyond 2 years				
429	1B1323	Non-financial enterprises (Excluding associated companies) - liabilities on repo transactions				
430	1B1324	Non-financial enterprises (Excluding associated companies) - liabilities on repurchase agreements				
431	1B1411	Retail customers- Households- sight deposit and current account deposit				
432	1B14121	Retail customers - Households- fixed deposit - short term				
433	1B141221	Retail customers - Households- fixed deposit - long term -maturity up to 2 years				
434	1B141222	Retail customers - Households- fixed deposit - long term -maturing beyond 2 years				
435	1B1413	Retail customers - Households - liabilities on repo transactions				
436	1B1414	Retail customers - Households- liabilities on repurchase agreements				
437	1B1421	Retail customers - Sole proprietorships - sight deposit and current account deposit				
438	1B14221	Retail customers - Sole proprietorships - fixed deposit - short term				
439	1B142221	Retail customers - Sole proprietorships - fixed deposit - long term -maturity up to 2 years				
440	1B142222	Retail customers - Sole proprietorships - fixed deposit - long term -maturing beyond 2 years				
441	1B1423	Retail customers - Sole proprietorships - liabilities on repo transactions				
442	1B1424	Retail customers - Sole proprietorships - liabilities on repurchase agreement				
443	1B151	Non-profit institutions assisting retail customers - sight deposit and current account deposit				
444	1B1521	Non-profit institutions assisting retail customers - fixed deposit - short term				
445	1B15221	Non-profit institutions assisting retail customers- fixed deposit - long term -maturity up to 2 years				
446	1B15222	Non-profit institutions assisting retail customers - fixed deposit - long term -maturing beyond 2 years				
447	1B153	Non-profit institutions assisting retail customers - liabilities on repo transactions				
448	1B154	Non-profit institutions assisting retail customers - liabilities on repurchase agreements				
449	1B16111	EMU central government - sight deposit and current account deposit				
450	1B161121	Other liabilities to EMU central government - short term				
451	1B1611221	Other liabilities to EMU central government - long term -maturity up to 2 years				
452	1B1611222	Other liabilities to EMU central government - long term -maturing beyond 2 years				
453	1B16113	Liabilities to EMU central government on repo transactions				
454	1B16121	EMU other government agencies - sight deposit and current account deposit				
455	1B161221	Other liabilities to other EMU government agencies - short term				

Supervisory balance sheet and income statement
SUPERVISORY BALANCE SHEET (Liabilities)

Supervisory report identification number: 1B

Table 01

Banks, Specialised credit institutions: million HUF with no decimals; cooperative credit institutions: million HUF with 3 decimals

MNB serial number	Supervisory report line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
456	1B1612221	Other liabilities to other EMU government agencies - long term - maturity up to 2 years				
457	1B1612222	Other liabilities to other EMU government agencies - long term - maturing beyond 2 years				
458	1B16123	Liabilities to other EMU government agencies on repo transactions				
459	1B16131	EMU other financial intermediaries and supplementary financial service providers - sight deposit and current account deposit				
460	1B161321	Other liabilities from EMU other financial intermediaries and supplementary financial service providers - short term				
461	1B1613221	Other liabilities from EMU other financial intermediaries and supplementary financial service providers - long term -maturity up to 2 years				
462	1B1613222	Other liabilities from EMU other financial intermediaries and supplementary financial service providers - long term -maturing beyond 2 years				
463	1B16133	Liabilities from EMU other financial intermediaries and supplementary financial service providers on repo transactions				
464	1B16141	EMU insurers and pension funds - sight deposit and current account deposit				
465	1B161421	Other liabilities from EMU insurers and pension funds - short term				
466	1B1614221	Other liabilities from EMU insurers and pension funds - long term - maturity up to 2 years				
467	1B1614222	Other liabilities from EMU insurers and pension funds - long term - maturing beyond 2 years				
468	1B16143	Liabilities from EMU insurers and pension funds on repo transactions				
469	1B16151	EMU Non-financial enterprises - sight deposit and current account deposit				
470	1B161521	EMU Non-financial enterprises - fixed deposit - short term				
471	1B1615221	EMU Non-financial enterprises - fixed deposit - long term -maturity up to 2 years				
472	1B1615222	EMU Non-financial enterprises - fixed deposit - long term -maturing beyond 2 years				
473	1B16153	Liabilities from EMU Non-financial enterprises on repo transactions				
474	1B16161	EMU Retail customers and non-profit institutions assisting households - sight deposit and current account deposit				
475	1B161621	EMU Retail customers and non-profit institutions assisting households - fixed deposit - short term				
476	1B1616221	EMU Retail customers and non-profit institutions assisting households - fixed deposit - long term -maturity up to 2 years				
477	1B1616222	EMU Retail customers and non-profit institutions assisting households - fixed deposit - long term -maturing beyond 2 years				
478	1B16163	Funds from EMU Retail customers and non-profit institutions assisting households from repo transactions				
479	1B1617	Liabilities from EMU sectors on repurchase agreements				
480	1B1621	Other foreigners, deposit - fixed deposit - sight deposit and current account deposit				
481	1B16221	Other foreigners, deposit - fixed deposit - short term				
482	1B162221	Other foreigners, deposit - fixed deposit - long term -maturity up to 2 years				
483	1B162222	Other foreigners, deposit - fixed deposit - long term -maturing beyond 2 years				
484	1B1623	Liabilities from other foreigners on repo transactions				
485	1B1624	Liabilities from other foreigners on repurchase agreements				
486	1B2	Deposits from monetary financial institutions (487+...+506)				
487	1B2111	Domestic credit institutions - sight deposit and current account deposit				
488	1B21121	Domestic credit institutions, fixed deposit - short term				
489	1B211221	Domestic credit institutions, fixed deposit - long term -maturity up to 2 years				
490	1B211222	Domestic credit institutions, fixed deposit - long term -maturing beyond 2 years				
491	1B2121	Money market funds - sight deposit and current account deposit				
492	1B21221	Money market funds - fixed deposit - short term				
493	1B212221	Money market funds - fixed deposit - long term -maturity up to 2 years				
494	1B212222	Money market funds - fixed deposit - long term -maturing beyond 2 years				
495	1B22111	EMU central banks, ECB and EMU monetary financial institutions under obligation to set up and maintain reserves - sight deposit and current account deposit				

Supervisory balance sheet and income statement
SUPERVISORY BALANCE SHEET (Liabilities)

Supervisory report identification number: 1B

Table 01

Banks, Specialised credit institutions: million HUF with no decimals; cooperative credit institutions: million HUF with 3 decimals

MNB serial number	Supervisory report line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
496	1B221121	EMU central banks, ECB and EMU monetary financial institutions under obligation to set up and maintain reserves - fixed deposit - short term				
497	1B2211221	EMU central banks, ECB and EMU monetary financial institutions under obligation to set up and maintain reserves - fixed deposit - long term -maturity up to 2 years				
498	1B2211222	EMU central banks, ECB and EMU monetary financial institutions under obligation to set up and maintain reserves - fixed deposit - long term -maturing beyond 2 years				
499	1B22121	EMU other monetary financial institutions not under obligation to set up and maintain reserves - sight deposit and current account deposit				
500	1B221221	EMU other monetary financial institutions not under obligation to set up and maintain reserves - fixed deposit - short term				
501	1B2212221	EMU other monetary financial institutions not under obligation to set up and maintain reserves - fixed deposit - long term -maturity up to 2 years				
502	1B2212222	EMU other monetary financial institutions not under obligation to set up and maintain reserves, fixed deposit - long term -maturing beyond 2 years				
503	1B2221	Other foreign banks - sight deposit and current account deposit				
504	1B22221	Other foreign banks - fixed deposit - short term				
505	1B222221	Other foreign banks - fixed deposit - long term -maturity up to 2 years				
506	1B222222	Other foreign banks - fixed deposit - long term -maturing beyond 2 years				
507	1B3	Loans taken (508+...+576)				
508	1B311	Loans taken from government - short term				
509	1B3121	Loans taken from government - long term -maturity up to 2 years				
510	1B3122	Loans taken from government - long term -maturing beyond 2 years				
511	1B321	Loans taken from the central bank - short term				
512	1B3221	Loans taken from the central bank - long term -maturity up to 2 years				
513	1B3222	Loans taken from the central bank - long term -maturing beyond 2 years				
514	1B323	Central bank active repo				
515	1B3311	Loans taken from credit institutions - short term				
516	1B33121	Loans taken from credit institutions - long term -maturity up to 2 years				
517	1B33122	Loans taken from credit institutions - long term -maturing beyond 2 years				
518	1B3313	Liabilities to credit institutions on repo transactions				
519	1B3314	Liabilities to credit institutions on repurchase agreement				
520	1B3321	Liabilities to money market funds on repo transactions				
521	1B3411	Loans taken from other financial intermediaries - short term				
522	1B34121	Loans taken from other financial intermediaries - long term -maturity up to 2 years				
523	1B34122	Loans taken from other financial intermediaries - long term - maturing beyond 2 years				
524	1B34131	Loans taken from other financial intermediaries - called - with a notice of not more than 3 months				
525	1B34132	Loans taken from other financial intermediaries - called - with a notice of over 3 months but not more than 2 years				
526	1B3421	Loans taken from supplementary financial service providers - short term				
527	1B34221	Loans taken from supplementary financial service providers - long term -maturity up to 2 years				
528	1B34222	Loans taken from supplementary financial service providers - long term - maturing beyond 2 years				
529	1B34231	Loans taken from supplementary financial service providers - called - with a notice of not more than 3 months				
530	1B34232	Loans taken from supplementary financial service providers - called - with a notice of over 3 months but not more than 2 years				
531	1B3431	Loans taken from insurers and pension funds - short term				
532	1B34321	Loans taken from insurers and pension funds - long term -maturity up to 2 years				
533	1B34322	Loans taken from insurers and pension funds - long term -maturing beyond 2 years				
534	1B34331	Loans from insurance corporations and pension funds - called - with a notice of not more than 3 months				

Supervisory balance sheet and income statement
SUPERVISORY BALANCE SHEET (Liabilities)

Supervisory report identification number: 1B

Table 01

Banks, Specialised credit institutions: million HUF with no decimals; cooperative credit institutions: million HUF with 3 decimals

MNB serial number	Supervisory report line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
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 taken from non-financial enterprises - short term				
537	1B3521	Loans taken from non-financial enterprises - long term -maturity up to 2 years				
538	1B3522	Loans taken from non-financial enterprises - long term -maturing beyond 2 years				
539	1B361	Loans taken from retail customers and non-profit institutions assisting retail customers - short term				
540	1B3621	Loans taken from retail customers and non-profit institutions assisting retail customers - long term -maturity up to 2 years				
541	1B3622	Loans taken from retail customers and non-profit institutions assisting retail customers - long term -maturity up to 2 years				
542	1B363	Financial contribution of cooperative members - short term				
543	1B37	Loans taken from other residents - with a notice of not more than 3 months				
544	1B38	Loans taken from other residents - with a notice of over 3 months but not more than 2 years				
545	1B39111	Loans taken from EMU central banks, ECB and EMU monetary financial institutions under obligation to set up and maintain reserves - short term				
546	1B391121	Loans taken from EMU central banks, ECB and EMU monetary financial institutions under obligation to set up and maintain reserves - long term -maturity up to 2 years				
547	1B391122	Loans taken from EMU central banks, ECB and EMU monetary financial institutions under obligation to set up and maintain reserves - long term -maturing beyond 2 years				
548	1B39113	Liabilities from EMU central banks, ECB and EMU monetary financial institutions under obligation to set up and maintain reserves on repo transactions				
549	1B39114	Liabilities from EMU central banks, ECB and EMU monetary financial institutions under obligation to set up and maintain reserves on repurchase agreements				
550	1B391151	Loans from EMU central banks, the ECB and MFIs subject to EMU reserve requirements - called - with a notice of not more than 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 taken from EMU other monetary financial institutions not under obligation to set up and maintain reserves - short term				
553	1B391221	Loans taken from EMU other monetary financial institutions not under obligation to set up and maintain reserves - long term -maturity up to 2 years				
554	1B391222	Loans taken from EMU other monetary financial institutions not under obligation to set up and maintain reserves - long term -maturing beyond 2 years				
555	1B39123	Liabilities from EMU other monetary financial institutions not under obligation to set up and maintain reserves on repo transactions				
556	1B39124	Liabilities from EMU other monetary financial institutions not under obligation to set up and maintain reserves on repurchase agreements				
557	1B391251	Loans from other MFIs not subject to EMU reserve requirements - called - with a notice of not more than 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				

Supervisory balance sheet and income statement
SUPERVISORY BALANCE SHEET (Liabilities)

Supervisory report identification number: 1B

Table 01

Banks, Specialised credit institutions: million HUF with no decimals; cooperative credit institutions: million HUF with 3 decimals

MNB serial number	Supervisory report line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
560	1B391321	Other liabilities to other EMU sectors - long term -maturity up to 2 years				
561	1B391322	Other liabilities to other EMU sectors - long term -maturing beyond 2 years				
562	1B391331	Other liabilities to other EMU sectors - called loan - with a notice of not more than 3 months				
563	1B391332	Other liabilities to other EMU sectors - called loan - with a notice of over 3 months but not more than 2 years				
564	1B39211	Loans taken from other foreign banks - short term				
565	1B392121	Loans taken from other foreign banks - long term -maturity up to 2 years				
566	1B392122	From other foreign banks, loans taken out - long term -maturing beyond 2 years				
567	1B392131	Loans from other foreign banks - called - with a notice of not more than 3 months				
568	1B392132	Loans from other foreign banks - called - with a notice of over 3 months but not more than 2 years				
569	1B39221	Liabilities to other international institutions, foreign governments - short term				
570	1B392221	Liabilities to other international institutions, foreign governments - long term -maturity up to 2 years				
571	1B392222	Liabilities to other international institutions, foreign governments - long term -maturing beyond 2 years				
572	1B39231	Other liabilities to other foreigners - short term				
573	1B392321	Other liabilities to other foreigners - long term -maturity up to 2 years				
574	1B392322	Other liabilities to other foreigners - long term -maturing beyond 2 years				
575	1B392331	Other liabilities to other non-residents - called loans - with a notice of not more than 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	Own-issued debt securities (578+...+609)				
578	1B4111	Bonds - short term				
579	1B41121	Bonds - long term -maturity up to 2 years				
580	1B41122	Bonds - long term -maturing beyond 2 years				
581	1B4121	Convertible bonds - maturity up to 2 years				
582	1B4122	Convertible bonds - maturing beyond 2 years				
583	1B4131	Mortgage debenture - short term				
584	1B41321	Mortgage debenture - maturity up to 2 years				
585	1B41322	Mortgage debenture - maturing beyond 2 years				
586	1B4141	Certificates of deposit - short term				
587	1B41421	Certificates of deposit - long term -maturity up to 2 years				

Supervisory balance sheet and income statement
SUPERVISORY BALANCE SHEET (Liabilities)

Supervisory report identification number: 1B

Table 01

Banks, Specialised credit institutions: million HUF with no decimals; cooperative credit institutions: million HUF with 3 decimals

MNB serial number	Supervisory report line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
588	1B41422	Certificates of deposit - long term -maturing beyond 2 years				
589	1B4151	Other securities - short term				
590	1B41521	Other securities - long term -maturity up to 2 years				
591	1B41522	Other securities - long term -maturing beyond 2 years				
592	1B4211	Mortgage debenture issued by PRIVATE placement - short term				
593	1B42121	Mortgage debenture issued by PRIVATE placement - long term - maturity up to 2 years				
594	1B42122	Mortgage debenture issued by PRIVATE placement - long term - maturing beyond 2 years				
595	1B4222	Other securities issued by PRIVATE placement - short term				
596	1B42221	Other securities issued by PRIVATE placement - long term -maturity up to 2 years				
597	1B42222	Other securities issued by PRIVATE placement - long term -maturing beyond 2 years				
598	1B43111	Mortgage debenture issued abroad - short term				
599	1B431121	Mortgage debenture issued abroad - long term -maturity up to 2 years				
600	1B431122	Mortgage debenture issued abroad - long term -maturing beyond 2 years				
601	1B43121	Other securities issued abroad - short term				
602	1B431221	Other securities issued abroad - long term -maturity up to 2 years				
603	1B431222	Other securities issued abroad - long term -maturing beyond 2 years				
604	1B43211	Mortgage debenture issued abroad by PRIVATE placement - short term				
605	1B432121	Mortgage debenture issued abroad by PRIVATE placement - long term -maturity up to 2 years				
606	1B432122	Mortgage debenture issued abroad by PRIVATE placement - long term -maturing beyond 2 years				
607	1B43221	Other securities issued abroad by PRIVATE placement - short term				
608	1B432221	Other securities issued abroad by PRIVATE placement - long term - maturity up to 2 years				
609	1B432222	Other securities issued abroad by PRIVATE placement - long term - maturing beyond 2 years				
610	1B5	Total liabilities from investment service (611+...+623)				
611	1B511	- With central government				
612	1B512	- With social insurance				
613	1B513	- With local government				
614	1B52	- With central bank				
615	1B531	- With credit institutions				
616	1B532	- With money market funds				
617	1B541	- With other financial intermediaries				
618	1B542	- With supplementary financial service providers				
619	1B543	- with insurers and pension funds				
620	1B55	- with non-financial institutions				
621	1B56	- With retail customers				
622	1B57	- with non-profit institutions assisting retail customers				
623	1B58	- with foreigners				
624	1B6	Interest accruals (624+638+639)				
625	1B61	For loans taken, collected deposits (626+...+637)				
626	1B6111	- with central government				
627	1B6112	- with local government				
628	1B612	- with central bank				
629	1B6131	- with credit institutions				
630	1B6132	- with money market funds				
631	1B6141	- with other financial intermediaries				
632	1B6142	- with supplementary financial service providers				

MNB identification number: F01, F03, F08, F09, F14, F77-F85

Supervisory balance sheet and income statement
SUPERVISORY BALANCE SHEET (Liabilities)

Supervisory report identification number: 1B

Table 01

Banks, Specialised credit institutions: million HUF with no decimals; cooperative credit institutions: million HUF with 3 decimals

MNB serial number	Supervisory report line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
633	1B6143	- with insurers and pension funds				
634	1B615	- with non-financial enterprises				
635	1B616	- with retail customers				
636	1B617	- with non-profit institutions assisting retail customers				
637	1B618	- with foreigners				
638	1B62	For securities				
639	1B63	For derivatives				
640	1B7	Other accrued settlements (641+642+643+660+...+663)				
641	1B71	Items en route				
642	1B72	Suspense items				
643	1B73	Passive settlements and other accruals (644+...+659)				
644	1B73111	- with central government				
645	1B73112	- with social insurance				
646	1B73113	- with local government				
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 supplementary financial service providers				
652	1B73143	- with insurers and pension funds				
653	1B7315	- with non-financial enterprises				
654	1B73161	- Retail customers - with households				
655	1B73162	- Retail customers - with sole proprietorships				
656	1B7317	- with non-profit institutions assisting retail customers				
657	1B7318	- with foreigners				
658	1B732	- accrued liabilities, that cannot be broken down by sector				
659	1B733	Accrued operating costs				
660	1B741	Derivative instruments - institutions use fair value option - negative valuation difference				
661	1B742	Derivative instruments - institutions don't use fair value option - negative revaluation difference of foreign exchange				
662	1B75	Valuation difference of liabilities				
663	1B76	Other				
664	1B8	Provisions (665+...+668)				
665	1B81	Suspense and future liabilities				
666	1B82	General risk provisions				
667	1B83	Equalisation provisions of home savings funds				
668	1B84	Other provisions				
669	1B9	Shareholders' equity (670+...+685)				
670	1B9111	Subscribed capital - without cumulative preference shares				
671	1B9112	Subscribed capital - cumulative preference shares				
672	1B912	Subscribed capital unpaid				
673	1B921	Capital reserve - premium				
674	1B922	Capital reserve - other				
675	1B931	Profit reserve - from previous years				
676	1B932	Profit reserve - from previous year's preliminary profit				
677	1B933	Profit reserve - other				
678	1B941	Fixed reserve - repurchase price of repurchased own shares and cooperative participation certificates				
679	1B942	Fixed reserve - other				
680	1B951	Revaluation reserve of value adjustment				
681	1B9521	Revaluation reserve of fair value option - cash-flow hedging				
682	1B9522	Revaluation reserve of fair value option				
683	1B953	Revaluation reserve - other				
684	1B96	General reserve				
685	1B97	Profit or loss for the year				

Supervisory balance sheet and income statement

MEMORANDUM ITEMS

Supervisory report identification number: 1C

Table 02

Banks, Specialised credit institutions: million HUF with no decimals; cooperative credit institutions: million HUF with 3 decimals

MNB serial number	Supervisory report line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
001	1C1	Own-issued debt securities				
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	Assets and liabilities from repo transactions with central counterparty				
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	Assets and liabilities with non-financial investment funds				
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	Transferable deposit				
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	Deposits redeemable at notice				
028	1C5	Items in connection with special purpose entities (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				

Supervisory balance sheet and income statement

MEMORANDUM ITEMS

Supervisory report identification number: 1C

Table 02

Banks, Specialised credit institutions: million HUF with no decimals; cooperative credit institutions: million HUF with 3 decimals

MNB serial number	Supervisory report line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
035	1C6	Shares				
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	Other memorandum items				
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 1A8911)				
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	Mortgage loans lent to the domestic individuals - at total gross value (54+69)				
054	1C811	Total mortgage loans provided by the mortgage law (55+66)				
055	1C8111	Housing mortgage loans (56+60+61+62)				
056	1C81111	Housing mortgage loans 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 loans 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				
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 subsidy				
076	1C81213	Subsidized mortgage loans - lent from 1 October 2009				
077	1C81214	Market interest-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				

Supervisory balance sheet and income statement

MEMORANDUM ITEMS

Supervisory report identification number: 1C

Table 02

Banks, Specialised credit institutions: million HUF with no decimals; cooperative credit institutions: million HUF with 3 decimals

MNB serial number	Supervisory report line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
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	1C91	From bank overdrafts - non-interest-bearing and interest-bearing credit card credit				
090	1C91111	Associated enterprises - non-interest-bearing credit card credit				
091	1C91112	Associated enterprises - interest-bearing credit card credit				
092	1C91121	Non-financial corporations (without associated enterprises) non-interest-bearing credit card credit				
093	1C91122	Non-financial corporations - (without associated enterprises) - interest-bearing credit card credit				
094	1C91211	Households - individuals - non-interest-bearing credit card credit				
095	1C91212	Households - individuals - interest-bearing credit card credit				
096	1C91221	Households - sole proprietors - non-interest-bearing credit card credit				
097	1C91222	Households - sole proprietors - interest-bearing credit card credit				
098	1C9131	Non-profit institutions serving households - non-interest-bearing credit card credit				
099	1C9132	Non-profit institutions serving households - interest-bearing credit card credit				
100	1C9141	Loans granted to EMU non-financial corporations - convenience credit card credit				
101	1C9142	Loans granted to EMU non-financial corporations - extended credit card credit				
102	1C9151	Consumer credit granted to EMU households and non-profit institutions serving households - non-interest-bearing credit card credit				
103	1C9152	Consumer credit granted to EMU households and non-profit institutions serving households - interest-bearing credit card credit				
104	1C92	Syndicated loans				
105	1C921	Loans to				
106	1C9211	Monetary financial institution				
107	1C9212	General government				
108	1C9213	Other inland				
109	1C92131	of this non-financial corporations				
110	1C9214	EMU monetary financial institution				
111	1C9215	EMU general government				
112	1C9216	EMU other sectors				
113	1C92161	of this non-financial corporations				
114	1C922	Drawn credit				

MNB identification number: F01, F03, F08, F09, F14, F77-F85

Supervisory balance sheet and income statement

ASSETS SOLD with deferred payment or repurchase obligation

Supervisory report identification number: 1D

Table 03

nks, Specialised credit institutions: million HUF with no decimals; cooperative credit insitutions: million HUF with 3 decimals

MNB serial number	Supervisory report line code	Description	Repurchase obligation	Deferred and repurchased	Deferred payment
			1	2	3
			a	b	c
001	1D1	At book value (2+...+5)			
002	1D11	Own assets			
003	1D12	Receivables			
004	1D13	Securities			
005	1D14	Investments			
006	1D2	At selling value (7+...+10)			
007	1D21	Own assets			
008	1D22	Receivables			
009	1D23	Securities			
010	1D24	Investments			
011	1D3	At repurchase value (12+...15)			
012	1D31	Own assets			
013	1D32	Receivables			
014	1D33	Securities			
015	1D34	Investments			

Supervisory balance sheet and income statement

DATA REQUIRED FOR THE CALCULATION OF TRANSACTIONS

Supervisory report identification number: 1E

Table 04

Banks, Specialised credit institutions: million HUF with no decimals; cooperative credit institutions: million HUF with 3 decimals

MNB serial number	Supervisory report line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
001	1E0	Assets				
002	1E1	Loans written off (3+...+19)				
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				
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				

Supervisory balance sheet and income statement

Data on securitisation

Supervisory report identification number: 1F

Table 05

Banks, Specialised credit institutions: million HUF with no decimals; cooperative credit institutions: million HUF with 3 decimals

MNB serial number	Supervisory report line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
001	1F1	Securitized with impact on loan stocks				
002	1F11	Net flows of loans securitised or otherwise transferred through special purpose entities (counterparty in the transfer is an FVC located outside the euro area)				
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	Net flows of loans securitised or otherwise transferred through special purpose entities (counterparty in the transfer is an FVC located outside the euro area)				
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	Net flows of loans securitised or otherwise transferred (other counterparties in the transfer)				
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	Securitization without impact on loan stocks				
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	Outstanding amounts of loans not derecognised from the Balance Sheet				

Supervisory balance sheet and income statement

Data on securitisation

Supervisory report identification number: 1F

Table 05

Banks, Specialised credit institutions: million HUF with no decimals; cooperative credit institutions: million HUF with 3 decimals

MNB serial number	Supervisory report line code	Description	HUF	EUR	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
059	1F31	Outstanding amount of loans securitised through non GMU resident special purpose entities (FVC) but not derecognised from the Balance Sheet				
060	1F31011	Loans of central government				
061	1F31012	Loans of other general government				
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	Total mortgage loans provided by not the mortgage law (70+81)				
071	1F310514	Housing mortgage loans (71+75+76+77)				
072	1F31052	Loans of other non-residents				
073	1F311	Outstanding amount of loans securitised through GMU resident special purpose entities (FVC) but not derecognised from the Balance Sheet				
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	Loans of insurance corporations and pension funds				
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	Loans of EMU other financial intermediaries and financial auxiliaries				
083	1F3115122	Loans of EMU insurance corporations and pension funds				
084	1F311513	Loans of EMU non-financial corporations				
085	1F311514	Loans of EMU households and non-profit institutions serving households				
086	1F31152	Loans of other non-residents				

Supervisory balance sheet and income statement

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)

Supervisory report identification number: 1G

Table 06

Banks, Specialised credit institutions: million HUF with no decimals; cooperative credit institutions: million HUF with 3 decimals

MNB serial number	Supervisory report line code	Description	Currencies of non-EMU EU members				Other foreign currencies						
			DKK	SEK	GBP	Other EU currencies	USD	JPY	CHF	CAD	NOK	AUD	Other foreign currencies
			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											
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	1G2111	From central government											
033	1G2112	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 non-profit 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											
046	1G2182	From other non-resident banks - long-term											
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											

Supervisory balance sheet and income statement

Profit and Loss Account

Supervisory report identification number: 2A

Table 07

Banks, Specialised credit institutions: million HUF with no decimals; cooperative credit institutions: million HUF with 3 decimals

MNB serial number	Supervisory report line code	Description	Tárgyhavi	Halmozott
			1	2
			a	b
001	2A01	BALANCE		
002	2A011	Interest received and similar income (3+17+25+26)		
003	2A0111	Loans, deposits and other liabilities (except derivatives) (4+14)		
004	2A01111	Receivables from resident (5+6+9+10+13)		
005	2A011111	General government		
006	2A011112	Monetary institutions (7+8)		
007	2A0111121	Central bank		
008	2A0111122	Other monetary institutions		
009	2A011113	Non-financial corporations (with associated companies)		
010	2A011114	Housholds (11+12)		
011	2A0111141	Individuals		
012	2A0111142	Sole proprietors		
013	2A011115	Other resident sectors		
014	2A01112	Claims on non-residents (15+16)		
015	2A011121	EMU monetary institutions, other non-residential banks		
016	2A011122	EMU non-monetary institutions, other non-residential non-banks		
017	2A0112	Securities (except derivatives) (18+19+22+23+24)		
018	2A01121	Securities issued by general government		
019	2A01122	Securities issued by monetary institution (20+21)		
020	2A011221	Securities issued by Central Bank		
021	2A011222	Securities issued by other monetary 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	Other interest received and similar income (except derivatives)		
026	2A0114	Derivatives (27+...+30)		
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	Interest paid and similar charges (32+46+52+53)		
032	2A0121	Loans, deposits and other liabilities (except derivatives) (33+43)		
033	2A01211	Liabilities from resident (34+35+38+39+42)		
034	2A012111	General government		
035	2A012112	Monetary institutions (36+37)		
036	2A0121121	Central bank		
037	2A0121122	Other monetary institutions		
038	2A012113	Non-financial corporations (with associated companies)		
039	2A012114	Housholds (40+41)		
040	2A0121141	Individuals		
041	2A0121142	Sole proprietors		
042	2A012115	Other resident sectors		
043	2A01212	Claims on non-residents (44+45)		
044	2A012121	EMU monetary institutions, other non-residential banks		
045	2A012122	EMU non-monetary institutions, other non-residential non-banks		
046	2A0122	Securities (except derivatives) (47+...+51)		
047	2A01221	Bonds (without of bonds convertible into shares)		
048	2A01222	Convertible bonds		
049	2A01223	Deposit receipt		
050	2A01224	Mortgage debenture		
051	2A01225	Other securities		
052	2A0123	Other interest paid and similar charges (except derivatives)		
053	2A0124	Derivatives (54+...+57)		
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	Incomes from securities - dividend (59+...+61)		
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	Commissions and fees (63-75)		
063	2A031	Commissions and fees received or due (64+70)		
064	2A0311	Financial services (65+...+69)		
065	2A03111	Loan operation		
066	2A03112	Payment services activities		
067	2A03113	Card branch		
068	2A03114	Guarantee, security		
069	2A03115	Other financial operation		
070	2A0312	Investments services (except commercial activities' income (71+...+74)		
071	2A03121	Placing on the market organization activities of securities		
072	2A03122	Stockbroking activities		
073	2A03123	Deposit management, custody accounts and portfolio management operations		
074	2A03124	Other investment operations		
075	2A032	Commissions and fees paid or payable (76+82)		
076	2A0321	Financial services (77+...+81)		
077	2A03211	Activities related to administering deals of credits		
078	2A03212	Payment services activities		
079	2A03213	Card branch		
080	2A03214	Guarantees and pledges		
081	2A03215	Other financial operation		
082	2A0322	Investments services (except commercial activities' income (83+...+86)		
083	2A03221	Placing on the market organization activities of securities		
084	2A03222	Stockbroking activities		
085	2A03223	Deposit management, custody accounts and portfolio management operations		
086	2A03224	Other investment operations		
087	2A04	NET FINANCIAL PROFIT (88+126)		
088	2A041	Profit from other financial services (89 - 108)		
089	2A0411	Incomes - Other financial services (90+100+104)		
090	2A04111	Other financial services (91+...+99)		
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 adjusted for current period		
094	2A041114	Outstanding exchange gain - the amount of disasio of issued securities adjusted for current period		
095	2A041115	Profit from purchased receivables		

