MAGYAR NEMZETI BANK

**Decree No. 14/2007 (XI. 29.) of the
Governor of the Magyar Nemzeti Bank**

**on the scope of information to be supplied for the central bank information system and on the
method and deadline of data supply**

Having regard to the authorization by Article 60 (1) i) of Act LVIII of 2001 on the Magyar Nemzeti Bank I hereby decree the following:

Article 1 (1) This Decree shall apply to the legal persons and business associations lacking the legal status of a legal person performing economic (production, service, manufacturing, business) activity in respect of their economic activity (hereinafter referred to collectively as "data suppliers").

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

(2) Credit institutions and the Hungarian branches of credit institutions established in a State that is a party to the Agreement on the European Economic Area (hereinafter referred to as "EEA branch") shall supply the information – other than those indicated in Annex 1 of this Decree – specified in the PM decree laying down provisions concerning the scope of the information to be provided by credit institutions to the Hungarian Financial Supervisory Authority and the procedures for supplying such data to MNB as well subject to the frequency and within the deadlines prescribed therein.

(3) The Governor of the MNB shall regulate the scope of information for the central bank information system for the purpose of compilation of balance-of-payment statistics and on the method and deadline of data supply in specific other decree.

Article 3 (1) Tables relating to the information to be submitted and the instructions on how to fill them in shall be found – with the exception set out in paragraph (2) – in *Annex 2* of this Decree.

(2) Tables relating to the information specified in Article 2 (2) of this Decree and the instructions on how to fill them in shall be contained in the regulations mentioned therein.

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

Article 4 (1) This Decree – subject to the exception set out in Paragraph (2) – shall enter into force on January 1 2008.

(2) Paragraph (2) of Article 5 of this Decree shall enter into force on the day of promulgation of this Decree

Article 5. (1) Simultaneously with this Decree entering into force Decree No. 22/2006 (XI. 24.) of the Governor of the Magyar Nemzeti Bank on the scope of information to be supplied for the central bank information system and on the method and deadline of data supply, with the exception that disclosure requirements for 2007 shall be satisfied in accordance with the provisions contained therein.

(2) In Annex 2 of Decree No. 3/2007 (II. 21.) of the Governor of the Magyar Nemzeti Bank on the scope of information to be supplied for the central bank information system for the purpose of compilation of balance-of-payment statistics and on the method and deadline of data supply, Point B.2 and Point E of Part I shall enter into force a laid down in Annex 4 of this Decree.

András Simor m.p.
Governor of the Magyar Nemzeti Bank

Information required for the central bank information system

I.

Identifi-cation code	Description	Data suppliers	Data supply frequency	Data supply method	Deadline
D01	Operational daily report on the changes of foreign exchange positions of credit institutions	banks, specialised credit institutions, such EEA branches	daily	electronically	before 11.30 on the working day following the reference period
E04	Daily report on forint-denominated securities stocks	clearing house performing central depository activities in accordance with the Act of the Capital Market, central depositories and EEA branches of the like	daily	electronically	9.30 on the working day following the reference period
E06	DVP securities account transfer and primary market transactions	clearing houses in accordance with the Act on the Capital Market and such EEA branches	daily	electronically	the working day following the reference day
E14	Share futures transactions on the Budapest Stock Exchange	clearing houses in accordance with the Act on the Capital Market and such EEA branches	daily	electronically	2 p.m. on the working day following the trading day
E20	Securities (issued by residents or non-residents) owned by or deposited with investment enterprises, broken down by owners	investment enterprises and such EEA branches	monthly	electronically	8th working day following the reference period
E21	Securities (issued by residents or non-residents) owned by and deposited with banks and specialised credit institutions, broken down by owners	banks, specialised credit institutions, such EEA branches	monthly	electronically	8th working day following the reference period
E23	Securities on consolidated aggregate securities accounts and collateral securities deposit accounts kept by KELER Rt.	clearing houses performing central depository activities in accordance with the Act of the Capital Market, central depositories and EEA branches of the like	monthly	electronically	the third working day following the reference period

Identifi-cation code	Description	Data suppliers	Data supply frequency	Data supply method	Deadline
E27	ISIN codes and other basic data on securities, issued by KELER Rt.	clearing houses performing central depository activities in accordance with the Act of the Capital Market, central depositories and EEA branches of the like	daily	electronically	11:30 on the first working following the reference day
E43	Share option transactions at the Budapest Stock Exchange	Clearing houses in accordance with the Act on the Capital market and such EEA branches	daily	electronically	2 p.m on the working day following the trading day
E48	Capitalisation and turnover of shares which are traded on BÉT, listing and unlisting of shares	Exchanges trading financial assets, and such EEA branches	monthly	electronically	5th working day following the reference period
E57	Data of debt securities listed or to be listed on the Exchange(i)	Exchanges trading financial assets, and such EEA branches	occasionally	electronically	In the case of Table 01 – 11:30 on the second working day following the arrival of the documentation of new issues from the issuer to the Exchange; In the case of Table 02, 03 – 11:30 on the first working day following the time when the Exchange becomes aware of it (following its origination)
E60	Report on repo-type transactions	banks, specialised credit institutions, investment enterprises and such EEA branches	monthly	electronically	5th working day following the reference period
E61	Data on mortgage bonds issued in Hungary	mortgage credit institutions, such type of EEA branch offices	monthly	electronically	2nd working day following the reference period
E62	Data on non-government issued bonds (in Hungary and abroad)	bond issuer municipalities, Hungarian branch offices of foreign business organizations with legal entity	monthly	electronically	2nd working day following the reference period

Identifi-cation code	Description	Data suppliers	Data supply frequency	Data supply method	Deadline
E64	Information concerning securities issued by credit institutions and investment firms, and price information concerning securities placed in their custody	banks, specialised credit institutions, investment firms and EEA branches of the like	monthly	electronically	8th working day following the reference period
F01	Supervisory Balance Sheet and Profit and Loss Statement (end-of-month closing balance)	banks, specialised credit institutions, such EEA branches	monthly and in the case of institutional changes	electronically	10th working day following the reference period; preliminary data for the last month of the calendar quarter: 10th working day following the reference period; final: 20th working day of the month following the reference period; institutional changes: 20th working day after the change
F02	Statistical balance sheet of insurance companies	insurance companies and similar EEA branches	quarterly	electronically	13th working day of the month following the reference period
F03	Supervisory Balance Sheet and Profit and Loss Statement (end-of-month closing balance)	cooperative credit institutions, such EEA branches	monthly and in the case of institutional changes	electronically	10th working day of the month following the reference period; quarter-end preliminary: 10th working day; final: 20th working day; institutional changes: 20th working day after the change
F08	Supervisory Balance Sheet and Profit and Loss Statement (closing balance as of 31 December, 2005)	banks, specialised credit institutions, such EEA branches	annually	electronically	31 March 2006

Identifi-cation code	Description	Data suppliers	Data supply frequency	Data supply method	Deadline
F09	Supervisory Balance Sheet and Profit and Loss Statement (closing balance as of 31 December 2005)	banks, specialised credit institutions, such EEA branches	annually and in the case of changes	electronically	15th working day following the closing General Meeting, and then in the case of any changes (with justification):11th working day after the change
F14	Supervisory Balance Sheet and Profit and Loss Statement (closing balance as of 31 December 2005)	cooperative credit institutions and such EEA branches	annually and in the case of changes	electronically	15th working day following the closing General Meeting, and then in the case of any changes (with justification): 11th working day after the change
F19	Quarterly report relating to the supervisory Balance Sheet	banks, specialised credit institutions, such EEA branches	quarterly and in the case of changes	electronically	20th working day following the reference period, and in the case of changes: 11th working day after the change
F33	Quarterly report relating to the Supervisory Balance Sheet	cooperative credit institutions and such EEA branches	quarterly and in the case of changes	electronically	20th working day following the reference period, and in the case of changes: 11th working day after the change
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	quarterly	electronically	the last working day of the month following the reference period

Identifi -cation code	Description	Data suppliers	Data supply frequency	Data supply method	Deadline
F77	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	electronically	10th working day following the reference period; last month of the calendar quarter: 20th working day of the month following the reference period; institutional changes: 20th working day after the change
F78	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	electronically	10th working day following the reference period; last month of the calendar quarter: 20th working day of the month following the reference period; institutional changes: 20th working day after the change
F79	Supervisory Balance Sheet and Profit and Loss Statement including the data of branch offices operated abroad (closing balance as of 31 December, 2005)	banks, specialised credit institutions operating branch office(s) abroad	annually	electronically	31 March of year following reference period
F80	Supervisory Balance Sheet and Profit and Loss Statement including the data of branch offices operated abroad (closing balance as of 31 December, 2005)	banks, specialised credit institutions operating branch office(s) abroad	annually and in the case of changes	electronically	15th working day following the closing General Meeting, and then in the case of any changes (with justification): 11th working day after the change
F81	Supervisory Balance Sheet and Profit and Loss Statement including the data of branch offices operated abroad (closing balance as of 31 December, 2005)	cooperative credit institutions operating branch office(s) abroad	annually and in the case of changes	electronically	15th working day following the closing General Meeting, and then in the case of any changes (with justification) 11th working day after the change

Identifi-cation code	Description	Data suppliers	Data supply frequency	Data supply method	Deadline
F82	Reclassification adjustments relating to report F01	banks, specialised credit credit institutions, such EEA branches	monthly	electronically	10th working day following the reference period; preliminary data for the last month of the calendar quarter: 10th working day following the reference period; final: 20th working day of the month following the reference period;
F83	Reclassification adjustments relating to report F03	cooperative credit institutions, such EEA branches	monthly	electronically	10th working day following the reference period; preliminary data for the last month of the calendar quarter: 10th working day following the reference period; final: 20th working day of the month following the reference period;
F84	Reclassification adjustments relating to report F09	banks, specialised credit institutions, such EEA branches	annually and in the case of changes	electronically	15th working day following the closing General Meeting, and then in the case of any changes (with justification): 11th working day after the change
F85	Reclassification adjustments relating to report F14	cooperative credit institutons, such EEA branches	annually and in the case of changes	electronically	15th working day following the closing General Meeting, and then in the case of any changes (with justification): 11th working day after the change

Identifi-cation code	Description	Data suppliers	Data supply frequency	Data supply method	Deadline
F86	Reclassification adjustments relating to report F19	banks, specialised credit institutions, such EEA branches	quarterly and in the case of changes	electronically	20th working day of the month following the reference period and then in the case of any changes: 11th working day after the change
F87	Reclassification adjustments relating to report F33	cooperative credit institutions, such EEA branches	quarterly and in the case of changes	electronically	20th working day of the month following the reference period, and then in the case of any changes: 11th working day after the change
F97	Key financial data of companies owned by the central government or local governments, and of public utility companies	designated economic operators controlled by the central government or local governments, and public utility companies – other than financial institutions	when ordered, quarterly	electronically	last working day following the reference period
H01	Claims from non-financial corporations	banks, specialised credit institutions, such EEA branches with Balance Sheet totals exceeding 100 billion forints	quarterly	electronically	20th working day following the reference period
H08	Loan and deposit stocks by type of settlement	credit cooperatives	semi-annually	electronically	20th working day following the reference period
H09	Claims from non-financial corporations	credit cooperatives with Balance Sheet totals exceeding 6 billion forints	quarterly	electronically	20th working day following the reference period
H34	Composition of loans extended to households	banks, specialised credit institutions, such EEA branches with Balance Sheet totals exceeding 100 billion forints	quarterly	electronically	20th working day following the reference period
K01	Report on the interest rates of forint deposits and forint loans of non-financial corporations	designated credit institutions, such EEA branches	when ordered, monthly	electronically	10th working day following the reference period
K02	Daily report on the interest rates of interbank forint loans and interbank forint deposits	banks, specialised credit institutions, such EEA branches	daily	electronically	10 o'clock on the working day following the reference day