Supervisory balance sheet and income statement

Profit and Loss Account

Supervisory report identification number: 2A

Table 07

Banks, Specialised credit institutions: million HUF with no decimals; cooperative credit institutions: million HUF with 3 decimals

MNB serial number	Supervisory report line code	Description	Tárgyhavi	Halmozott
			1	2
			a	b
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+...+103)		
101	2A041121	Exchange gain - not interest hedging, not fair-valued		
102	2A041122	(-) Exchange loss - not interest hedging, fair-valued		
103	2A041123	Others		
104	2A04113	Valuation difference (105+...+107)		
105	2A041131	Valuation gain - Own and purchased claims for trading		
106	2A041132	Other real valuation gain		
107	2A041133	(-) Valuation loss - not interest hedging derivatives		
108	2A0412	Charges - Other financial services (109+118+122)		
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 fix 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+...+125)		
123	2A041231	Valuation loss - Own and purchased claims for trading		
124	2A041232	Other real valuation loss		
125	2A041233	(-) Valuation loss - not interest hedging derivatives		
126	2A042	Profit or loss from investment services (127-141)		
127	2A0421	Incomes - investment services (trading activities) (128+131+132+136)		
128	2A04211	Investment services (129+130)		
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+...+135)		
133	2A042131	Exchange gain - not fair-valued		
134	2A042132	(-) Exchange loss - fair-valued		
135	2A042133	Others		
136	2A04214	Valuation difference (137+...+140)		
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	Expenditures - investment services (trading activities) (142+145+146+150)		
142	2A04221	Investment services		
143	2A042211	Exchange gain - sale of participating interests of transferable securities		
144	2A042212	Others		
145	2A04222	Valuation loss - Own and purchased claims for trading		
146	2A04223	Derivatives (147+...+149)		
147	2A042231	Exchange loss - not fair-valued		
148	2A042232	(-) Exchange gain - fair-valued		
149	2A042233	Others		
150	2A04224	Valuation difference (151+...+154)		
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	Other profits (156-169)		
156	2A051	PROFIT FROM OTHER BUSINESS ACTIVITIES (157-160)		
157	2A0511	Incomes from non-financial and investment services (158+159)		
158	2A05111	Invoiced value of leased assets		
159	2A05112	Income from one-off or regular not financial and investment services, other		
160	2A0512	Other incomes (161+...+168)		
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 selling		
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	Other operating charges from business activity (170+173)		
170	2A0521	Charges on operations - non-financial and investment services (171+172)		
171	2A05211	Book value of leased assets		
172	2A05212	Expenditure on one-off or regular not-financial and investment services, other		
173	2A0522	Other charges (174+...+182+184)		
174	2A052201	Book value of own receivables upon depreciation/sale		
175	2A052202	Book value of tangible assets, intangible assets inventories upon sale		
176	2A052203	Unscheduled depreciation of tangible assets, intangible assets inventories upon sale		
177	2A052204	Value loss of inventories		
178	2A052205	Sale value of assets from inventories received in exchange for debts at selling		
179	2A052206	Value loss of assets from inventories received in exchange for debts		

Supervisory balance sheet and income statement

Profit and Loss Account

Supervisory report identification number: 2A

Table 07

Banks, Specialised credit institutions: million HUF with no decimals; cooperative credit institutions: million HUF with 3 decimals

MNB serial number	Supervisory report line code	Description	Tárgyhavi	Halmozott
			1	2
			a	b
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	GENERAL ADMINISTRATIVE COSTS (186+190)		
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	Depreciation		
197	2A08	CHANGE IN LOSS OF VALUE AND RISK PROVISIONS (198-203+208+211-212)		
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	Profit or loss on ordinary activities (1+58+62+87+155-185-196-197)		
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	Extraordinary profit or loss (217-222)		
217	2A101	EXTRAORDINARY INCOME (218+...+221)		
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	EXTRAORDINARY EXPENDITURES (223+...+227)		
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	PRE-TAX PROFIT (213+216)		
229	2A12	Taxes on income (tax advances paid during the year)		
230	2A121	of which: credit institutions special tax		
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		

Supervisory balance sheet and income statement

SUPERVISORY BALANCE SHEET (Assets at net book value)

Supervisory report identification number: 1AN

Table 11

Banks, Specialised credit institutions: million HUF with no decimals; cooperative credit institutions: million HUF with 3 decimals

MNB serial number	Supervisory report line code	Description	Forint	Euro	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
001	1AN0	Total assets (2+9+64+84+94+242+264+278+295+317)				
002	1AN1	Cash and settlement accounts (3+...+8)				
003	1AN11	Vault money (HUF, foreign currencies)				
004	1AN12	Nostro accounts with central bank				
005	1AN13	Settlement accounts of cooperative credit institutions with MTB				
006	1AN14	Nostro accounts with domestic credit institutions				
007	1AN151	Nostro accounts with EMU credit institutions				
008	1AN152	Nostro accounts with other foreign banks				
009	1AN2	Total debt securities (10+...+19+20+27+34+39+40+41)				
010	1AN2111	Shares of central government - short term				
011	1AN2112	Government bonds				
012	1AN2113	Government bonds for consolidation				
013	1AN2121	Social insurance bond- short term				
014	1AN2122	Social insurance bond- long term				
015	1AN2131	Local government bonds - short term				
016	1AN2132	Local government bonds - long term				
017	1AN2211	Bonds issued by the central bank - short term				
018	1AN22121	Bonds issued by the central bank - long term - maturity up to 2 years				
019	1AN22122	Bonds issued by the central bank - long term - maturity beyond 2 years				
020	1AN23	Total amount of domestic credit institution's bonds (21+...+26)				
021	1AN2311	Mortgage debenture issued by domestic credit institutions - short term				
022	1AN23121	Mortgage debenture issued by domestic credit institutions - long term - maturity up to 2 years				
023	1AN23122	Mortgage debenture bonds issued by domestic credit institutions - long term - maturity beyond 2 years				
024	1AN2321	Other bonds issued by domestic credit institutions - short term				
025	1AN23221	Other bonds issued by domestic credit institutions - long term - maturity up to 2 years				
026	1AN23222	Other bonds issued by domestic credit institutions - long term - maturity beyond 2 years				
027	1AN24	Total amount of other financial intermediaries', supplementary financial service providers' and insurers' bonds (28+...+33)				
028	1AN2411	Bonds issued by other financial intermediaries - short term				
029	1AN2412	Bonds issued by other financial intermediaries - long term				
030	1AN2421	Bonds issued by supplementary financial service providers - short term				
031	1AN2422	Bonds issued by supplementary financial service providers - long term				
032	1AN2431	Bonds issued by insurers - short term				
033	1AN2432	Bonds issued by insurers - long term				
034	1AN25	Total amount of non-financial enterprises' bonds (35+...+38)				
035	1AN2511	Bonds issued by associated companies - short term				
036	1AN2512	Bonds issued by associated companies - long term				
037	1AN2521	Bonds issued by non-financial enterprises (excluding associated companies) - short term				
038	1AN2522	Bonds issued by non-financial enterprises (excluding associated companies) - long term				
039	1AN2611	Bonds issued by non-profit institutions assisting retail customers - short term				
040	1AN2612	Bonds issued by non-profit institutions assisting retail customers - long term				
041	1AN27	Total amount of foreign bonds (42+...+63)				
042	1AN27111	Bonds issued by EMU central government - short term				
043	1AN27112	Bonds issued by EMU central government - long term				
044	1AN27121	EMU other government securities - short term				
045	1AN27122	EMU other government securities - long term				
046	1AN271311	Mortgage debenture issued by EMU MFI - short term				
047	1AN2713121	Mortgage debenture issued by EMU MFI - long term - maturity up to 2 years				
048	1AN2713122	Mortgage debenture issued by EMU MFI - long term - maturity beyond 2 years				
049	1AN271321	EMU Monetary financial institutions other bonds - short term				
050	1AN2713221	EMU Monetary financial institutions other bonds - long term - maturity up to 2 years				
051	1AN2713222	EMU Monetary financial institutions other bonds - long term - maturity beyond 2 years				
052	1AN27141	EMU other sectors' bonds - short term				
053	1AN27142	EMU other sectors' bonds - long term				
054	1AN27211	Bonds issued by other foreign government agencies - short term				
055	1AN27212	Bonds issued by other foreign government agencies - long term				
056	1AN272211	Mortgage backed bonds issued by other foreign credit institutions - short term				

Supervisory balance sheet and income statement

SUPERVISORY BALANCE SHEET (Assets at net book value)

Supervisory report identification number: 1AN

Table 11

Banks, Specialised credit institutions: million HUF with no decimals; cooperative credit institutions: million HUF with 3 decimals

MNB serial number	Supervisory report line code	Description	Forint	Euro	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
057	1AN2722121	Mortgage backed bonds issued by other foreign credit institutions - maturity up to 2 years				
058	1AN2722122	Mortgage backed bonds issued by other foreign credit institutions - maturity beyond 2 years				
059	1AN272221	Other bonds issued by other foreign banks - short term				
060	1AN2722221	Other bonds issued by other foreign banks - long term - maturity up to 2 years				
061	1AN2722222	Other bonds issued by other foreign banks - long term - maturity beyond 2 years				
062	1AN27231	Bonds issued by other foreign issuers - short term				
063	1AN27232	Bonds issued by other foreign issuers - long term				
064	1AN3	Total participations (65+68+69+75+76+77)				
065	1AN31	Total amount of domestic credit institutions' (66+67)				
066	1AN3111	Shares of domestic credit institutions listed on the stock exchange				
067	1AN3112	Shares of domestic credit institutions NOT listed on the stock exchange				
068	1AN32	Investment notes of money market funds				
069	1AN33	Other investment notes, venture capital certificate, shares of other financial intermediaries, supplementary financial service providers, insurers (70+...+74)				
070	1AN3311	Other investment notes				
071	1AN33121	Other financial intermediaries - venture capital certificate				
072	1AN33122	Shares of other financial intermediaries				
073	1AN3313	Shares of supplementary financial service providers				
074	1AN3314	Insurers' shares				
075	1AN3411	Shares of non-financial enterprises listed on the stock exchange				
076	1AN3412	Shares of non-financial enterprises NOT listed on the stock exchange				
077	1AN35	Total amount of foreign shares and investment notes (78+...+83)				
078	1AN3511	Investment notes of EMU money market funds				
079	1AN3512	EMU Monetary financial institutions' shares				
080	1AN35131	EMU other sectors' investment notes				
081	1AN35132	EMU other sectors' shares				
082	1AN3521	Investment notes of other foreign money market funds				
083	1AN3522	Other foreign issuers' shares and investment notes				
084	1AN4	Central bank and inter-bank deposits (85+...+93)				
085	1AN411	Deposits at central bank - short term				
086	1AN412	Deposits at central bank - long term				
087	1AN421	Deposits at domestic credit institutions - short term				
088	1AN422	Deposits at domestic credit institutions - long term				
089	1AN423	Domestic credit institutions - receivables from repurchase agreements				
090	1AN4311	Inter-bank deposits at EMU credit institutions - short term				
091	1AN4312	Inter-bank deposits at EMU credit institutions - long term				
092	1AN4321	Other inter-bank deposits abroad - short term				
093	1AN4322	Other inter-bank deposits abroad - long term				
094	1AN5	Loans (95+...+103+107+...+113+135+161+184+198+206)				
095	1AN51111	Other loans to the central government - current-account loan				
096	1AN511121	Other loans to the central government - short term				
097	1AN511122	Other loans to the central government - long term				
098	1AN51121	Loans to other institutions belonging to the central government - current-account loan				
099	1AN511221	Other loans to other institutions belonging to the central government - short term				
100	1AN511222	Other loans to other institutions belonging to the central government - long term				
101	1AN5121	Loans to social insurance - short term				
102	1AN5122	Loans to social insurance - long term				
103	1AN513	Total amount of local government loans' (104+...+106)				
104	1AN5131	Loans to local government - current-account loan				
105	1AN51321	Other loans to local government - short term				
106	1AN51322	Other loans to local government - long term				
107	1AN52	Loans to the central bank				
108	1AN5311	Loans to domestic credit institutions - short term				
109	1AN5312	Loans to domestic credit institutions - long term				
110	1AN5313	Foreign syndicated loans to domestic credit institutions				
111	1AN5321	Loans to money market funds				
112	1AN5322	Money market funds - receivables from repurchase agreements				
113	1AN54	Total amount of loans to other financial intermediaries, supplementary financial service providers, insurers, pension funds (114+...+134)				
114	1AN5411	Loans to other financial intermediaries - current-account loan				

Supervisory balance sheet and income statement

SUPERVISORY BALANCE SHEET (Assets at net book value)

Supervisory report identification number: 1AN

Table 11

Banks, Specialised credit institutions: million HUF with no decimals; cooperative credit institutions: million HUF with 3 decimals

MNB serial number	Supervisory report line code	Description	Forint	Euro	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
115	1AN54121	Other loans to other financial intermediaries - short term				
116	1AN541221	Other loans to other financial intermediaries - long term with less than 5 years maturity				
117	1AN541222	Other loans to other financial intermediaries - with maturity over 5 years				
118	1AN54131	Other financial intermediaries - receivables from repurchase agreements - short term				
119	1AN541321	Other financial intermediaries - receivables from repurchase agreements - with less than 5 years maturity				
120	1AN541322	Other financial intermediaries - receivables from repurchase agreements - with maturity over than 5 years				
121	1AN5421	Loans to supplementary financial service providers - current-account loan				
122	1AN54221	Other loans to supplementary financial service providers - short term				
123	1AN542221	Other loans to supplementary financial service providers - long term - with less than 5 years maturity				
124	1AN542222	Other loans to supplementary financial service providers - long term - with maturity over 5 years				
125	1AN54231	Supplementary financial service providers - receivables from repurchase agreements - short term				
126	1AN542321	Supplementary financial service providers - receivables from repurchase agreements - long term - with less than 5 years maturity				
127	1AN542322	Supplementary financial service providers - receivables from repurchase agreements - long term - with maturity over 5 years				
128	1AN5431	Loans to insurers and pension funds - current-account loan				
129	1AN54321	Loans to insurers and pension funds - short term				
130	1AN543221	Loans to insurers and pension funds - long term - with less than 5 years maturity				
131	1AN543222	Loans to insurers and pension funds - long term - with maturity over 5 years				
132	1AN54331	Insurers and pension funds - receivables from repurchase agreements - short term				
133	1AN543321	Insurers and pension funds - receivables from repurchase agreements - long term - with less than 5 years maturity				
134	1AN543322	Insurers and pension funds - receivables from repurchase agreements - long term - with maturity over 5 years				
135	1AN55	Total amount of loans to non-financial enterprises (136+...+160)				
136	1AN5511	Associated companies - current account loan				
137	1AN55121	Associated companies - other loan and loan type receivables - short term				
138	1AN551221	Associated companies - other loan and loan type receivables - long term - with less than 5 years maturity				
139	1AN551222	Associated companies - other loan and loan type receivables - long term - with maturity over 5 years				
140	1AN55131	Associated companies - receivables from repurchase agreements - short term				
141	1AN551321	Associated companies - receivables from repurchase agreements - long term - with less than 5 years maturity				
142	1AN551322	Associated companies - receivables from repurchase agreements - long term - with maturity over 5 years				
143	1AN5521	Non-financial enterprises (excluding associated companies) - current account loan				
144	1AN55221	Non-financial enterprises (excluding associated companies) - bill of exchange - short term				
145	1AN552221	Non-financial enterprises (excluding associated companies) - bill of exchange - long term - with less than 5 years maturity				
146	1AN552222	Non-financial enterprises (excluding associated companies) - bill of exchange - long term - with maturity over than 5 years				
147	1AN55231	Non-financial enterprises (excluding associated companies) - receivables from repurchased agreements - short term				
148	1AN552321	Non-financial enterprises (excluding associated companies) - purchased receivables - long term - with less than 5 years maturity				
149	1AN552322	Non-financial enterprises (excluding ancillary enterprises) - purchased receivables - long term - with				
150	1AN55241	Non-financial enterprises (excluding associated companies) - mortgage loans - short term				
151	1AN552421	Non-financial enterprises (excluding associated companies) - mortgage loans - long term - with less than 5 years maturity				
152	1AN552422	Non-financial enterprises (excluding associated companies) - mortgage loans - long term - with maturity over 5 years				
153	1AN55251	Non-financial enterprises (excluding associated companies) - other loans - short term				
154	1AN552521	Non-financial enterprises (excluding associated companies) - other loans - long term - with less than 5 years maturity				
155	1AN552522	Non-financial enterprises (excluding associated companies) - other loans - long term - with maturity over 5 years				

Supervisory balance sheet and income statement

SUPERVISORY BALANCE SHEET (Assets at net book value)

Supervisory report identification number: 1AN

Table 11

Banks, Specialised credit institutions: million HUF with no decimals; cooperative credit institutions: million HUF with 3 decimals

MNB serial number	Supervisory report line code	Description	Forint	Euro	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
156	1AN55261	Non-financial enterprises (excluding ancillary enterprises) - financial leasing - with less than 5 years				
157	1AN55262	Non-financial enterprises (excluding associated companies) - financial leasing - with maturity over 5 years				
158	1AN55271	Non-financial enterprises (excluding associated companies) -receivables from repurchase agreements - short term				
159	1AN552721	Non-financial enterprises (excluding associated companies) -receivables from repurchase agreements - long term - with less than 5 years maturity				
160	1AN552722	Non-financial enterprises (excluding associated companies) -receivables from repurchase agreements - long term - with maturity over 5 years				
161	1AN561	Retail costumers - Households - total loans (162+...+183)				
162	1AN5611	Retail customers- Households - current account loan				
163	1AN561211	Retail customers- Households - consumer loans - personal loans - short term				
164	1AN5612121	Retail customers- Households - consumer loans - personal loans - with less than 5 years maturity				
165	1AN5612122	Retail customers- Households - consumer loans - personal loans - with maturity over 5 years				
166	1AN561221	Retail customers- Households - consumer loans - autofinancing - short term				
167	1AN5612221	Retail customers- Households - consumer loans - autofinancing - with less than 5 years maturity				
168	1AN5612222	Retail customers- Households - consumer loans - autofinancing - with maturity over 5 years				
169	1AN561231	Retail customers- Households - consumer loans - unrestricted used mortgage loan - short term				
170	1AN5612321	Retail customers- Households - consumer loans - unrestricted used mortgage loan - with less than 5 years maturity				
171	1AN5612322	Retail customers- Households - consumer loans - unrestricted used mortgage loan - with maturity over 5 years				
172	1AN561241	Retail customers- Households - consumer loans - commodity and other consumer loan - short term				
173	1AN5612421	Retail customers- Households - consumer loans - commodity and other consumer loan - with less than 5 years maturity				
174	1AN5612422	Retail customers- Households - consumer loans - commodity and other consumer loan - with maturity over 5 years				
175	1AN56131	Retail customers - Households - mortgage loans - short term				
176	1AN561321	Retail customers - Households - mortgage loans - long term - with less than 5 years maturity				
177	1AN561322	Retail customers - Households - mortgage loans - long term - with maturity over 5 years				
178	1AN56141	Retail customers - Households - other loans- short term				
179	1AN561421	Retail costumers - Households - other loans - long term - with less than 5 years maturity				
180	1AN561422	Retail costumers - Households- other loans - long term - with maturity over 5 years				
181	1AN56151	Retail customers - Households - receivables from repurchase agreements - short term				
182	1AN561521	Retail customers - Households - receivables from repurchase agreements - long term - with less than 5 years maturity				
183	1AN561522	Retail customers - Households- receivables from repurchase agreements - long term - with maturity over 5 years				
184	1AN562	Retail customers - Sole proprietorships - Total amount of loans -hitelek összesen (185+...+197)				
185	1AN5621	Retail customers - Sole proprietorships - current account loan				
186	1AN56221	Retail customers - Sole proprietorships - auto financing - short term				

Supervisory balance sheet and income statement

SUPERVISORY BALANCE SHEET (Assets at net book value)

Supervisory report identification number: 1AN

Table 11

Banks, Specialised credit institutions: million HUF with no decimals; cooperative credit institutions: million HUF with 3 decimals

MNB serial number	Supervisory report line code	Description	Forint	Euro	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
187	1AN562221	Retail customers - Sole proprietorships - auto financing - long term - with less than 5 years maturity				
188	1AN562222	Retail customers - Sole proprietorships - auto financing - long term - with maturity over 5 years				
189	1AN56231	Retail customers - Sole proprietorships - mortgage loans - short term				
190	1AN562321	Retail customers- Sole proprietorships - mortgage loans - long term - with less than 5 years maturity				
191	1AN562322	Retail customers- Sole proprietorships - mortgage loans - long term - with maturity over 5 years				
192	1AN56241	Retail customers - Sole proprietorships - other loans - short term				
193	1AN562421	Retail customers - Sole proprietorships - other loans - long term - with less than 5 years maturity				
194	1AN562422	Retail customers - Sole proprietorships - other loans - long term - with maturity over 5 years				
195	1AN56251	Retail - Sole proprietorships - receivables from repurchase agreements - short term				
196	1AN562521	Retail customers - Sole proprietorships - receivables from repurchase agreements - long term - with less than 5 years maturity				
197	1AN562522	Retail customers- Sole proprietorships - receivables from repurchase agreements - long term - with maturity over 5 years				
198	1AN57	Total amount of loans to non-profit institutions serving households (199+...+205)				
199	1AN571	Non-profit institutions assisting retail customers - current account loan				
200	1AN5721	Non-profit institutions assisting retail customers other loans - short term				
201	1AN57221	Non-profit institutions assisting retail customers other loans - long term - with less than 5 years maturity				
202	1AN57222	Non-profit institutions assisting retail customers other loans - long term - with maturity over 5 years				
203	1AN5731	Non-profit institutions assisting retail customers - receivables from repurchase agreements - short term				
204	1AN57321	Non-profit institutions assisting retail customers - receivables from repurchase agreements - long term - with less than 5 years maturity				
205	1AN57322	Non-profit institutions assisting retail customers - receivables from repurchase agreements - long term - with maturity over 5 years				
206	1AN58	Total amount of loans to foreigners (207+...+241)				
207	1AN58111	Receivables from EMU credit institutions - short term				
208	1AN58112	Receivables from EMU credit institutions - long term				
209	1AN58121	Receivables from EMU money market funds - short term				
210	1AN58122	Receivables from EMU money market funds - long term				
211	1AN58131	Loans to EMU general government - short term				
212	1AN58132	Loans to EMU general government - long term				
213	1AN58141	Loans to EMU other financial intermediaries and supplementary financial service providers - current-account loan				
214	1AN581421	Loans to EMU other financial intermediaries and supplementary financial service providers - short term				
215	1AN5814221	Loans to EMU other financial intermediaries and supplementary financial service providers - long term - with less than 5 years maturity				
216	1AN5814222	Loans to EMU other financial intermediaries and supplementary financial service providers - long term - with maturity over 5 years				
217	1AN58151	Loans to EMU insurers and pension funds - current-account loan				
218	1AN581521	Loans to EMU insurers and pension funds - short term				

Supervisory balance sheet and income statement

SUPERVISORY BALANCE SHEET (Assets at net book value)

Supervisory report identification number: 1AN

Table 11

Banks, Specialised credit institutions: million HUF with no decimals; cooperative credit institutions: million HUF with 3 decimals

MNB serial number	Supervisory report line code	Description	Forint	Euro	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
219	1AN5815221	Loans to EMU insurers and pension funds - long term - with less than 5 years maturity				
220	1AN5815222	Loans to EMU insurers and pension funds - long term - with maturity over 5 years				
221	1AN58161	Loans to EMU non-financial enterprises - current-account loan				
222	1AN581621	Other loans to EMU non-financial enterprises - short term				
223	1AN5816221	Other loans to EMU non-financial enterprises - long term - with less than 5 years maturity				
224	1AN5816222	Other loans to EMU non-financial enterprises - long term - with maturity over 5 years				
225	1AN58171	Loans to EMU retail customers and non-profit institutions assisting retail customers - current-account loan				
226	1AN581721	Consumer loans to EMU retail customers and non-profit institutions assisting retail customers - short term				
227	1AN5817221	Loans to EMU retail customers and non-profit institutions assisting retail customers - long term - with less than 5 years				
228	1AN5817222	Loans to EMU retail customers and non-profit institutions assisting retail customers - long term - with maturity over 5 years				
229	1AN581731	Loans to EMU customers and non-profit institutions assisting retail customers - short term				
230	1AN5817321	mortgage loans to EMU retail customers and non-profit institutions assisting retail customers - long term - with less than 5 years maturity				
231	1AN5817322	mortgage loans to EMU customers and non-profit institutions assisting retail customers - long term - with maturity over 5 years				
232	1AN581741	Other loans to EMU retail customers and non-profit institutions assisting retail customers - short term				
233	1AN5817421	Other loans to EMU retail customers and non-profit institutions assisting retail customers - long term - with less than 5 years maturity				
234	1AN5817422	Other loans to EMU retail customers and non-profit institutions assisting retail customers - long term - with maturity over 5 years				
235	1AN581751	Other loans to EMU sole proprietorships - short term				
236	1AN5817521	Other loans to EMU sole proprietorships - long term - with less than 5 years maturity				
237	1AN5817522	Other loans to EMU sole proprietorships - long term - with maturity over 5 years				
238	1AN58211	Receivables from other foreign banks - short term				
239	1AN58212	Receivables from other foreign banks - long term				
240	1AN58221	Receivables from other foreigners - short term				
241	1AN58222	Receivables from other foreigners - long term				
242	1AN6	Participations (243+244+252+258)				
243	1AN611	Shares of domestic credit institutions				
244	1AN62	Total amount of participation in other financial intermediaries, supplementary financial services providers, insurers and pension funds (245+...+251)				
245	1AN6211	Other financial intermediaries - venture capital certificate				
246	1AN6212	Other financial intermediaries - Shares				

Supervisory balance sheet and income statement

SUPERVISORY BALANCE SHEET (Assets at net book value)

Supervisory report identification number: 1AN

Table 11

Banks, Specialised credit institutions: million HUF with no decimals; cooperative credit institutions: million HUF with 3 decimals

MNB serial number	Supervisory report line code	Description	Forint	Euro	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
247	1AN6213	Other financial intermediaries - Other participations and shares				
248	1AN6221	Supplementary financial service providers - Shares				
249	1AN6222	Supplementary financial service providers - Other participations and shares				
250	1AN623	Insurers' shares				
251	1AN624	Participations in pension funds				
252	1AN63	Total amount of participation in non-financial enterprises (253+...+257)				
253	1AN6311	Shares of associated companies				
254	1AN6312	Other participations and shares of associated companies				
255	1AN6321	Shares of non-financial enterprises (excluding associated companies)				
256	1AN6322	Other participations and shares of non-financial enterprises (excluding associated companies)				
257	1AN633	Shares of and participations in enterprises from loan-to-equity conversions				
258	1AN64	Total amount of foreign participations (259+...+263)				
259	1AN6411	Shares of EMU credit institutions				
260	1AN6412	Shares of other EMU sectors				
261	1AN6413	Shares of and participations in other EMU enterprises from loan-to-equity conversion				
262	1AN6421	Shares of other foreign issuers				
263	1AN6422	Other shares of and participations in other businesses from loan-to-equity conversions				
264	1AN7	Total receivables from investment services (265+...+277)				
265	1AN711	- with central government				
266	1AN712	- with social insurance				
267	1AN713	- with local government				
268	1AN72	- with central bank				
269	1AN731	- with credit institutions				
270	1AN732	- with money market funds				
271	1AN741	- with other financial intermediaries				
272	1AN742	- with supplementary financial service providers				
273	1AN743	- with insurers and pension funds				
274	1AN75	- with non-financial enterprises				
275	1AN76	- with retail customers				
276	1AN77	- with non-profit institutions assisting retail customers				
277	1AN78	- from foreigners				
278	1AN8	Interest prepayments (279+293+294)				
279	1AN81	For offered loans and deposits (280+...+292)				
280	1AN811	- with central government				
281	1AN812	- with local municipalities				
282	1AN812	- with central bank				
283	1AN8131	- with credit institutions				
284	1AN8132	- with money market funds				
285	1AN8141	- with other financial intermediaries				
286	1AN8142	- with supplementary financial service providers				
287	1AN8143	- with insurers and pension funds				
288	1AN815	- with non-financial enterprises				
289	1AN8161	- with retail customers - households				
290	1AN8162	- with retail customers - sole proprietorships				

Supervisory balance sheet and income statement

SUPERVISORY BALANCE SHEET (Assets at net book value)

Supervisory report identification number: 1AN

Table 11

Banks, Specialised credit institutions: million HUF with no decimals; cooperative credit institutions: million HUF with 3 decimals

MNB serial number	Supervisory report line code	Description	Forint	Euro	Other foreign currencies	Total
			1	2	3	4
			a	b	c	d
291	1AN817	- with non-profit institutions assisting retail customers				
292	1AN818	- with foreigners				
293	1AN82	For securities				
294	1AN83	For derivatives				
295	1AN91	Other prepayments and other assets (296+312+...+316)				
296	1AN911	Total prepayments (297+...+311)				
297	1AN91111	- with central government				
298	1AN91112	- with social security				
299	1AN91113	- with local municipalities				
300	1AN9112	- with central bank				
301	1AN91131	- with credit institutions				
302	1AN91132	- with money market funds				
303	1AN91141	- with other financial intermediaries				
304	1AN91142	- with supplementary financial service providers				
305	1AN91143	- with insurers and pension funds				
306	1AN9115	- with non-financial enterprises				
307	1AN91161	-with retail customers - households				
308	1AN91162	- with retail customers - sole proprietorships				
309	1AN9117	- with non-profit institutions assisting households				
310	1AN9118	- with foreigners				
311	1AN9119	- prepayments that cannot be broken down by sector				
312	1AN912	Floating items				
313	1AN913	Suspense items				
314	1AN914	Others				
315	1AN9151	Derivative instruments - institutions use fair value option - positive valuation difference				
316	1AN9152	Derivative instruments - institutions don't use fair value option - positive revaluation difference of foreign exchange				
317	1AN92	Own assets (318+...+337)				
318	1AN92111	Repurchased own domestic bonds				
319	1AN92112	Repurchased own foreign bonds				
320	1AN9212	Repurchased own shares, repaid cooperative proprietary shares				
321	1AN922	Other own assets (inventories)				
322	1AN9231	Assets taken over				
323	1AN9241	Intangible assets -property rights				
324	1AN9242	Intangible assets - software				
325	1AN9243	Intangible assets - Other				
326	1AN9244	Revaluation of intangible assets				
327	1AN9251	Rental rights of tangible assets for financial and investment purposes				
328	1AN9252	Tangible assets used for financial and investment purposes -property rights relating to real estates				
329	1AN9253	Tangible assets used for financial and investment purposes - real estates				
330	1AN9254	Tangible assets used for financial and investment purposes - technical equipment, machines, fixtures, vehicles				
331	1AN9255	Tangible assets used for financial and investment purposes - investment projects and advances given for investment projects				
332	1AN9256	Revaluation of tangible assets used for financial and investment purposes				
333	1AN9261	Tangible assets not used for financial and investment purposes - rights relating to real estates				
334	1AN9262	Tangible assets not used for financial and investment purposes - real estates				
335	1AN9263	Tangible assets not used for financial and investment purposes - technical equipment, machines, fixtures, vehicles				
336	1AN9264	Tangible assets not used for financial and investment purposes - investment projects and advances given for investment projects				
337	1AN9265	Revaluation of tangible assets not used for financial and investment purposes				

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.F.6 of this Annex.
2. Hungarian credit institutions that operate branches abroad shall submit two different Supervisory balance sheet data disclosures for each reference period. One shall be prepared based on balance sheet data complete with the particulars of the branches operated abroad (data disclosures coded F77, F78, F79, F80, F81). The other (data disclosers coded F01, F03, F09, F14) shall be based on data not consolidated with the data of the branches. (Credit institutions that do not operate branches abroad shall submit reports under identification codes 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 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. In order to ensure consistence between foreign-related receivables and liabilities disclosed in the Supervisory Balance Sheet (as in table 01 containing the gross book values of liabilities) and the stock data of accounts receivable from and payable to non-residents, the technical guidelines specified in Point 5 of Annex 3, available on the MNB's website shall be taken into account. If there are modification needs of data disclosures coded 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 data disclosures coded 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 Hitkr are 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 reported 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/receipt of liquid assets under implied reverse transactions shall be handled, in accordance with the 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

24. Reporting of converting overdue foreign exchange loans into forints:

Converting overdue foreign exchange loans into forints means the case when - on the basis of the relevant foreign exchange loan agreement or the general business terms and conditions - a portion of the outstanding foreign exchange debt (e.g. the overdue instalments) or the whole debt (e.g. in the case of termination) is already kept on record in the credit institution's books in forints, and following that no exchange rate change is accounted for vis-à-vis the client for the related claim or part of a claim, i.e. the value of the claim may not change any longer as a result of changes in the exchange rate. (For example, a portion of a foreign exchange loan may be converted into forints if the loan is repaid in forints, and the credit institution keeps a record of the due but not received amount as receivable in forints until the payment is done. In this case the loan is not terminated, and the portion of the claim not affected by the delay continues to be recorded in the original foreign currency.)

Converting into forints the overdue receivables in the case of which the original foreign exchange loan agreement or the general business terms and conditions contain the conditions of conversion into forints - i.e. amending the agreement is not a pre-condition of the conversion into forints (as opposed to restructuring, for example) - shall be reported as follows:

In the Supervisory balance sheet and the related tables, a claim or part of a claim converted into forints as defined above shall be recorded in the forint column, in the row corresponding to the original purpose and maturity of the loan. If the stock of receivables converted into forints can alter with a change in the exchange rate, i.e. the credit institution records an exchange rate change later, the loan shall continue to be shown in the column corresponding to the original foreign currency.

The items related to the total stock of outstanding receivables (such as sales, loan loss provisions, write-offs) shall be divided between the portion of claim converted into forints and the portion of claim in foreign exchange in the ratio of foreign exchange and forint stocks. Consequently, if all the foreign exchange receivables are converted into forints, all the related items shall be shown in the forint column.

Overdue foreign exchange loans converted into forint should not be recorded in the reclassification report.

25. Adjustment data due to reclassifications (data disclosures under identification codes F82, F83, F84, F85, F86, F87)

The size of adjustments due to reclassifications shall be reported monthly relating to tables 01 and 11 of data disclosures coded F01 and F03 as data disclosures under identification codes F82 and F83, quarterly relating to table 01 of data disclosures coded F19 and F33 as data disclosures under identification codes F86 and F87, and annually relating to tables 01 and 11 of data disclosures coded F09 and F14 as data disclosures under identification codes F84 and F85. Decreases in the holdings shall be sent with negative signs, increases with no signs, in the same tables and formats prescribed. Data disclosures should include only those adjustments, the amount of which is higher than 500 million of forint for any of the series affected by the change, but the MNB accepts the reporting of those adjustments which are lower than 500 billion of forint.

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 (F82-F85) 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
	ASSETS			
001	I. Claims on residents (a+...+k)			
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	II. Claims on non-residents (1+...+10)			
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	III. Other financial claims (1+2)			
060	1/ Deferred expenses of interests and rental fees			
061	2/ Other deferred assets and other assets			
062	IV. Non-financial assets			
063	TOTAL ASSETS (I.+II.+III.+IV.)			
	LIABILITIES			
064	V. Equity			
065	VI. Subordinated debt capital			

Statistical balance sheet of insurance companies

Table 01

million HUF

Code	Description	Forint	Foreign currency	Total
		a	b	c
066	VII. Provisions			
067	VIII. Technical provisions (1+...+6)			
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	IX. Deposits received from re-insurance companies			
079	X. Liabilities (1+...+5)			
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	XI. Accrued and deferred liabilities			
088	TOTAL LIABILITIES (V.+...+XI.)			
	OTHER DATA			
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 Szm̄t.) 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 Szm̄t., 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 Szm., 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.

Statistical balance sheet of investment funds

Table 01: Statistical balance sheet of investment funds

					million HUF
No.	Description	HUF a	EUR b	Other currency c	Total d
1	Total assets (2+6+20+27+34+38+39+40)				
2	Cash and deposits (3+...+5)				
3	Inland				
4	GMU				
5	Other foreign countries				
6	Total debt securities (7+...+19)				
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				
20	Other foreign countries				
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				

Statistical balance sheet of investment funds

Table 01: Statistical balance sheet of investment funds

					million HUF
No.	Description	HUF a	EUR b	Other currency c	Total d
27	Investment fund shares (28+...+33)				
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				
34	Non financial assets (35+...+37)				
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	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)	Name of the security	Nominal value (in thousand currency)	Stock (million HUF)
	a	b	c	d
01				
02				
03				
04				
05				
...				
...				
...				
nn				

MNB identification number: F07

Table 03: Stock of 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				

MNB identification number: F07

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
1	Total assets (2+6+20+27+34+38+39+40)				
2	Cash and deposits (3+...+5)				
3	Inland				
4	GMU				
5	Other foreign countries				
6	Total debt securities (7+...+19)				
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				
20	Shares (21+...+26)				
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				
27	Investment coupons (28+...+33)				
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				
33	Investment coupons of other foreign non-money-market funds				

Table 05: Statistical balance sheet of investment funds - reclassifications

million HUF

No.	Description	HUF	EUR	Other currency	Total
		a	b	c	d
34	Non financial assets (35+..+37)				
35	Inland				
36	GMU				
37	Other foreign countries				
38	Financial derivatives - inland				
39	Financial derivatives - inland				
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				

MNB identification number: F07

Table 06: Memorandum items

		million HUF
No.	Description	Total
1	Proprietary income of investment fund (2+3+4):	
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

million HUF

No.	Description	Currency of non-GMU EU countries				Other currencies						
		DKK a	SEK b	GBP c	total other EU currencies d	USD e	JPY f	CHF g	CAD h	NOK i	AUD j	total other currencies k
	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											

NEW table

MNB identification number: F07

Table 08: Details of issued investment fund shares

No.	Security identifier (Code ISIN)	Nominal value (pieces)	Net assets per unit (HUF)
	a	b	c
01			
02			
03			
...			
...			
nn			

MNB identification number: F07

Completion instructions for the report Statistical balance sheet of investment funds

I. General instructions

1. Data shall be reported in separate tables for each investment fund.
2. 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.
3. 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.
4. 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

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.

Table 08: Details of net asset value

The table shall contain the details of the net asset value reported in Table 01 Row 43. Data suppliers have to report number of issued units and their price in Table 08. (All applicable ISIN codes per investment fund must be reported.)

Quarterly report related to the Supervisory Balance Sheet

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	ASSETS				
002	Loans and deposits, given at gross book value				
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				

Quarterly report related to the Supervisory Balance Sheet

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	Securities owned by credit institutions, at net book value				
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				

Quarterly report related to the Supervisory Balance Sheet

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	LIABILITIES				
069	Deposits, loans taken and accrued liabilities				
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	MEMORANDUM ITEMS				
083	Receivables from residents with the exception of MNB linked to derivatives				
084	Receivables from credit institutions linked to derivatives				
085	Receivables from 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 residents with the expectation of MNB linked to derivatives				
090	Receivables from credit institutions linked to derivatives				

Quarterly report related to the Supervisory Balance Sheet

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
091	Receivables from money market funds and other financial corporations linked to derivatives				
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 with the exception of MNB linked to derivatives				
096	Liabilities due to credit institutions linked to derivatives				
097	Liabilities due to 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 with the exception of MNB linked to derivatives				
102	Liabilities due to credit institutions linked to derivatives				
103	Liabilities due to 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
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	Croatia									
029	Other non-resident					205				

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	Lithuanian litas (LTL) c	Bulgarian leva (BGN) d	Romanian lei (RON) e	Croatian kuna (HRK) f
001	ASSETS						
002	Inventory of foreign exchange currency						
003	Loans, deposits						
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	Securities other than shares						
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	LIABILITIES						
031	Loans, deposits, subordinated loan capital						
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						

Quarterly report related to the Supervisory Balance Sheet
Data on securitisation

U4 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 in the care of credit institutions				

Quarterly report related to the Supervisory Balance Sheet
Data on securitisation

U4 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	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.	1. Cash on hand (forint of other currency)	
2.	2. Bank deposits (current accounts and time-deposits)	
3.	3. Receivables from loans (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.	4. Debt securities	
12.	5. Shares, other equity, investment units	
13.	6. Other financial instruments (6.=6.1.+..+6.3.)	
14.	6.1. Trade receivables	
15.	6.2. Deferred interests	
16.	6.3. Other receivables	
17.	7. Non-financial assets (intangible and tangible assets)	
18.	8. Balance sheet total (8.=1.+..+7.=9.+..+13.)	
19.	9. Equity (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.	10. Provisions	
24.	11. Loan debt total (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.	12. Issued securities other than shares	
30.	13. Other liabilities (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.

If the MNB ask the data supplier in special designation to fill the „Data supplier-specific information data” row, then the data supplier has to fill the form. The MNB defines the expected data content of this row in the special designation.

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

MNB identification number: **F95**

Annual financial data of large companies owned by the state or local governments

Table 01

HUF million

Serial No.	Description	Total	Of the total	
			FX	HUF
		a	b	c
1	Invested financial assets			
2	Of long-term securities: securities issued by the Hungarian State			
3	Long-term loans to affiliates			
4	Long term loans to companies in other share relations			
5	Other long-term loans			
6	Receivables total (current assets part)			
7	Receivables from customers (gross)			
8	Of receivables from affiliated companies: Trade debtors			
9	Of receivables from affiliated companies: Loans granted			
10	Of receivables from affiliated companies: Other receivables			
11	Of other receivables: Loans granted			
12	Of other receivables: Receivables from the general government			
13	Of other receivables: Other			
14	Loss in value of receivables (-)			
15	Securities (current assets part)			
16	Of transferable securities: securities issued by the Hungarian State			
17	Liquid assets			
18	Balance sheet total			
19	Long-term and subordinated liabilities			
20	Liabilities vis-à-vis affiliated companies			
21	Liabilities vis-à-vis companies in other share relations			
22	Long-term bank loans received			
23	Long-term loans from the general government			
24	Other long-term loans received			
25	Liabilities originating from securities issued			
26	Other long-term liabilities			
27	Long-term liability due to state or local government assets taken over			
28	Current Liabilities			
29	Liabilities from supply of goods and services			
30	Of liabilities vis-à-vis affiliated companies: Trade creditors			
31	Of liabilities vis-à-vis affiliated companies: Loans received			
32	Of liabilities vis-à-vis affiliated companies: Other liabilities			
33	Short-term bank loans received			
34	Short-term loans from the general government			
35	Other short-term loans received			
36	Other short-term liabilities vis-à-vis the general government			
37	Other short-term liabilities: Other			
38	Funds received from the general government (annual cash flow)			
39	Receivables written off in the year under review (-)			
40	Shares and participations held at the end of the year at the value of shareholders' equity			
41	Of which: In affiliates			
42	Annual turnover of securities and participations held (investment/withdrawal of capital)			
43	Of which: In affiliates			
44	Equity at the end of the year			
45	Annual turnover of equity (investment/withdrawal of capital in money)			

Completion instructions
Annual financial data of large companies owned by the state or local governments

I. General instructions

1. The MNB shall notify designated data suppliers concerning their data supply obligation in writing. The designated data provider shall supply the data even if the state or the local government does not have a majority ownership in it any longer at the end of the year under review.
2. The data supply obligation shall be met on the basis of the annual report prepared in line with the Hungarian accounting regulations, in accordance with the data given therein. The data shall be given with regard to the last day of the year under review, in million forints, rounded to integer. The data supply shall contain the end-of-year balance sheet data broken down to forint, foreign exchange and total. The items in foreign currency and foreign exchange shall also be shown in national currency. Their conversion to forints shall be at the exchange rates (prevailing at the end of the period under review) used by the data provider; should such rates be unavailable, the official foreign-exchange rate published by the MNB and valid on the last day of the period under review may be used. Estimation shall be applied if the data provider has chosen a business year that is different from the calendar year or the closing does not take place before the data supply deadline.

II. Detailed instructions for the completion of the table

The data reported in the rows highlighted in bold shall be identical with the data given in the relevant rows of the annual report. The sum of individual balance sheet items, breakdowns and other highlighted items under the highlighted rows and belonging to the given balance sheet group does not necessarily equal the main balance sheet item printed in bold.

The contents of the rows of the table:

rows 1–5: Invested financial assets

Long-term loans with a maturity of over one year shall be indicated among the long-term loans irrespective of the residual maturity.

rows 6–14: Receivables total (current assets part)

Loans granted shall mean the funds shown under short-term assets lent to any domestic or foreign partner. Positive-amount cash-pool and clearing account receivables vis-à-vis other enterprises recorded among receivables shall also be shown as loan.

Trade debtors (row 8) shall include receivables from goods supply and services.

Receivables from the general government (row 12) primarily contain tax type receivables, and the total value of receivables from the central government, local governments and social security funds shall be given.

All receivables that are not specified separately in the detailed rows shall be reported in row 13.

The total figure of receivables (row 6) shall be reported at net book value (deducting impairment), but the detailed items shall be reported at gross value (not deducting the impairment). The loss in value of receivables shall be shown with a negative sign in a separate row (row 14).

rows 15 and 16: Securities (current assets part)

The holdings of securities (government bonds, treasury bills and treasury savings bills) issued by the Hungarian State with a maturity of one year or less shall be shown here.

rows 17 and 18: Liquid assets, balance sheet total

The sum of cash and deposits shall be indicated under liquid assets.

rows 19–27: Long-term and subordinated liabilities

Other long-term liabilities related to state or local government assets taken over into concession or trust management shall be reported as liabilities due to state or local government assets taken over (row 27).

All subordinated and permanent receivables that are not specified separately in the detailed rows shall be reported in row 26.

rows 28–37: Current Liabilities

Within current liabilities, liabilities vis-à-vis affiliated companies shall be broken down, highlighting the loans received and trade creditors (liabilities originating from goods delivery and services). Short-term

loans and credit received shall mean the funds shown under liabilities and borrowed from any domestic or foreign partner. Negative-amount cash-pool and clearing account payables vis-à-vis other enterprises recorded among payables shall be shown as loan. Of the short-term loans and credit received, bank loans and loans received from the general government shall be included in a separate row.

The reporting of other liabilities shall include the liabilities vis-à-vis the general government (row 36), which contain the tax and contribution obligations vis-à-vis the central budget, social security or local governments.

All other current liabilities that are not specified separately in the detailed rows shall be reported in row 37.

rows 38–45: Additional data

The row of the funds received from the general government (row 38) shall contain the cash flows in the year under review related to the capital increase, transfer or loan received from the general government or the holding organisation practising the ownership rights of the general government; this row shall also include the funds received from the European Union.

Receivables in row 39 written off in the year under review shall be indicated with a negative sign.

Row 45 shall exclusively show the increase of capital or withdrawal of capital by the owner(s) in money (by transfer of funds or securities).

Key financial data of state and local government owned non-financial large enterprises and public utility companies

Million HUF

No.	Description	Data at the end of previous year	Data at the end of the reference quarter
Balance sheet items:			
01	Non-financial assets (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 other equities (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	Currency and deposits (currency, checks and deposits)		
10	of which: Currency		
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		
Additional data:			
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 state and local government owned non-financial large enterprises and 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 table 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. Detailed instructions for the completion of the table

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 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.

Serial No.	Description	Total (balance sheet value) at the beginning of the quarter under review	Total (balance sheet value)	Of the total (column 'b') HUF	Of the total (column 'b') FX	Face value	Market value
		a	b	At the end of the quarter under review			
				c	d	e	f
01	Shares, other equities (permanent+short)						
02	Listed shares of resident enterprises						
03	Unlisted shares of resident enterprises						
04	Other equities of resident enterprises						
05	Shares and equities of non-resident enterprises						
06	Debt securities (permanent+short)						
07	Securities issued by the Hungarian State						
08	Securities issued by other residents						
09	Securities issued by non-residents						
10	Permanent loans granted (in participation as well)						
11	Permanent loans to resident natural persons						
12	Permanent loans to resident credit institutions (incl. deposits)						
13	Permanent loans to resident parent company						
14	Permanent loans to resident subsidiary company						
15	Permanent loans to other residents						
16	Permanent loans to abroad						
17	Receivables total (current assets part)						
18	Short-term loans to resident natural persons						
19	Short-term loans to resident credit institutions						
20	Short-term loans to resident parent company						
21	Short-term loans to resident subsidiary company						
22	Short-term loans to other residents						
23	Short-term loans to abroad						
24	Claims related to dividends vis-à-vis residents						
25	Claims related to dividends vis-à-vis non-residents						
26	Receivables from the general government						
27	Other receivables from residents						
28	Other receivables from non-residents						
29	Loss in value of receivables (-)						
30	Liquid assets (cash, cheque and bank deposits)						
31	Clearing accounts with resident credit institutions						
32	Time deposits with resident credit institutions						
33	Bank accounts, deposits with non-resident credit institutions						
34	Prepayments and accrued income (during the year with estimation as well)						
35	of which: accrued interest receivable						
36	Non-financial assets (tangible and intangible assets, inventories)						
37	Assets of foreign branch						
38	Balance sheet total (during the year with estimation as well)						
39	Provisions						
40	Equity (during the year with estimation as well)						
41	of which: subscribed capital owned by residents						
42	of which: subscribed capital owned by non-residents						
43	Total liabilities						
44	Long-term loans from resident credit institutions						
45	Long-term loans from resident natural persons						
46	Long-term loans from resident parent company						
47	Long-term loans from resident subsidiary company						
48	Long-term loans from other residents						
49	Long-term loans, credit from abroad						
50	Short-term loans from resident credit institutions						
51	Short-term loans from resident natural persons						
52	Short-term loans from resident parent company						
53	Short-term loans from resident subsidiary company						
54	Short-term loans from other residents						
55	Short-term loans, credit from abroad						
56	Liabilities from securities issued (long+short)						
57	Dividend liabilities to residents						
58	Dividend liabilities to non-residents						
59	Liability to the general government						
60	Other liabilities (long+short), resident						
61	Other liabilities (long+short), non-resident						
62	Deferred income and accrued expenses (during the year with estimation as well)						
63	of which: accrued interest payable						
64	Liabilities of foreign branch						
65	Turnover of domestic shares and equities (to rows 02–04)						
66	Equity turnover (capital increase, reduction) (to row 40)						

Completion instructions
Financial data of companies pursuing asset management and group financing activities

I. General requirements

1. The MNB shall notify designated data suppliers concerning their data supply obligation in writing. 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. The data shall be provided for the last day of the quarter under review (calendar quarter), in million forints, rounded to integer. Data providers that choose a different business year shall also consider the calendar quarter as the quarter under review. Therefore, data providers that choose a different business year, where the accounting date does not coincide with the end of the calendar quarter, shall also include the stock data for the end of the calendar quarter in their data supply.
3. In the case of a data provider that has a foreign branch the requested balance sheet total (row 38) shall be the data provider's own non-consolidated data including the foreign branch, but the assets (row 37) and liabilities (row 64) of the foreign branch shall be shown separately. Other rows shall not include the items of the branch; only the assets and liabilities of the resident part of the data providing company shall be reported.
4. Estimation may be applied upon giving the data for interim quarters, for the end of the year and for the year as a whole. Estimation shall be applied if the data provider does not close its books at the end of the calendar quarter or the closing does not take place before the data supply deadline.
5. No data shall be written in the grey fields in the table.

II. Detailed instructions for the completion of the table

From the data provider's aspect parent company relationship or subsidiary company relationship is to be understood as set forth in the Act on Accounting.

Rows 01–09 shall contain the net book value (adjusted for value adjustment, valuation difference or loss in value) as well as the face value and market value relating to shares, other equities and debt securities owned by the data provider. In the case of shares and equities, face value shall mean the portion of the subscribed capital of the companies possessed falling upon the data provider. In the event that stock data calculated at market value are not available for a balance sheet item, for shares and equities the latest available shareholders' equity data shall be used, taking account of the data provider's ownership stake in the enterprises concerned, whereas in the case of debt securities the net book value can be used.

In rows 10–66 the sum of the items given in a breakdown by forint and foreign exchange shall be identical with the total value at the end of the quarter under review. Foreign currency and foreign exchange items shall also be reported in forints, applying the exchange rates used by the data provider or, for lack of such rates, the official foreign-exchange rate of the MNB. In the case of stock data, the exchange rate at the end of the period under review, whereas for turnover data the average exchange rate for the period under review shall be applied.

With the exception of rows 65 and 66, stock data at the end of the quarter shall be reported in the table. In column 'a' of rows 65 and 66 (turnover of domestic shares and equities and turnover of equity capital) the sum of the transactions performed in the quarter preceding the quarter under review, whereas in column 'b' the sum of the transactions carried out in the quarter under review shall be reported, in net terms (growth and decline combined). From the aspect of the data supply, foundation, share capital increase, capital reduction or liquidation shall be considered as turnover or transaction, with the amount of the assets taken or handed over. Capital increase or capital reduction implemented by the rearrangement of the elements of the equity capital shall not be considered as a transaction.

The contents of the rows of the table:

rows 01–05: Shares, other equities

In the rows of shares and other equities, under invested financial assets (long) and current assets (short) the shares (quoted and unquoted) and other equities kept on record under the securities shall be reported.

rows 06–09: Debt securities

The combined holdings of debt securities owned by the data provider and shown among the invested assets (long) and as current assets (short) shall be reported in these rows. Securities issued by the Hungarian State shall mean various government bonds, treasury bills and treasury savings bills.

rows 10–16: Permanent loans granted

The data shall be shown at net book value (after deducting the loss in value). Loans extended by the enterprise to domestic and foreign partners, financial leasing receivables vis-à-vis domestic and foreign partners as well as receivables due to sale on the deferred payment system shall be considered as loans granted.

rows 17–29: Receivables total and in detail

Receivables shall be reported at net book value (after deducting the loss in value). The impairment loss shall be given in a separate row (row 29), with a negative sign. The detailed items of receivables shall be reported with a gross amount, without the deduction of impairment.

Short-term loans granted shall mean the funds shown under receivables, lent to any domestic or foreign partner. Positive-amount cash-pool and clearing account receivables vis-à-vis other enterprises recorded among receivables shall also be shown as loan.

The row 'Receivables from the general government' mainly contains tax-type receivables.

Receivables from goods supply and services (customers) shall be reported under the other receivables.

rows 34–35: Prepayments and accrued income

Items corresponding to the balance sheet that is in line with the Hungarian accounting regulations. Of the prepayments and accrued income, accrued interest receivable shall be highlighted (row 35).

row 36: Non-financial assets

The total amount (holdings) of the balance sheet groups of intangible assets, tangible assets and inventories according to the Hungarian accounting regulations, at the end of the period, at net balance sheet value.

row 38: Balance sheet total

During the year, due to possible estimations of some of the assets and liabilities, the data reported in this row may contain estimates as well. In the data supply both the asset and liability side amounts of the highlighted rows shall be identical with the balance sheet total.

rows 40–42: Equity

The equity containing the profit not reduced by the dividend for the business year shall be reported in the data provision at the end of the year. Until voting on the dividend, it shall be shown in the equity. In the event that a complete closing is not prepared during the year or before the deadline for the data provision, the equity shall be determined by estimation in order to give more exact figures.

rows 43–61: Liabilities

Long- and short-term loan and credit type liabilities shall be shown in a separate row under the liabilities.

In the rows relating to dividend liability, the liability stemming from the dividend or business share vis-à-vis the founders and owners shall be reported, irrespective of the balance sheet item where it is (liabilities to affiliated companies and participating companies, other short-term liabilities).

The row 'Liability to the general government' shall include tax and contribution liabilities vis-à-vis the central budget, social security or local governments.

Payables from goods supply and services (trade payables) shall be reported under the other liabilities.

rows 62 and 63: Deferred income and accrued expenses

They may be determined by estimation if the data provider's books are not closed for the period under review.

row 65: Turnover of domestic shares and equities

The turnover of domestic shares and equities owned by the data provider shall be reported in net terms (growth and decline combined).

row 66: Equity turnover

This row shall contain the transactions of foundation, capital increase or capital reduction or liquidation carried out in the given quarter, in net terms (growth and decline combined). Capital increase or capital reduction implemented by the rearrangement of the elements of the equity capital or dividend disbursement shall not be considered as a transaction.

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 million HUF with 3 decimals)

No.	Sectors and sub-sectors of the economy		Forint loans over one year	
			200.....
			closing portfolio	
				a
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	WHOLE-ECONOMY SECTORS TOTAL			
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

(Banks and specialised credit institutions: in HUF million without decimals, co-operative credit institutions: in million HUF with 3 decimals)

No.	Sectors and sub-sectors of the economy	Overdrafts	Loans less than one year
		200..... .. Closing portfolio	200..... .. Closing portfolio
		a	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	WHOLE-ECONOMY SECTORS TOTAL		

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

(Banks and specialised credit institutions: in HUF million without decimals, co-operative credit institutions: in million HUF with 3 decimals)

No.	Sectors and sub-sectors of the economy	Foreign exchange loans over one year	Foreign exchange loans less than one year
		200..... .. Closing portfolio	200..... .. Closing portfolio
		a	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	WHOLE-ECONOMY SECTORS TOTAL		

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)**

(Banks and specialised credit institutions: in HUF million without decimals, co-operative credit institutions: in million HUF with 3 decimals)

No.	Sectors and sub-sectors of the economy	Total Forint loans	Total foreign exchange loans
		200..... ..	200..... ..
		Closing portfolio	Closing portfolio
		a	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	WHOLE-ECONOMY SECTORS TOTAL		

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 ente

(Banks and specialised credit institutions: in HUF million without decimals, co-operative credit institutions: in million HUF with 3 decimals)

No.		Loans less than one year		Loans over one year		Portfolio granted on guarantee or third		Of which: government		Portfolio granted on guarantee or third	
		forint	foreign currency	forint	foreign currency	forint	foreign currency	forint	foreign currency	forint	foreign currency
		200.....									
		Closing portfolio				Guaranteed portfolio		Guaranteed portfolio		Guaranteed portfolio	
		a	b	c	d	e	f	g	h	i	j
01	Subsidised loans										
02	„Sikerés Magyarországért” enterprise-development loan programme ("For succesful Hungary")										
03	„Sikerés Magyarországért” 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	Prefinancing of subsidy to the agriculture										
07	Loans associateg with subsidies of EU										
08	Loan offered with institutional subsidy of EU (refinancing, undertaking a guarantee)										
09	Other subsidised loan-construction										
10	Classification of loans by size of enterprises										
11	For middle-size enterprises										
12	For small enterprises										
13	For micro-size enterprises										
14	For large-size and other enterprises										

**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 (F01 and F03 data supplies) 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.

2. 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".

3. In line with the Supervisory balance sheet the stock of overdue foreign exchange loans converted into forints partly or in full shall be recorded as forint stock in the corresponding economic branch and maturity category of the original loan. If the stock of receivables converted into forints can alter with a change in the exchange rate, i.e. the credit institution records an exchange rate change later, the loan shall continue to be shown in the column corresponding to the original foreign currency.

Converting overdue foreign exchange loans into forints means the case when – on the basis of the relevant foreign exchange loan agreement or the general business terms and conditions – a portion of the outstanding foreign exchange debt (e.g. the overdue instalments) or the whole debt (e.g. in the case of termination) is already kept on record in the credit institution's books in forints, and following that no exchange rate change is accounted for vis-à-vis the client for the related claim or part of a claim, i.e. the value of the claim may not change any longer as a result of changes in the exchange rate. (For example, a portion of a foreign exchange loan may be converted into forints if the loan is repaid in forints, and the credit institution keeps a record of the due but not received amount as receivable in forints until the payment is done. In this case the loan is not terminated, and the portion of the claim not affected by the delay continues to be recorded in the original foreign currency.)

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. When completing Table 05, the outstanding loans that can clearly be classified on the basis of their naming shall be reported in the rows corresponding to their respective names. If on the basis of this aspect an item can be classified into more than one row, the final known source of support shall be governing. If there is a difference in the names, but the loan can clearly be determined in terms of its content (for example, the name of a programme has changed in the meantime without any major change in its content), it shall be reported in the row corresponding to the content.

Outstanding refinancing loans extended within the framework of the Funding for Growth Scheme announced by the MNB shall not be shown among the subsidised loans.

4. The classification of non-financial corporations in rows 11-13 of Table 05 must be in accordance with the provisions of Articles 3-5 of Act XXXIV of 2004 on Small and Medium-sized Enterprises and the Support of Their Development (hereinafter referred to as the 'Kkvvtv.').

Pursuant to the Kkvvtv., loans provided to non-financial corporations not classified as SMEs shall be shown in row 14 'Loans to large companies and other enterprises'.

5. The part of loan relevant loan portfolios which is covered by a guarantee specified in Points a)-d), f) and h) of Section 108(1) of Government Decree 196/2007 (VII. 30.) on the management and capital requirement of credit risks or joint and several guarantee shall be indicated in columns e)-j) of Table 05. Within loans covered by a guarantee or a joint and several guarantee undertaken by domestic entities, those provided by the central government or by local governments and the loan portfolios counter-guaranteed by them in accordance with Section 122 of Government Decree 196/2007 (VII. 30.) shall be shown separately. The table shall contain only the collateral that has actually been taken into account by the data provider as risk-reducing collateral. Columns e)-j) shall show the portion of outstanding loans behind which there is the specified guarantee or joint and several liability, with the value taken into account as collateral by the data provider. If the collateral value belongs to several loans simultaneously, and these secured loans are shown distributed into several rows in the table, the collateral values shall be reported as distributed in the ratio of the stocks concerned.