Identifi-cation code	Description	Data suppliers	Data supply frequency	Data supply method	Deadline
K03	Report on the interest rates and annualised percentage rates on forint deposits and forint loans of households and non-profit institutions serving households	designated credit instititions, such EEA branches	when ordered, monthly	electronically	10th working day following the reference period
K12	Daily report on the interest rates of interbank overnight forint loans and forint deposits	banks, specialised credit institutions, such EEA branches	daily	electronically	Within 30 minutes following the closing of VIBER on reference day
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	annually	electronically	28 February of the year following the reference period
L09	Daily report on the gross stock of certain claims from and liabilities to residents, in accordance with the books	designated banks, specialised credit institutions	based on individual order, daily	electronically	for the first time after the order: 5 p.m on the first working day following the reference day; from the second day on following the order: 12 a.m on the first working day following the reference day
P01	Report on the stock of banknotes and coins	banks, specialised credit institutions, credit cooperatives with Balance Sheet totals exceeding 6 billion forints, such EEA branches	monthly	electronically	10th working day of the month following the reference period
P04	Number of bank accounts	banks, specialised credit institutions performing payment services, credit cooperatives performing payment services, Hungarian State Treasury, such EEA branches	annually	electronically and on paper	last working day following the reference period

Identifi-cation code	Description	Data suppliers	Data supply frequency	Data supply method	Deadline
P05	Credit and debit turnover of forint and foreign currency payments	banks, specialised credit institutions performing payment services, Hungarian State Treasury, such EEA branches	quarterly, semi-annual in respect of the internal data on the correspondents of Magyar Takarékszö-vetkezeti Bank	electronically and on paper	last working day following the reference period
P07	Bank card acquirer business	credit institutions, financial enterprises, EEA brances of the like, legal persons other than financial institutions operating their own ATM or POS equipment with cash withdrawal facilities	semi-annually	electronically	the last working day of the month following the reference period
P27	Bank card issuer business	credit institutions, financial enterprises, such EEA branches	semi-annually	electronically	the last working day of the month following the reference period
P34	Frauds in the bank card business	credit institutions, financial enterprises, such EEA branches	semi-annually	electronically	the last working day of the fourth month following the reference period
P37	Monthly report on the transaction (settlement) account balances of credit institutions having accounts with correspondent banks	banks keeping credit institutional accounts, such EEA branches	monthly	electronically	first working day 10 a.m. of the month following the reference period
P38	Payment transaction statistics	credit institutional clearing houses	monthly	electronically	10th working day of the month following the reference period
P39	Payment system statistics	credit institutional clearing houses	monthly	electronically	10th working day of the month following the reference period
P40	ICS (Interbank Clearing System statistics)	credit institutional clearing houses	monthly	electronically	5th working day of the month following the reference period

Identifi-cation code	Description	Data suppliers	Data supply frequency	Data supply method	Deadline
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 of the Capital Market, central depositories and EEA branches of the like	monthly	electronically	10th working day of the month following the reference period
P42	Electronic money	bankok, elektronikus pénzt kibocsátó szakosított hitelintézetek, az ezen típusú EGT fióktelepek	semi-annually	electronically	last working day of the month following the reference period
P44	Securities settlement systems statistics	clearing houses performing central depository activities in accordance with the Act of the Capital Market, central depositories and EEA branches of the like	annually	electronically	31 March of the year following the reference period
P45	Fraud in financial transactions	banks, specialised credit institutions and EEA branches of the like	quarterly	electronically	last day following the reference period
P47	Postal payment transactions	bodies providing postal money transmission services, postal money order services, postal cash account services in accordance with the Postal Act .	semi-annually	electronically	last day following the reference period
P48	Money transmission transactions	Bodies engaged in activities relating to money transmission transactions in accordance with the Banking Act	semi-annually	electronically	last day following the reference period
P49	Central contracting party (CCP) statistics	clearing houses functioning as central contracting parties under the CMA and similar EEA branches	annually	electronically	28 February of the year following the reference period

Identifi-cation code	Description	Data suppliers	Data supply frequency	Data supply method	Deadline
W05	Regular quarterly report of credit institutions	banks, specialised credit institutions	quarterly	on paper	20th working day of the month following the reference period
W06	Analyses of credit institutions on current issues	designated banks, specialised credit institutions	based on individual order, occasionally	on paper	as required by the individual order
W08	Report on crisis and emergency situations and on their prevention	clearing houses in accordance with the Act on the Capital Market, clearing houses performing central depository activities in accordance with the Act of the Capital Market, central depositories and EEA branches of the like	occasionally	electronically and on paper	5th working day following the event
W09	Forced measured due to a clearing member	clearing houses in accordance with the Act on the Capital Market, such EEA branches	occasionally	electronically and on paper	5th working day following the event
W11	Report on disturbances in banking operations	banks, specialised credit institutions	occasionally	electronically and on paper	5th working day following the event, or maximum one month following the event
W12	Report on major fraud cases	banks, specialised credit institutions	occasionally	electronically and on paper	two weeks following conclusion of the inquiry

1. Banks, specialised credit institutions and EEA branches of the like shall supply the information – other than those indicated in point I of this Annex – specified in the PM decree laying down provisions concerning the scope of the information to be provided by credit institutions to the Hungarian Financial Supervisory Authority and the procedures for supplying such data to MNB as well subject to the frequency and within the deadlines prescribed therein.

2. Banks and specialised credit institutions maintaining a trading book shall supply the following information as specified in the PM decree laying down provisions concerning the obligation of data supply of investment service providers and non-resident investment service providers in connection with the business operations and service activities of their Hungarian branches, investment companies and credit institutions in connection with their trading books, commodities brokers and clearing houses in connection with their service activities to the Hungarian Financial Supervisory Authority to MNB as well subject to the frequency and within the deadlines prescribed therein:

   30A1 Daily capital requirement in connection with trading book and foreign exchange risk.

3. Data suppliers shall file the report prescribed in points II.1.-2. of this Annex to MNB on paper and also by way of electronic means if it contains any text, or only by way of electronic means if not.

   The provisions relating to technical requirements for filing the reports by way of electronic means are contained in the technical manual published on the official MNB website in accordance with Point 6 of this Annex.

I. GENERAL PROVISIONS CONCERNING THE SUPPLY OF INFORMATION

As to the contents of definitions used in the tables relating to the information to be supplied (henceforth referred to as „tables") and in the guidelines for filling them in (henceforth referred to as „guidelines for completion") the provisions of accounting and other regulations applicable to the data suppliers shall apply, unless otherwise stipulated in this decree.

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

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

A. Sector definitions

1. Changes in sector definitions

Similar to financial corporations and **non-profit institutions serving households**, data suppliers will be provided information concerning the business associations classified under Sector G) – Central government in a separate list. The lists containing the sectors of customers will be posted on the MNB website in a single file.

2. Sectors

Data collection is built around the following sectors:

Sector code   Sector

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

Non-residents:
L)	**Rest of the world**

3. Division between residents and non-residents

Resident:

1. each natural entity shall qualify as a Hungarian resident who, irrespective of nationality, has been residing or intends to reside in the territory of the Republic of Hungary for at least one year, does not conduct business activity, not including foreign diplomatic and consular representations operating in Hungary, members or employees of international organizations with Hungarian nationality and their family members, and persons staying in the country for study purposes or medical treatment,

2. members or employees of Hungarian diplomatic and consular reprsentations and their family members with Hungarian nationality,

3. natural and legal entities possessing a registered office or business premises in the territory of the Republic of Hungary, including free zones and transit territories, and organizations with no legal entity. (Business activity: economic (production, service, plant, commercial) activity carried out by the natural or legal entity or organization with no legal entity, on a regular basis for the purpose of producing profit.)

Non-resident: a natural or legal entity and organization with no legal entity not deemed to be resident. Business organizations are also deemed as non-residents whose tax number ends with 51, their code of business is 931 (13-15. character of the statistical code) and they are not incorporated by the Hungarian court of registration.

4. Description of resident sectors

Some organizations carry out several activities. Their sectoral classification is always based upon the main activity of the organization.

A) Non-financial corporations
The sector of non-financial corporations consists of economic associations with a main profile of producing goods for sale on the market or non-financial services. According to type of business association this sector includes (except for those providing financial services):
- economic associations with legal personality (associations, joint enterprises, limited liability companies, public limited companies), except for the business association to be listed under central government on the basis of a separate list.
- co-operatives (with the exception of credit co-operatives)
- other legal entities
- associations/ partnerships without a legal personality (general partnerships, limited partnerships, civil associations, condominium associations, etc.)
- non-profit institutions serving and financed by economic associations.

B) Central Bank
This sector consists of the National Bank of Hungary.

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 and money market funds (within the category of investment funds). Money market funds include investment funds with investment units similar to bank deposits from the point of view 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 similar return to the interest of money market instruments. (Money market instruments: definition in the Act CXX of 2001 on the Capital Market.)

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 except for 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 carry out supplementary 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. This sector includes financial institutions with a main profile of providing guarantees to financial intermediary operations.
This includes, among others, the stock exchange, central depositories, as well as deposit insurance funds, institutional protection funds and investment protection funds, other institutions engaged in supplementary financial services and securities agents (within the category of investment enterprises).

F) Insurance corporations and pension funds

This sector covers insurance corporations, insurance associations, private pension funds, voluntary mutual pension funds, health funds and mutual aid funds.

G) Central government

Central government consists of the central budget, the institutions of the central budget, the separate state funds,, and the business association which are to be listed under central government for economic reasons, and are contained on a separate list.

This sector includes non-profit institutions primarily financed and controlled by the central government.

H) Local governments

Local governments include the regional and local municipalities and their institutions, as well as local minority governments and their institutions. Non-profit institutions primarily financed and controlled by the local governments belong to this sector as well.

I) Social security funds

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

J) Households

The household sector consists of natural persons and private entrepreneurs. Private entrepreneurs include those with a license and without (small-scale agricultural producers, agricultural smallholders, craftsmen, private merchants, etc.).

K) Non-profit institutions serving households

Of all non-profit institutions only those serving households form a separate sector according to international macrostatistical methodology. Non-profit institutions financed and controlled by economic associations belong to non-financial corporations. Non-profit institutions financed and controlled by governmental institutions belong to the central government or local municipalities.