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	Problem-free	To be watched		Substandard		Doubtful		Bad		Total		number of contracts
			net	gross/ recorded	net	gross/ recorded	net	gross/ recorded	net	gross/ recorded	net	gross/ recorded	
			a	ba	bb	ca	cb	da	db	ea	eb	fa	
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	of this: credit card loan												
12	Hire purchase and other loans												
13	of this: credit card loan												
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				31-90 days overdue				91-365 days overdue				more than 1 year overdue			
		total		from which: renegotiated or restructured		total		from which: renegotiated or restructured		total		from which: renegotiated or restructured		total		from which: renegotiated or restructured		total		from which: renegotiated or restructured	
		net	gross/ recorded	net	gross/ recorded	net	gross/ recorded	net	gross/ recorded	net	gross/ recorded	net	gross/ recorded	net	gross/ recorded	net	gross/ recorded	net	gross/ recorded	net	gross/ recorded
	ga	gb	gc	gd	ha	hb	hc	hd	ia	ib	ic	id	ja	jb	jc	jd	ka	kb	kc	kd	
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	of this: credit card loan																				
12	Hire purchase and other loans																				
13	of this: credit card loan																				
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 loans			
		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	from e, f, g, loans to civil servants and First housing 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	Under 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

million HUF

No.	Description	According to remaining maturity (on the basis of cash-flow)							
		Overdue	0-90 days	91-365 days	1-2 years	2-5 years	above 5 years	without maturity	total
		a	b	c	d	e	f	g	h
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-basec								
06	Personal loan - HUF								
07	Personal loan - FX-based								
08	Vehicle loan - HUF								
09	Vehicle loan - FX-basec								
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: combined construction with Building Society								
18	of this: other combined construction								

Table 04: Change in the stock of loans extended to households

HUF million

No.	Description	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	
					Capital redemption in the reporting quarter total	from which: early repayment		gross value	net value	selling price	gross value	net value	selling price			
					gross value	gross value		gross value	gross value	net value	gross value	net value	gross value			net value
		a	b	c	da	db	ea	eb	fa	fb	fc	ga	gb	gc	h	i
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-basec															
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	of this: other combined construction															
19	Capital repayment/payable on the combined constructions during the quarter															
20	Interest paid/payable on the combined constructions during the quarter															

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 by classification categories and overdue payment

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 (hereinafter: Hitkr.).

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 of the supervisory report which shall be completed by 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 principal 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 columns ga)-gd) only those items shall be reported where the performance is according to the agreement.

Earliest-matured principal or interest claim is the claim not yet performed by the client according to the agreement, irrespective of 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 period of being overdue shall be calculated since the date of non-payment according to the original contract, irrespective of the date when the claim was purchased by the credit institution.

As opposed to the provisions of the Hitkr., buffer account loans and FX loans serving as a basis of buffer account loans do not have to be shown as restructured loans in the table.

As for the classification of buffer account loans, Sections (5b) and (5c) of Chapter VII of Annex 7 of the Hitkr. shall apply.

With regard to the classification according to default in payment, buffer account loans shall be included in the category 'without default in payment'.

In terms of contract numbers, a buffer account loan is considered to be separate loan; consequently, the number of pieces is increased by the buffer account loans.

When converting overdue FX loans into forints, i.e. in the case when - based on the relevant FX loan agreement or the general business terms and conditions - a portion of the outstanding foreign exchange loan (e.g. the defaulting instalments) or the whole debt (e.g. in the case of termination) is already kept on record in the credit institution's books in forints, and following that no exchange rate change is accounted for vis-à-vis the client for the related claim or part of a claim (only in the case if the original foreign exchange loan agreement or the general business terms and conditions contain the conditions of conversion into forints, i.e. amending the agreement is not a pre-condition of the conversion into forints), upon the distribution of the loan portfolio according to classification categories the portion of the loan converted into forints and its FX part shall be treated as an integral whole (whole claim), and shall be classified into the same asset category (consequently, the FX part cannot be classified as problem-free if the part of the loan converted into forints is problematic). The same ratio of loan loss provisioning shall be taken into account for the forint and FX parts of the claim.

The claims converted into forints as described above shall only be considered restructured loans if the FX loan converted into forints was a restructured one. If the FX loan converted into forints was not a restructured one, the claim converted into forints will not become a restructured one because of the conversion into forints.

Upon determining the default in payment, the whole contractual stock shall be taken into account as one claim, meaning that upon determining the composition of the whole contractual stock according to the oldest arrear, the delay in the portion converted into forints shall also be taken into consideration. The parts of the agreement recorded in forints and foreign currency shall be included in the same band of delay of the forint and FX tables.

Table 02: Composition of the housing loan and home equity loan portfolio by LTV

In rows 01-11 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 LTV ratio, 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.

Upon calculating the LTV ratio and determining the value of the real estate serving as collateral, foreign charges (in the case of mortgage charge the registrations at previous ranks) shall also be taken into account. When taking foreign charges into consideration, the provisions regarding the evaluation of collateral of Annex 7 of the Hitkr. and the credit institution's collateral rules shall be applied.

In the event that the same real estate serves as collateral for several loans, the market value of the real estate serving as collateral shall be distributed across the individual loan agreements in proportion to the amounts of the loans, and the loans concerned shall be classified into the LTV category calculated this way. This rule shall apply to the buffer account loans as well. If there are several real estates behind one loan, the total market value of the real estates shall be taken into account for determining the LTV ratio.

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 01 row, the loan shall be recorded in the row 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 IV of 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.

When defaulting FX loans are converted into forints (as already described under Table 01), the stocks converted into forints shall be shown among the forint loans according to the LTV ratio corresponding to the FX portion of the claim.

In this table, outstanding principal debt shall be reported consistently with Tables 01 and 04, i.e. if it is contained in the relevant rows of Tables 01 and 04, and Table 02 shall also contain the interests on the reported stocks that became due within 30 days but were not made pending.

Table 03: Breakdown of the household loans according to the remaining term

Columns *a) to h)* shall indicate household loans on the basis of the cash-flows occurring during the period to maturity and broken down by product. Individual columns shall quantify the amounts of financial incomes (cash flows) expected in the balance sheet on the stock outstanding at the reference point in time under the prevailing conditions of the agreement (maturity, repayment). The table shall only show the maturity breakdown of clients' principal debt and not pending overdue interest debt within 30 days.

In column *a)*, 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.

Column *g)* contains all assets not related to a specific term (maturity).

Rows 16 to 18 shall indicate the cash-flow data of those loan-related combined structures, where the loan repayments (principal and interest) are not made directly to data supplier, but rather to some linked product or scheme (home savings and loan association schemes, unit-linked insurance etc.). These rows may not include any amounts paid directly to the data supplier. (For instance, in the case of a combined product the client pays only interest to the bank in the first 8 years, while the principal accumulates on the related product. After the first 8 years it is time for the client to pay the accumulated principal to the data supplier. In this case, in rows 01-14 of the table the amount payable shall be classified in line with the remaining term, and the same amount shall be shown in rows 16-18 at the appropriate scheme.)

Buffer account loans shall be classified into the table according to the repayment model set up by the data supplier. Should the data supplier have no such model, buffer account loans shall be shown in the category 'over 5 years'.

In the case of converting overdue FX loans into forints (in line with the conditions already described under Table 01), the stocks converted into forints shall be shown in column *a)* of the table.

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 (disbursement, repayment, write-off, purchase and sale). In the case of FX items, upon determining the forint value of the aforementioned transactions the MNB's official medium exchange rate for the end of the quarter under review shall be taken into account. The revaluation of loans is calculated on residual basis, the table shall not contain the revaluation.

In line with Table 02, loans restructured within the data supplier to handle payment difficulties of the customer and bridging loans extended according to the Act IV of 2009 on absolute guaranty of the state concerning housing loans shall 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.

Columns *da)* and *db)* shall indicate the principal payment of total 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.

In the case of payment and prepayment data, the items arising from restructuring 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, then it reports the amount of the new, restructured loan as disbursed.

In the cases of receivables written off, problem free receivables and not problem free receivables, turnover data shall be reported related to the reporting quarter.

In the column 'other changes in stock', the reclassifications and restructurings among the rows of the table in the given month (necessary, inter alia, due to changes in classification according to sectors or instruments, or changes in currency, or due to capitalisation of interest) shall be exhibited with the sign corresponding to the direction of the movement. Within the column, the phasing out and reclassification into a new row of the stock shall be shown by (-) and (+) signs, respectively. If the change is within a row, its effect appears in net terms.

The disbursement and repayment of buffer account loans shall also be reported in the column of other changes in stock, with the proper sign, in the forint loan row according to the original purpose of loan (corresponding to the FX loan serving as the basis for the buffer account loan).

The column shall not contain the amount of changes in stock originating from revaluation.

Rows 16 to 18 shall indicate the transaction data of those loan-related combined schemes, where the loan repayments (principal and interest) are not made directly to the data supplier, but rather to some linked product or scheme (home savings and loan association schemes, unit-linked insurance etc.). These rows may not include any amounts paid directly to the data supplier.

Rows 19 and 20 of the table 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 data supplier has no information on actual payments, these rows shall include the interest and principal payment obligations calculated at the time the credit was granted.

The data in the given row of column i) of the table shall be identical with the data in the relevant row of column fb) of Table 01. Accordingly, Table 04 shall also include interests that became overdue within 30 days but were not made pending, whose changes shall appear in column h).

The data reported in rows 01-05 of columns b) and i) of the table shall be identical with the data reported in the relevant column of row 11 of Table 02.

In the case of converting overdue FX loans into forints (with the conditions described under Table 01), in line with the reporting of interest statistics, the conversion into forints is not qualified as repayment or disbursement; the related items shall be shown in column h), with a negative sign in the FX row and a positive sign in the HUF row. If the stock of claims converted into forints may alter with a change in the exchange rate, i.e. later the data supplier accounts for an exchange rate change, the loan shall continue to be shown in the column corresponding to the original currency.

Report on the rate of interest on the loans and deposits of non-financial corporations

Table 01: New businesses - data on HUF new deposit and HUF loan contracts

Line code	Categories	new business	agreed interest rate	annualised agreed rate
		(million HUF)	%	%
		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 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

Line code	Categories	Table 03: New businesses - data on EUR deposit and EUR loan contracts		
		new business (million HUF) a	agreed interest rate % b	annualised agreed rate % 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 1 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 secured 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			

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	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 05: New businesses - data on CHF loan contracts

Line code	Categories	new business	agreed interest rate	annualised agreed rate
		(million CHF)	%	%
		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 over 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	stock (million HUF)	actual interest rate %	annualised agreed rate %
		a	b	c
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			

Report on the rate of interest on the loans and deposits of non-financial corporations

New table

Table 07: Individual information on the loans of non-financial corporations by transactions

Line code	The credit identification	CSO registration number of the debtor szervezetreg	Foreign currency ISO code according to the contract currency code table	Multicurrency code table	Purpose of credit coda table	Is it renegotiated? code table	Is the credit restructured? code table	Type of the credit construction code table	Is the non-financial corporation a small and medium-sized enterprise? code table	Date of signing contract date
	a	b	c	d	e	f	g	h	i	j
00001										
00002										
00003										
00004										
00005										
00006										
00007										
....										
nnnnn										

Line code	Maturity date of contract date	Amount of contract (million HUF) l	Collateralised loan code table m	Interest on loan code table n	Reference rate for floating-rate loans			Agreed interest rate %	Annualised agreed rate %	Floating frequency month t	Capital repayments frequency code table u	Frequency of interest payment code table v
					maturity - code table o	nomination - code table p	additional charge q					
00001												
00002												
00003												
00004												
00005												
00006												
00007												
....												
nnnnn												

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 and bad loans shall not be reported in Table 06.

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 foreign currency and the end-of-month stock of loans denominated in CHF 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.

In the case of products where an announced preferential interest rate is applied to the loan at the beginning of the term, but a normal (not reduced) rate is applied later on, the average interest rate for the whole term (weighted by the term) shall be reported as the contractual interest rate related to new contracts. Concerning the stocks, the average of the interest rates for the time to maturity weighted by the term shall be taken into account as current interest rate.

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.

Contracts regarding new 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.

7. Reporting secured loans

A loan is considered secured if it is secured by collateral acknowledged by Government Decree 196/2007 (VII. 30.) on the management and capital requirement of credit risks, providing that the value of the collateral exceeds the amount of the loan or is equal to that. Even if the mortgage has not yet been registered by the time of concluding the agreement, determining whether the given loan is secured shall be carried out as if the registration has already been done.

8. Additional individual pieces of information broken down by transactions

In Table 07, individual pieces of information about loans to non-financial corporations broken down by transactions shall be reported for each loan agreement. All loan agreements concluded during the month under review shall be reported in this table. The data of loan agreements concluded in currencies other than EUR, HUF or CHF shall also be reported in the table.

The number of rows reported in Table 07 shall equal the number of new loan agreements concluded during the given month by the data provider with its clients belonging to the sector of non-financial corporations.

Table 07 shall also include the schemes that otherwise do not have to be reported among the aggregate data in the tables of the report relating to new agreements.

Overdraft loans shall not be reported in Table 07.

During the completion of Table 07

- an agreement is considered renegotiated if any condition of the original loan changes (e.g. restructured loan according to the Government Decree on the features of the annual reporting and accounting obligations of credit institutions and financial enterprises);
- the provisions of the Act on Small and Medium-sized Enterprises and the Support of Their Development shall apply to the classification of non-financial corporations.

The ISO codes of the currencies to be reported in Table 07 and other codes that may be used in the table are listed in the technical guidelines under Points 4.1 and 4.6 of Annex 3 published on the website of the MNB, whereas the methodological guidelines facilitating the completion of the table according to point 9 of Annex 3 are also available on the MNB's website.

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
		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 independent proprietors - floating rate and up to 1 year initial rate fixation				
23	Other loans granted to independent proprietors - over 1 and up to 5 years initial rate fixation				
24	Other loans granted to independent 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 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 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

Line code	Categories	new business	annualised agreed rate	annual percentage rate of charge
		(million HUF)	%	%
		a	b	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			
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			

Report on interest rates and annual percentage rate of charge of deposits and loans of households and nonprofit institutions serving households

Table 04: Consumer loans by type - outstanding amounts - HUF

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	
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	

MNB identification number: K03

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
		(million HUF)	%	%	of charge
		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 independent proprietors - floating rate and up to 1 year initial rate fixation				
23	Other loans granted to independent proprietors - over 1 and up to 5 years initial rate fixation				
24	Other loans granted to independent 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 (million HUF)	annualised agreed rate %	annual percentage rate of charge %
		a	b	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 household**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	annualised agreed rate	annual percentage rate of charge
		(million HUF)	%	%
		a	b	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 (million HUF)	annualised agreed rate %
		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		

MNB identification number: K03

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
		(million HUF)	%	%	%
		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 independent proprietors - floating rate and up to 1 year initial rate fixation				
19	Other loans granted to independent proprietors - over 1 and up to 5 years initial rate fixation				
20	Other loans granted to independent 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 12: Outstanding amounts - CHF loans

Line code	Categories	new business (million HUF)	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			

Report on interest rates and annual percentage rate of charge of deposits and loans of households and non-profit institutions serving households

Table 13: Individual information on the loans of households and non-profit institutions serving households

Line code	The credit identification	CSO registration number/identifier of the debtor szervezetreg	Foreign currency ISO code according to the contract currency code table	Multicurrency code table	Purpose of credit coda table	Is it renegotiated? code table	Is the credit restructured? code table	Type of the credit construction code table	Sector of the debtor code table	Date of signing contract date
	a	b	c	d	e	f	g	h	i	j
00001										
00002										
00003										
00004										
00005										
00006										
00007										
....										
nnnnn										

Line code	Maturity date of contract date	Amount of contract (million HUF) l	Collateralised loan code table m	Interest on loan code table n	Reference rate for floating-rate loans			Agreed interest rate %	Annualised agreed rate %	Annualised percentage rate of charge %	Floating frequency month u	Capital repayments frequency code table v	Frequency of interest payment code table w
					maturity - code table o	nomination - code table p	additional charge q						
	k	l	m	n	o	p	q	r	s	t	u	v	w
00001													
00002													
00003													
00004													
00005													
00006													
00007													
....													
nnnnn													

**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 (MNB identification number F01 and F03) (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, and bad loan shall not be reported in Tables 10 and 12.

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 denominated in foreign currency and end-of-month outstanding amounts of loans denominated 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.

In the case of housing loan agreements concluded in the period between 1 October 2009 and 6 March 2012, the extent of the interest rate subsidy defined by Section 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 client in the case of subsidised facilities.

In the case of housing loan agreements concluded as of 7 March 2012, the extent of the interest rate subsidy defined by Section 10(2) of Government Decree No. 341/2011. (XII. 29.) on Interest Rate Subsidisation for Home Purchases shall be added to the interest rate charged to the client in the case of subsidised facilities.

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 percentage rate of charge

The annualised percentage 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 percentage 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 percentage rate of charge.

The annualised percentage rate of charge - except for some specific loan products - is generally greater or equal to the annualised interest rate reported in the given row.

c) For renegotiated and restructured loans the annualised percentage rate of charge shall be recalculated beginning from the month of the renegotiation/restructuring until the maturity of the loan, taking the new agreed rate as a starting point.

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. Reporting secured loans

A loan is considered secured if it is secured by collateral acknowledged by Government Decree 196/2007 (VII. 30.) on the management and capital requirement of credit risks, providing that the value of the collateral exceeds the amount of the loan or is equal to that. Even if the mortgage has not yet been registered by the time of concluding the agreement, determining whether the given loan is secured shall be carried out as if the registration has already been done.

8. 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.

9. Additional individual pieces of information broken down by transactions

In Table 13, individual pieces of information about loans to households and non-profit institutions assisting households broken down by transactions shall be reported for each loan agreement. All loan agreements concluded during the month under review shall be reported in this table. Overdraft loans shall not be reported in Table 13. The data of loan agreements concluded in currencies other than EUR, HUF or CHF shall also be reported in the table.

The number of rows reported in Table 13 shall equal the number of new loan agreements concluded during the given month by the data provider with its clients belonging to the sector of households and non-profit institutions assisting households.

During the completion of Table 13, an agreement is considered renegotiated if any condition of the original loan changes (e.g. restructured loan according to the Government Decree on the features of the annual reporting and accounting obligations of credit institutions and financial enterprises).

Table 13 shall also include the schemes that otherwise do not have to be reported among the aggregate data in the tables of the data supply K03 relating to new agreements, including

- loans restructured within the data provider because of the client's repayment difficulties and
- accommodation loans under Act IV of 2009 on the Joint and Several Guaranty of the State on Housing Loans.

The ISO codes of the currencies to be reported in Table 13 and other codes that may be used in the table are listed in the technical guidelines under Points 4.1 and 4.6 of Annex 3 published on the website of the MNB, whereas the methodological guidelines facilitating the completion of the table according to point 9 of Annex 3 are also available on the MNB's website.

Monthly report on the interest rates of foreign interbank balance transactions and the interest rates of domestic interbank on-balance foreign exchange transactions

Table 01: Interest rates on foreign interbank on-balance transactions

(Value data in millions, interest rate up to 5 decimals)

No.	ISO code	Identification code of the contracting partner	Contract value	Starting value date of interbank transaction	Closing date of interbank transaction	Instrument type (codelist)	Reference rate		annualised agreed rate (%-ban)	Drawing or placement	Cancellation / Closure / Modification
							Maturity (1-12)	Denomination			
	a	b	c	d	e	f	g	h	i	j	k
001											
002											
003											
...											
nnn											

Monthly report on the interest rates of foreign interbank on-balance transactions and the interest rates of domestic interbank on-balance foreign exchange transactions

Table 02: Interest rates on domestic interbank on-balance foreign exchange transactions

(Value data in millions, interest rate up to 5 decimals)

No.	ISO code	Identification code of the contracting partner	Contract value	Starting value date of interbank transaction	Closing date of interbank transaction	Instrument type (codelist)	Reference rate		annualised agreed rate (%-ban)	Drawing or placement	Cancellation / Closure / Modification
							Maturity (1-12)	Denomination			
							a	b			
001											
002											
003											
...											
nnn											

MNB identification number: **K04**

Monthly report on the interest rates of foreign interbank on-balance transactions and the interest rates of domestic interbank on-balance foreign exchange transactions

Table 03: Current interest rates on foreign interbank on-balance transactions outstanding on 31.12.2014

(Value data in millions, interest rate up to 5 decimals)

No.	ISO code	Identification code of the contracting partner	Contract value	Stock of the interbank loan outstanding on 31.12.2014	Starting value date of interbank transaction	Closing date of interbank transaction	Instrument type (code list)	Prevailing interest rate (of the stock) (%)	Drawing or placement
	a	b	c	d	e	f	g	h	i
001									
002									
003									
...									
nnn									

MNB identification number: **K04**

Monthly report on the interest rates of foreign interbank on-balance transactions and the interest rates of domestic interbank on-balance foreign exchange transactions

Table 02: Current interest rates on domestic interbank on-balance foreign exchange transactions outstanding on 31.12.2014

(Value data in millions, interest rate up to 5 decimals)

No.	ISO code	Identification code of the contractual partner	Contract value	Stock of the interbank loan outstanding on 31.12.2014	The starting date of the interbank transaction	Closing date of interbank transaction	Instrument type (code list)	Prevailing interest rate (of the stock) (%)	Drawing or placement
	a	b	c	d	e	f	g	h	i
001									
002									
003									
...									
nnn									

Completion instructions

Monthly report on the interest rates of foreign interbank on-balance transactions and the interest rates of domestic interbank on-balance foreign exchange transactions

I. General requirements

1. In the data supply unsecured interbank money market loan and deposit transactions shall be reported as interbank transactions, under which category drawings and placements with the purpose of refinancing belong as well. Overnight deposits and overdrafts shall not be reported.
2. The data of interbank transactions (both forint and foreign exchange) concluded between the data providers and their non-resident partners during the given month shall be reported in Table 01. Interbank foreign exchange transactions concluded during the given month between data providers, i.e. between banks, specialised credit institutions and such types of EEA branch offices shall be reported in Table 02. Foreign exchange loan and foreign exchange deposit transactions concluded with co-operative credit institutions do not have to be reported.
3. The data supply shall contain the data of interbank transactions concluded during the month under review and open at the end of the given month.
4. Credit line agreements shall not be reported upon conclusion but upon drawing, in line with the amounts drawn, and the interest rate prevailing upon drawing shall be reported. If the already drawn credit line is expanded, the new credit line increment shall be reported only upon its drawing.
5. For an explanation of the terms used in the tables and these completion instructions, please, see point I. H. 3. of this Annex.
6. The ISO codes of the currencies to be reported in the tables and other codes that can be used in the tables (hereinafter: code list) are contained in the technical guidelines under points 4.1 and 4.6 of Annex 3 available on the website of the MNB.

II. Detailed requirements for the completion of the tables

Table 01: Interest rates on foreign interbank on-balance transactions

- a) ISO code: The ISO code of the original currency determined in the contract regarding the interbank transaction according to point 4.1 of Annex 3 and specified in the technical guidelines published on the website of the MNB shall be given. Loan and deposit transactions with HUF denomination shall also be reported.
- b) Identification code of the contracting partner: The contracting party participating in the on-balance foreign interbank transaction shall be indicated using the appropriate code in line with the classification of the code list according to point 4.6 of Annex 3 and specified in the technical guidelines published on the website of the MNB.
- c) Contract value: the data shall be given in the original currency specified in the contract concerning the transaction, in millions.
- d) Starting value date of interbank transaction: the value date of the transaction shall be given.
- e) Closing date of interbank transaction: the calendar day shall be indicated.
- f) Instrument type: The type of the loan shall be classified and completed on the basis of the code list, using the appropriate code.
- g)-h) Reference rate: Columns g)-h) shall be completed only if the original currency of the loan is HUF, EUR, CHF, USD or GBP, and the loan is with variable interest rate. The reference rate (e.g. 6M BUBOR or 3M EURIBOR or 3M CHFLIBOR) shall be indicated in line with the code list.
- i) Annualised interest rate (%): If the original currency of the loan is HUF, EUR, CHF, USD or GBP, and it is a fixed rate loan, or the original currency of the loan is any currency other than the above ones, irrespective of the type interest charged (fixed or variable), the annualised interest rate calculated from the contractual interest rate shall be reported, as a percentage of nominal value.

If the original currency of the loan is HUF, EUR, CHF, USD or GBP, and it is a variable-rate loan, the interest rate spread compared to the reference rate shall be reported in per cent.

If the variable rate equals the reference rate, 0 value shall be reported. If the interest rate is fixed, the annualised interest rate shall be calculated using the 2nd formula in sub-section I.F.3.3 of this annex or the formula in sub-section I.F.1.5 of this annex, depending on whether it was determined as a percentage or as an amount.

If the applied instrument is a sight and current account drawing or placement, the prevailing interest rate related to the open stock outstanding at the end of the month shall be reported, which equals the actual (not the announced) interest rate applied to the loans outstanding on the last day of the month under review.

- j) Drawing or placement: shall be completed on the basis of the code list.
- k) Cancellation, closure, modification: If an interbank loan/deposit transaction still open at the end of the month preceding the period under review is closed or modified during the month under review, before the maturity set out in the agreement, it shall also be reported as new interbank loan transaction, in line with the code list.

If a loan transaction is closed prior to maturity, the original interbank loan transaction shall be reported again with a mark 'T' (cancellation), and with the new maturity, in the month when the closure of the loan is done the transaction shall be reported again with a mark 'L' (closure).

- a) If an agreement is amended, the original interbank loan transaction shall be reported again with mark 'T' (cancellation), and with the amended parameters the new agreement shall be reported with a modifying mark 'M' in the month of the amendment.

Table 02: Interest rates on domestic interbank on-balance foreign exchange transactions

- a) ISO code: The original currency determined in the contract regarding the interbank transaction. Loan and deposit transactions with HUF denomination do not have to be reported in this table.
- b) Identification code of the contracting partner: identification of the contracting partner taking part in the interbank transaction by giving the CSO reference number (the first eight digits of the tax number).

Completion instructions with respect to the fields in columns c)–k) are identical with those listed for Table 01.

Table 03: Current interest rates on foreign interbank on-balance transactions outstanding on 31.12.2014

Table 04: Current interest rates on domestic interbank on-balance foreign exchange transactions outstanding on 31.12.2014

Tables 03 and 04 of the report shall be completed only once a year with regard to the loans with open interbank loan stocks outstanding on 31 December 2014. In these tables, no data shall be reported regarding the interbank loan transactions occurring in December 2014 and open on 31 December 2014.

Completion instructions with respect to the fields in columns a)-c) are identical with those listed for columns a)-c) of Tables 01 and 02.

- d) Stock of the interbank loan outstanding on 31.12.2014: the outstanding loans shall be reported in the original currency determined in the agreement for the transaction, in millions.

Completion instructions with respect to the fields in columns e)-g) are identical with those listed for columns d)-e) of Tables 01 and 02.

h) Prevailing interest rate (of the stock) (%): the prevailing interest rate on loans outstanding on 31 December 2014 shall be reported, which equals the actual (not the announced) interest rate applied to the loans outstanding on the last day of the month under review.

Completion instructions with respect to the fields in column i) are identical with those listed for column j) of Tables 01 and 02.

MNB identification number: **K05**

as well as on the interest rates on domestic interbank on-balance foreign exchange transactions (opening stock on 1 January 2014)

Table 01: Opening stock of foreign interbank on-balance transactions on 01.01.2014 and their prevailing interest rates

(Value data in millions, interest rate up to 5 decimals)

No.	ISO code	Identification code of the contracting partner	Contract value	Outstanding amount of the interbank transaction on 01.01.2014	Starting value date of interbank transaction	Closing date of interbank transaction	Instrument type (code list)	Prevailing interest rate (of the stock) (%)	Drawing or placement
	a	b	c	d	e	f	g	h	i
001									
002									
003									
...									
nnn									

MNB identification number: **K05**

as well as on the interest rates on domestic interbank on-balance foreign exchange transactions (opening stock on 1 January 2014)

Table 02: Opening stock of domestic interbank on-balance foreign exchange transactions on 01.01.2014 and their prevailing

(Value data in millions, interest rate up to 5 decimals)

No.	ISO code	Identification code of the contracting partner	Contract value	Outstanding amount of the interbank transaction on 01.01.2014	Starting value date of interbank transaction	Closing date of interbank transaction	Instrument type (code list)	Prevailing interest rate (of the stock) (%)	Drawing or placement
	a	b	c	d	e	f	g	h	i
001									
002									
003									
...									
nnn									

MNB identification number: K05

Completion instructions
Report on the interest rates on foreign interbank on-balance transactions
as well as on the interest rates on domestic interbank on-balance foreign exchange transactions
(opening stock on 1 January 2014)

I. General instructions

1. In the data supply unsecured interbank money market loan and deposit transactions shall be reported as interbank transactions, under which category drawings and placements with the purpose of refinancing belong as well. Overnight deposits and overdrafts shall not be reported.
2. The data of the interbank transactions (both forint and foreign exchange) concluded between the data provider and its non-resident partners and having outstanding amounts on 1 January 2014 shall be reported in Table 01. Interbank foreign exchange transactions concluded between data providers – i.e. between banks, specialised credit institutions and such types of EEA branch offices – and having outstanding amounts on 1 January 2014 shall be reported in Table 02. Foreign exchange transactions concluded with co-operative credit institutions do not have to be reported.
3. For an explanation of the terms used in the tables and these completion instructions, please, see point I. F. 3. of this Annex.
4. The ISO codes of the currencies to be reported in the tables and other codes that can be used in the tables (hereinafter: code list) are contained in the technical guidelines under points 4.1 and 4.6 of Annex 3 available on the website of the MNB.

II. Detailed instructions for the completion of the tables

Table 01: Opening stock of foreign interbank on-balance transactions on 01.01.2014 and their prevailing interest rates

Table 02: Opening stock of domestic interbank on-balance foreign exchange transactions on 01.01.2014 and their prevailing interest rates

Instructions for completing the columns:

- a) ISO code: the original currency specified in the agreement regarding the interbank transaction. Transactions with HUF denomination shall also be reported in Table 01. Transactions with HUF denomination do not have to be reported in Table 02.
- b) Identification code of the contracting partner: in Table 01, the contracting partner participating in the foreign interbank transaction shall be classified and reported on the basis of the given code list. In Table 02, the CSO reference number (the first eight digits of the tax number) of the contracting partner participating in the interbank transaction shall be reported.
- c) Contract value: the data shall be given in the original currency specified in the agreement regarding the transaction, in millions.
- d) Outstanding amount of the interbank transaction on 01.01.2014: the outstanding amount shall be given in the original currency specified in the agreement regarding the transaction, in millions.
- e) Starting value date of interbank transaction: the value date of the transaction shall be given.
- f) Closing date of interbank transaction: the calendar day shall be indicated.
- g) Instrument type: The type of transaction shall be classified on the basis of the code list and reported using the appropriate code.
- h) Prevailing interest rate (of the stock) (%): the prevailing interest rate on the open stock outstanding on 1 January 2014 shall be reported, which equals the actual (not the announced) interest rate applied to the stocks on the first day of the month under review.
- i) Drawing or placement: shall be completed on the basis of the code list.

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.

MNB identification number: **K14**

Daily report on interest rate derivative transactions

Table 01: Data of transactions related to interest rate swap agreements

Values in millions with 3 decimals, interest rates in percentages with 2 decimals

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	Reference interest of the paid interest		Annualised interest rate of the paid interest (%)	Reference interest of the received interest		Annualised interest rate of the received interest (%)	Type of transaction	Indicate if there is a margin account attached to the transaction	
								Maturity (1-12)	Description		Maturity (1-12)	Description				
								a	b		c	d				e
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.F.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.F.3.3 in this Annex or the formula of I.F.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.

Column o: Indicate if there is a margin account attached to the transaction:

As regards the margin account requirement, due to the change in market values it may not always arise, but if the agreement made with the counterparty indicates that the transaction involves a margin, also in this case the fact that a margin account requirement is attached to the transaction must be indicated. The codes to be used for completion are contained in the technical guidelines available at the MNB's website, as set out in Point 4.6 of Annex 3.

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.