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 find the proper sector

The sector to which a client belongs shall be determined as follows:

5.1. It shall be examined whether the client has a standard statistical code or in the case of investment funds, whether the client has a Hungarian Financial Supervisory Authority licence number or a technical registration number of the MNB. If yes, the instructions contained in SubArticle 5.2 below should be followed, if not, the provisions specified in SubArticle 5.4.

5.2. If the client has a standard statistical code, HFSA licence number or MNB technical registration number, it shall be checked whether they appear in any of the lists prepared by the MNB. The lists contain institutions whose sector is determined disregarding the code of the type of economic association represented in digits 13–15 of the uniform statistical code. Should the client appear on any of the lists, the sectoral classification will take place based on the list. Should the client not be listed in any of the lists, the procedure specified in SubArticle 5.3 below shall be applied.

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

MNB has also prepared a list on non-profit institutions belonging to sector A) Non-financial corporations, G) Central government or H) Local governments. A list had also been prepared on the business associations which are to be listed under Sector G) – Central government.

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

The above mentioned lists described in Article 1 of Annex 3 of this Decree contain the name, registration number (the first eight digits of the standard statistical code) and the appropriate sector. The lists are available on the official website of MNB in a single file, updated regularly at the times indicated in the file.

5.3. Should the client have a standard statistical code and not appear in any of the lists, its sectoral classification shall be determined based on its standard statistical code and the algorithm specified in SubArticle I.A.6 of this Annex. If the client cannot be listed in any sector on the basis of this algorithm, the instructions contained in SubArticle 5.4 of this Article shall be followed.

5.4. Should the client not have a standard statistical code (which is frequently the case with respect to private individuals and non-residents,) or should it be impossible to define the appropriate sector on the basis of the standard statistical code, the sector shall be assigned on the basis of the information described in SubArticles I.A. 3, 4 (notably, the division between residents and non-residents, and the description of the resident sectors).

6. Using the standard statistical code for determining the sector of market participants

6.1. The standard statistical code (SSC)

CSO Bulletin 9001/2002 (SK 3.) on the components and nomenclature of the standard statistical code issued by the President of the Central Statistical Office in line with Article 6 f) of Act XLVI of 1993 on statistics.

The first eight digits of the SSC is the registration number, the unique identification code of the individual companies, on the basis of which it may be determined whether the given company appears on the list of exceptions or not. Digits 9-12 of the SSC represent the branch of industry of the company's main activity. These four digits equal the four-digit TEÁOR (ISIC) classification. The TEÁOR number is not used for sectoral classification, since the MNB has its own lists for financial corporations. Digits 13-15 of the SSC is the code of the type of economic association. This code helps determining the appropriate sector.
Digits 16-17 of the SSC represent the regional (county) code and they do not have a role in the sectoral classification.

6.2. Determining the sector of unlisted market participants having standard statistical codes with the help of the SSC

6.2.1. The following organizations will be listed in A) Non-financial corporations*:*
a) 13-14th digits of the SSC: 11, 12, 13, 21, 22, 54, 61, 71, 72, 73, 92

b) 13-14th digits of the SSC: 571, 591, 592.

6.2.2. B) Central Bank *shall consist of the following organizations:*
To be determined on the basis of the list.

6.2.3. C) Other monetary financial institutions *shall consist of the following organizations:*
To be determined on the basis of the list.

6.2.4. D) Other financial intermediaries *shall consist of the following organizations:*
To be determined on the basis of the list.

6.2.5. E) Financial auxiliaries *shall consist of the following organizations:*
To be determined on the basis of the list.

6.2.6. F) Insurance corporations and pension funds *shall consist of the following organizations:*
To be determined on the basis of the list.

6.2.7. G) Central Government *shall consist of the following organizations:*
a)   13-15th digits of the SSC: 31, 34, 35.
b)   13-15th digits of the SSC: 561, 562, 911, 912.

6.2.8. H) Local governments *shall consist of the following organizations:*
13-14th digits of the SSC: 32, 36, 95.

6.2.9. I) Social security funds *shall consist of the following organizations:*

a) 13-14th digits of the SSC: 33.
b) 13-15th digits of the SSC: 913, 914.

6.2.10. J) Households *shall consist of the following organizations:*
a) 13-14th digits of the SSC: 23.
b) 13-15th digits of the SSC: 811.

6.2.11. K) Non-profit institutions serving households *shall consist of the following unlisted organizations:*
13-14th digits of the SSC: 51, 52, 53, 55, 69.
13-15th digits of the SSC: 569, 599.

6.2.12. L) Rest of the world *shall consist of the following organizations:*
13-15th digits of the SSC: 941.

B. Information Technology manual (general instructions)

The IT manual is designed to provide information to data suppliers to enable them to supply the data required to the MNB by way of by way of electronic means.

1. General provisions relating content

1.1.   Data collection is composed of one or more tables, the tables are composed of rows and the rows are made up of cells.

–   Data suppliers shall transmit in one file all data in an original (E type) data collection unit pertaining one particular period.

–   If the report contained in the file has been amended (M type), the full report shall in all cases be submitted, i.e. the submitted amended report shall contain data supply relating to all of the tables linked to the given 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 "supporting feature" field marked "N".

–   The system values as empty the data of unsubmitted rows (and cells of unsubmitted rows not containing data) 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, these fields may be left empty , or a zero nay be entered. Where decimals are required, the zero value shall be indicated with the decimals as appropriate.

–   If the number of decimal places are prescribed, an indication of less decimals than what is required shall be construed an error, if more is indicated, the system will fix it by rounding to the decimal places required.

1.2.   In electronic files, in addition to the information contained in the relevant data fields, identical information are also included. These identification field codes contain information for the processing system indicating, for example,
-    the data collection cycle from which the data is received,
-    the period/date to which the data pertains (date of reference period),
-    the data supplier from whom the data is received,
-    the date when the data supplier prepared the data supply (date of completion),
-    whether the document is an original, an amendment or it contains "no",
-    which row of which table are shown in the fields.

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
		...	one-off *
		...	occasional *

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

2. File type and structure

2.1 The file shall be submitted in a CSV (comma separated values) format, ASCII text file.
The file format must be compatible with IBM PC DOS 3.3 or higher version operating system requirements.
Character set DOS 852 (Windows 1250)

2.2. The records are separated by record separators, and fields are separated by field separators (see SubArticle 2.10 of I.B). Lines may not be broken, ending is indicated by a single CR+LF (Carriage Return + Line Feed), and it may not be replaced by a comma. The last line shall also be ended by a CR+LF.

2.3. The length of fields is optional, may be fixed or variable.
(Note: The first step of the receiving program is to look for values between two commas - based upon the characteristics of the first and the last fields - therefore it is up to the data supplier to decide whether to use fixed-length or variable-length fields, or both, between two commas, depending on their facilities.)

2.4. The identification fields at the beginning of the record shall never be left blank.

2.5. The fields containing numerical values, if zero, may be left blank, or a zero may be entered. The separator character (comma) shall be entered for any "blank" field. In this case there are two commas following each other, or even more commas should there be blank more fields. If the number of the commas is specified, the indication of less commas constitutes an error. If there are more commas, the receiver rounds off the value. This also applies where "0" is reported (e.g. where data is to be indicated up to 3 decimal places, "0" shall be indidcated in the "0.000" format)

2.6. Data rows containing only empty columns may be displayed or left out. Rows to be filled out on a mandatory basis, as required in the fill-out guidelines of the given table, may not be left out from the text file, even if all data is zero. This also applies to numbered rows of the tables without any data, known as title bars (where all cells are shadowed gray), in which case the "grey" cell must be left blank –meaning that not even a "0" may be entered.

2.7. Values indicated in the columns shall be separated with commas, and each row shall be composed of a number of columns applicable for the table. If the fields following the last value data of the row are blank, the commas shall nevertheless be displayed, however, the line ending character must be CR+LF (Carriage Return + Line Feed) as specified in paragraph 2.2. above.

2.8. It is not permitted to separate numbers for the values of columns; there are no characters (,,) in blank columns between two separators. The separator sign for decimals is a period. Values shall in all cases be submitted in the file with the amount (HUF, Th. HUF, etc.) required for the meaning.

2.9. With a CSV format, the text file contains data to be submitted, in the order of tables and rows, continuously, with no table separator marks. Text information may contain letters of the 1250 code. The text value displayed 'between two commas' may also be between quotation signs. If a field is submitted containing free text, the content of the field shall be put between quotation marks if

a) the text contains a comma character

b) the text contains quotation marks (the quotation marks originally displayed in the text shall be doubled).

2.10. Special characters in the file:
- record separator character: ASCII code 13 and 10 (this is the Enter or Return key,),
- field separator character: ASCII code 44 (comma),
- negative sign: ASCII code 45 (minus sign),
- decimal: ASCII code 46 (period),
- quotation mark: ASCII code 34 ("),
- if using Hungarian (accented) characters, see SubArticle 2.1 of this Article (I.B) for checking the character set

3. File name

File name: AAADDDDD.GGG

where   AAA   is the identification code of the data collection (the code given in coloumn 1 of the table shown in Annex 1 to this Decree) - fixed, 3 character long.

                DDDDD the date code of the reference period – variable, up to 5 characters.
It may be divided to Articles indicating the year, month (weekly period, etc.), depending on the frequency of data collection. The date code shall be created on the basis of the table shown in SubArticle 1.3 of Article I.B.
Examples:

2	if supplied annually (2002)
2F1	if supplied semi-annually (first half of 2002)
2N3	if supplied quarterly (third quarter of 2002)
210	if supplied monthly (October 2002)
2H35	if supplied weekly (2002, week 35)
21231	if supplied daily (31 December, 2002)

        .   the period before the file extension

        GGG   in the case of credit institutions, the Giro code of the data supplier, in other cases, the three-digit identification code given by the MNB - fixed, 3 characters long.

4. Field control procedures

4.1. A report file may contain data of a data collection.

4.2. In a report, all tables of the given data collection shall be indicated (i.e. the full report shall be submitted).

4.3 A table may be submitted in three forms in the report.

– the table contains data: that is, it has a cell which has data (In such case, the numerical cell may include the "N/A" [means "no data"] value.)

– the table is received blank: that is, all cells of the submitted rows are blank. ("N/A" may not be displayed, either.) In this case, the system interprets all numerical data as zero, and the character and date data as blank.

– the table is received as "no": all cells are managed as if "N/A" would have been received.

4.4. The following identification fields shall appear at the beginning of each row of each table, that is, at the beginning of each record:

A,D,Tsz,K,J

Field code, description	Content type	Length type	Field length (in the case of numerical values, only the whole)	Decimal places	Comments (value, value set, relationships)
A Data collection code	C	F	3		Data collection code, AAA eg. L09
D Reference period	C	F	4 or 6 or 7 or 8		Date code according to frequency. eg. yyyyNx: *yyyy* year N sign of quarter x number of quarter
Tsz Data supplier's identification code	C	F	8		8 digit registration number of data supplier
K Date of completion	C	F	8		yyyymmdd: *yyyy* year mm month preset nn day preset
J Type of document	C	F	1		E, M or N: E original M modification N negative (no)

4.5.   Continuation fields (per table) are the following:

T, S, data of cells

Field code, description	Comments (value, value set, example, and description of rules relating to the field itself)
permanent fields must be in front, see table under I.B. 4.4	
T Table code	Table number (preset)
S Serial number or row identification code	Serial number (preset), ISIN code, or another identification code instead of serial number
Data of cells	

Special grouping criterion fields occur in data supply forms where a table with a given number must/ may be completed several times; e.g. in balance of payments data supplies a special grouping criterion is the type of currency.