MNB identification number: AL7

Components of the change in debt-type liabilities originating from abroad

Table 01 million HUF

No.	Name	Forint	Foreign	Total
		1	2	3
		a	b	c
01	Components of the decrease in liabilities originating from abroad			
02	Short original maturity, expired			
03	Short original maturity, repaid or repurchased before expiration			
04	Long original maturity, expired			
05	Long original maturity, repaid or repurchased before expiration			
06	of which: short time to maturity			
07	long time to maturity			
08	Total			
09	Components of the increase in liabilities originating from abroad			
10	Short original maturity			
11	Long original maturity			
12	Total			
13	Revaluation of liabilities originating from abroad			
14	Revaluation of liabilities with short time to maturity			
15	Shortening of liabilities originating from abroad			
16	Liabilities becoming from long to short maturity			

MNB identification number: AL7

Completion instructions
Components of the change in debt-type liabilities originating from abroad

I. General instructions

1. Changes in debt-type liabilities originating from abroad of a credit institution participating in Pillar II of the FGS indirectly, through a so-called umbrella bank, shall be reported by the credit institution that plays the role of the umbrella bank based on the FGS Framework Agreement concluded with the MNB.

2. No data shall be written in the grey fields in the table.

II. Detailed instructions for the completion of the table

Table 01: Components of the changes in debt-type liabilities originating from abroad

The table shall contain the stock-increasing and stock-decreasing transactions that took place in the month under review as well as the revaluations in a breakdown by forint and foreign currency, expressed in million forints.

Stock-decreasing and stock-increasing transactions shall be reported in rows 2–8 and 10–12, respectively, always with a plus sign. In this report, any change in stock that does not originate from an exchange rate change shall be considered a transaction. Although it is a transaction, the effect when items with long time to maturity become items with short time to maturity shall be reported in row 16, and not in rows 6 and 7. The conversion of the transactions of foreign currency-denominated items into forints shall be done on the basis of the monthly average foreign-exchange rate calculated for the working days of the month under review. Changes in stock stemming from amendments to contracts shall be treated as transactions.

Of the changes in the stock of liabilities with short residual maturities in the month under review, the revaluations originating from price and exchange rate changes shall be reported in row 14. Change in stock stemming from revaluations equals the portion of the total change in stocks that does not originate from transactions. Total change in stocks corresponds to the difference between the forint amount of the closing stocks recorded in various currencies converted at the so-called closing exchange rate for the given currency valid on the last day of the month under review and the forint amount of the opening stocks, which are also recorded in various currencies, converted at the so-called opening exchange rate (closing rate of the previous month) for the given currency. If the revaluations add to the stock, the sign of the value to be reported shall be plus, and if they reduce the stock, the sign shall be minus.

Row 16 shall contain the increase in the stock of liabilities with short time to maturity with a plus sign if the reason for the increase is that in the month under review the stock with long time to maturity or a portion of it became stock with short time to maturity. The value to be reported shall be the sum of the stocks existing on the days of becoming short in the month under review, converted into forints at the average monthly foreign-exchange rate.

Short original maturity shall mean liabilities with original maturities of up to one year. Long original maturity shall mean liabilities with original maturities of over one year. Short time to maturity means that not more than one year is left until repayment.

In terms of this data provision, the instruments reported in the tables starting with BEFT of the data supplies with identification codes R07 and R16 as well as debt securities held by non-residents shall be qualified as debt-type liabilities originating from abroad. Regarding debt securities held by non-residents, the data provider shall estimate the components of the change in stock of foreign-owned securities on the basis of the information available about the foreign owner.

When providing the data, the working day adjusted monthly average as well as the opening and closing exchange rates given by the MNB for all currencies shall be applied. The MNB sends these exchange rates to the data provider through the EBEAD until 15 hours on the first working day following the month under review.

The non-resident sector shall be defined in line with the provisions in Section I. A. of this annex.

MNB identification number: ALJ

Data on credits extended to small and medium-sized enterprises (SME's) under pillars I and II of the Funding for Growth Scheme (the FG)

Table 01

No.	Information regarding the SME debtor						Information regarding the credit extended under the FGS														
	Type of the data report	Pillar	CSO registration number of the debtor	Sector of the debtor	Name of the debtor	Registered head office of the debtor	Identifier number of the contract for the credit	Date of the execution of the contract for the credit	The date of the disbursement of the credit	The expiration date of the credit	Total interest rate spread	Purpose of the credit	Is the credit disbursed in tranches?	The total amount of the credit specified in the contract	Outstanding (current) credit stock	Type of the collateral	Guarantee proportion provided by the guarantor	The commencement of the longest default	Date of restructuring	Principal repayment frequency	Remark related to the credit
	aa	ab	ba	bb	bc	bd	ca	cb	cc	cd	ce	cf	cg	ch	ci	cj	ck	cl	cm	cn	co
01																					
02																					
...																					
n																					

continued

No.	Information regarding the refinanced credit												
	Purpose of the refinanced credit	Did the same bank disburse the refinanced credit and extend the refinancing	GIRO code of the bank extending the refinanced credit	In case of a partially refinanced credit the amount of the credit at the time of the refinancing	Date of the disbursement of the refinanced credit	contract identifier of the refinanced credit	Currency of the refinanced credit (ISO)	The original amount of the refinanced credit	The commencement of the longest default of the refinanced credit	The day of the expiration of the refinanced credit	Interest on the refinanced credit	The annual frequency of principal repayment of the refinanced credit	The date of the most recent restructuring of the refinanced credit
	da	db	dc	dd	de	df	dg	dh	di	dj	dk	dl	dm
01													
02													
...													
n													

MNB identification number: AL8

Completion Instructions

Data on credits extended to small and medium-sized enterprises (SME's) under pillars I and II of the Funding for Growth Scheme (the FGS)

I. General instructions

1. A data reporting entity participating in pillars I and II of the FGS and appointed by the MNB shall report data until its debt to the MNB expires. The data report shall contain the data of the credits refinanced by the MNB under pillars I and II of the FGS (in the first stage launched on 1 June 2013 (hereinafter: stage one of the FGS) or in the second stage launched on 1 October 2013 of the FGS (hereinafter: stage two of the FGS) and extended to small and medium-sized enterprises under the terms and conditions of an FGS Framework Contract concluded with the MNB and the Product Brochure constituting part thereof (hereinafter: SME credits) as well as any change in the data on SME credits already reported. Changes in debt-type liabilities originating from abroad of a credit institution participating in Pillars I and II of the FGS indirectly, with the intermediation of an umbrella bank, shall be reported by the credit institution that plays the role of the umbrella bank based on a FGS Framework Agreement concluded with the MNB.
2. The codes to be used in the table are contained paragraph 4.10 of annex 3 to the support answer book available on the MNB's website (hereinafter: the list of codes).
3. Dates shall be provided in a DD/MM/YYYY format.
4. Data shall be sent in a CSV format, with the data separated with a semicolon (;).
5. If the purpose of the credit extended to an SME is re-mortgaging, data on the refinanced credit shall be reported [columns da-dm]) unless otherwise stipulated herein. If the data to be reported on the refinanced credit are not available from other sources, e.g. the data reporting entity's own records or other records available to the data reporting entity, thus, especially, the central credit information system, the data report shall be based on a declaration of the borrower SME (hereinafter: SME).
6. A methodology guide to the correct completion of the table is contained in paragraph 9 of annex 3 to the support answer book available on the MNB's website.

II. Detailed instructions for the completion of the table

Table 01: Data on the credits extended to small and medium-sized enterprises under pillars I and II of the FGS

Requirements for the completion of the individual columns:

- aa) The type of the data report depends on whether the data reporting entity provides data on an SME credit requested to be refinanced by the MNB or it reports a change in the data of an SME credit reported earlier. Completion shall be in accordance with the list of codes.
- ab) This column shall contain information on whether an SME credit is to be refinanced under pillar I or pillar II of the FGS or in stage one or stage two of the FGS. Completion shall be in accordance with the list of codes.
- ba) The CSO registration number (the first eight digits of the tax number) of the SME numerically.
- bb) The determination of the sector where an SME belongs shall be governed by paragraph I.A.4 of annex e). Completion shall be in accordance with the list of codes.
- bc) Name of SME

- bd) Registered head office of SME
- ca) The specific contract identifier number used by the data reporting entity to identify the contract for the SME credit.
- cb) The date of the execution of the contract for the SME credit. If the parties sign the contract for the SME credit at different dates, the date of the signature last provided shall be reported.
- cc) The date of the disbursement of the SME credit. If the credit is disbursed in tranches, the date of the disbursement of the first tranche shall be provided. No modification shall be made in this column when further tranches are disbursed; only the amount in column ci) shall be increased by the amount of the new tranche on the working day preceding the date of the disbursement of the new tranche. The first data report on an SME credit shall be made if the date of the disbursement is known; in the case of an SME credit requested to be refinanced under pillars I and II of the FGS, until 15:00 hours on the working day preceding the requested day of disbursement of the refinancing credit.
- cd) The date of the expiration specified in the contract for the SME credit.
- ce) The difference between the amount of the fees and costs charged in accordance with the FGS framework contract between the data reporting entity and the MNB as a proportion of the amount of the credit and the amount of the annual interest on the credit extended by the MNB under pillars I and II of the FGS, expressed in basis points.
- cf) Purpose of the SME credit. Completion shall be in accordance with the list of codes.
- cg) This column shall have information on whether the SME credit is disbursed in several tranches. Completion shall be in accordance with the list of codes.
- ch) The total amount of the credit specified in the contract for the SME credit. The total amount of the credit shall be provided even if it is disbursed in tranches. If the SME credit features in more than one row because, for instance, it has more than one purpose or it refinances more than one credit, the amount of the credit specified in the credit contract shall be split (broken down) and recorded in the individual rows in accordance with the refinanced credits and the credit purposes.
- ci) The value of the amount of the SME credit increased by the disbursed tranches and reduced by the principal repaid. The data reporting entity shall modify the value indicated in the column by 15:00 hours on the working day preceding the disbursement or the repayment if the conditions for disbursement to the SME exist. The value indicated in the column cannot be restored even if the anticipated repayment fails to be made to the data reporting entity. If the SME goes out of business or the SME credit contract terminates or is terminated for any reason, the data report on the change indicating a "0" value shall be sent by the deadline specified in column co). If the SME credit features in more than one row because, for instance, it has more than one purpose or it refinances more than one credit, the amount of the SME credit shall be split (broken down) and recorded in the individual rows in accordance with the refinanced credits and the credit purposes.
- cj) Only 2 types of the collateral securing the SME credit can be provided in the order of the priority of the collaterals. Completion shall be in accordance with the list of codes. If several collateral types are reported, the codes of the individual collaterals shall be listed in close succession without a space.
- ck) This column shall be completed if the SME credit is backed by surety ship or guarantee granted against the state's counter-guarantee considered on the basis of the FGS Framework Contract concluded with the MNB as one affecting the collateral value. The proportion of the unconditional surety ship or guarantee provided by the guarantor on the basis of the FGS Framework Contract concluded with the MNB shall be indicated as a percentage of the amount of the SME credit.
- cl) The calendar day of the commencement of the longest default shall be indicated. The day immediately following the due date of the repayment specified in the SME credit contract if the amount fails to be deposited into the bank account specified by the data reporting entity. The relevant data shall be reported on the 5th working day from the date of the commencement of the default.

- cm) The anticipated calendar day of restructuring shall be reported here.
- cn) The frequency stipulated in the contract for the SME credit. Completion shall be in accordance with the list of codes.
- co) A text comprising 128 characters at most can be provided as a remark related to the SME credit. If the SME goes out of business or the SME credit contract terminates or is terminated for any reason, such shall be reported here. The data reporting entity shall report data on a fact or a statutory declaration that results in the discontinuation of the operation of the SME or the termination of the SME contract by 15:00 hours on the day when it learns about such fact or declaration, or if it learns about such fact or declaration after 15:00 on the relevant working day, then by 15:00 hours on the working day immediately following the day when it learns about such fact or declaration.
- da) Purpose of the refinanced SME credit. Completion shall be in accordance with the list of codes.
- db) In the case of an SME credit requested to be refinanced in stage two of the FGS the column shall be completed even if the purpose of the SME credit is other than that of refinancing, however, the credit institution extending the SME credit had not had a contractual relationship with the SME before it concluded the contract for SME credit with the SME. Completion shall be in accordance with the list of codes.
- dc) This column shall be completed only if the credit institution that extended the refinanced credit is different from the one extending the SME credit.
- dd) The total amount of the partially refinanced credit as at the date of refinancing shall be reported. This column shall be completed if this amount is higher than the credit amount indicated in column ch).
- de) The date of the disbursement of the refinanced credit. If disbursement occurs in tranches, the date of the first disbursement shall be indicated. If the date of the first disbursement is not known, the date of the execution of the contract for the refinanced credit shall be indicated. If the parties sign the contract at different dates, the instruction for the completion of column cb) shall apply.
- df) The specific contract identifier number used by the credit institution disbursing the refinanced credit to identify the contract for the refinanced credit shall be provided in this column.
- dg) The FX ISO codes to be used to indicate the currency of the refinanced credit are contained in paragraph 4.1 of annex 3 to the support answer book available on the MNB's website.
- dh) The amount shall be provided in the currency of the refinanced credit.
- di) In the case of a refinanced credit the calendar day of the commencement of the longest default shall be indicated. If the refinanced credit is not defaulted, the column shall be left blank.
- dj) The day of the expiration of the refinanced credit shall be reported.
- dk) Interest on the refinanced credit may be fixed or pegged to benchmark interest (e.g. the 3-month BUBOR). In the case of fixed rate interest, the annual amount of the fees and costs calculated by the data reporting entity for the credit (the total amount of loan rates) shall be reported in basis points. In the case of interest pegged to benchmark interest, the reference interest (e.g. the 3-month BUBOR) and the total amount of the annual spread calculated on the basis of the total amount of the costs and fees shall be reported. (Format: "benchmark interest + YYY", where YYY denotes spread expressed in basis points.)
- dl) The annual frequency of principal repayment shall be reported here. Completion shall be in accordance with the list of codes.
- dm) The date of the most recent restructuring of the refinanced credit shall be reported here.

International reserves and foreign currency liquidity¹

(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)⁴

million EUR

A. Official reserve assets (1) Foreign currency reserves (in convertible foreign currencies) (a) Securities <i>of which: issuer headquartered in reporting country but located abroad</i> (b) total currency and deposits with: (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) IMF reserve position (3) SDRs (4) gold (including gold deposits and, if appropriate, gold swapped) ⁵ volume in millions of fine troy ounces (5) other reserve assets (specify) —financial derivatives —loans to nonbank nonresidents —other B. Other foreign currency assets (specify) —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	
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1. 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.

2. 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.

3. 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
1. Foreign currency loans, securities, and deposits⁵				
—outflows (-)	Principal			
	Interest			
—inflows (+)	Principal			
	Interest			
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)⁷				
(a) Short positions (-)				
(b) Long positions (+)				
3. Other (specify)				
—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
1. Contingent liabilities in foreign currency				
(a) Collateral guarantees on debt falling due within 1 year				
(b) Other contingent liabilities				
2. Foreign currency securities issued with embedded options (puttable bonds)⁸				
3. Undrawn, unconditional credit lines⁹				
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 (-)				
4. aggregate short and long positions of options in foreign currencies vis-à-vis the domestic currency¹⁰				
(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

4. 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.

5. 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.

6. 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.

7. Reporters should distinguish potential inflows and potential outflows resulting from contingent lines of credit and report them separately, in the specified format.

8. 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	
(1) To be reported with standard periodicity and timeliness: ¹²	
(a) short-term domestic currency debt indexed to the exchange rate	
(b) financial instruments means (e.g., in domestic currency) ¹³ denominated in	
—nondeliverable forwards	
—short positions	
—long positions	
—other instruments	
(c) pledged assets ¹⁴	
—included in reserve assets	
—included in other foreign currency assets	
(d) securities lent and on repo ¹⁵	
—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) ¹⁶	
—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	
(2) To be disclosed less frequently:	
(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:

9. Distinguish between assets and liabilities where applicable.

10. 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.

11. Only assets included in Section I that are pledged should be reported here.

12. 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.

13. 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.

MNB identification number: L10

**Completion instructions for the report
Corporate loans and household loans in default**

I. General instructions

The data supplier shall notify the MNB in writing concerning any changes affecting the structure and 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. Districts shall be identified on the basis of home address, in accordance with the boundaries specified in the first annex to Government Decree of District Offices 218/2012. (VIII. 13.)

3. In table 01 by the additional datas on debtor shall be included the values and the category codes, which are provided by the Bank to the data provider and not suitable for unique identification.

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:

#REF!

#REF!

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	
Home equity loan	
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	
Other (personal-loan, hire-purchase, vehicle)	
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	
Next step →	

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	#REF!	Non-relevant	Non-relevant	Non-relevant	#REF!
II. Concerning the credit standards and terms	Incomplete	Non-relevant	Non-relevant	Non-relevant	#REF!
III. Concerning the change of demand for consumer loans	#REF!	Non-relevant	Non-relevant	Non-relevant	#REF!
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				
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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.	<input type="text"/>			
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
contribute considerably to tightening contribute somewhat to tightening contribute to basically unchanged situation contribute somewhat to easing contribute considerably to easing				
2.	<input type="text"/>			
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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				
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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				
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
contribute considerably to tightening contribute somewhat to tightening contribute to basically unchanged situation contribute somewhat to easing contribute considerably to easing				
Economic outlook				
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
contribute considerably to tightening contribute somewhat to tightening contribute to basically unchanged situation contribute somewhat to easing contribute considerably to easing				
Industry-specific problems				
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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				
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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				
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
contribute considerably to tightening contribute somewhat to tightening contribute to basically unchanged situation contribute somewhat to easing contribute considerably to easing				
Market share goals				
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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.	<input type="text"/>			
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
contribute considerably to tightening contribute somewhat to tightening contribute to basically unchanged situation contribute somewhat to easing contribute considerably to easing				
2.	<input type="text"/>			
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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				
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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				
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
contribute considerably to tightening contribute somewhat to tightening contribute to basically unchanged situation contribute somewhat to easing contribute considerably to easing				
Economic outlook				
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
contribute considerably to tightening contribute somewhat to tightening contribute to basically unchanged situation contribute somewhat to easing contribute considerably to easing				
Industry-specific problems				
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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				
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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				
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
contribute considerably to tightening contribute somewhat to tightening contribute to basically unchanged situation contribute somewhat to easing contribute considerably to easing				
Market share goals				
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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.	<input type="text"/>			
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
contribute considerably to tightening contribute somewhat to tightening contribute to basically unchanged situation contribute somewhat to easing contribute considerably to easing				
2.	<input type="text"/>			
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
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

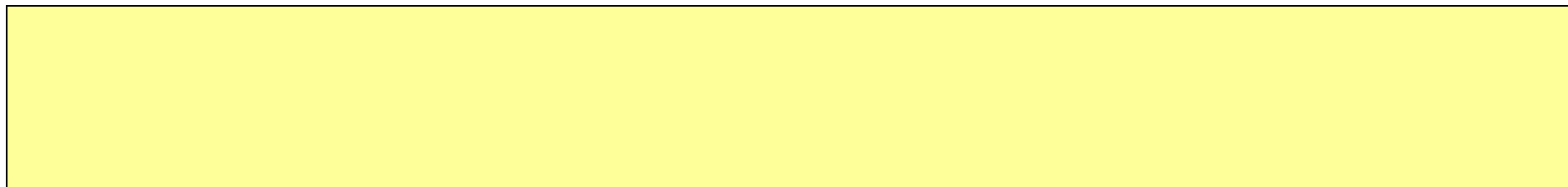
8/B Over the next half year, how is your bank's portfolio quality of the different economic sectors likely to change?

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:

#REF!

#REF!

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)

Improves 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

contribute considerably to tightening contribute somewhat to tightening contribute to basically unchanged situation contribute somewhat to easing contribute considerably to easing

<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
Next step→				

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
Next step →

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: #REF! #REF!

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

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Competitive situation with other banks or non-banks				
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Changes in risk tolerance				
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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):				
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<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				
Next step →				

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

#REF!

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

#REF!

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
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?
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
Next step →

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

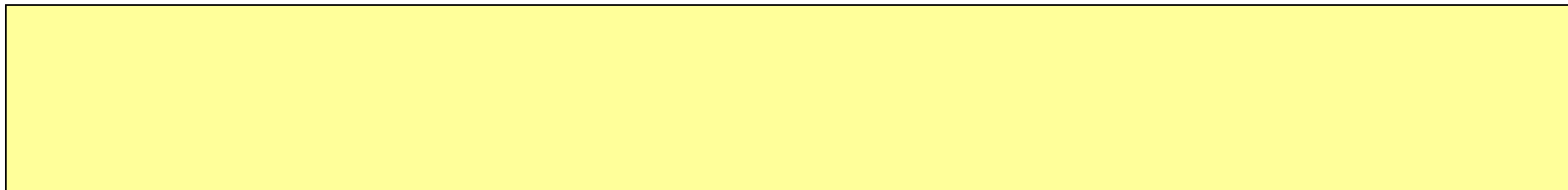
Loss given default

- 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; Vehicle financing

I. General instructions

1. This report is for providing information on:

a) Credit availability (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, covenants, credit/loan amount limit, and price conditions, such as interest rate over funding costs, 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, perceived 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 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 risk parameters and, in the case of the risk assessment of sectors, a rating of 5 indicates a significant improvement 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.

MNB identification number: **P02**

Received and sent euro credit transfers and euro direct debits

Table 01: Total euro credit transfers

No.	Description	Received		Sent	
		Volume (thousand pieces)	Value (thousand EUR)	Volume (thousand pieces)	Value (thousand EUR)
		a	b	c	d
01	Total euro credit transfers				

Table 02: Total euro credit transfers (SCT)

No.	Description	Received		Sent	
		Volume (thousand pieces)	Value (thousand EUR)	Volume (thousand pieces)	Value (thousand EUR)
		a	b	c	d
01	euro credit transfers in SCT format				

MNB identification number: **P02**

Received and sent euro credit transfers and euro direct debits

Table 03: Total euro direct debits

No.	Description	Received (payer)		Sent (payee)	
		Volume (thousand pieces)	Value (thousand EUR)	Volume (thousand pieces)	Value (thousand EUR)
		a	b	c	d
01	Total euro direct debits				

Table 04: Total euro direct debits (SDD)

No.	Description	Received (payer)		Sent (payee)	
		Volume (thousand pieces)	Value (thousand EUR)	Volume (thousand pieces)	Value (thousand EUR)
		a	b	c	d
01	euro direct debits in SDD format				

Completion instructions for the report

Total received and sent euro credit transfers and euro direct debits and in SEPA format (SCT,SDD)

Detailed instructions for the completion of the tables

1. Tables 1 and 2: Euro credit 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) Sent 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), transfers received under the SCT scheme are to be shown under Received column, and transfers sent under the SCT scheme are to be shown under the sent column in Table 2. The data providers expected to give data in Table 2 are the ones that joined the SCT scheme or the ones that receive or send transfers in SCT format through their parent bank or account holding bank.

2. Tables 3 and 4: Euro direct debits defined:

Euro direct debits means a payment service in euro provided on the basis of the payee's order. In this transaction, debiting the payer's payment account in euro to the payee's credit is done on the basis of the payer's mandate given to the payee, the payee's payment service provider or to the payer's own payment service provider.

a) Received column (as payer): direct debits received by the data provider or its account holding bank (as the bank of the payer, i.e. the paying party) shall be reported (irrespective of whether the amount is debited to the payer's forint or euro account or non-euro foreign currency account).

b) Sent column (as payee): direct debits launched by the data provider or its client (meaning the payee) shall be reported, irrespective of whether they were launched from the clients' forint, euro or non-euro foreign currency accounts.

c) As for the euro direct debits made in SDD format (i.e. the SEPA direct debit defined by the European Payments Council), direct debits received in SDD format shall be reported in the Received column, whereas the direct debits sent in the SDD format shall be shown in the Sent column in Table 4. The data providers expected to give data in Table 4 are the ones that joined the SDD scheme or the ones that receive or send direct debits in SDD format through their parent bank or account holding bank.

3. The so called on-us items need not be reported, that is to say in-house debits and credits between accounts.

4. Data shall be indicated showing 1 decimal, in the unit of measurement specified.

MNB identification number: P03

Table 01: Prompt clearing

Code of prompt clearing	Date	Product influenced	Maturity (active)	Market/product	Section/Type of transactions	Explanation
yymmddss	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 02a: 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	Market influenced	Measure of the additional financial coverage	Grounds for levying	Date of modification	Cause of modification	Date of withdrawal	Cause of withdrawal
yymmddss	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 d	according to the collection of code
a	b	c	d	e	f	g	h	i	j	k

Table 02b: Collateral substitute

Code of the collateral substitute	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	Market influenced	Measure of the collateral substitute	Grounds for levying	Date of modification	Cause of modification	Date of withdrawal	Cause of withdrawal
yymmddss	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 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	ISIN code of security	Short name of security	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
yymddss	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	character	narrative	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	o	p

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;
- 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.

In the case of default the data supplier should send on the default reason and supporting documents given by the default clearing member to 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. General instructions for the completion of the tables

1. 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 the last day of the quarter.. The accounts whose balance is zero or below zero shall be indicated in the relevant rows also.
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.

II. Detailed instructions for the completion of the tables

01. Table: 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.

02. Table: 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: Forint and foreign currency payments' debit turnover

	Households						Non-financial corporations						Other sector					
	internal		domestic		cross-border		internal		domestic		cross-border		internal		domestic		cross-border	
	pieces	million HUF	pieces	million HUF	pieces	million HUF	pieces	million HUF	pieces	million HUF	pieces	million HUF	pieces	million HUF	pieces	million HUF	pieces	million HUF
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r
FORINT DEBIT TURNOVER																		
1	Cash payment																	
2	Credit transfer																	
3	Paper based																	
4	By phone																	
5	On mobile phone																	
6	Over the internet																	
7	On client terminal																	
8	On data storage																	
9	Online banking based e-payment																	
10	Regular credit transfer																	
11	Cash-pool turnover																	
12	Other																	
13	Credit transfer initiated in batch																	
14	Paper based																	
15	Over the internet																	
16	On client terminal																	
17	On data storage																	
18	Other																	
19	Core direct debit																	
20	Business to business (B2B) direct debit																	
21	Other collection																	
22	Letters of credit (accrreditive)																	
23	Official credit transfer by authority and transfer decree																	
24	Turnover between the data supplier and the client																	
25	Transactions between the client's own accounts																	
FOREIGN CURRENCY DEBIT TURNOVER																		
26	Cash payment																	
27	Credit transfer																	
28	Paper based																	
29	By phone																	
30	On mobile phone																	
31	Over the internet																	
32	On client terminal																	
33	On data storage																	
34	Online banking based e-payment																	
35	Regular credit transfer																	
36	Cash-pool turnover																	
37	Other																	
38	Collection																	
39	Letters of credit (accrreditive)																	
40	Turnover between the data supplier and the client																	
41	Transactions between the client's own accounts																	

Credit and debit turnover of payments denominated in forint and foreign currency

Table 02: Forint and foreign currency payments' credit turnover

		Households						Non-financial corporations						Other sector					
		internal		domestic		cross-border		internal		domestic		cross-border		internal		domestic		cross-border	
		pieces	million HUF	pieces	million HUF	pieces	million HUF	pieces	million HUF	pieces	million HUF	pieces	million HUF	pieces	million HUF	pieces	million HUF	pieces	million HUF
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r
FORINT CREDIT TURNOVER																			
1	Cash payment																		
2	Credit transfer																		
3	Credit transfer initiated in batch																		
4	Core direct debit																		
5	Business to business (B2B) direct debit																		
6	Other collection																		
7	Letters of credit (accreditive)																		
8	Official credit transfer by authority and transfer decree																		
9	Turnover between the data supplier and the client																		
FOREIGN CURRENCY CREDIT TURNOVER																			
10	Cash payment																		
11	Credit transfer																		
12	Collection																		
13	Letters of credit (accreditive)																		
14	Turnover between the data supplier and the client																		

MNB identification number: P05

Credit and debit turnover of payments denominated in forint and foreign currency

Table 03: Cross-border payments' debit turnover by countries

No.	Transaction type (code list)	Direction of transaction (country code list)	pieces	million HUF
	a	b	c	d
0001				
0002				
0003				
...				
nnnn				

**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 payment service providers managing payment accounts in Hungary. From the aspect of payment transactions to be reported, the transactions on payment accounts (including 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, payments made by bankcards shall not be reported. Credit transfers to merchant acceptance points in connection with bankcard purchases shall only be reported in Table 02, in the proper column according to the direction of the transaction. The payment transactions where both parties (payer or payee) are listed under sector C1, C3, C4 or C7 in the list specified under Point 1 of Annex 3 and available on the MNB's website shall 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 allowed 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. Domestic payment transactions are defined in point 2. § 1. 18/2009 (VIII. 6.) MNB decree on payment transactions (hereinafter: decree on payment transaction). Cross-border payment transactions are those, where the payer's payment service provider or the payee's payment service provider provides the payment service outside Hungary, regardless of the currency of payment transaction, namely the transactions between a resident payment service provider (who has seat or branch in Hungary) and a non-resident payment service provider (who has seat or branch outside Hungary). Payments within the payment service provider need to be reported only as internal turnover.

4. Banks providing domestic correspondent banking services for cooperative credit institutions where the non-correspondent bank is linked to the national clearing and settlement system through its correspondent have to report the data relating to their turnover separately,. For this end the non-correspondent cooperative credit institution shall provide the correspondent bank with the requisite data for the assembly of the P05 report comprehensively and on time. The correspondent bank shall send the MNB aggregate data regarding transactions settled through accounts which are maintained by non-correspondent cooperative credit institutions and are subject to reporting requirement. Payment service providers performing payment services and classified in other category shall report their payment turnover themselves regardless whether they are linked to the national clearing and settlement system directly or through a correspondent. 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.

5. Reporting forint and foreign currency payments, and conversions:

5.1. Debit tables: Unless otherwise provided in these completion instructions, all credit transfers made through the national clearing and settlement systems (BKR, VIBER, PEK) are considered as forint payments, all credit transfers made through nostro accounts of foreign banks, or through international clearing and settlement systems (e.g.: STEP2, TARGET) are considered as foreign exchange payments, irrespective of whether they originated from the forint or foreign exchange accounts of clients.

5.2 Credit tables: Unless otherwise provided in these completion instructions, all forint transactions received by the data supplier or its bank are considered as forint credits, and all received foreign currency transactions are considered 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).

5.3 Internal and conversion items: Forint credit transactions and forint debit transactions are considered as forint transactions, and foreign currency credit transactions and foreign currency debit transactions are considered as foreign exchange transactions.

6. Reporting loans:

6.1. Where payment is made by direct credit transfer from a loan account, or if any installment payment is credited directly to the loan account, that is the payment is not credited to the payment account maintained by the data supplier:

- the payment, i.e. loan account debit is reported in row 12 or 37 of Table 01;
- the installment payment, i.e. loan account credit is reported in Table 02, depending on the payment method and the currency

6.2 Where as a result of a payment or an installment payment the payment account maintained by the data supplier is credited or debited, the turnover between the loan account and the payment account shall be considered as transactions between the data supplier and the client, notably:

- payments from the loan account are reported in row 24 or 40 of Table 01, and payments to the payment account are reported in row 9 or 14 of Tables 02,
- installment payments from the payment account are reported in row 24 or 40 of Table 01 and payments to the loan account are reported in row 9 or 14 of Table 02.

7. Sectoral breakdown used in data service:

To define sectors use I. A. 4. of this annex and the referenced technical guidelines according to point 1 of Annex 3 , which are available on the official website of the MNB.

II. Detailed instructions for the completion of the tables

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: 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.

Payment card business - acquirer side

Table 01: Cash withdrawal and cash deposit facilities with payment cards in Hungary

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 bank branches and in post offices	
04	Total No. of ATM-s	
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 bank branches of the data provider accepting payment 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	Borsod-Abaúj-Zemplén 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-Esztergom County, Tatabánya				
13	Nógrád County, Salgótarján				
14	Pest County (excluding Budapest!)				
15	Somogy County, Kaposvár				
16	Szabolcs-Szatmár-Bereg County, Nyíregyháza				
17	Tolna County, Szekszárd				
18	Vas County, Szombathely				
19	Veszprém County, Veszprém				
20	Zala County, Zalaegerszeg				
21	Total				

Payment card business - acquirer side

Table 03: Number of merchant outlets accepting cards bearing international logo, under contract with the data supplier in Hungary

No.	Description	Number of physical merchant outlets	Number of card not present merchant outlets		Number of imprinters operated in merchant outlets		
			mail/phone order (MO/TO)	internet	Card acceptance based only on imprinter		As back-up system POS terminals
			"0" floor limit	"0<" floor limit			"0" floor limit
		a	b	c	d	e	f
01	Number of merchant outlets at the end of the reporting period						
02	Merchant outlets accepting Visa cards						

Payment card business - acquirer side

Table 04: Number of merchant outlets accepting cards bearing the issuer's logo under contract with the data provider

No.	Code of cards with payment and/or cash withdrawal function	Number of physical merchant outlets	Number of card not present merchant outlets	
			mail/phone order (MO/TO)	Internet
			a	b
01				
02				
03				
...				
nn				

Payment card business - acquirer side

Table 05: Total volume and value of transactions in the network of the data provider

No.	Code of the card company (code list)	Place of issuance of the card (country's code list)	Transaction's placement (country's code list)	Cash withdrawal						Purchases of goods and services										Cash deposit					
				at ATMs		at POS terminals in bank branches and post offices		at POS terminals at merchants		physical POS (physical merchant) conventional transaction		physical POS (physical merchant) contactless payment transaction		mail/telephone orders (MO/TO)		Internet (vPOS)		on imprinters		on ATMs		on ATMs		at POS terminals in bank branches 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)
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w	x	y	
0001																									
0002																									
0003																									
...																									
nnnn																									

Payment card business - acquirer side

Table 06: The foreign acquiring network of the data supplier

No.	Country	Number of physical merchant outlets	Number of card not present merchant outlets	Number of POS terminals operated in merchant outlets	Number of imprinters operated in merchant outlets	Total number of ATMs	Number of ATMs with cash withdrawal function	Number of ATMs with credit transfer function
	a	b	c	d	e	f	g	h
0001								
0002								
0003								
...								
nnnn								

Completion instructions for the report

Payment card business - acquirer side

General instructions

1. This report contains information regarding the sector engaged in the acquiring of payment cards, 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 transactions carried out via these devices with Hungarian or foreign-issued cards. All data related to the transactions 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.
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. 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.F.4 of this Annex.
5. In the tables containing transaction 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 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						Banknotes total
		20 000	10 000	5 000	2 000	1 000	500	Pieces
		a	b	c	d	e	f	g= from a to f
01	Quantity of <i>unprocessed</i> bank notes recieved (02+03+04)							
02	of which: a.) fit							
03	b.) unfit							
04	c.) reject							
05	bank notes received from MNB							
06	Other bank notes transported to the reporting institution's premises (that is in the form of appropriate in conformity with packing rules which are in the MNB's Business Terms)							
07	Total bank notes transported to the reporting institution's premises (07=01+05+06)							
08	Total bank notes delivered from the reporting institution's premises (08= 09+10+11)							
09	Of which: a.) ATM charging							
10	b.) payed into MNB							
11	c.) Other							
12	Bank notes changes in stock (bank note changes in stocks stored by the reporting institution) (12=07-08)							

Payment card business - issuer side

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	Cards with cash withdrawal/p ayment/cash withdrawal and payment function	Cards with electronic money function	Cards with contactless payment function	Volume (pcs)
	a	b	c	d	e	f	g	h	i	j	k	l
01												
02												
03												
04												
...												
nn												

Table 02: Total number of cards issued

No.	Total number of cards issued, irrespective of brands, number of functions and other carasteristics	of all cards those with a combined debit, cash and e-money function	of all cards those with payment function	of all cards those with cash function
	a	b	c	d
01				

Payment card business - issuer side

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	Bank issued cards / Co-branded and Affinity cards	Cards with contactless payment function	Cash withdrawals											
						ATM				POS terminals installed at bank branches and post offices				POS terminals installed at merchant outlets			
						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)
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
01																	
02																	
03																	
04																	
...																	
nn																	

Payment card business - issuer side

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 contactless 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													

Payment card business - issuer side

Table 05: Volume and value of payment 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 contactless payment function	Purchase turnover							
						at merchant outlets				postal/phone/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)
a	b	c	d	e	f	g	h	i	j	k	l	m	
01													
02													
03													
04													
...													
nn													

Payment card business - issuer side

Table 06: Turnover carried out in the acceptance network of the foreign payment services provider

No.	Code of card company	Seat of the payment services provider (code list)	Transaction's placement (code list)	Cash withdrawals						Purchase turnover				Cash deposits			
				ATM		POS terminals installed at bank branches and post offices		POS terminals installed at merchant outlets		at merchant outlets		postal/phone/internet orders		ATM		POS terminals installed at bank branches and post offices	
				Volume (pcs)	Value (million)	Volume (pcs)	Value (million)	Volume (pcs)	Value (million)	Volume (pcs)	Value (million)	Volume (pcs)	Value (million)	Volume (pcs)	Value (million)	Volume (pcs)	Value (million)
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	
0001																	
0002																	
0003																	
...																	
nnnn																	

MNB identification number: P27

Completion instructions for the report

Payment card business - issuer side

General instructions

1. The report contains information on the payment card issuing 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 issuing business of co-operative credit institutions purchasing all services from banks, as data providers, shall be collected from the system in a summarised form and supplied to the MNB by the data supplier (bank) operating the system. The data of the sponsored bank, if any, shall be conveyed to the MNB either by the sponsored bank itself, or by the sponsor bank. If the data are provided by the sponsor bank, they shall be reported separated from its own data, indicating the sponsored bank's GIRO code and/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 transaction 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 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.F.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 withdrawal		Purchase	Cash withdrawal		Purchase
		ATM	POS		ATM	POS	
		a	b	c	d	e	f
01							
02							
03							
...							
nn							

The payment card fraud

Table 03: Loss written off in the card issuing business during the reporting period

thousand forints

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					

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 withdrawal		Purchase	Cash withdrawal		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

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
01					
02					
03					
...					
nn					

thousand forints

The payment card fraud

Table 07: Fraud connected with ATM

No		(pcs)	(thousand HUF)
01	FRAUD TO COST OF CARD OWNER AND/OR THE ISSUING BANK		
02	Card Skimming		
03	Number of incidences by ATM		
04	Number of incidences by POS		
05	Number of incidences by other types of connections		
06	Card Trapping		
07	Number of incidences for obtainment of cards		
08	Other types of fraud		
09	Number of incidences resulted illegal reversal transactions		
10	Number of incidences for illegal obtainment of cash (Cash Trapping)		
11	FRAUD AGAINST THE OWNER OF ATM		
12	Attach upon ATM-s		
13	Number of physical and virtual attacks (except blasting)		
14	Number of attacks upon ATM with blasting		
15	Loss resulted from attacks		
16	Attach upon staff serving ATM-s		
17	Number of incidences		
18	Loss resulted from attacks		

Completion instructions for the report

Fraud in the payment card business

General instructions

1. This form is for reporting fraudulent activity and losses sustained in the payment card sector both on the issuer and on the acquirer 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.F.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..

MNB identification number: P38

Report on the balance of the payment transactions

Table 01 ICS (Interbank Clearing System) turnover broken down by transaction types

No.	Payment method		Transactions	
	code	definition	Volume (piece)	Value (HUF)
	a	b	c	d
0001				
0002				
0003				
0004				
0005				
0006				
0007				
0008				
...				
...				
...				
nnnn				
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		
0000	999-91	Total one day beyond rejected revocations		

Report on the balance of the payment transactions

Table 02A: ICS (Interbank Clearing System) clearing transactions broken down by value limits

No.	Items Thousand HUF	Requested		Performed		Returned	
		pieces	HUF	pieces	HUF	pieces	HUF
		a	b	c	d	e	f
01	0						
02	0-10						
03	10 - 20						
04	20 - 30						
05	30 - 40						
06	40 - 50						
07	50 - 60						
08	60 - 70						
09	70 - 80						
10	80 - 90						
11	90 - 100						
12	100- 200						
13	200- 300						
14	300- 400						
15	400- 500						
16	500- 600						
17	600- 700						
18	700- 800						
19	800- 900						
20	900-1000						
21	1000-2000						
22	2000-3000						
23	3000-4000						
24	4000-5000						
25	5000-6000						
26	6000-7000						
27	7000-8000						
28	8000-9000						
29	9000-10000						
30	10000-20000						
31	20000-30000						
32	30000-40000						
33	40000-50000						
34	50000-60000						
35	60000-70000						
36	70000-80000						
37	80000-90000						
38	90000-100000						
39	100000-						
40	Total:						

MNB identification number: P38

Report on the balance of the payment transactions

Table 02B: ICS (Interbank Clearing System) non-clearing transactions broken down by value limits

No.	Items Thousand HUF	Requested		Rejected	
		pieces	HUF	pieces	HUF
		a	b	c	d
01	0				
02	0-10				
03	10 - 20				
04	20 - 30				
05	30 - 40				
06	40 - 50				
07	50 - 60				
08	60 - 70				
09	70 - 80				
10	80 - 90				
11	90 - 100				
12	100- 200				
13	200- 300				
14	300- 400				
15	400- 500				
16	500- 600				
17	600- 700				
18	700- 800				
19	800- 900				
20	900-1000				
21	1000-2000				
22	2000-3000				
23	3000-4000				
24	4000-5000				
25	5000-6000				
26	6000-7000				
27	7000-8000				
28	8000-9000				
29	9000-10000				
30	10000-20000				
31	20000-30000				
32	30000-40000				
33	40000-50000				
34	50000-60000				
35	60000-70000				
36	70000-80000				
37	80000-90000				
38	90000-100000				
39	100000-				
40	Total:				

Report on the balance of the payment transactions

Table 03: Simple credit transfer transactions broken down by value limits

No.	Items Thousand HUF	Requested		Returned	
		pieces	HUF	pieces	HUF
		a	b	c	d
01	0				
02	0-10				
03	10 - 20				
04	20 - 30				
05	30 - 40				
06	40 - 50				
07	50 - 60				
08	60 - 70				
09	70 - 80				
10	80 - 90				
11	90 - 100				
12	100- 200				
13	200- 300				
14	300- 400				
15	400- 500				
16	500- 600				
17	600- 700				
18	700- 800				
19	800- 900				
20	900-1000				
21	1000-2000				
22	2000-3000				
23	3000-4000				
24	4000-5000				
25	5000-6000				
26	6000-7000				
27	7000-8000				
28	8000-9000				
29	9000-10000				
30	10000-20000				
31	20000-30000				
32	30000-40000				
33	40000-50000				
34	50000-60000				
35	60000-70000				
36	70000-80000				
37	80000-90000				
38	90000-100000				
39	100000-				
40	Total:				

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Report on the balance of the payment transactions

Table 04: Bank to bank transactions broken down by value limits

No.	Items Thousand HUF	Requested		Returned	
		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	Total:				

Table 05: Direct credit transactions broken down by value limits

No.	Items Thousand HUF	Requested		Returned	
		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	Total:				

Report on the balance of the payment transactions

Table 06: Direct debit transactions broken down by value limits

No.	Items Thousand HUF	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	Total:						

Table 07: PEK (Postal) transactions broken down by value limits

No.	Items Thousand HUF	Requested collection	
		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	Total:		

Report on the balance of the payment transactions

Table 08A: ICS (Interbank Clearing System) clearing transactions broken down by settlement days

No.	Settlement date	Requested		Cleared		Returned	
		pieces	HUF	pieces	HUF	pieces	HUF
	a	b	c	d	e	f	g
001							
001							
001							
...							
...							
001							
002	Total:						

Table 08B: ICS (Interbank Clearing System) non-clearing transactions broken down by settlement days

No.	Settlement date	Requested		Rejected	
		pieces	HUF	pieces	HUF
	a	b	c	d	e
001					
001					
001					
...					
...					
001					
002	Total:				

Table 09: Direct credit transactions broken down by settlement days

No.	Settlement date	Requested		Returned	
		pieces	HUF	pieces	HUF
	a	b	c	d	e
001					
001					
001					
...					
...					
001					
002	Total:				

Table 10: Direct debit transactions according to settlement days

No.	Settlement date	Requested		Cleared		Rejected	
		pieces	HUF	pieces	HUF	pieces	HUF
	a	b	c	d	e	f	g
001							
001							
001							
...							
...							
001							
002	Total:						

Report on the balance of the payment transactions

Table 11: Volume of PEK transactions broken down by settlement dates

No.	Settlement date	Requested transactions	
		pieces	HUF
	a	b	c
001			
001			
001			
...			
...			
001			
002	Total:		

Table 12: Direct credit transactions broken down by sending clearing members

No.	Bank code	Total transaction				Of which handed in directly			
		Requested		Returned		Requested		Returned	
		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	Total:								

Table 13: Direct credit transactions broken down by receiver clearing members

No.	Bank code	Requested		Returned	
		Received	Received	Sent	Sent
		pieces	HUF	pieces	HUF
a	b	c	d	e	
001					
001					
001					
...					
...					
001					
002	Total:				

Report on the balance of the payment transactions

Table 14: Direct debit transactions broken down by clearing members

No.	Bank code	Total transaction						Of which handed in directly						
		Requested		Performed		Rejected		Requested		Performed		Rejected		
		sender	sender	receiver	receiver	receiver	receiver	sender	sender	receiver	receiver	receiver	receiver	
		pieces	HUF	pieces	HUF	pieces	HUF	pieces	HUF	pieces	HUF	pieces	HUF	
	a	b	c	d	e	f	g	h	i	j	k	l	m	
001														
001														
001														
...														
...														
001														
002	Total:													

Table 15: Direct debit transactions broken down by receiver clearing members

No.	Bank code	Requested		Performed		Rejected	
		receiver	receiver	sender	sender	sender	sender
		pieces	HUF	pieces	HUF	pieces	HUF
		a	b	c	d	e	f
001							
001							
001							
...							
...							
001							
002	Total:						

Table 16: Direct credit transactions according to titles

No.	Title	Requested (B4)		Returned	
		pieces	HUF	pieces	HUF
		a	b	c	d
001					
001					
001					
...					
...					
001					
002	Total:				

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Report on the balance of the payment transactions

Table 17: Direct debit transactions broken down by titles

No.	Title	Collection request (B4)		Performed (G12)		Rejected (G12)	
		pieces	HUF	pieces	HUF	pieces	HUF
		a	b	c	d	e	f
001							
001							
001							
...							
...							
001							
002	Total:						

Table 18: Clearing turnover of banks broken down by sent and received items, and transaction types

No.	Bank code	Sent/ Received	Transaction code and sub-code	Volume	Value
	a	b	c	d	e
0001					
0002					
0003					
...					
...					
nnnn					

Report on the balance of the payment transactions

Table 19: Rejected direct debit transactions broken down by sender, clearing members and error code

No.	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
			a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r
0001																				
0002																				
0003																				
...																				
...																				
nxxx																				

Table 20: Rejected direct debit transactions broken down by recipient, clearing members and error code

No.	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
			a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r
0001																				
0002																				
0003																				
...																				
...																				
nxxx																				

Table 21: Direct debit authorization messages by type and error code

No.	FELHBE messages			FELHAP messages							
	New	Modification	Cancellation	0	1	11	12	13	14	15	99
	a	b	c	d	e	f	g	h	i	j	k
0001											

**Completion instructions
Payment transaction statistics**

I. General instructions

1. In the report all dates shall be entered in the YYYY.MM.DD. format.
2. Indicate in this table only the code-sub-code pairs associated with any turnover during the reference period.
3. Where the transactions are broken down according to value, the reference intervals shall be considered open in the beginning and closed at the end.
4. In the report clearing transactions shall mean where any movement of funds is involved, and non-clearing transactions shall mean when there is none.
5. 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. The 'Bank code' means the bank code issued by the MNB.
6. Any reference made to title codes and transaction codes shall mean the title codes and transaction codes specified in the GIRO Standard Manual.
7. The report shall include a summary of the turnover of night and daytime clearing systems in the tables where daytime turnover is applicable.
8. The values of the serial number column in Tables 02-07 - including the summary row - shall consist of two characters without interruption, with filler zeros added, where necessary.
9. In the serial number column of Tables 08-17, the detailing rows should contain the constant '001' value and the summary row should contain the '002' value.
10. In Tables 01 and 18-20 the values of the serial number column shall consist of four characters without interruption, with filler zeros added.

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 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.

Rejections sent to withdraw transfers already cleared in the intraday clearing system, where the rejection takes place after the settlement day of the withdrawn payment order, the report shall contain the real value only upon the MNB's relevant written notice, as of the date specified therein, and for any prior rejections the value '0' shall be indicated.

The values of the serial number column shall consist of four characters without interruption, with an appropriate number of filler '0's added.

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 02A: Volume of ICS clearing transactions according to value limits

This table shall contain all ICS clearing transactions broken down according to specific value limits as well as according to the categories of request, cleared and reverse transfer. Only the clearing transactions shall be reported in the table.

Table 02B: Volume of ICS non-clearing transactions according to value limits

This table shall contain all ICS non-clearing transactions broken down according to specific value limits as well as according to the categories of request and rejected.

As regards reports on rejections sent to withdraw transfers already cleared in the intraday clearing system, the guidelines relating to Table 01 shall apply.

Only the non-clearing transactions shall be reported in the table.

Table 03: Volume of credit transfers according to value limits

This table contains credit transfers broken down according to the specific value limits.

As regards reports on rejections sent to withdraw transfers already cleared in the intraday clearing system the guidelines relating to Table 01 shall apply.

Table 06: Volume of direct debit transactions according to value limits

Instructions for completing the individual columns:

'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 08A: Volume of ICS clearing transactions broken down according to settlement dates

This table shall contain all ICS clearing transactions broken down according to settlement dates as well as according to the categories of request, cleared and reverse transfer. Only the clearing transactions shall be reported in the table.

Table 08B: Volume of ICS non-clearing transactions broken down according to settlement dates

This table shall contain all ICS non-clearing transactions broken down according to settlement dates as well as broken down by the categories of request and rejected.

As regards reports on rejections sent to withdraw transfers already cleared in the intraday clearing system the guidelines relating to Table 01 shall apply.

Only the non-clearing transactions shall be reported in the table.

Table 12: Volume of direct credit transfers broken down according to transferor clearing members

In this table, 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 shall contain direct credit transactions broken down according to transferor clearing members.
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

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 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 case of reverse transfers completed upon withdrawn direct credit transfer transactions already cleared in the intraday clearing system, where the reverse transfer takes place more than 5 working days after the settlement date of the original direct credit transfer order, the title code shall only be reported upon the MNB's relevant written notice, as of the date specified therein. Without the MNB's relevant written notice the title code field must be left empty.

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 ICS, 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.

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

As regards reports on rejections sent to withdraw transfers already cleared in the intraday clearing system the guidelines relating to Table 01 shall apply.

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 reporting of the error codes shall be in accordance with the contents of the ICS Standard Manual.

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 reporting of the error codes shall be in accordance with the contents of the ICS Standard Manual

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'.

Payment system statistics

Table 01: List of banks queuing in night settlement or which have rolled or rejected transactions in intraday settlement due to lack of funds

No.	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
0001							
0002							
0003							
...							
...							
nnnn							

Table 02: List of banks sending their items in extraordinary times in case of night settlement

No.	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
0001						
0002						
0003						
...						
...						
nnnn						

Table 03: Transactions rejected by night and intraday settlement

No.	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
0001							
0002							
0003							
...							
...							
nnnn							

Payment system statistics

Table 04a: Number of daily transactions and settlement term in night settlement

No.	Date of settlement	Total cleared transactions		First stage				Second stage			Extraordinary stage		
				Accounted transaction		Beginning of the acceptance	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	Value	Volume	Value	hh:mm	hh:mm	hh:mm	hh:mm	hh:mm	hh:mm	hh:mm	hh:mm
a	b	c	d	e	f	g	h	i	j	k	l	m	
0001													
0002													
0003													
...													
...													
nnnn													

Table 04b: Number of daily transactions and settlement term in intraday settlement per cycle

Sor- szám	Date of settlement	Cycle code	Details of the settlement cycle										
			Accounted transaction		Start of cycle	Last acceptance	End of the acceptance	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	hh:mm:ss	hh:mm:ss	hh:mm:ss	hh:mm:ss	hh:mm:ss	hh:mm:ss	hh:mm:ss	hh:mm:ss	
a	b	c	d	e	f	g	h	i	j	k	l		
0001													
0002													
0003													
...													
...													
nnnn													

Table 05.: Communication errors

No.	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	hh:mm	hh:mm	hh:mm	%	hh:mm
a	b	c	d	e	f	g	g
0001							
0002							
0003							
...							
...							
nnnn							

Payment system statistics

Table 06: Off-line data traffic

No.	Date	Phase code	Bank	Reason
	a	b	c	d
0001				
0002				
0003				
...				
...				
nnnn				

Table 07: Bandwidth of clearing communication lines

No.	Service provider	Relation	Bandwidth	Type of change
	a	b	c	d
0001				
0002				
0003				
...				
...				
nnnn				

Table 08a: Bound withdrawal in the night settlement

No.	Date of settlement	Bank code	Amount of bound(s) withdrawn	Number of transactions contained in the withdrawn bounds	Amount of withdrawn transactions	Executer of cancellation
			Volume	Volume	HUF	
	a	b	c	d	e	f
0001						
0002						
0003						
...						
...						
nnnn						

Table 08b: Withdrawals in the intraday settlement

No.	Date of settlement	Cycle code	Bank code	Number of transactions concerned by withdrawal procedure	Value of transactions concerned by withdrawal procedure	Number of transactions concerned by consummated withdrawal procedure	Value of transactions concerned by consummated withdrawal procedure
				Volume	HUF	Volume	HUF
	a	b	c	d	e	f	g
0001							
0002							
0003							
...							
...							
nnnn							

Table 09: Closed complaints

No.	Bank	Date	Description	Outcome	Reason	Settlement date	Which platform was concerned
	a	b	c	d	e	f	g
0001							
0002							
0003							
...							
...							
nnnn							

Payment system statistics

Table 10: Estimate of repairs related to clearing

No.	Error report		Error repair		Supplier	Short description of the error	Description of the reparation	Which platform was concerned by the mistake
	Date	Time	Date	Time				
	a	b	c	d				
0001					e	f	g	h
0002								
0003								
...								
...								
nnnn								

Table 11: Modifications in the clearing system

No.	Change				On which platform
	Date	Place	Description	Reason	
	a	b	c	d	
0001					e
0002					
0003					
...					
...					
nnnn					

Payment system statistics**Table 12: Clearing member's statement**

Jelentés dátuma						
No.	Date	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	f
0001						
0002						
0003						
...						
...						
nnnn						

Completion instructions for the report

Payment system statistics

I. General instructions

1. In the report all dates shall be entered in the YYYY.MM.DD. format.
2. In the report clearing transactions shall mean where any movement of funds is involved, and non-clearing transactions shall mean when there is none.
3. The codes required for the completion of this report, as referred to in Annex 3 (4.8.2.) are listed in the technical guidelines (hereafter code list) published on the official website of the MNB.
4. In the tables the values of the "Serial number" column need to be completed with leading zeros four character long, one after the other (e. g. 0001, 0002, ..., nnnn).

II. Detailed instructions for the completion of the tables

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, and in the case of 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.

Instructions for each columns completion:

b) in this column shall include whether the incident affected night or daytime clearing and the specific cycle if daytime clearing was affected.

d) 'Batch left queued' column need not be completed for daytime clearing as it does not apply.

f) g) In the case of daytime clearing, the columns f) and g) data are identical.

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.

Instructions for each columns completion:

e) shall contain all transactions (clearing and non-clearing) remaining in the queue. f) shall indicate only those clearing transaction where any movement of funds is involved, showing the amounts of these transactions.

Table 03: Transactions rejected in night and daytime clearing

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. Transactions from the member of clearing and direct petitioners not to be reported.

-Instructions for each columns completion :

- b) There shall specify the clearing transaction or cycle affected by the incident (according to code list)MNB bank code of the clearing member whose transaction contained an error
- Error code according to the Standard Manual
- Description of the error code according to the Standard Manual
- Number of batches rejected due to an error (to be completed for batch-level errors)
- Number of transactions rejected due to an error (to be completed for transaction-level errors)

Table 04a: Number of transactions in a day and the duration of clearing in the night clearing

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
- g) Beginning of settlement in the first phase
- h) Time of making the results of the first phase available by the clearing member
- i) Time of receipt of the last batch dispatched for the second phase
- j) Beginning of settlement in the second phase
- k) Time of making the results of the second phase available by the clearing member
- l) Beginning of the special phase
- m) Time of making the results of the special phase available by the clearing member

Table 04b: Number of transactions in a day and the duration of clearing in the daytime clearing per cycle

This table shall specify the main data of concerning daytime clearing . The data relating to the number and value of transactions shall concern clearing transactions only.

Instructions for each columns completion in data supply:

- b) serial number of the daytime clearing cycles;
- e) the time of the clearing cycle concerned starting from which the file received is already processed in the cycle concerned, or in the case of the first cycle of the day, the point in time when the central system is open for processing;
- f) the time of completing the pre-processing of the last file that is (can be) still cleared in the cycle concerned; at the same time the receipt also means the limit of the central system, this point in time is the time when the received orders are included in the database completely and successfully;
- g) in the case of a successful initiation of the clearing activities of the cycle concerned, the time of finishing the initiation process; then the central system has closed all activities related to the takeover activities of the cycle, and has successfully started the processes needed for the clearing; following the initiation of the clearing process, the continuously submitted files are cleared or can already be cleared in the next cycle, or rejected in the case of the last cycle;
- h) the time when the IG2, prior to the drawing of security, has started to send the preliminary position reports to the clearing members;
- i) the time when the first security-drawing message is dispatched to the GIRO SWIFT terminal;
- j) if there is no need to cancel a security-drawing message, the time-stamp of the last incoming SWIFT response to the security-drawing SWIFT messages; in any other case the time-stamp of the SWIFT response to the cancellation(s) of the security drawing;
- k) the SWIFT time-stamp when the last SWIFT message triggering the entering of balances in the VIBER leaves the GIRO SWIFT terminal;

- l) the time starting from which the first result file is launched on the GIRONet as a result of the successful consistency check following the production of the last result file.

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).

Instructions for each columns completion:

- a) Abbreviated name of the service provider operating the faulty line
- b) Number of lines out of service
- c) Total time lost
- d) Time lost due to one faulty line (, column 'c' divided by column 'b')
- e) Duration of the longest service breakdown
- 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 shall specify the clearing transaction or cycle affected by the incident (according to code list).

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.

Instructions for each columns completion:

- 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
- 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 b: Cancellations in the daytime clearing

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.

Instructions for each columns completion:

- a) clearing date
- b) the code of the clearing cycle (according to the code list)
- c) bank code by member of clearing MNB
- 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 in data supply for the period according to the closing date.

- 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: Estimate of repairs related to clearing

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.

Instructions for each columns completion:

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 (according to code list)

Table 11: Modifications to the clearing turnover system

This table shall specify the changes made to the systems carrying out the clearing turnover. This table shall report 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.

Instructions for each columns completion:

- 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).
- e) shall specify the platform on which the modification took place (according to code list).

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.

First all initial insurance characteristics must be reported (initial settings) then after the initial settings all changes in the insurance characteristics must be reported.

In column a) ("Date") means the first day of settlement when the reported insurance characteristics modification (initial settings and of its later changes) will be valid.

In column d) codes must be used according to code list. 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.

GIRO Statistics

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	value	volume
				a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t
01																							
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
				a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r
01																					
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 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
			a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r
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

In the tables the values of "Serial number" column need to be completed with leading zeros five character long one after the other.