In a data supply form the number of data fields after the *Serial number* field shall equal the number of coloumns marked with the letters of the alphabet.

Where a table contains a so-called technical control row marked with all zeros, the length of the fields in this row may be greater – due to the summary amounts - than the length of the original data fields. See the formula for creating the technical summary data in SubArticle 1.3. of Article I.B.

4.6.   Other rules and correlations

Reports on balance of payments information (M01 - M65 MNB code reports) shall be drawn up based upon the technical manual published on the official MNB website in accordance with Point 6 of this Annex, consequently, the provisions contained in paragraphs 4.4 and 4.5 above shall not apply with respect to these reports.)

The technical support entitled "Correlation and specific control criteria of reports", referred to in Article 5 of Annex 3 to this Decree and published on the official MNB website, contains the control criteria describing correlations – between fields, tables or data collection - checked by the data processing and control programs of MNB and in the case of an error, the data supplier's co-operation is required to make the necessary corrections. Consequently, it is recommended to have the data supply systems configured to check conformity in advance.

5. Main rules of data transmission by way of the electronic data reporting system (EBEAD) of MNB

EBEAD is an electronic data processing system – containing facilities to ensure the transmission of statistical data supplies to MNB. The reports filed in this fashion are processed through preliminary inspections, and are forwarded to central data processing system (START) if found in compliance with all requirements.

2.1. The EBEAD system can be used upon compliance with the following requirements:
- Direct Internet connection, or connection by way of a proxy service provider.
- WEB browser capable to communicate over HTTPS protocoll
- Microsoft Excel or another compatible program.
- E-mail access.
- HTTPS communication protocoll.
- Passing the users' test.

2.2.. Registration to access EBEAD
There are two ways to register for use of the EBEAD system.

2.2.1. Identification by certicfiate, for which users are required to comply with the following requirements in addition to those set out in Point 2.1:
- Having the right equipment with facilities for the certificate-based identification of users.
- A certificate with enhanced security installed on the applied WEB browser and issued by a certified authentication provider, which is capable to accept OCSP-based queries
- Registration of public data of the certificate by MNB

2.2.2. Identification by user name and password, for which the following procedures are required in addition to what is contained in Point 2.1:
- Mailing data required for registration to MNB by way of the postal service.
- Validation of registration by way of electronic means indicating the user name and pasword selectd by the user.

Further information concerning the use of EBEAD, the registration procedure, 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 aid published on the official MNB website in accordance with Point 3 of Annex 3 to this Decree.

C. How to proceed on bank holidays

According to SubArticles (1)-(2) of Article 215 of Act CXII /1996 on Credit Institutions and Financial Enterprises, credit institutions shall declare to the Hungarian Financial Supervisory Authority and the MNB whether the bank holiday means an accounting holiday (a), a cash-desk holiday (b), or accounting and cash-desk holiday (c).

If case b) applies, that is, when the bank holiday only refers to a cash-desk holiday, all data supply referring to that day or scheduled for that day must be complied with.

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 if on that day any transaction is completed, 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 therefore the data supplier is unable to send the data on that day, these data shall be sent to the MNB by 10 p.m. on the preceding day.

If the deadline of data supply requirement falls on an accounting holiday in the case of monthly, quarterly, semi-annual or annual data supplies, the relevant data referring to the periods set down in Annex 1 of this Decree shall be submitted by the deadline defined therein, regardless of the fact that there are no banking operations on that day.

D. Accompanying letter to data not electronically supplied

The table with the following data shall be completed and enclosed with all data not electronically supplied:

MAGYAR NEMZETI BANK

Data supply is binding! The data supply was decreed by the Governor of the MNB, exercising his power provided by Article 60 Paragraph (1) Point i) of Act LVIII on the Magyar Nemzeti Bank.
Refusing the data supply or communicating untrue information as well the delayed data supply will carry, in case of data supplier falling under the scope of the CIFE Act and CM Act, supervisory procedure, and in case of data suppliers not falling under scope of the mentioned regulations, criminal or minor offence procedure!

DATA SUPPLY ACCOMPANYING LETTER

Title of the data provision:	
MNB identification code:	
frequency:	
deadline of submission:	
recipient:	Magyar Nemzeti Bank, Statistics
Name of the Data Supplier:	
Address of the Data Supplier:	
Reference period for the data supply (in case of data supply with ad hoc frequency completion is not required):	2 0 0 yea r q ur mo
Reference number of the Data Supplier:	
Type of certificate:	original (O) - amending (A) – no content (N)
Name of the person completing the data supply:	
phone number:	
e-mail address:	
Name and signature of the manager authorized for keeping contact with the MNB, in absence of such person, the person acting as executive officer/managing director of the institution	
phone number:	
e-mail address:	
Date of completion:	2 0 0 yea r mo day

If there is no data in any of the tables of a data collection type of a given period, that is, the data supply is "negative", this shall be indicated by filling in the accompanying letter and submitting it with the frequency and by the deadline required by Annex 1 of this Decree. If there are several data collection types required by the MNB where individual data suppliers will submit "negative" anwers during the whole year due to their sphere of activities, it is enough to send these answers only once on a single summary list to the Department of Data Processing of the Statistical Division of the MNB.

E. Procedures for the amendment of reports

Where a data provider files a revision report for any reason, the person assigned to process the data in question as specified in the technical manual published on the official MNB website in accordance with Point 10 of Annex 3 to this Decree shall also be notified of the said revisions in writing – by way of the postal service, fax or electronic mail – simultaneously. The oversight competence of the central bank conferred under Article 29 of the MNB Act shall cover these revisions as well. The data provider shall reply to any inquiry made by MNB to investigate the reason for such revisions in writing, indicating the cause for the revisions originally conveyed.

F.   Guidelines for the supply of statistical information

For proper statistical information:
-    all linear obligations must be met (e.g. the two sides of the balance sheet must be in balance, the total of the parts must be the same as the grand total);
-    data supplied with various frequencies must be consistent;
-    statistical information supplied shall be comprehensive.

II. TABLES FOR THE INFORMATION TO BE SUPPLIED AND

REGULATIONS FOR COMPLETION

MNB data collection 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	l	m	n	o	p	q
01	USD																
02	CHF																
03	CAD																
04	GBP																
…	…																

02. Domestic stock data

Value date: _ _ _ _ _ _ _ _   Type of stock: **B** (domestic)

(Data in thousands, without any decimals)

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

26

MNB data collection 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		

MNB data collection identification number: **D01**

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
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s
01																			
02																			
03																			
04																			
…																			

GUIDELINES FOR FILLING OUT THE TABLES OF THE REPORT

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

I. General instructions

1. The "Operational daily report" must contain stock data relating to the day as value date prior to the reporting date as well as the turnover data – in general cases - for the same day as trading date.

2. When data are provided, the currencies listed in table 1 of the guidelines need to be indicated in separate lines. The stock and turnover data of the currencies not indicated in the table and gold must be converted into HUF and reported under the EGY (other currencies) ISO code.

3. Exchange rates defined in Section 8 of the Government Decree No. 244/2000 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: the Government Decree No. 244/2000.) must be used in all cases for the HUF conversion. Exchange rates at the value date in the case of stock and open position data and at the trading date in the case of trading data must be used.

4. In Tables 01 and 02 data must be reported in figures rounded to thousands without any decimals. Data in Tables 03 and 04 must be reported in HUF million, rounded, without any decimals. The transaction figures of turnover Table 05 (including also option fee) must be reported in thousand, indicating 6 decimals.

Table 1: Currencies used in Report D01 and their respective ISO codes

ISO	*Definition*	**Unit used in the report**
USD	USA DOLLAR	1.000
CHF	SWISS FRANC	1.000
CAD	CANADIAN DOLLAR	1.000
GBP	BRITISH POUND	1.000
DKK	DANISH CROWN	1.000
SEK	SWEDISH CROWN	1.000
NOK	NORWEGIAN CROWN	1.000
AUD	AUSTRALIAN DOLLAR	1.000
JPY	JAPANESE YEN	1.000
EUR	EURO	1.000
HUF	HUNGARIAN FORINT	1.000
CZK	CZECH CROWN	1.000
PLN	POLISH ZŁOTY	1.000
SKK	SLOVAK CROWN	1.000
HRK	CROATIAN KUNA	1.000
ISK	ICELANDIC CROWN	1.000

KRW	SOUTH KOREAN VON	1.000
MXN	MEXICAN PESO	1.000
NZD	NEW ZEALAND DOLLAR	1.000
RON	ROMANIAN LEI	1.000
TRY	TURKISH LIRA	1.000
BGN	BULGARIAN LEVA	1.000
RSD	SERB DINAR	1.000
RUB	RUSSIAN ROUBLE	1.000
UAH	UKRAINIAN HRYVNIA	1.000

II. Detailed instructions for filling out the tables, method of compiling data

Table No. 01: Foreign stock data and table No. 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 exact definition of the resident and non-resident categories is provided in Annex No. 2 Section I/A/3 attached to this decree.

2. HUF stocks must not be included in stock data.

3. Stock data must reflect value date balances. Accordingly, such data providers that use 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.

4. The content definitions of the balance sheet categories are contained in a separate table in the supplementary guide in Annex 3 Section 5 attached to this decree and available on the MNB website. Such data providers that keep their foreign currency profit/loss accounts in foreign currencies on an intra-month basis may record also their foreign currency profit/loss accounts as foreign currency balance sheet items so long as such items are recorded in foreign currencies.

5. When tables are prepared, in lack of other different principle, the evaluation principles stipulated for the preparation of the supervisory balance sheet must be applied.

Table No. 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 and indicated in separate lines.
Section 40 of the Government Decree No. 244/2000 shall apply to the calculation of the open positions, with the supplement that the open position of spot transactions must also be calculated, as defined in the 3rd part of this section.

2. Based on stock data tables 01 and 02, balance sheet open foreign currency positions and their components must be specified in a manner that the following criteria are met. References contain the numbers of the tables and the letters of the columns in stock tables.

a) Net account stock – nostro, loro, cash (column b of the table): [(01b + 01i + 02b) - (01j + 01k + 02i + 02j)]

b) Net interbank loans/deposits (column c of the table): [(01c + 01d + 02c + 02d) - (01l + 01m + 02k + 02l)]

c) Net other loans/deposits (column d of the table): [(01e + 01f + 02e + 02f) - (01n + 01o + 02m + 02n)]

d) Net other assets/liabilities, securities (column e of the table): [(01g + 01h + 02g + 02h) - (01p + 01q + 02o +02p)]

e) Balance sheet net open positions (column f of the table): [03b + 03c + 03d + 03e]

3. Spot positions must be reported among the off-balance sheet net open positions, separately from the net futures positions

a) Spot position (column g of the table): 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.

b) balance sheet + off-balance sheet net open positions (column l of the table) defined with the letters of the columns in the open positions table 03: [03f+03g + 03h + 03i +03j +03k]

Table No. 04: Total open positions

1. The table contains data on balance sheet and balance sheet + off-balance sheet net open positions in separate columns.