Table 01: The distribution, according to value limit, of the individual clearing turnover by clearing day, cycle and forwarding bank ; Table 02: The distribution, according to value limit, of the individual clearing turnover by clearing day, cycle and receiving bank

Transaction types are to be reported in the tables:

- 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					Description of event	Reason of breakdown	Classification of event							Level of breakdown: crisis/disaster	Date of repair	Start of repair	End of repair
		Date of reporting	Time of reporting	Date of occurrence	Time of occurrence			Operational error	Error of the basic system	User's error	Operational error	External communication error	Hardware error	External service provider's error				
	Hyyymmddss	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	I/N	yyyy.mm.dd	hh:mm	hh:mm
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r
01																		
02																		
03																		
...																		
...																		
nn																		

continued

No.	Procedure of repair	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)	system component	percentage of customers	percentage of all transactions					
	(narrative description)	mmm	(0-13)	(narrative description)	(%)	(%)	(I/N)	(I/N)	(I/N)	(I/N)	(I/N)
	s	t	u	v	w	x	y	z	aa	ab	ac
01											
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	Classification of event						Level of breakdown: crisis/disaster	Date of repair	Start of repair	End of repair	Procedure of repair	Effect of breakdown						End of service's days of grace	Date of service actual performance	Time of service actual performance	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			
								Error caused by application system	Error of the basic system	User's error	Operational error	External communication error	Hardware error						External service providers error	Is the batched service elementary service?	Code of business service	Code of elementary service	System component	percentage of customers										percentage of all transactions		
								I/N	I/N	I/N	I/N	I/N	I/N						I/N	I/N	collection of codes	collection of codes	(narrative description)	(%)										(%)		
HKyymddss	yyyy.mm.dd	hh:mm	yyyy.mm.dd	hh:mm	(text)	(text)	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	z	aa	ab	ac	ad	ae	af	ag	ah	ai	aj	ak			
01																																				
02																																				
03																																				
...																																				
...																																				
mn																																				

Overseer Statistics

Table 01d: Events occurred in case of batch processed services leading into the decrease of service providing level

No.	Event code of batched service	Date of reporting	Time of reporting	Date of occurrence	Time of occurrence	Description of event	Reason of event	Action taken to avert/prevent the recurrence of the event		Effect of event						Original fulfillment's term of the service	Date of service actual performance	Time of service actual performance	Related repairs for clients	Related required repairs	Related extension of operating hours	Related complaints	Related modifications in the business systems
								Date	Description	Is the batched service elementary service?	Code of business service	Code of elementary service	System component	percentage of customers	percentage of all transactions								
								Ekymmddss	yyyy.mm.dd	hh:mm	yyyy.mm.dd	hh:mm	(text)	(text)	yyyy.mm.dd								
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	z	
01																							
02																							
03																							
...																							
...																							
nn																							

MNB identification code: P41

Table 02/a: Availability

Serial number	Number of breakdowns	Total interruption in services	Average interruption in services	Longest interruption in services	Average repair time	Availability ratio
	pc	mmm	mmm	mmm	mmm	%
	a	b	c	d	e	f
01						

02b table: Total failure of business activity

Serial Number	Code of business activity	Time of business activity (ppp)
	a	b
1		
2		
3		
4		
5		
6		
...		
nnn		

02c. table: Data on daily accessibility of business activity

Serial number	Code of business services	Settlement day (YYMMDD)	Original operational time (ppp)	Extended operational time (ppp)	Total operational time (ppp)	Gap of service (ppp)	Accessibility index % (3 decimal place)
		YYMMDD					
	a	b	c	d	e	f	g
1							
2							
3							
...							
nnn							

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
	a	b	c	d	e	f	g	h	i	j	k
01											
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
	a	b	c	d	e	f	g	h	i	j
01										
02										
03										
...										
...										
nn										

Table 05: Extension of operation

Serial number	Date	Original operation		Extended operation		Client requesting extension	Reg. No. Of client requesting extension	Justification of extension	Code of affected business activity	Affected transactions	Number of affected transactions	Value of affected transactions	Event code/error code
		start time	end time	start time	end time								
		yyyy.mm.dd	hh:mm	hh:mm	hh:mm								
a	b	c	d	e	f	g	h	i	j	k	l	m	
01													
02													
03													
...													
...													
nn													

Table 06: Complaints settled

Serial number	Client	Reg. no. of the partner	Date of receipt	Type of complaint	Description	Result	Justification	Date of settlement/rejection	Event code/error code
	(text)		yyyy.mm.dd	T/U	(text)	(EI/EU)	(text)	yyyy.mm.dd	Eyymmddss
	a	b	c	d	e	f	g	h	i
01									
02									
03									
...									
...									
nn									

Table 07: Modifications in the business systems

Serial number	Modification				Event code/error code	Number of related complaints
	Date	Description	Justification	Effect		
	yyyy.mm.dd	(text)	(text)	(text)		
a	b	c	d	j	f	
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 (b+h)	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+q)	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																			
...																			
yymdd																			

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
	HUF						
	a	b	c	d	e	f	g
yymm01							
yymm02							
...							
...							
yymmdd							

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 card based e-money issuer side of 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 emoney between cards allowed? (code number)	Is the card suitable for network payments? (code number)	Besides emoney 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)
	a	b	c	d	e	f	g	h	i	j	k	l	m	n
01														
02														
03														
...														
nn														

Table 02: Data of server based e-money issuer side of business

Serial number	Code of electronic money system	Year of starting	Issuer of electronic money (code number)	Number of accounts suitable to store emoney (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 emoney 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 number: **P42**

Electronic money

Table 03: Data of card and server based e-money accepting business

Serial number	Code of electronic money system	Type of electronic money system (code number)	Code of terminal	Placement of terminals (code list)	Type of terminal (code list)	Number of terminals
	a	b	c	d	e	f
0001						
0002						
0003						
...						
nnnn						

Table 04: Turnover data

Serial number	Code of electronic money system	Type of electronic money system (code number)	Location of the operator of the acceptance network (code list)	Placement of transactions (code list)	Transaction's	
	a	b	c	d	volume (piece)	value (million forint)
					e	f
0001						
0002						
0003						
...						
nnnn						

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.	type	Direct securities account holder		
		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

million forints

No.	Type of security	Value of all securities accounts				
		total	Securities issued or held in a central depository	Securities transferred to a central depository		
				total	under contract with the data provider	under contract with a custodian bank
		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

million forints

No.	Type of security	Value of all securities accounts		
		Total	Held in the securities account of another central depository	Held in the securities account of another securities account holder
		a	b	c
01	Bonds			
02	Short-trm 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

thousand

No.	Type of security	Volume of securities transfer orders									
		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
			a	b	c	d	e	f	g	h	i
01	Bonds										
02	Short-term securities										
03	Shares and investment notes										
04	Other										

Table 04: Value of securities transfer orders

million forints

No.	Type of security	Value of securities transfer orders									
		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
			a	b	c	d	e	f	g	h	i
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)

thousand

No.	Type of security	Volume of securities transfer orders									
		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
			a	b	c	d	e	f	g	h	i
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									
		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
			a	b	c	d	e	f	g	h	i
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

In case the transaction is carried out by netting based on a non-central settlement procedure, Tables 03 and 04 are for providing information concerning the orders the data supplier has fulfilled for the transfer of securities

- in gross value, 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 tables.

In case the transaction is carried out by netting based on a central settlement procedure (for example by a central counterparty), Tables 03 and 04 are for providing information concerning the orders the data supplier has fulfilled for the transfer of securities

- in net value
- shown as a single transaction (that is the accounting of both net debit and credit positions shall be taken into account only once)

in the detail specified by the tables.

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.

Tables 03 and 04 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 (including tying up or freeing up in favour of systems founded on netting based on a central settlement procedure (for example a central counterparty) as well),
- securities movements due to automatic securities lending operation or to automatic collateral transfers.

The following transactions shall not be indicated in tables 03 and 04 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)

Tables 05 and 06 are only for the data suppliers maintaining securities accounts for central counterparties. The tables shall be completed according to the instructions given and the procedures prescribed for Tables 03 and 04.

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	Total								

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)¹;
- ▶ 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

¹ 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

Table 01: Postal payment services

Serial number	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		
13	Orders of postal bill payments		

MNB identification number: P47

Postal payment transactions

Table 02: Number of post offices with payment services

Serial number	Number of post offices
01	a

MNB identification number: P47

**Completion instructions for the report
Postal payment transactions**

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 Hpt. – 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 on postal services 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 number: P48

Money transmission transactions

Table 01: Money transmission by currency

Serial number	Description	Payment transactions:					
		from inland to inland		from inland abroad		from abroad inland	
		(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						

MNB identification number: P48

Money transmission transactions

Table 02: Money transmission transactions from inland to abroad

Serial number	Country of destination	(pieces)	(million forint)
	a	b	c
0001			
0002			
0003			
...			
nnnn			

**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. In case an institution provides cash transfer service in Hungary within the framework of a cross-border service, then the mediator of the cash transferer located in Hungary shall complete the report.
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.

MNB identification code: P49

Central counterparty (CCP) statistics
Table 01: Number of clearing members

ea.

No.	description	Clearing members					
		total	resident			non-resident EU	non-resident non-EU
			number				
			total	Hungarian branch of foreign company			
a	b	c	d	e			
01	Central bank						
02	Central contracting party (CCP)						
03	Credit institution						
04	Other						

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

thousands

No.	Type of securities involved	Quantity of securities transfer orders between accounts held at the same central depository (CSD)						
		Total	Securities transfers from the account of the central contracting party to the account of a clearing member, or vica 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
			a	b	c	d	e	f
01	Debt securities							
02	Equity securities							
03	Other securities							

MNB identification code: P49

Table 11: Value of securities transfer orders given to central depositories (CSD) for the performance of transactions

million forint

No.	Type of securities involved	Value of securities transfer orders between accounts held at the same central depository (CSD)						
		Total	Securities transfers from the account of the central contracting party to the account of a clearing member, or vica 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
			a	b	c	d	e	f
01	Debt securities							
02	Equity securities							
03	Other securities							

Table 12: Money side acquitment of transactions guaranteed by a central counterparty

million Forint

Serial number	Total	Acquitment in central bank money			Acquitment in commercial bank money		
		Forint	Euro	Other currency	Forint	Euro	Other currency
	a (b+c+d+e+f+g)	b	c	d	e	f	g
001							

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).

Table 12: Money side acquitment of transactions guaranteed by a central counterparty

The table 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.

The table shall contain the accounted value of the transfers.

Other information related to cash processing

Table 1 Other information related to cash processing

No	Description	Data*
1	The client name/registration number who has the first biggest delivery 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 delivery 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 delivery 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 delivery 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 delivery 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 delivery 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 delivery 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 delivery 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 delivery 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 delivery 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 of banknotes processed by cash processing mashines (%)	
13	Number of delivery vehicles (pieces)	
14	Number of credit institution and post office related to the clients of the reporting institution at the end of the period (pieces)	

MNB identification code: P50

Table 2. Other information related to cash processing - Machines

No.	Description	Type of cash processing machines	Number of cash processing machines (pieces)
01			
..			
nn			

MNB identification code: P51

Daily EUR foreign exchange turnover report

(Aggregate currency circulation turnover of branches of credit institutions and exchange brokers-with customers)

Data in EUR

No.	Date	EUR turnover of branches of credit institutions		EUR turnover of brokers	
		Currency deposits	Currency withdrawal	Currency deposits	Currency withdrawal
01					
02					
03					
nn					

**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 interferer (hereinafter referred to as "interferer"), 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 interferers shall be reported separately. Transaction between branches or between any branch and a interferer, as well as transactions between the credit institution's head office and the branches or interferer 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. When the MNB according to market information considers necessary 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. The data shall be reported daily until the MNB notifies the reporting institutions about cease of the daily report. The MNB notifies the reporting institutions about start and cease of the daily report via EBEAD.

MNB identification number: P53

Report on forint banknote trading

Table 01: Banknote purchase

Serial No.	Contracting partner's reference number	Date of banknote purchase	Number of banknotes (pc)						Banknotes total (c+...+h)
			20 000	10 000	5000	2000	1000	500	
	a	b	c	d	e	f	g	h	
001									
002									
003									
004									
...									
nnn									

MNB identification number: P53

Report on forint banknote trading

Table 02: Banknote sales

Serial No.	Contracting partner's reference number	Date of banknote selling	Number of banknotes (pc)						Banknotes total (c+...+h)
			20 000	10 000	5000	2000	1000	500	
	a	b	c	d	e	f	g	h	
001									
002									
003									
004									
...									
nnn									

Report on forint banknote trading

Table 03: Banknote takeover during denomination exchange

Serial No.	Contracting partner's reference number	Date of banknote takeover	Number of banknotes (pc)						Banknotes total (c+...+h)
			20 000	10 000	5000	2000	1000	500	
			a	b	c	d	e	f	
001									
002									
003									
004									
...									
nnn									

MNB identification number: P53

Report on forint banknote trading

Table 04: Banknote handover during denomination exchange

Serial No.	Contracting partner's reference number	Date of banknote handover	Number of banknotes (pc)						Banknotes total (c+...+h)
			20 000	10 000	5000	2000	1000	500	
	a	b	c	d	e	f	g	h	
001									
002									
003									
004									
...									
nnn									

MNB identification number: P53

Completion instructions
Report on forint banknote trading

General instructions

This data supply contains the data of the forint banknote trading between banks headquartered in Hungary, , these types of EEA branches in Hungary and the Hungarian Post. The quantities of forint banknotes purchased, sold and exchanged during denomination exchange shall be reported in this data supply.

The data shall be reported broken down by denominations and added up as well, giving the quantity by the piece.

Forint banknotes purchased, sold as well as handed and taken over during denomination exchange on the day under review shall be given in a daily breakdown.

Registry information on the final investor and the non-resident partners of reporting entities involved in foreign direct investments

REGISTRY INFORMATION table (TORZS)

	Definition	Data
		a
01	Registry information on the final investor and the non-resident partners involved in foreign direct investments (foreign direct investor, foreign direct investment, foreign branch office or other foreign group member, fellow enterprise)	
02	Partner identification code (any alphanumeric code of maximum 10 characters defined by the reporting institution, in the case of resident final investor this is registry information or in the case of private individual 00000004)	
03	Partner's or the final investor'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 the 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, EA= foreign indirect investor, EL= foreign indirect investment, ET= fellow enterprise, V= resident final investor)	
07	Is the partner the final investor? (yes=1 no=0) (The answer can only be yes, if the answer in row 05 is A, AL, EA or V.)	
08	If the partner is a foreign direct investment or indirect investment or fellow enterprise (if the answer in row 05 is L, AL, ET or EL), are the ownership right in the foreign company represented by securities (for example: shares)? (yes=1 no=0)	
09	Data applicable to the activities of foreign direct investments, foreign indirect investments, foreign branch offices or fellow enterprise. (This row has to be completed only if the answer in 06. is L, AL, F, EL, ET.)	
10	Main economic activity (narrative description)	
11	New sectoral code of the main economic activity, effective after 2008 (NACE REV.2./TEÁOR) (4 characters)	
12	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.)	
13	Information about the nature of changes the registry information	
14	This is the first 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 14-15-16 do not have to be completed!	
15	Have there been any changes in the partner's data contained in the REGISTRY INFORMATION table TORZS? (yes=1 no=0)	
16	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 of the final investors and 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 with identification codes R02, R03, R12, R13 or R29, and
- b) its resident or non-resident final investor, foreign members of the enterprise group having a direct voting power in the data supplier and the foreign members of the enterprise group in which the data supplier has a direct voting power, even if otherwise it has no data disclosure obligation with respect to these partners in the data supply submitted in accordance with 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 9th working day of the month following the reference period for which the data supplier submitted reports as specified in point 1a) under identification codes R02, R03, R12 or R13 for the first time, or by the 20th of June of the year following the reference period of report with identification code R29 submitted by the data supplier with respect to a partner,
- b) the 9th working day of the month following the reference period for which the data supplier submitted reports as specified in point 1b) under identification codes R02, R03, R12 or R13 for the first time, or by the 20th of June of the year following the reference period of report with the identification code 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 14-16 shall contain 0-1-0. Should the partner be terminated or leave the company group, all fields of the report shall be filled in again, and rows 14-16 shall contain 0-0-1.

3. A glossary of terms used in the tables and in these completion instructions is located in point I.F.5 of this Annex.

II. Detailed instructions for the completion of the tables

4. Definition of the reference period

Report with identification code R01 is submitted with occasional frequency, and its reference period covers a specific calendar day. The reference period of report R01 related to reports identified under codes 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 with identification code R01 related to reports identified under codes 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.

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 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 - with the exception of partners reported as resident final investors – is an alphanumeric code defined by the data supplier where small and capital letters are not differentiated. In the case of a partner reported as a resident final investor the KSH (Central Statistical Office) number (the first 8 characters of the tax number) shall be indicated.

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 accurate 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 who is member of the enterprise group and it has direct voting power at the beginning or end of the reporting period? (1=yes, 0=no)	
02	Did you have voting power in one of member of the non-resident enterprise group at the beginning or end 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 member of the enterprise group or foreign branch offices at the beginning or end of the reporting period? (1=yes 0=no)	

MNB identification number: R02

TB01 table

Transactions of foreign direct investors, indirect investors or fellow enterprises in relation to their voting power in the reporting institution (data in currency rounding to integers)

Serial number	Partner ID code of the immediate foreign direct investor, indirect investors or fellow enterprise businesses	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			Name	Registration number
			Transaction type code	Nominal value	Market value	Transaction type code	Nominal value	Market value		
a	b	c	d	e	f	g	h	i	j	
01										
02										
03										
...										
...										
nn										

TB02 table

Transaction of direct and indirect reverse investments affecting their voting power of less than 10% in the reporting institution (data in currency rounding to integers)

Serial number	Partner ID code of foreign direct investment, which has reverse direct or indirect 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			Name	Registration number
			Transaction type code	Nominal value	Market value	Transaction type code	Nominal value	Market value		
a	b	c	d	e	f	g	h	i	j	
01										
02										
03										
...										
...										
nn										

MNB identification number: R02

TB03 table

Transactions of the reporting institution affecting its voting power on immediate foreign direct investments or indirect investments, fellow enterprise or a branch office (data in currency rounding to integers)

Serial number	Foreign direct capital investment or indirect investment, fellow enterprise		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	Nominal value	Market value	Name	Registration number
	a	b	c	d	e	f	g	h	i	j
01										
02										
03										
...										
...										
nn										

TB04 table

Transactions affecting the reverse investment of the reporting institution in its direct investor or indirect investor - less than 10 % direct vote interest (data in currency rounding to integers)

Serial number	Immediate foreign direct investor or indirect 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	Nominal value	Market value	Name	Registration number
	a	b	c	d	e	f	g	h	i	j
01										
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 indirect investors, fellow enterprises or in its direct or indirect 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	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 or indirect investments, fellow enterprises or direct or indirect 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	definiton (short name)	denomination currency	unit				registration number	name	ISO country code
				nominal value	closing price at stock exchange (with two decimals)					
	a	b	c	d	e	f	g	h	i	j
01										
02										
03										
...										
nn										

MNB identification number: R02

TB07 table

Claims related to dividends from foreign direct or indirect investors, foreign direct or indirect investments, or fellow enterprises (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		
				Total	Of which: voted part from retained earnings in previous years	Deducted tax	Other transaction	
	a	b	c	d	e	f	g	h
01								
02								
03								
...								
nn								

TB08 table

Dividend liabilities to foreign direct or indirect investors, foreign direct or indirect investments, or fellow enterprises (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		
				Total	Of which: voted part from retained earnings in previous years	Deducted tax	Other transactions	
	a	b	c	d	e	f	g	h
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 investors, foreign direct investments, foreign branch offices or other non-resident groups including foreign branch offices (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
					Transactions		Other changes			Transactions		Other changes	
					Increase in assets	Decrease in assets				Interest accrued for the period	Interest earned during 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 including foreign branch offices (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
					Transactions	Other changes			
	a	b	c	d	e	f	g	h	i
01.									
02.									
03.									
...									
nn									

MNB identification number: R02

TBK3 table

Trade credits receivables from 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, bills of exchange or other claims against foreign direct capital investors, foreign direct capital investment, foreign branch offices or other non-resident member of the enterprise groups including foreign branch offices

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 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		Other changes				
										Accrued interest for the period	Interest earned during the period					
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	
01.																
02.																
03.																
...																
nn																

MNB identification number: R02

TBK5 table

Details of other changes of receivables in related to direct capital investors, foreign direct capital investments, foreign branch offices or other non-resident group members including foreign branch offices (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 including foreign branch offices (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
					Transactions		Other changes			Transactions		Other changes	
					Increase in liabilities	Decrease in liabilities				Accrued interest for the period	Interests paid during the period		
a	b	c	d	e	f	g	h	i	j	k	l	m	
01.													
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 including foreign branch offices (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 including foreign branch offices 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 at the end of the period	Balance of accrued interest of the beginning period	Interim changes			Balance of accrued interest at the end of the period
						Transactions	Other changes			Transactions		Other changes	
										Accrued interest for the period	Interest paid during the period		
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 including foreign branch offices (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 who is member of the enterprise group and it has direct voting power at the beginning or end of the reporting period? (1=yes, 0=no)	
02	Did you have voting power in one of member of the non-resident enterprise group at the beginning or end 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 member of the company group or foreign branch offices at the beginning or end of the reporting period? (1=yes 0=no)	

MNB identification number: R03

TB01 table

Transactions of foreign direct or indirect investors or fellow enterprises in relation to their voting power in the reporting institution (data in currency rounding to integers)

Serial number	Partner ID code of foreign direct capital investor, indirect investors or fellow enterprises	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
	a	b	c	d	e	f	g	h	i	j
01										
02										
03										
...										
...										
nn										

TB02 table

Transaction of direct or indirect reverse investments affecting their voting power 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 has direct or indirect 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
	a	b	c	d	e	f	g	h	i	j
01										
02										
03										
...										
...										
nn										

MNB identification number: R03

TB03 table

Transaction of the reporting institution affecting its voting power on foreign direct or indirect investments, fellow enterprise or a branch office (data in currency rounding to integers)

Serial number	Foreign direct capital investment or indirect investment, fellow enterprise		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	Nominal value	Market value	Name	Registration number
	a	b	c	d	e	f	g	h	i	j
01										
02										
03										
...										
...										
nn										

TB04 table

Transactions affecting the reverse investment of the reporting institution in it's direct or indirect investor - less than 10 % direct vote interest (data in currency rounding to integers)

Serial number	Foreign direct capital investor or indirect 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	Nominal value	Market value	Name	Registration number
	a	b	c	d	e	f	g	h	i	j
01										
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 indirect investors, fellow enterprises or in its reverse foreign direct investments or indirect 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	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 indirect investments, fellow enterprises 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	definiton (short name)	denomination currency	unit						
				nominal value	closing price at stock exchange (with two decimals)					
	a	b	c	d	e	f	g	h	i	j
01										
02										
03										
...										
nn										

MNB identification number: R03

TB07 table

Claims related to dividends from foreign direct investors or indirect investors, foreign direct investments or indirect investments, or fellow enterprises (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		
				Total	Of which: voted part from retained earnings in previous years	Deducted tax	Other transaction	
a	b	c	d	e	f	g	h	
01								
02								
03								
...								
nn								

TB08 table

Dividend liabilities to foreign direct capital investors or indirect investors, foreign direct capital investments or indirect investments, or fellow enterprises (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		
				Total	Of which: voted part from retained earnings in previous years	Deducted tax	Other transactions	
a	b	c	d	e	f	g	h	
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
	a	b	c	d	e	f
01						
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 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: R03

TB11 table

Assets concerning foreign direct investments, indirect investments or fellow enterprises 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 foreign members of the enterprise group who have direct voting power over the data supplier 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 who is member of the company group and it has direct vote at the beginning or end of the reporting period? (1=yes, 0=no)	
03	Did you have voting power in a non-resident company who is member of the company group 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 member of the company group or foreign branch offices 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, indirect investors or fellow enterprises in relation to their right to vote in the reporting institution (data in currency rounding to integers)

Serial number	Partner ID code of foreign direct capital investor, indirect investors or fellow enterprises	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			Name	Registration number
			Transaction type code	Nominal value	Market value	Transaction type code	Nominal value	Market value		
a	b	c	d	e	f	g	h	i	j	
01										
02										
03										
...										
...										
nn										

TB02 table

Transaction of reverse investments or indirect investments affecting their vote 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 direct or indirect 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			Name	Registration number
			Transaction type code	Nominal value	Market value	Transaction type code	Nominal value	Market value		
a	b	c	d	e	f	g	h	i	j	
01										
02										
03										
...										
...										
nn										

MNB identification number: R12

TB03 table

Transactions of the reporting institution affecting its voting power on foreign direct or indirect investments, fellow enterprise or a branch office (data in currency rounding to integers)

Serial number	Foreign direct capital investment or indirect investment, fellow enterprise		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	Nominal value	Market value	Name	Registration number
	a	b	c	d	e	f	g	h	i	j
01										
02										
03										
...										
...										
nn										

TB04 table

Transactions affecting the reverse investment of the reporting institution in its direct or indirect investor - less than 10 % direct vote interest (data in currency rounding to integers)

Serial number	Foreign direct capital investor or indirect 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	Nominal value	Market value	Name	Registration number
	a	b	c	d	e	f	g	h	i	j
01										
02										
03										
...										
...										
nn										

MNB identification number: R12

TB05 table

Stock of equity securities issued by the data supplier, in ownership of its foreign direct or indirect investors, fellow enterprises or in its foreign direct or indirect 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	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 or indirect investments, fellow enterprises 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	definiton (short name)	denomination currency	unit				registration number	name	ISO country code
				nominal value	closing price at stock exchange (with two decimals)					
	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 or indirect investors, foreign direct or indirect investments, or fellow enterprises (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		
				Total	Of which: voted part from retained earnings in previous years	Deducted tax	Other transaction	
	a	b	c	d	e	f	g	h
01								
02								
03								
...								
nn								

TB08 table

Dividend liabilities to foreign direct or indirect investors, foreign direct or indirect investments, or fellow enterprises (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		
				Total	Of which: voted part from retained earnings in previous years	Deducted tax	Other transactions	
	a	b	c	d	e	f	g	h
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
	a	b	c	d	e	f
01						
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
	a	b	c	d	e	f	g	h
01.								
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 including foreign branch offices (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
					Transactions		Other changes			Transactions		Other changes	
					Increase in assets	Decrease in assets				Interest accrued for the period	Interest earned during the period		
a	b	c	d	e	f	g	h	i	j	k	l	m	
01.													
02.													
03.													
...													
nn													

TBT1 table

Borrowing from foreign direct capital investors, foreign direct investments, foreign branch offices or other non-resident company members including foreign branch offices (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
					Transactions		Other changes			Transactions		Other changes	
					Increase in liabilities	Decrease in liabilities				Accrued interest for the period	Interests paid during the period		
a	b	c	d	e	f	g	h	i	j	k	l	m	
01.													
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 including foreign branch offices (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
					Transactions	Other changes			
	a	b	c	d	e	f	g	h	i
01.									
02.									
03.									
...									
nn									

MNB identification number: R12

TBK3 table

Trade credits receivables from 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							

TBT3 table

Liabilities from trade credits to foreign direct capital investors, foreign direct capital investments, foreign branch offices or other non-resident company members including foreign branch offices (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	Other changes	
	a	b	c	d	e	f	g
01.							
02.							
03.							
...							
nn							

MNB identification number: R12

TBK4 table

Assets resulting from debt securities, bills of exchange or other claims against foreign direct capital investors, foreign direct capital investment, foreign branch offices or other non-resident member of the enterprise groups including foreign branch offices

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 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		Other changes				
										Accrued interest for the period	Interest earned during the period					
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	
01.																
02.																
03.																
...																
nn																

TBT4 table

(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 at the end of the period	Balance of accrued interest of the beginning period	Interim changes			Balance of accrued interest at the end of the period
						Transactions	Other changes			Transactions		Other changes	
										Accrued interest for the period	Interest paid during the period		
a	b	c	d	e	f	g	h	i	j	k	l	m	
01.													
02.													
03.													
...													
nn													

MNB identification number: R12

TBK5 table

Details of other changes of receivables in related to direct capital investors, foreign direct capital investments, foreign branch offices or other non-resident group members including foreign branch offices (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					

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 including foreign branch offices (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: 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 foreign members of the enterprise group who have direct voting power over the data supplier 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 who is member of the company group and it has direct vote at the beginning or end of the reporting period? (1=yes, 0=no)	
03	Did you have vote in a non-resident company who is member of the company group 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 member of the company group or foreign branch offices at the beginning or end of the reporting period? (1=yes 0=no)	

MNB identification number: R13

TB01 table

Transactions of foreign direct or indirect investors or fellow enterprises in relation to their voting power in the reporting institution (data in currency rounding to integers)

Serial number	Partner ID code of foreign direct capital investor, indirect investors or partner businesses	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
	a	b	c	d	e	f	g	h	i	j
01										
02										
03										
...										
...										
nn										

TB02 table

Transaction of direct or indirect reverse investments affecting their voting power 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 has reverse investment or indirect 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
	a	b	c	d	e	f	g	h	i	j
01										
02										
03										
...										
...										
nn										

MNB identification number: R13

TB03 table

Transaction of the reporting institution affecting its voting power on foreign direct or indirect investments, fellow enterprise or a branch office ((data in currency rounding to integers)

Serial number	Foreign direct capital investment or indirect investment, fellow enterprise		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	Nominal value	Market value	Name	Registration number
	a	b	c	d	e	f	g	h	i	j
01										
02										
03										
...										
...										
nn										

TB04 table

Transactions affecting the reverse investment of the reporting institution in it's direct or indirect investor - less than 10 % direct voting power (data in currency rounding to integers)

Serial number	Foreign direct capital investor or indirect 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	Nominal value	Market value	Name	Registration number
	a	b	c	d	e	f	g	h	i	j
01										
02										
03										
...										
...										
nn										

MNB identification number: R13

TB05 table

Stock of equity securities issued by the data supplier, in ownership of its foreign direct or indirect investors, fellow enterprises or in its direct or indirect 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	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 or indirect investments, fellow enterprises 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	definiton (short name)	denomination currency	unit						
				nominal value	closing price at stock exchange (with two decimals)					
	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 or indirect investors, foreign direct or indirect investments, or fellow enterprises (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		
				Total	Of which: voted part from retained earnings in previous years	Deducted tax	Other transaction	
	a	b	c	d	e	f	g	h
01								
02								
03								
...								
nn								

TB08 table

Dividend liabilities to foreign direct or indirect investors, foreign direct or indirect investments, or fellow enterprises (data in currency rounding to integers)

Serial number	Non-resident partner identification code	Currency	Dividend liability					Closing balance at the end of the period
			Opening balance at the beginning of the period	Increase in liabilities		Decrease of liabilities		
				Total	Of which: voted part from retained earnings in previous years	Deducted tax	Other transactions	
	a	b	c	d	e	f	g	h
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 or indirect investments or fellow enterprises 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 a change of voting power of
 - ba) non-resident immediate direct investors, indirect investors and fellow enterprises in the data supplier,
 - bb) the data supplier in the non-resident direct and indirect investments and in the fellow enterprises,
 - bc) the data supplier in reverse investment with the non-resident direct capital investors and indirect investors.
 - bd) the data supplier in reverse investment with the non-resident direct investment enterprises.
- c) Tables TB05 and TB06: information on the portfolio of equity instruments as per point b) at the end of the reference period.
- d) Tables TB07 and TB08: Data of the reference period related to the income (dividend) due and payable on the share of the non-resident enterprise group-member(s) in the data supplier, and/or of the data supplier in the non-resident enterprise group member(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 or indirect investment or fellow enterprise on the capital paid by the data supplier but not yet registered, and claims from capital decrease vis-à-vis non-resident direct or indirect investments or fellow enterprises, and any changes therein.
- h) Table TB12: (for other monetary financial institutions, other financial intermediaries, and financial auxiliaries only): liabilities payable to a non-resident direct or indirect investor or fellow enterprise on the capital paid but not yet registered, and liabilities payable to foreign immediate investors, indirect investors or fellow enterprises due to capital decrease, and any changes therein.
- 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 enterprise group members (foreign immediate investors or indirect investors, foreign direct or indirect investments, non-resident branches or fellow enterprises) 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 and indirect investors or fellow enterprises on the capital paid but not yet registered, and claims from non-resident direct capital investments or indirect investments or fellow enterprises on the capital paid but not yet registered, and liabilities and claims vis-à-vis non-resident direct capital investors, capital investments or fellow enterprises due to capital decrease.

2. Data items

Data related to direct foreign capital investors, indirect investors, non-resident investments, non-resident branches and fellow enterprises shall be presented broken down by partner. In report identified under code 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 and TB02 values are reported in the data supplier's accounting currency,
- for Tables TB03 and 04 values are reported in the accounting currency of the non-resident investment, branch or fellow enterprise,
- for Tables TB05 and TB06 values are reported in the currency of the denomination,
- for Tables TB07 and TB08 stock and turnover data vis-à-vis non-resident investors shall be reported in the data supplier's accounting currency, and data related to non-resident investments, branches and fellow enterprises shall be reported in the accounting currency of the non-resident company.

Data should be entered rounded up to a round number, except for Tables TB05 and TB06, 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 enterprise group, 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 with identification codes R06-R09, Other investments, or the quarterly reports with identification codes 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 the 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 with identification codes R02/R12, in Tables TBK1-TBK4 and TBT1-TBT4 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 non-resident direct capital investor, indirect investor or fellow enterprise 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, indirect investment or fellow enterprise, 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 with identification codes 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 non-resident direct capital investors, indirect investors or fellow enterprises.