2. Definitions of the aggregate long position, aggregate short position and total open position are determined in Section 41 of the Government Decree No. 244/2000.
Values of total open position must be recorded with the correct positive/negative sign.

3. In order that balance sheet data can be calculated, the data included in column f in open position table 03 must be used. Values in the balance sheet + off-balance sheet net open position must be consistent with data in column 1 open position table 03.

4. a) The supervisory capital is as defined in Annex 5 of the Hpt. Values must be identical in both columns of the table.

Table No. 05: Transaction data

1. The table must contain all transactions (spot, forward, futures, swap and options) concluded in foreign currency/foreign currency or foreign currency/HUF on the business day prior to the submission of the report, including internal non-treasury conversions. Cash/foreign currency, cash/cash and cash/HUF transactions need not be included.
If data provision 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 provider must include such data in its report on the following day. Furthermore, explanation must be provided for the delay in reporting the relevant transactions. No explanation is needed in the case of modification of transactions concluded earlier, when the new transactions are furnished with separate code.

2. When data are prepared for data provision, each transaction must be indicated in a separate row, except for two cases.
a) In the case of transactions with a transaction value below HUF 5 million each, data providers must record them in a consolidated manner. Consolidation is allowed for identical

transaction types, foreign currency pairs, maturities and transaction places (e.g. stock exchange and OTC) and if the codes in the "Cancellation/modification", "Delivery of forward and futures transaction/calling of options" and "Technical transactions" are identical. Containing data on counterparties, columns k, l and m of the table may be left unfilled.

b) In the case of internal non-treasury conversions with a transaction value equal to or above 5 million HUF each, data providers have possibility for consolidated recording. Consolidation is allowed for identical transaction types, foreign currency pairs, maturities and transaction places (e.g. stock exchange and OTC) and if the codes in the "Cancellation/modification", "Delivery of forward and futures transaction/calling of options" and "Technical transactions" are identical. In this case, columns k, l and m of the table, containing data on counterparties, may be left unfilled. The filling out of columns k, l and m of the table, containing data on counterparties, is not compulsory even if each transaction is recorded separately.

3. In extraordinary cases, when data providers cannot match the purchase-side with the sale-side of transactions, and if one side records data in HUF, data providers may proceed as follows: while recording the amount in HUF and the currency type on the appropriate side, they must indicate that another type of currency (not HUF), is specified on the other side. Its amount must be recorded in HUF thousand, its ISO code being DEV (standing for foreign currency). When reported, such transactions must be furnished with separate codes.

4. Manner of reporting forward and futures transactions: transactions concluded by data providers must be reported at the contractual price and as part of the daily data provision on the day following the day of the conclusion of the contract. In the case of settlement by delivery (i.e. not by off-setting), cash flow must be reported as a spot conversion furnished with a separate code. Such conversion must be included in the data provision pertaining to the date of the conclusion of the relevant spot contract.

5. Manner of reporting options: transactions concluded by data providers must be reported at the contractual price and as part of the daily data provision on the day following the day of the conclusion of the contract. In the case of calling an option concluded earlier, cash flow must be reported as a spot conversion furnished with a separate code. Such conversion must be included in the data provision pertaining to the date of the conclusion of the relevant spot contract.

6. Data provision must include any subsequent cancellation or modification of the transactions reported earlier. When transactions are cancelled, the original transactions must be reported again, each furnished with a cancellation code. When transactions are modified, the original transactions must be reported again, each furnished with the same cancellation code. Furthermore, the new modified transactions, also furnished with a separate code, must be included in data provision.

7. If an error - made, for instance, in the course of earlier data provision - has been disclosed in the transactions already reported, such transactions must be corrected, if need be, by means of cancellation or modification transactions.

8. Such data providers that include their respective foreign currency profit/loss accounts in data provision must also include the conversions, related to the translation of the profit/loss items reported as stock data into HUF, in transaction data, furnishing each with a separate code. Columns k, l and m of the table, containing data on counterparties, must be left unfilled. If the item recorded in the profit/loss account is not included in the report, conversion must not be reported for the foreign currency balance sheet item booked vis-á-vis it.

9. Technical transactions not indicated above need not be included in the report. If they are, the use of the code 'technical' is mandatory. Columns k, l and m of the table, containing data on counterparties, must be left unfilled.

10. The content of the columns of the table:

a) Trade date: day of the deal
b) Value date: value date of the transaction; in the case of new swap transactions, the value date of the spot leg of the transaction.
c) Transaction type: types of the transactions reported

- SP: spot conversions concluded by the data provider
- TM: forward and futures transactions concluded by the data provider
- SW: swap transactions concluded by the data provider
- OE: (call or put) options sold/written by the data provider
- OV: (call or put) options purchased by the data provider

d) Purchased currency: ISO code of the purchased currency; in the case of new swap transactions, the purchased currency of the spot leg.
e) Purchased amount: amount of the purchased currency; in the case of new swap transactions, the purchased amount of the spot leg.
f) Sold currency: ISO code of the sold currency; in the case of new swap transactions, the currency of the sell-side of the spot leg.
g) Sold amount: amount of the sold currency; in the case of new swap transactions, the amount of the sell-side of the spot leg.
h) Swap termin value date: value date of the termin leg of swap transactions.
i) Swap termin purchased amount: purchased amount of the termin leg of swap transactions.
j) Swap termin sold amount: sold amount of the termin leg of swap transactions.
k) Interbank/other customer indicator:

          B if the counterparty of the transaction is a credit institution or such EEA branch

          E if the counterparty of the transaction is not part of the previous group

l) Foreign/domestic indicator:

          K if the counterparty is non-resident

          B if the counterparty is resident

m) Partner identification:

- CSO registration number: if the counterparty is 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.

Definitions of the individual sectors are provided in Point I.A of this Annex. CSO registration numbers are contained in the supplementary guide in Annex 3 Sub-section 1 attached hereto and available on the MNB website.
n) Place of the deal: O, in the case of an OTC transaction

               T if the data provider concludes the transaction at the stock exchange
To be left unfilled in the case of data providers' OTC spot conversions.
o) Option fee: fees of (both call and put) options concluded by data providers, without a sign, in HUF thousand.
p) Cancellation/modification:

          T if the transaction is the cancellation of an earlier one

M if the transaction has the modified parameters of an earlier transaction

q) Delivery of a forward and futures transaction/calling an option:

TM if the spot conversion means the settlement by delivery of a forward or futures transaction reported earlier

OE if the spot conversion is the calling of a (call or put) option sold/written by the data provider reported earlier

OV if the spot conversion is the calling of a (call or put) option purchased by the data provider reported earlier

r) Internal, consolidated transactions, items recorded on one side only:

BT: upon itemised reporting of non-treasury transactions with a transaction value equal to or above 5 million HUF apiece

BO: upon consolidated reporting of non-treasury transactions with a transaction value equal to or above 5 million HUF apiece

O: upon consolidated reporting of (treasury and non-treasury) transactions in a value below HUF 5 million apiece

F: if the data provider only provides the exact HUF amount of the transactions (see Sub-section 3)

s) Technical transactions:

TH: in the case of technical transactions

E: in the case of conversions related to the translation of foreign currency profit/loss items, reported as stock data, into HUF.

If no data is available for column m) "Partner identification" in Table 05 (see above), N/A would have to be reported instead of leaving it blank.

Where a transaction indicated in a particular row is not a sold/written option or a purchased option, column o) "Option fee" shall indicate N/A instead of leaving it blank. Options must in all cases be indicated with a number, which could, naturally, be a zero as well.

III. Requirements for the submission of the data provided

Manner of submission: EBEAD

Format of submission: file-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website

Addressee of data provision: MNB

MNB data collection identification number: **E04**

Daily report on securities holdings

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

Table 01

| Serial num | Institution | | | Type of security** | Securities code (ISIN code) | Short name of | Own/Third-party*** | ISO code of currency**** | Total stocks |
	type*	code	name						
	a	b	c	d	e	f	g	h	i
0001									
0002									
0003									
...									
...									

*/ 1: credit institution, 2: broker, 3: Hungarian State Treasury, 4: National Bank of Hungary, 5: foreign institutions

**/ A: government bond, K: treasury bill, E: other securities, M: MNB bond

***/ S: own, I: third-party

****\ The ISO code of currency denomination in the case of securities issued in foreign currency in Hungary

Table 02

| Serial num | Institution | | | Sub-account | Type of | Securities code (ISIN code) | Total stock |
	type*	code**	name***				
	a	b	c	d	e	f	g
0001							
0002							
0003							
...							
...							

*/ 3   **/ KSH code of HST   ***/ Hungarian State Treasury

****/ 00: HST own subaccount 01: customer sub-account 02: NDMC sub-account

*****/ A: government bond, K: treasury bill, E: other securities, M: MNB bonds

****/ ISO code of the currency in which the security is denominated: a 3-character code consistent with ISO 4217

Blocked stocks total		Non-resident	
j		j	

MNB data collection identification number: **E04**

Guidelines for filling out the report
Daily report on securities holdings

I. General instructions

- KELER Rt must submit a daily report on government bonds, treasury bills, MNB bonds and other securities holdings (both issued in Hungary and abroad securities) in forints or the currency of issue for securities issued in foreign currency.

-

- The report must contain the actual security balances for each type of securities, as booked on the securities accounts.

-

- The sector breakdowns indicated in Annex No. 2 of MNB Decree No. 8/2004-(XII.19), regulating data provisions, shall be considered when determining the type of institution (1:credit institution, 2:broker).

-

-

-

- The balances of so-called "puffer" accounts of investment units do not need to be included in the report.

-

- Correction method: If a submitted report contains faulty data, the <u>full report has to be submitted again</u> after the correction has been made.

II. Detailed instructions for filling out the tables, method of compiling the data

Table 01:

Data must be broken down according to institution groups, securities types, own/third-party securities, and according to total portfolio, in forints or foreign currency, of which non-resident.

Description of the fields of the table:

Current date: date of settlement operation of the deal.

Institution groups:

      Type= 1: credit institutions

2: brokers

3: Hungarian State Treasury

4: National Bank of Hungary

5: foreign institutions (Clearstream, Euroclear, etc.)

6: other resident institutions

KSH code = the first eight digits of the tax number

Name = full name of the institutions contained in the report

Type of securities:
A: government bonds
K: treasury bills
E: other securities
M: MNB bonds

Type of securities: in a breakdown according to government bonds, treasury bills, MNB bonds and other securities.

Security code (ISIN code): a 12-character securities identification code consistent with ISO 6166.

Name of security in short: the short name of the security shall be indicated.

Own/Client-owned securities:
S: own
I: client-owned

Own/Third-party securities: the security stocks need to be broken down according to own and third-party securities.

ISO code of currency: a 3-character code consistent with ISO 4217code of the currency denomination of the security must to be provided.

Total portfolio: the total securities portfolio purchased and managed by the individual institutions. Data must be reported in nominal value, in full amounts, rounded to integer .

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

Non-resident: the definition of the resident / non-resident term is contained in Article I/A/3 of this Annex. The data must be reported in nominal value, in full amounts, without any rounding.

Table 02:

The securities stocks contained in the sub-accounts of the Hungarian State Treasury need to be reported in this table.

Description of the fields of the table

<u>Current date:</u> date of the settlement operation of the deal.

<u>Institution:</u>

      Type: 3

      Code number: KSH code of the Hungarian State Treasury

      Name: Hungarian State Treasury

<u>Classification of the sub-account:</u> 00: own sub-account of the Hungarian State Treasury

                              01: sub-account of customers

                              02: sub-account of the National Debt Management Centre (NDMC)

00 code is the own sub-account of HST, under which the stocks relating to the sub-account under No. 000000 must be reported.

Code 02, as a sub-account of HST and NDMC, on which the security stocks on the sub-account opened under code 000002 need to be reported.

Under Code 01 the stocks in the other sub-accounts must be reported.

<u>Type of securities:</u> in a breakdown according to government bonds, treasury bills, MNB bonds and other securities.

<u>Security code:</u> the ISIN code of individual securities has to be reported here.

<u>Total stock:</u> the data must be reported in nominal value, in a full amount, without any rounding.

III. Rules applicable for the submission of the report

Method of submission: GiroXMail, EBEAD
Format of the report: file-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website
The report has to be addressed to: MNB

MNB data collection identification number: **E06**

DVP securities account transfer and primary market transactionsi

Serial number	Value date	ISIN-code	Short name of security	Type of security	IC transacti type	OTC source	Securities			Participants of the deal	Type of extension	Repurchase date	Repurchase price (HUF)	Nominal valu (HUF)	Repurchase pri (HUF)	Price (%)
							code	series	character							
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
001																
002																
...																
...																
nnn																

Guidelines for filling out the report

DVP securities account transfer and primary market transactions

I. General instructions

1. Of the gross-based DVP settlements, the report contains the transactions of DVP securities account transfer and primary market transactions.

2. Of the items contained in the table, the value date, the ISIN code, the short name of securities, the type of transaction (OTC type), the repurchase date (for repo or passive repo), the nominal value (HUF), the purchase price (HUF) and exchange rate must be reported on the basis of the "Settlement ticket".

3. The type of securities, the securities code, the series and character need to be specified on the basis of KELER's codes.

II. Detailed instructions for filling out the tables, method of compiling the data

1. Types of securities:

    0   Bond
    1   Government bond
    2   Loan consolidation bond
    3   Discount treasury bill
    4   Interest-bearing treasury bill
    5   Other government securities that may be purchased by
            foreigners
    6   Mortgage bonds
    9   Foreign issues
    B   Mutual fund shares
    R   Shares

2. Types of OTC transactions:

    0   Spot
    1   Repo
    2   Extension of repo
    3   Matured repo
    4   Supply repo
    5   Extension of supply repo
    8   Primary issue

3. OTC funds:

    0   T-day
    1   Matured repo
    2   Repo extension

4. Participants in transactions:

    1   Broker-broker
    2   Credit institution-broker
    3   Credit institution-credit institution
    4   NHB-broker
    5   NHB-credit institution

5. Type of extension:

    0   Full
    1   Partial

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

III. Rules applicable for the submission of the report

Method of submission: EBEAD
Format of the report: file-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website
The report needs to be addressed to: NHB Statistics

Stock futures transactions at BSE

Table 01 Daily turnover at the futures* .... market

rial numl	Deadline	Resident		Non-resident		Settlement price
		Buying	Selling	Buying	Selling	(points or HUF)
		(contract)		(contract)		
	a	b	c	d	e	f
001	1st deadline					
002	2nd deadline					
003						
004						
...						
...						
...						
nnn						

Table 02   Daily open* .... positions (after clearing)

contract

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

*) A separate table has to be prepared for each individual futures stock product (including BUX)

MNB data collection identification number: **E14**

Stock futures transactions at BSE

Table 03   ….. positions closed on the business day* ....

contract

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

Table 04 Margin originating on open positions on the business day

HUF

Serial number	Deadline	Resident	Non-resident
	a	b	c
001	1st deadline		
002	2nd deadline		
003			
004			
005			
...			
...			
...			
nnn			

*) A separate table has to be prepared for each individual stock futures product (including BUX)

44

Guidelines for filling out the report

Stock futures transactions at the Budapest Stock Exchange (BSE)

I. General instructions

1. Regarding the definition of residents and non-residents, the provisions of Article A of Annex No. 2 of this Decree shall be applied.

2. The tables contain the aggregate data of residents and non-residents (i.e., the 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 only be contained in the tables once.

4. All actually existing instruments must be reported. The name or code of already existing instruments may not change.

II. Detailed instructions for filling out the tables, method of compiling the data

1. Relations within Table 01:
It applies to each individual deadline that the total purchases (in contracts) are the same as the total sales (b+d = c+e).

2. Relations within Table 02:
It applies to each individual deadline that the total open purchase positions (expressed in contracts) are the same as the total open sales positions (b+d = c+e).

3. The margin originating on a business day is calculated on the basis of the settlement prices of the business day and the previous day. All data must be reported in HUF.

4. Relations within Table 04:
It applies to each individual deadline that the profit of residents is identical with the loss of non-residents and the other way round. Consequently, b = -c.

III. Rules applicable for the submission of the report

Method of submission: EBEAD
Format of the report: file-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website
The report needs to be addressed to: MNB

MNB data collection identification number: **E20**

Table 01 Securities according to owners' sectors

(number or thousand currency)

Serial numbe r	Securities identifier (ISIN-code)	Name of the security	Code of the observ ation 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**												Stocks of securities owned by non-resident customers**	Stocks of securities owned and issued by the issuer
							(A) Non-financial corporatio ns	Of (C) Co-operataive credit institutions	(D) Other financial intermedia ries	(E) Financial auxiliaries	(F) Insurance companies , pension funds	(G) Central governme nt	(H) Local governme nt	(I) Social security funds	(J) Househol ds	(K) Non-profit institutions serving households		
	a	b	c	d=e+f+r	e	f=g+...+q	g	h	i	j	k	l	m	n	o	p	q	r
01																		
02																		
03																		
04																		
05																		
…																		
…																		
…																		
nn																		

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

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

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

/ The stock owned by the issuer of the security cannot be included in Columnse-q.** (These stocks must be reported in Column "**r"**.)

46

MNB data collection identification number: **E20**

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

(Pieces or thousand currency)

Serial number	Securities identifier (ISIN code)	Name of security	Code of the observation unit of the portfolio*	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+….+m+n	e	f	g	h	i	j	k	l	m	n
01														
02														
03														
04														
05														
…														
…														
…														
nn														

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

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

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

Table 03: Country breakdown of non-resident owners of securities

(number or thousand currency)

Serial number	Securities identification code (ISIN code)	Name of the security	Code of the observation unit of the stock*	Country ISO code	Securities stock
	a	b	c	d	e
01					
02					
03					
04					
05					
…					
…					
…					
…					
…					
…					
…					
…					
…					
…					
nn					

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

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

MNB data collection identification number: **E20**

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

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

MNB data collection identification number: **E20**

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

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

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

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

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

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

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

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

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

MNB data collection identification number: **E21**

Table 01 Securities according to owners' sectors

(number or thousasnd currency)

Serial numb er	Securities identifier (ISIN-code)	Name of the security	Code of the observ ation 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) Non-financial corporatio ns	Of (C) Co-operaтaivе credit institutions and money	(D) Other financial intermedia ries	(E) Financial auxiliaries	(F) Insurance companies, pension funds	(G) Central governme nt	(H) Local governme nt	(I) Social security funds	(J) Househol ds	(K) Non-profit institutions serving households		
	a	b	c	d=e+f+r	e	f=g+...+q	g	h	i	j	k	l	m	n	o	p	q	r
01																		
02																		
03																		
04																		
05																		
…																		
…																		
…																		
nn																		

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

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

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

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

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

(Pieces or thousand currency)

Serial number	Securities identifier (ISIN code)	Name of security	Code of the observation unit of the portfolio*	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+…+m+n	e	f	g	h	i	j	k	l	m	n
01														
02														
03														
04														
05														
…														
…														
…														
nn														

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

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

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

MNB data collection identification number: **E21**

Table 03: Country breakdown of non-resident owners of securities

(number or thousand currency)

Serial number	Securities identification code (ISIN code)	Name of the security	Code of the observation unit of the stock*	Country ISO code	Securities stock
	a	b	c	d	e
01					
02					
03					
04					
05					
…					
…					
…					
…					
…					
…					
…					
…					
…					
…					
nn					

The table should contain equity securities according to the number of securities, while debt securities (bonds) should be indicated in nominal value (
*/ **DB,** Items for equity securities and the currency ISO code of the denomination of the security for debt securities.

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

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

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

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

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

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

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

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

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

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

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

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

Guidelines for filling out the report

Securities owned and deposited with investment companies (issued by residents and non-residents) broken down according to the owners

Securities owned and deposited with banks and specialised credit institutions (issued by residents and non-residents) broken down according to the owners

I. General instructions

1. Definitions used in the report
a) Securities series: the concept defined as such in Act CXX of 2001 on the capital market.
b) Reporting custody manager: In this report, the reporting custody managers include all resident investment companies, banks, specialised credit institutions, such type EEA branch offices and the Hungarian State Treasury. The list of reporting custody managers is contained in Annex No. 3 of the Decree.
c) Securities managed in custody: For the purpose of this report, securities managed in custody include securities placed in a securities account at the reporting institution, or placed for securities custody management, safeguarding or trusteeship, even if the reporting institution has deposited the securities, or provided them for safeguarding, or placed them into securities accounts elsewhere (For more details see Article II.1.a): secondary custody management).
d) Secondary custody management: For the purpose of this report, secondary custody management means that a reporting custody manager
– passes on to another reporting custody manager for custody management (safeguarding, trusteeship), or
– keeps in the KELER account of another reporting custody manager securities owned either by it or by one of its customers so that – in the case of securities owned by customers – it still maintains contact with the original owner of the securities (as primary custody manager).
e) Reporting date
For securities registered at KELER Rt.: "Settlement date" as defined in KELER Rt.'s procedures.
For securities not registered at KELER Rt. date of the accounting settlement.

2. Securities subject to the report
a) The report contains the closing stocks of securities owned by or deposited with investment companies for custody management, safeguarding or trusteeship (issued in series by residents and non-residents) on the last day of the year month (mint reporting date), broken down according to the owners.
b) The report must contain all securities issued in a series (government bonds, MNB bonds, treasury bills, other bonds, stocks, including also shares traded in the form of depository receipts, investment units, compensation notes, mortgage bonds, certificate of deposits) irrespective of whether they were issued by a resident or non-resident (Deposit certificates are classified as issued by residents or non-residents according to whether the shares behind them were issued by residents or non-residents), or whether the issue took place abroad or within the country.
The tables must contain the reported securities according to their series.

c) Securities issued in public or in private shall both be featured in the report.
d) The total securities stock owned by the institution must be reported irrespective of where the securities can be located physically (at KELER Rt., at a third party, or in the institution's own vault).
In the framework of custody management, safeguarding or trusteeship, the securities placed with the reporting institution must also be reported in the full stock, even if the reporting institution has deposited the securities for safeguarding or custody management elsewhere (for more details see

Article II.1. 1): secondary custody management). The securities placed with the reporting institution by other reporting custody managers may not be included in Table 01.