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, indirect investment, branch or fellow enterprise, rounded to a whole 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 Tables 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, code '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 fictive 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 and TB12 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 and 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	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								
..								
..								
nn								

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 payed during the reference period (in the original currency, to two places of decimals)
					Not in custody managed	Securities managed in custody abroad			
					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	
	a	b	c	d	e	f	g	h	i
01									
02									
03									
04									
..									
..									
..									
nn									

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 suppliers 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

BEFK1_AFK table

Integer currency data

Lendings					Assets						Interests				
Serial number	Other investment instrument	Maturity (Short-term/long-term)	Non-resident partner ISO country code	Original currency ISO code	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)	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						Transactions			
						Increase in assets	Decrease in assets	Other changes				Interests 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	o	
01.															
02.															
03.															
04.															
05.															
06.															
...															
nn															

BEFT1_AFK table

Integer currency data

Borrowings					Liability						Interests									
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	Contract amount	Loan identification	Opening balance at the beginning of the period	Changes during the period			Closing balance at the end of 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
			ISO country code	sector								Transactions					Transactions			
												Increase in liability	Decrease in liability	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	n	o	p	q	r	s	t	
01.																				
02.																				
03.																				
04.																				
05.																				
06.																				
07.																				
08.																				
09.																				
10.																				
11.																				
...																				
nn																				

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

Current accounts, fixed deposits					Assets					Interest					
Serial number	Other investment instrument	Maturity (short-term/long-term)	Non-resident partner ISO country code	Original currency ISO code	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)	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			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					Assets				
Serial number	Other investment instrument	Maturity (short-term)	Non-resident partner ISO country code	Original currency ISO code	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)
						Transactions	Other changes		
	a	b	c	d	e	f	g	h	i
01.									
02.									
03.									
...									
nn									

BEFT3_AFK table

Integer currency data

Short-term trade credits					Liability			
Serial number	Other investment instrument	Maturity (short)	Non-resident partner ISO country code	Original currency ISO code	Opening balance at the beginning of the period	Changes during the period		Closing balance at the end of the period
						Transactions	Other changes	
	a	b	c	d	e	f	g	h
01.								
02.								
03.								
...								
nn								

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				
					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)	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
						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					
					Opening balance at the beginning of the period	Changes during the period		Closing balance at the end of 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 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: R06

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.						
...						
nn						

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.												
...												
nn												

Monthly data supply of other investments - other monetary financial institutions

BEFK1_C table

Integer currency data

Lendings					Assets						Interests				
Serial number	Other investment instrument	Maturity (Short term/long term)	Non-resident partner ISO country code	Original currency ISO code	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)	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						Transactions			
						Increase in assets	Decrease in assets	Other changes				Interests 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	o
01.															
02.															
03.															
04.															
05.															
06.															
07.															
08.															
...															
nn															

BEFT1_C table

Integer currency data

Borrowings					Liability						Interests									
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	Opening balance at the beginning of the period	Changes during the period			Closing balance at the end of 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
			ISO country code	sector								Transactions					Transactions			
												Increase in liability	Decrease in liability	Other changes			Accrued interest for the period	Interest paid during 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.																				
...																				
nn																				

Monthly data supply of other investments - other monetary financial institutions

BEFK2_C table

Integer currency data

Current account, fixed deposits, currency stocks					Assets					Interests					
Serial number	Other investment instrument	Maturity (short-term/long-term)	Non-resident partner ISO country code	Original currency ISO code	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)	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 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.															
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	Opening balance at the end of the period	Changes during the period		Closing balance at the end of 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 for the period	Other changes	
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					Assets				
Serial number	Other investment instrument	Maturity (short term)	Non-resident partner ISO country code	Original currency ISO code	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)
						Transactions	Other changes		
	a	b	c	d	e	f	g	h	i
01.									
02.									
03.									
...									
nn									

BEFT3_C table

Integer currency data

Short-term trade credits					Liability			
Serial number	Other investment instrument	Maturity (short-term)	Non-resident partner ISO country code	Original currency ISO code	Opening balance at the beginning of the period	Changes during the period		Closing balance at the end of the period
						Transactions	Other changes	
	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	Maturing (short-term/long-term)	Non-resident partner ISO country code	Original currency ISO 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 face value)	Closing balance at the end of the period (at book value)	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				Transactions		Other changes	
											Accrued interest for the period	Interest received during the period		
a	b	c	d	e	f	g	h	i	j	k	l	m	n	
01.														
02.														
03.														
04.														
05.														
...														
nn														

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 currency ISO code	Liability				Interests					
					Opening balance at the beginning of the period	Changes in the period		Closing balance at the end of 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		Other changes		
										Accrued interest for the period	Interest paid for the period			
a	b	c	d	e	f	g	h	i	j	k	l	m		
01.														
02.														
03.														
04.														
...														
nn														

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 currency ISO 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

Lendings															
Serial no.	Other investment instrument	Maturity (short/long)	Non-resident partner ISO country code	Original currency ISO 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)	Closing balance at the end of the period (at book 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				Transactions		Other changes	
						Increase in liability	Decrease in liability					Accrued interest for the period	Interest received during the period		
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	
01.															
02.															
03.															
04.															
05.															
06.															
...															
nn															

BEFT1_DE table
 Integer currency data

Borrowings																				
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							Opening balance at the beginning of the period	Changes during the period			Closing balance at the end of 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			Transactions		Other changes	
												Increase in liability	Decrease in liability				Accrued interest for the period	Interest paid during 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																				

Monthly report of other investments
 - other financial intermediaries and financial auxiliaries

BEFK2_DE table

Integer currency data

Current accounts, fixed-term bank deposits					Assets					Interest					
Serial no.	Other investment instrument	Maturity (short/long)	Non-resident partner ISO country code	Original currency ISO code	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)	Closing balance at the end of the period (at book 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				Transactions				
											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					Liability			Interest					
Serial no.	Other investment instrument	Maturity (short)	Non-resident partner ISO country code	Original currency ISO code	Opening balance at the beginning of the period	Changes during the period		Closing balance at the end of 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			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													

Monthly report of other investments
 - other financial intermediaries and financial auxiliaries

BEFK3_DE table

Integer currency data

Short-term trade credits					Assets				
Serial no.	Other investment instrument	Maturity (short)	Non-resident partner ISO country code	Original currency ISO code	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)	Closing balance at the end of the period (at book value)
						Transactions	Other changes		
	a	b	c	d	e	f	g	h	i
01.									
02.									
03.									
...									
nn									

BEFT3_DE table

Integer currency data

Short-term trade credits					Liability			
Serial no.	Other investment instrument	Maturity (short)	Non-resident partner ISO country code	Original currency ISO code	Opening balance at the beginning of the period	Changes during the period		Closing balance at the end of the period
						Transactions	Other changes	
	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					Assets					Interest				
Serial no.	Other investment instrument	Maturity (short/long)	Non-resident partner ISO country code	Original currency ISO code	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)	Closing balance at the end of the period (at book 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				Transactions		Other changes	
	a	b	c	d	e	f	g	h	i	j	k	l	m	n
01.														
02.														
03.														
04.														
05.														
...														
nn														

BEFT4_DE table
Integer currency data

Other liabilities, bill payable					Liability				Interest				
Serial no.	Other investment instrument	Maturity (short/long)	Non-resident partner ISO country code	Original currency ISO code	Opening balance at the beginning of the period	Changes during the period		Closing balance at the end of 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			Transactions		Other changes	
	a	b	c	d	e	f	g	h	i	j	k	l	m
01.													
02.													
03.													
04.													
...													
nn													

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

Lendings															
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 (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)	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	
						Increase in assets	Decrease in assets					Interest accrued for the period	Interest received during the period		
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	
01.															
02.															
03.															
04.															
05.															
06.															
...															
nn															

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 currency ISO code	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)	Closing balance at the end of the period (at book 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				
					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

Short-term commercial loans					Assets				
Serial number	Other investment instrument	Maturity (short-term)	Non-resident partner ISO country code	Original currency ISO code	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)	Closing balance at the end of the period (at book value)
						Transactions	Other changes		
	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

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					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)	Closing balance at the end of the period (at book 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
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						

Monthly data supply of other investments
 - central government, local government and social security funds

BEFT1_GHI table

Integer currency data

Borrowings					Liability										Interests						
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	Opening balance at the beginning of the period	Changes during the period			Closing balance at the end of 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	
			ISO country code	sector								Transactions					Other changes	Transactions			
												Increase in liability	Decrease in liability	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	n	o	p	q	r	s	t		
01.																					
02.																					
03.																					
04.																					
05.																					
06.																					
07.																					
08.																					
09.																					
10.																					
11.																					
...																					
nn																					

MNB identification number: R09

Monthly data supply of other investments
 - central government, local government and social security funds

BEFT3_GHI table

Integer currency data

Short-term trade loans					Liabilities			
Serial number	Other investment instrument	Maturity (short-term)	Non-resident partner ISO country code	Original currency ISO code	Opening balance at the beginning of the period	Changes during the period		Closing balance at the end of the period
						Transactions	Other changes	
	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 currency ISO code	Liabilities				Interests				
					Opening balance at the beginning of the period	Changes during the period		Closing balance at the end of 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		Other changes	
										Accrued interest for the period	Interest paid during the period		
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

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	d	e	e	e	e	e	e
01.												
02.												
03.												
...												
nn												

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 county code	Assets								Interest						
									Opening balance at the beginning of the period (at face value)	Increase in assets			Decrease in assets			Other volume changes	Closing balance at the end of the period (at book 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 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					Tranzakciók		Other changes	
																				Interest accrued for the period	Interest received during the period		
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										

MNB identification number: R10

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	Opening balance at the beginning of the period	Liability								Interest						
										Increase in liability						Decrease in liability		Other volume changes	Closing balance at the end of 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
										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	Transactions					Other changes			
																Interest accrued for the period	Interest paid during the period							
	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

Lendings					Assets						Interests				
Serial number	Other investment instrument	Maturity (Short-term/long-term)	Non-resident partner ISO country code	Original currency ISO code	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)	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	
						Increase in assets	Decrease in assets					Interests accrued for the period	Interest received during the period		
	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: 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					Assets					Interest					
Serial number	Other investment instrument	Maturity (short-term/long-term)	Non-resident partner ISO country code	Original currency ISO code	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)	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		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: 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					Assets				
Serial number	Other investment instrument	Maturity (short-term)	Non-resident partner ISO country code	Original currency ISO code	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)
						Transactions	Other changes		
	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 currency ISO 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)	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
						Transactions	Other changes				Transactions		Other changes	
											Accrued interest for the period	Interest received during 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						

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

BEFT1_AFK table

Integer currency data

Borrowings																				
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	Contractad 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	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			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	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					Liability			
Serial number	Other investment instrument	Maturity (short)	Non-resident partner ISO country code	Original currency ISO code	Opening balance at the beginning of the period	Changes during the period		Closing balance at the end of the period
						Transactions	Other changes	
	a	b	c	d	e	f	g	h
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

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					
					Opening balance at the beginning of the period	Changes during the period		Closing balance at the end of 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		Other changes	
										Accrued interest for the period	Interest paid during the period		
a	b	c	d	e	f	g	h	i	j	k	l	m	
01.													
02.													
03.													
04.													
05.													
...													
nn													

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								
	a	b	c	d	e	f	g	h	i	j	k	l
01.												
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

Lendings															
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)	Closing balance at the end of the period (at book 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	
						Increase in assets	Decrease in assets					Interests accrued for the period	Interest received during the period		
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					Assets					Interests					
Serial number	Other investment instrument	Maturity (short-term/long-term)	Non-resident partner ISO country code	Original currency ISO code	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)	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	
						Transacitons	Other changes				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.															
05.															
06.															
...															
nn															

MNB identification number: R16

Quarterly data supply of other investments - other monetary financial institutions

BEFK3_C table

Integer currency data

Short-term trade credits					Assets				
Serial number	Other investment instrument	Maturity (short term)	Non-resident partner ISO country code	Original currency ISO code	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)
						Transactions	Other changes		
	a	b	c	d	e	f	g	h	i
01.									
02.									
03.									
...									
nn									

Quarterly 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	Maturing (short-term/long-term)	Non-resident partner ISO country code	Original currency ISO 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 face value)	Closing balance at the end of the period (at book value)	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				Transactions		Other changes	
											Accrued interest for the period	Interest received during 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: 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						

Quarterly data supply of other investments - other monetary financial institutions

BEFT1_C table

Integer currency data

Borrowings																				
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			Closing balance at the end of the period	Opening balance of accrued interest at the beginning of the period	Changes during the period			Closing balance of accrued at the end of the period
												Increase in liability	Decrease in liability	Other changes			Accrued interest for the period	Interest paid during 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.																				
...																				
nn																				

MNB identification number: R16

Quarterly data supply of other investments - other monetary financial institutions

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	Opening balance at the end of the period	Changes during the period		Closing balance at the end of 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			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					Liability			
Serial number	Other investment instrument	Maturity (short-term)	Non-resident partner ISO country code	Original currency ISO code	Opening balance at the beginning of the period	Changes during the period		Closing balance at the end of the period
						Transactions	Other changes	
	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					Liability				Interests				
Serial number	Other investment instrument	Maturity (short-term/long-term)	Non-resident partner ISO country code	Original currency ISO code	Opening balance at the beginning of the period	Changes in the period		Closing balance at the end of 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 for the period	
	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												

MNB identification number: R17

Quarterly report of other investments
 - other financial intermediaries and financial auxiliaries

BEFK1_DE table
 Integer currency data

Lendings															
Serial no.	Other investment instrument	Maturity (short/long)	Non-resident partner ISO country code	Original currency ISO 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)	Closing balance at the end of the period (at book 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				Transactions		Other changes	
						Increase in liability	Decrease in liability					Accrued interest for the period	Interest received during the period		
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					Assets					Interest					
Serial no.	Other investment instrument	Maturity (short/long)	Non-resident partner ISO country code	Original currency ISO code	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)	Closing balance at the end of the period (at book 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				Transactions				
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
01.															
02.															
03.															
04.															
05.															
...															
nn															

MNB identification number: R17

Quarterly report of other investments
 - other financial intermediaries and financial auxiliaries

BEFK3_DE table

Integer currency data

Short-term trade credits					Assets				
Serial no.	Other investment instrument	Maturity (short)	Non-resident partner ISO country code	Original currency ISO code	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)	Closing balance at the end of the period (at book value)
						Transactions	Other changes		
	a	b	c	d	e	f	g	h	i
01.									
02.									
03.									
...									
nn									

MNB identification number: R17

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 ISO 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)	Closing balance at the end of the period (at book 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				Transactions		Other changes	
											Accrued interest for the period	Interest received during 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						

Quarterly report of other investments
 - other financial intermediaries and financial auxiliaries

BEFT1_DE table

Integer currency data

Borrowings																				
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							Opening balance at the beginning of the period	Changes during the period			Closing balance at the end of 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
												Increase in liability	Decrease in liability	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	n	o	p	q	r	s	t
01.																				
02.																				
03.																				
04.																				
05.																				
06.																				
07.																				
08.																				
09.																				
10.																				
11.																				
...																				
nn																				

MNB identification number: R17

Quarterly report of other investments
 - other financial intermediaries and financial auxiliaries

BEFT2_DE table
 Integer currency data

Current accounts kept by non-bank					Liability				Interest				
Serial no.	Other investment instrument	Maturity (short)	Non-resident partner ISO country code	Original currency ISO code	Opening balance at the beginning of the period	Changes during the period		Closing balance at the end of 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			Transactions			Other changes
										Accrued interest for the period	Interest paid during the period		
	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					Liability			
Serial no.	Other investment instrument	Maturity (short)	Non-resident partner ISO country code	Original currency ISO code	Opening balance at the beginning of the period	Changes during the period		Closing balance at the end of the period
						Transactions	Other changes	
	a	b	c	d	e	f	g	h
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		Closing balance at the end of 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			Transactions			Other changes
										Accrued interest for the period	Interest paid during the period		
a	b	c	d	e	f	g	h	i	j	k	l	m	
01.													
02.													
03.													
04.													
...													
nn													

MNB identification number: R17

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.F.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 the country 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. In the case of accounts receivable from or owed to an international organisation, instead of the country code of the international organisation's premises the code of the international organisation must be indicated, which is also contained in the technical guidelines referred to above.

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. Non-allocated gold and noble metal accounts receivable from and owed to non-residents shall also be reported among deposits, in the currency of the claim or liability.

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, master copies of IT products, master copies of audiovisual products, 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.F.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	ab	be	cd	de	ef	fg
01						
02						
..						
..						
mn						

* 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	ab	be	cd	de	ef	fg
01						
02						
..						
..						
nn						

Completion guidelines
Balance sheet data of non-financial corporations provided for information

I. General instructions

1. Data to be reported

This report covers quarterly, including 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 of services vis-à-vis non-resident companies via VAT registrations should 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 of trade credits resulting from 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 should be reported at net book value (including impairment).

Rows 05 to 06: Loans granted should mean financial assets lent to any partner, resident or non-resident, including loans to associated enterprises and other enterprises with equity interest and the data supplier's employees as well. Positive sum of cash pool and settlement accounts indicated as assets should also be reported as loans granted.

Row 07: This row should include the data supplier's cash assets. 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 profits accumulated from the first day of the business year up to the last day of the reference quarter, less the tax payment obligations, but not less dividend payments. Reported profits – as well as calculated equity – must include dividends that may have been voted for the business year or even paid (in the form of prepaid dividends). In data reported for the first quarter of the business year, the dividend voted for the previous year should not be included in the equity or its components. If the accounts are not closed by the deadline of data supply, profit and loss should be determined by estimation in order to provide more accurate information.

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 vis-à-vis non-resident companies via their VAT registrations in Hungary must be provided for general merchandise and processing in a breakdown by VAT registration parties. In case of processing selling should include the gross value of products (containing the goods for processing), while purchase should include the goods for processing. The processing fee includes value added, i.e. a manufacturing fee and the value of products built in other than goods for processing from abroad.

This table must also include sales 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 (usually a company group member).

The code and name for non-resident companies should be in line with the ones provided in the R01 data report .

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 vis-à-vis non-resident companies via their VAT registrations abroad must be provided for general merchandise and processing in a breakdown by VAT registration parties.

Sales should include sales of products to non-resident customers manufactured, purchased or warehoused in Hungary or manufactured under processing abroad using goods for processing delivered from Hungary.

Purchases should include purchases of goods from non-resident sellers abroad and imported to Hungary, or used in processing abroad but not imported to Hungary and the processing fee paid to the manufacturer. The processing fee includes value added, i.e. a manufacturing fee and the value of products built in other than goods for processing from Hungary.

A list of 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 for completion of the tables and the check rules for accurate 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.				
...				
nnn				

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						

MNB identification number: R21

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							

MNB identification number: R21

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.				
...				
nn				

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 repayment	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 MNB Directorate Statistics 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

State guarantee assumed for non-resident creditors										
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								
	a	b	c	d	e	f	g	h	i	j
01.										
02.										
03.										
04.										
05.										
...										
nn										

MNB identification number: **R25**

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.

MNB 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 that the data supplier doesn't have a foreign investor that is member of the same enterprise group? (1=yes / 0=no)		
05	In how many foreign enterprise group members, does the reporting institution have voting power including branches? (number)		

TEA1 table

Data related to participations of foreign direct or indirect investors or fellow enterprises and related reverse investments

Serial number	Partner identification code of the foreign direct or indirect investor or fellow enterprise (the code defined by the reporting institution, contained in the R01 report of NBH)	Direct voting power of the foreign immediate or indirect investor or fellow enterprise in the reporting institution (% with two decimals)		In case of reverse investment, the participation of the reporting institution in its foreign direct or indirect 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 description of tangible assets (-)	
05	Backmarking accelerated description (+)	
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/scraping (-)	
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 of extraordinary result that is not listed above (the prefix is (-) if it is a loss, and (+) if it is a gain)	
19	Dividends earned from investment or fellow enterprises in its accumulated reserves during the current year (retained earnings in previous years) (+)	
20	TOTAL (01+02+...+19)	

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 or indirect investments, foreign branches or or fellow enterprises (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 or indirect investments, foreign branches or fellow enterprises				
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 direct and indirect investments, or related to fellow enterprises and related reverse investments (Not to be completed for those foreign branch offices and indirect property relations of capital investment that the reporting institution doesn't have direct interest in it)				
05	Ownership of voting power 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				
10	Partner identification code of the company preceding the foreign company in the chain of ownership (code provided by the reporting institution in the R01report for the MNB)				
11	Participation vote 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 or indirect investments or fellow enterprises . (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	Equity (lines 13+14+15+16+17+18)				
20	Balance sheet data of foreign direct or indirect investments or fellow enterprises. (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) (Not to be completed if the vote is under 10 %!)				
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/scrapping (-)				
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	Income earnings from earlier year's retained earnings of foreign investments or branch offices				
48	TOTAL (29+30+...+47)				

49	Other data of foreign branches, foreign direct or indirect investments, -if the branch office or foreign company is non-financial corporation (Not to be completed if the participation is under 50 %!)				
50	Net sales revenue				
51	Own performance capitalised				
52	Wages and salaries, other staff emoluments				
53	Contribution deducted from wage				
54	Purchase value of goods and services				
55	Net value of exported goods and services				
56	Value at cost of imported goods and services				
57	Net value of exported goods and services within the enterprise group				
58	Value at cost of imported goods and services within the enterprise group				
59	Tangible assets in course of construction (including own work capitalised)				
60	Number of participants in the activities of the foreign investment				
61	Other data of foreign branches, foreign direct or indirect investments if the branch or the enterprise is a financial institution (Not to be completed if the participation is under 50 %!)				
62	Gross fee revenues*				
63	Interest receivable and interest income				
64	Income from shares and other investment type securities				
65	Commissions received				
66	Interest payable and interest expenses				
67	Net profit/loss of financial operation				
68	Other operational revenues				
69	Wages and salaries, other staff emoluments*				
70	Social insurance and other contributions*				
71	Tangible assets in course of construction (including own work capitalised)*				
72	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 non-resident direct capital or indirect investors are required to provide information on such investor's equity interest, and disclose specific business information for the reference year and the year preceding 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 marked TEA shall be completed if the data supplier had a non-resident direct investor or indirect investor belonging to the same enterprise group 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 or indirect investor belonging to the same enterprise group 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 investments, indirect investments, non-resident branches or fellow enterprises, and shall disclose certain information regarding the business year preceding the reference year. Tables marked TEL shall be completed if the data supplier had a direct voting power in any non-resident direct investment, indirect investment, non-resident branch or fellow enterprise 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, indirect investors, non-resident direct capital investments, indirect capital investments, non-resident branches and fellow enterprises, 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 marked TEL, data shall be provided in the accounting currency of the non-resident direct capital investment, indirect investment, non-resident branch or fellow enterprise, 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.F.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 and/or decreasing retained earnings shall be entered in accordance with the provisions set out in Section 37(1) d) and Section 37(2) e) of Act C of 2000 on Accounting.

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, indirect investment or fellow enterprise. 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)

MNB identification number: R38

Credit and debit entries on the resident clients' accounts caused by foreign transactions

Table_R38_01

No.	Registration number of the resident client	Credit entries in the foreign payment system		Debit entries in the foreign payment system	
		pieces	amount (million HUF)	pieces	amount (million HUF)
		a	b	c	d
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 each registration number to those resident, non-bank clients with a registration number, whose quarterly debit or credit turnover exceeds 250 million HUF. In addition, in the data supply shall indicate the credit and debit transactions turnover of the resident municipal clients -without reference to amount limit - totalized in 00000004 code.

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.

MNB identification number: R39

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 extraordinary events

I. General instructions

1. Content of the ad hoc report:

a) A detailed narrative report shall be provided on all extraordinary events, which

- aa) which are classified as operational crises, banking crises, crises or disasters according to the data provider's business continuity plan or terms and conditions (operational terms and conditions, rules on the management of extraordinary situations), or
- ab) cause service outages or delays in the operation of the payment system or during the performance of activities of the clearing house, the central contracting party or the central depository, as defined in the Capital Market Act ('Tpt.')

(e.g. inappropriate format), or an injury to service requirements.

b) In the case of a service outage or delay, extraordinary events causing a service outage or delay of at least 10 minutes shall be reported. Should the extraordinary event recur, i.e. it causes service outages or delays of less than 10 minutes, such events shall be reported if the total duration of the service outages or delays exceed 20 minutes. Delays in the performance of activities also include extraordinary events which may not have been perceivable by the clients but have led to hold-ups in internal work processes.

c) Any damage to functions supporting the operation of the payment system or the activities of the clearing house, the central contracting party or the central depository (e.g. network services), as defined in Tpt., shall also be reported, if it effects the operation of the payment system or the activities of the clearing house, the central contracting party or the central depository.

d) Should the occurrence of the extraordinary event be attributable to the performing party or an external service provider, this fact shall be entered in the report. In this case the information provided by the performing party or the external service provider shall be included in the report.

2. In addition to the ad hoc reporting, the data provider shall, on a quarterly basis, until the 10th working day of the month following the quarter under review, make a declaration whether any reporting obligation pursuant to Section 1 arose during the quarter under review, and if yes, it shall indicate the number of extraordinary events serving as a basis for the reporting.

3. The ad hoc reporting obligation and the regular declaration obligation shall be fulfilled through the electronic data reporting system EBEAD.

II. Detailed instructions for fulfilling the ad hoc reporting obligation

The ad hoc report must contain at least the following information:

- a) regarding the extraordinary event:
 - its detailed description,
 - the time and duration of its occurrence,
 - its place,
 - its reason (including a description of the underlying cause),
 - the impact of the extraordinary event on the services or internal work processes, the scope (e.g. types) and volume (e.g. number, if applicable) of transactions affected,
 - a description of the information systems affected, and the resources lost,

- the circumstances of the detection of the extraordinary event.

b) Indicators relating to the service outage:

- duration of the extraordinary event,
- the interruption caused to each service, the duration of the delay (if preventive solutions were applied, their description and the time from which they operated),
- (if applicable) the availability ratios for each type of service calculated for the day(s) affected by the extraordinary event,
- the related business hours extensions, client complaints and adjustments,

c) events relating to the management of the extraordinary event and troubleshooting actions

- error detection and troubleshooting steps
- decisions made and necessary actions taken (with decision-making levels), and their detailed description, and
- the place and date of decisions made,

d) the situation prevailing at the time of preparing the report (as regards the management of the extraordinary event, troubleshooting, and detection of the underlying causes),

e) conclusions drawn from the case,

f) a description of actions taken with the aim of avoiding the reoccurrence of a similar situation (with deadlines and responsible persons) or action plans and related documentation,

g) any further measures planned,

h) internal documents drawn up in connection with the extraordinary event (reports, accounts, notes and operational and change management documents)

i) (if applicable) the (planned) method for indemnifying clients, and the amount of damages that may have already been paid.

MNB identification number: **W11**

**Completion instructions for the report
Report on disturbances in banking operations**

I. General instructions

1. Content of the ad hoc reporting, fulfilment of the reporting obligation:

a) In terms of the reporting obligation, any stoppage/off-time affecting any payment service provided by the organisation that has a reporting obligation is considered a disturbance.

b) Detailed narrative report shall be prepared about all disturbances

ba) resulting in a stoppage/off-time of at least a quarter of an hour in the electronic bank services provided to clients (e.g. internetbank, telebank),

bb) resulting in a stoppage/off-time of at least a quarter of an hour in the bank card services provided to clients,

bc) resulting in a stoppage/off-time of at least half an hour in the processing of incoming and outgoing VIBER transactions,

bd) resulting in a stoppage/off-time of at least two hours in other cases affecting the fulfilment of clients' payment orders.

c) A detailed narrative report shall be prepared on:

ca) the background (e.g. the internal processes and systems affected and the reason for the request) of the application for the extension of VIBER business hours approved by the MNB and submitted to the MNB (as the operator of VIBER) directly, through GIRO Zrt. or KELER Zrt.,

cb) on the breakdown of the VIBER monitor service of more than half an hour, if the data supplier uses the VIBER-monitor service of the MNB as well,

cc) the reason for the use of the facility defined as 'Extraordinary Sending Cycle' in the standard service agreement of ICS.

d) Within the framework of this report the data supplier shall also report all disturbances complying with the requirements under points a)–c) that did not take place in the data supplier's systems (but, for example, at third party service providers that have a contract with the service provider), but affected the payment services provided by the data supplier, with the exception of disturbances that arose at the MNB or at GIRO Zrt. Pre-arranged suspension of business about which clients are notified in advance also does not have to be reported.

e) If the clearing house, central securities depository or central counterparty defined in the Act on the Capital Market (Tpt.) and operating as a specialised credit institution is also obliged to submit data supplies W08 and W11 with respect to the disturbance specified above, it will suffice to submit report W08.

f) The data providing organisation that is indirectly connected to the payment system may fulfil its data supplying obligation through its intermediary that is directly connected to the payment system and is obliged to provide data if the disturbance affecting the payment service occurred at the intermediary that is obliged to provide data and the data necessary for the reporting are completely available for the intermediary that is obliged to provide data. In this case, the intermediary that is directly connected to the payment system and is obliged to provide data shall fulfil the data supplying obligation of indirect participants within the framework of a report in a way that allows the individual identification of the effects of the disturbance for each participant that is indirectly connected to the payment system and is obliged to supply data.

2. In addition to the ad hoc reporting, the data provider shall, on a quarterly basis, until the 10th working day of the month following the quarter under review, make a declaration whether any reporting obligation pursuant to Section 1 arose during the quarter under review, and if yes, it shall indicate the number of disturbances serving as a basis for the reporting. A reporting organisation that is indirectly connected to the payment system may fulfil its quarterly declaration obligation through its intermediary that is directly connected to the payment system and is obliged to provide data. In this case, the intermediary that is directly

connected to the payment system and is obliged to provide data shall fulfil the declaration obligation that exists for it and for the indirect participants for whom it intermediates in a way to provide for the individual appearance of its own declaration and the declarations of the reporting participants that are indirectly connected to the payment system.

3. The ad hoc reporting obligation and the regular declaration obligation shall be fulfilled through the electronic data reporting system EBEAD.

II. Detailed instructions for fulfilling the ac hoc reporting obligation

The ad hoc report shall contain at least the following information:

- a) company name and address of the data supplier, name and phone number of the person completing the data reports, name of his organisational unit,
- b) services, banking processes and systems affected by the disturbance,
- c) type, aggregate volume and value of affected transactions,
- d) starting date and time of the disturbance (hour:minute),
- e) information on how the disturbance was discovered, the starting date and time of the disturbance (hour:minute),
- f) 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,
- g) duration of the hang-up/delay (hour:minute),
- h) reason for the disturbance. if not known, action taken to investigate the cause of the problem,
- i) impact on availability for customers,
- j) number of complaints, if any, already received from customers,
- k) any other consequences,
- l) additional measures planned,
- m) measures introduced to prevent similar situations,
- n) planned method of the compensation to be provided to clients, and any potential compensation amount already paid, when applicable,
- o) company name, address and contact phone number of the external service provider affected by the disturbance, when applicable,
- p) company name and address of the participant that is affected by the disturbance and indirectly connected to the payment system and obliged to provide data, when applicable.

Completion instructions for the report

Report on major fraud

General information

1. Content of the ad hoc report:

a) 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.

b) The following shall be indicated in the report:

ba) the means of access through which the fraud was committed (e.g. internet bank, telebank),

bb) the duration of the fraud, if applicable (e.g. in the case of repeated offence),

bc) the way it was committed, and

bd) any actions and measures implemented and planned to prevent similar frauds in the future.

2. In addition to the ad hoc reporting, the data provider shall, on a quarterly basis, until the 10th working day of the month following the quarter under review, make a declaration whether any reporting obligation pursuant to Section 1 arose during the quarter under review, and if yes, it shall indicate the number of frauds serving as a basis for the reporting.

3. The ad hoc reporting obligation and the regular declaration obligation shall be fulfilled through the electronic data reporting system EBEAD.

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. Code list for securities reporting (E type reports)
 - 4.6. Code list for monetary data supply (F and K type reports)
 - 4.7. Code list for bank cards statistics (bankcards, 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 reports
 - 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)
 - 4.10. Code list for data supply AL8
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, Balance of payments — R type, Securities — E type, Payment systems — P type, Daily Operative Report — D01, Datas of loans for small and medium-sized enterprises in Growth Loan Program (hereinafter referred to as NHP) first and second pillar – AL8, 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