3. Identification of securities and other issues

a) The ISIN code has a fundamental role in data collection, because it is used as a primary securities identification code.

b) HFSA code: If any security does not have an ISIN code, the HFSA code can only be used then. The list of codes is available on the Supervisory Authority's homepage (http://external.pszaf.hu/infohu/uj/pszafisin.htm).

c) 111 summary code: If a security does not have an ISIN code , "111" should be reported as the identification code. In the case of these securities (for a particular reporting institution) the "*Securities title*" field is used as the individual identification code: for securities series reported under Code 111, different titles should be used for the securities series, but the same series must be reported under the same title in each table.

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

d) In the case of depository receipts (ADR, EDR, GDR etc.) the ISIN code of the depository receipt must be reported.

4. Reporting of securities stocks

Securities stocks must be reported in all tables of the report in the following way

a) For equity securities, the securities have to be reported in the tables individually, while debt securities (bonds) must be contained in the report in nominal value, in thousand units, in the original denomination of the securities. (Taking into account the provisions in Article I.4.d.)

For the purpose of this report, equity securities include (in international terminology, "equity"-type securities) shares and investment units issues by investment funds.

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

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

d) If the report is filled in properly, the tables cannot contain any negative stocks.

5. Logic and structure of the report

The main table of this report is Table 01, which indicates the distribution between sectors. It is linked to Table 02, breaking down the non-resident sector into further sub-sectors, and Table 03, breaking down the non-resident sector according to countries. Tables 04-06 are supplementary tables with a technical function. In Table 04 those securities are identified which do not have an individual ISIN in the other tables. Tables 05 and 06 ensure the integrity of securities stocks contained in Table 01 and avoid duplications. In addition, these tables allow for a comparison between the total stocks reported in Table 01 and the stocks of KELER accounts.

II. Cases requiring special treatment

a) 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 reporting institution by other reporting custody managers must not be included in Table 01, they can only be included in Table 06.

It may also happen that a reporting institution 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).

b) Repo transactions: They are sale and repurchase agreements, of which two types exist for the purpose of this report: hold-in-custody and delivery repo. In the case of hold-in-custody repo transactions, the buyer of securities only obtains a limited right of disposal, while in the case of a delivery repo transaction, the buyer has a full right of disposal over the purchased securities.

For the purpose of this report, the important aspect is who possesses and who disposes over the securities involved in the repo transaction.

c) In a hold-in-custody repo transaction, the buyer does not have a free right of disposal over the security during the term of the transaction (for example, in the case of transactions performed trough KELER Rt. they are not taken off from the seller's account, they are only blocked), therefore the securities must be reported as the property of the seller.

d) In the case of delivery repo transactions, the buyer of securities obtains an ownership and possession right over the securities (for example, in the case of transactions performed through KELER Rt. the securities are transferred from the seller's securities account managed by KELER Rt. into the buyer's securities account simultaneously with financial settlement), therefore, the securities must be reported by the buyer, and the seller cannot include them in its report. (It may happen that a custody manager enters into a delivery repo transaction with its own customer, therefore, the transaction does not directly affect its KELER account, but the procedures must also be identical with the ones described above: i.e., as a seller, the reporting institution cannot report the securities as its own property but, as the custody manager of the buyer, it has to report them in the buyer's sector.

e) Securities lending agreements: All securities transferred in the framework of a lending agreement must be reported as the property of the borrower, and they cannot be included in the portfolio of the lender while they are held by the borrower.

f) If a reporting custody manager borrows a specific and definite number of securities from a different reporting custody manager, the lending custody manager reduces its own securities portfolio with the amount of lent securities in the reports, while the borrower custody manager reports the number of such securities as its own property in its reports.

g) If a custody manager lends a certain amount of securities to its own customer, the lending custody manager reduces its own property with the amount of lent securities. If the borrower of securities keeps the securities in an account kept by the lending custody manager, the custody manager reports the securities in the sector of the borrower customer. If the customer has already sold (or transferred to an account kept by a different custody manager) the securities, the lending custody manager can no longer include the securities lent by it in its reports.

h) The reports have to be prepared in accordance with the above rules whenever an exchange member custody manager (reporting institution) sells its customer's securities listed at the stock exchange based on an order, but the securities listed at the stock exchange intended to be sold are not credited at the custody manager's account kept by KELER Rt. by the settlement date required by the clearing house (because of late settlement by the customer) and the custody manager bridges its customer's late securities delivery (account transfer) from its own portfolio on the basis of a contract between the institution and its customer. In such a case the reporting institution's own portfolio is reduced with the amount of securities provided by it, and no change takes places in the customer's sector.

i) Securities lending transactions must be included in the report from the settlement date. The settlement date is most frequently the value date of the credit in the borrower's account kept by KELER Rt.

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

k) Asset management (portfolio management): If the reporting institution 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.

l) 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.)

m) Puffer account (for investment units): From 5 May, pursuant to Article II. 2.4.5 of the Standard Code of Practices of KELER Rt, KELER removes puffer stocks on a daily basis. In the case of securities in dematerialised form, stocks held on the technical accounts of investment funds (accounts 676767, 787878 and 606060) must be reported in a similar way as earlier in the case of stocks on puffer account. All unissued or repurchased stocks kept in so-called puffer accounts must be included in the report for technical reasons as the property of the issuer (Column r).

The reporting institution with which physical securities of aggregate denomination have been placed for custody management, safeguarding or trusteeship (even if the custody manager reporting institution has delivered them to KELER) needs to include the stocks in its report in the following way: in Table 01, beside the customer's and own portfolio the puffer account stock should also be reported (Column r). In Table 05, the total amount of securities should be included if they are in the depository or at place other than KELER. If the securities have been transferred to KELER, they do not need to be reported in Table 05. In Table 06, that part of the portfolio in trade should be reported which is owned by other customers of other reporting custody managers.

The same procedure should also be applied for dematerialised securities.

KELER originates or terminates dematerialised investment units traded on the current date (sold or repurchased) only after the current date. However, for the purpose of providing true information, in Table 01 of the report the portfolio actually owned by customers must be reported (including also the reporting institution). (Naturally, in this case the reported stock will not be identical with the stock indicated in the KELER statement for the current date.) If investment units were sold on the current date (origination), the surplus compared to the previous day's stock (the difference compared to KELER statement) must be reported in Table 05 under KE code. If a repurchase transaction takes place on the current date, the securities terminated on the current date (the difference compared to the KELER statement) must be reported in Table 06 under KE code. By including the stocks in the supplementary tables, reconciliation with the adjusted KELER account (Guidelines, Article IV) can be achieved.

Investment units repurchased by investment funds, and included in the net asset value of the fund (i.e., actually in trade) need to be reported in Column i instead of Column r among the stocks of Sector D (Other financial intermediaries).

n) Reporting securities being printed: The data supplier must report holdings of securities in material form held by itself or its customer under the corresponding sector in Table 01, even in the case if the physical production of the security has not been accomplished. Simultaneously with this, holdings of the security in question must also be reported in Table 05 with its SE code and the code number of the data supplier (see example 18).

III. Detailed instructions for filling out the tables, method of compiling the data

Table 01: Securities according to the owners' sectors
Table 01 contains the closing stocks of securities owned by or deposited with investment companies for custody management, safeguarding or trusteeship (issued in series by residents and non-residents) on the last day of the year month, broken down according to the owners.

Securities issued in Hungary, and traded abroad in the form of depository receipts (ADR, EDR, GDR etc.) must also be reported. (The depository receipts must be reported under their ISIN codes, in the owner's sector, i.e., in the same way as any other securities.)

If the reporting institution is a domestic conversion place (i.e., it keeps the account of the issuer of the depository receipt), then, and only then, the securities deposited with the depository receipts also

need to 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 the individual columns:
a/ The securities identification column contains the ISIN code assigned to the securities, or, if a security does not have an ISIN code, it should be reported under code "111" in the field.
b/ The exact title of the security.
For depository receipts, the type (ADR, EDR, GDR etc.) should also be indicated in the title.
c/ In the case of equity-type securities, the DB code (items), for debt securities the currency ISO code of the denomination of the security needs to be reported (taking into account the provisions of Article I.4.). The depository receipts have to be specified in the quantity units of the securities behind them. (In practice, it means that depository receipts must be reported in numbers, because it is not typical that the deposit behind them would be debt securities.)
d/ The total stock is identical with the total of Columns **e**, **f**, and **r**: **d=e+f+r**.
e/ It contains *the securities owned by the reporting institution*. This column cannot contain the securities issued and possessed by the reporting institution (which should be reported in Column r).
f/ It contains securities owned by customers. It must reconcile with the totals of customer sectors: **f=g+…+q**.
From **g** to **q** / Securities owned by the customers of the reporting institution, broken down according to owners. With regard to sector definition, the sector description included in Point A) Annex No. 2 of the MNB Decree must be followed with a difference that in Column h/ of the "Other monetary institutions" only co-operative credit institutions and money market funds can be included. Securities owned by their issuers cannot be contained in these columns (they should be reported in Column r).
r/ This column must contain *the securities owned by 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 Kibocsátó Rt. owns 1,000 Kibocsátó Rt. common shares, they have to be reported here; or the reporting institution is *Bróker Rt.*, which owns *Bróker Rt. bonds* of HUF 1,500,000 nominal value or *Bróker Rt. USD bonds* of 200,000 USD nominal value.) The stocks of so-called puffer accounts should also be reported in this column.

Table 02: Securities holdings of non-residents in a breakdown by holding sector
Table 02 includes end-of-month stocks of securities (Table 01, column "q") held by non-resident clients of the reporting institution, in a breakdown by holding sector.
Contents of fields in the columns:
a/ The column Securities identification code contains the ISIN code assigned to the securities, or, if a security does not have an ISIN code, it should be reported under code "111" in the field.
b/ The exact name of the security must be given here.
In the case of depository receipts, the type of depository receipts must also be reported.
c/ In the case of equity securities, the DB code (number of items), for debt securities the currency ISO code of the denomination of the security must be reported (taking into account the provisions of Article I.4. 4.). Depository receipts and warrants must be reported in the quantity units of the underlying securities. (In practice, this means that depository receipts must be reported in principle by the number of pieces, as it is uncharacteristic that a debt security is the underlying deposit.)
d/ The total stock is identical with the total of Columns **e**, **f**, and **r**: **d=e+f+   +n**.
e–n/ Stocks of securities held by non-resident clients of the data supplier, in a breakdown by holding sector. In specifying the sectors, the classification in I/A/4 of this Annex must be applied, when classifying into non-resident units into institutional sectors.

Table 03: Country breakdown of securities owned by non-residents
Table 03 contains end-of-month stocks of securities (Table 01, column "q") held by non-resident clients of the reporting institution, broken down according to countries.
For each individual security, the stock reported in Column **q** of Table 01 (non-resident customer) must reconcile with the stocks in Column **e of Table 03**, relating to the same security (even if they

are included in several rows). Consequently,   the total of Column **q of Table 01** reconciles with the total of Column **e** of Table 03.

Because of the country breakdown of foreign owners, in the table a particular security has to be listed as many times (indicating the ISIN code and security title) in as many countries its foreign owners possess it. (In the case of securities deposited behind depository receipts, the country of the institution issuing the depository receipt has to be reported in the country column.)

Contents of the fields of individual columns:

a/ The securities identification column contains the ISIN code assigned to the securities, or, it a security does not have an ISIN code, it should be reported under code "111" in the field.

b/ The same title has to be used as in Table 01.

c/ In the case of equity-type securities, the DB code (items), for debt securities the currency ISO code of the denomination of the security needs to be reported (taking into account the provisions of Article I.4. 4.)

d/ The ISO code of the country of the owner of the security has to be written in this field. In the case of securities deposited behind depository receipts the country code of the site of the institution issuing the depository receipt has to be specified.

e/ It contains the securities portfolio of a particular security owned by non-residents in that particular country.

Table 04: Characteristic features of securities reported under Code 111 by the reporting institution

If a security does not have an ISIN code , then, and only then, Code "111" has to be indicated as the identification code.

Table 04 contains the description of securities reported in other tables of the report under Code "111" (without ISIN code). The rows of the other tables of the report concerned are identified with fields **a**, **b** and **c** of Table 04.

Contents of the fields of the individual columns:

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

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

c/ A particular security reported under Code 111 has to be indicated under the same title in each table of the report ("*Securities title*" fields). The same title should be used in this field too. Different names have to be used for each securities series reported under Code 111.

d/ In addition to securities identified codes, their types should also be specified (for example: CUSIP, own, etc.). The data should be separated from each other with a space.

e/ In contrast with the code type contents of Field **c**, here a long title can be specified, identifying the security.

f/ Official name of the issuing company.

g/ The ISO code of the country where the issuer of the securities is registered.

h/ Date of issue (YYYYMMDD)

i/ Maturity date (YYYYMMDD)

j/ The three-character currency code under ISO 4217 standard has to be provided here. The multicurrency issue code is: MCU (=Multi Currency Issue)

k/ Denomination

l/ One of the following codes must be indicated

D= Debt Instrument

E= Equity Instrument

S= Financial instrument originally issued as a debt security, but now functioning as an individual security. for example, interest slip of a bond (Strips).

V= Other (Spare)

m/ It only needs to be filled in if the security is a debt security with a fixed interest rate, i.e., if field **1** contains 'D' and Field **n** contains 'F'.

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

n/ It only needs to be filled in if the security is a debt security, i.e., if Field **1** is 'D'.

F= Fixed interest

V= Variable interest

Z= Zero coupon

o/ It only needs to be filled in if the security is a debt security, i.e., Field **1** is 'D'.

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

p/ It only needs to be filled in if the security is a debt security, i.e., if Field **1** is 'D'.

B = Bi-annual

A = Annual

S = Semi-annual

Q = Quarterly

M = Monthly

W = Weekly

N = Not Applicable

X = Other

q/ It only needs to be filled in if the security is a debt security, i.e., if Field **1** is 'D'.

r/ The payment date in a YYYYMMDD format, separating the payment date with the denomination in percentage with a space. The data relating to individual payments have to be separated with a space too.

s/ The date of payments in a YYYYMMDD format, separating the payment dates from the denomination in percentage with a space. The data relating to individual payments must be separated from each other with a space too.

t/ Special rights relating to securities.

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

Table 05 is used to report securities placed by the reporting institution 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 the individual columns:

a/ The securities identification column contains the ISIN code assigned to the securities, or, if a security does not have an ISIN code, it should be reported under code "111" in the field.

b/ The exact title of the security must be provided.

c/ In the case of equity-type securities, the DB code (items), for debt securities the currency ISO code of the denomination of the security needs to be reported (taking into account the provisions of Article I.4. 4.)

d/ The securities stock.

e/ One of the following codes must be applied:

SE= own depository

ML=secondary deposit

KE=late settlement

EG=other

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 reporting institution's name should be reported.)

g/ The code number of the company specified in Column "f", and for non-residents "00000001" needs to be indicated.

Table 06: Securities placed with the reporting institution by other reporting custody managers

Table 06 should list the securities which are   placed with the reporting institution by another reporting custody manager (resident bank, specialised credit institution, investment company). These securities may appear in the reporting institution's KELER account, in its own depository, or if the reporting institution has passed them on into, for example, tertiary custody management, at a different reporting custody manager too. (Naturally, 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 the individual columns:

a/ The securities identification column contains the ISIN code assigned to the securities, or, if a security does not have an ISIN code, it should be reported under code "111" in the field.

b/ The exact title of the security must be provided.

c/ In the case of equity-type securities, the DB code (items), for debt securities the currency ISO code of the denomination of the security needs to be reported (taking into account the provisions of Article I.4. 4.)

d/ The securities stock.

e/ One of the following codes must be applied:

ML=secondary deposit

IT= unknown owner

KE=late settlement

EG=other

f/ The name of the reporting custody manager should be specified which has placed the securities with the reporting institution.

g/ The code number of the company specified in Column "f" must be reported here.

III. Rules applicable for the submission of the report

Method of submission: in the case of banks, specialised credit institutions and such EEA branches EBEAD; for investment enterprises and such EEA branches EBEAD or e-mail.

Format of the report: file-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website

The report must be addressed to: MNB

MNB data collection identification number: **E23**

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

(items or thousand currency)

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

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

MNB data collection identification number: **E23**

Guidelines for filling out the report

Securities kept in combined aggregate securities accounts and collateral securities deposit accounts kept at KELER Rt.

I. General instructions

1. The table contains all securities of economic organisations kept in their combined aggregate securities accounts and collateral securities deposit accounts kept at Keler Rt.

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 have to be reported in the following way:
   - for equity securities the securities have to be reported by items,
   - debt securities (bonds) must be reported in nominal value, in the original denomination of the securities.[1]

II. Detailed information for filling out the table, method of compiling the data

e/ For equity securities, the code of the observation unit of the code is the DB code (items), while for debt securities it is the ISO code of the currency of the denomination of the security.
f-g/ The total securities account stock broken down as own (own securities) and third-party (owned by customers).
h/ Of the total securities account balance (f+g) the balances included in puffer accounts (repurchased by the issuer or not traded).

III. Rules applicable for the submission of the report

Method of submission: EBEAD
Format of the report: file-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website
The report needs to be addressed to: MNB

---

[1] 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.

MNB data collection identification number: **E27**

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	Name of fund manager
	a	b	c	d	e	f	g	h	i	j	k	l
01												
02												
03												
04												
05												
…												
nn												

66(continued)

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

MNB data collection identification number: **E27**

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 Rt., issued by other Numbering Agencies

Sor-szám	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					

ISIN_register change management

Serial number	Event	Security	a Date of modification	z Event code	b Type of modification	c ISIN status	d Cross reference	e ISIN	
1	Birth (the new security is entered into the system without antecedents)	new security	date of birth	1	N	A, D, R	blank	new ISIN	
2	Changes in attributes (changes in one or more attributes of a security contained in the system)	security	date of change	2	U	A, D, R	blank	old	
3	Conversion (conversion of a security contained in the system into another security, with the termination of the old security)	old security	date of change	3	D	A, D, R	ISIN code of legal successor + "N"	old	
		new security	date of change	3	N	A, D, R	ISIN code of legal predecessor + "O"	new ISIN	
4	Division (from 1 old security several new securities are created, and the old one is terminated)	old security	date of change	4	D	A, D, R	ISIN of legal successor + "N" + <space> + ISIN code of other legal successor (if any) + N....etc.	old	
		new security 1	date of change	4	N	A, D, R	ISIN code of legal predecessor + "O"	new	
		new security 2	date of change	4	N	A, D, R	ISIN code of legal predecessor+ "O"	new	
5	Split (from 1 old security 1 or several new securities are created, but the old one also remains)	old security (from which the other are split)	date of change	5	U	A, D, R	List of codes of the splitting securities (with "N" additional code)	old 1	
		new security 1	date of change	5	N	A, D, R	ISIN code of the legal predecessor + "O"	new 1	
		new security 2	date of change	5	N	A, D, R	ISIN code of the legal predecessor + "O"	new 2	
6	Merger (1 new security is created from several old ones, and the old ones are terminated)	old 1.	date of change	6	D	A, D, R	ISIN code of the legal successor + "N"	old 1	
		old 2	date of change	6	D	A, D, R	ISIN code of the legal successor + "N"	old 2	
		new	date of change	6	N	A, D, R	List of codes of the legal predecessors (with "O" additional code)	new	
7	Incorporation (1 or several security incorporate into another old security, and the merging ones are terminated)	old 1 (into which they are incorporated)	date of change	7	U	A, D, R	List of incorporating securities (with "O" additional code)	old 1	
		old 2	date of change	7	D	A, D, R	ISIN code of the legal successor + "N"	old 2	
		old 3	date of change	7	D	A, D, R	ISIN code of the legal successor + "N"	old 3	
8	Termination of security (without a legal successor)	security	date of change	8	D	A, D, R	blank	old	
9	Maturity of security	security	date of change	9	D	A, D, R	blank	old	

(There can be a legla predecessor to those coming to being and legal successor to those terminated)

MNB data collection identification number: **E27**

Guidelines for filling out the report

ISIN codes and other basic information of securities issued by KELER Rt.

I. General instructions

1. The report has to be submitted to KELER Rt. containing the ISIN codes and other basic information of securities on the basis of which KELER Rt. as the National Numbering Agency has issued an ISIN code (Tables 01 and 02), as well as those securities for which KELER does not issue the ISIN code but it has information about the given securities in its systems (Table 03).

2. The report should only contain those records in the case of which a change has occurred in one of the fields.

3. The stocks of securities originally denominated in one of the EMU member currencies must always be reported in euro, using the EUR currency ISO code.

4. This report is in line with the reporting obligation of KELER Rt. as the National Numbering Agency towards the international association (Association of National Numbering Agencies, hereinafter ANNA).

II. Detailed instructions for filling in the tables, method of compiling the data

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

a/ Date of last modification

Date of the issue or termination of the ISIN code or, in the case of modifications, date of record update.

b/ Type of modification

D= ISIN delete
N= ISIN new
U= ISIN update

c/ ISIN status

C= Created ISIN
A= Active ISIN
D= Deleted ISIN
R= Reused ISIN
If the type of Modification field is N, in the ISIN status field the status resulting from the modification has to be indicated.

If the type of Modification field is D or U, the field contains the status before the modification.

d/ Cross references

Maximum 18 references, separated with a space. Each reference contains a 12-character ISIN code plus 1 additional code.

The additional codes:

U = Underlying issue
O= Old ISIN (for example, after a change in name) (Old)
N = New ISIN (for example, in the case of dematerialization, when an ISIN is replaced by another ISIN) (New)

e/ ISIN

The 12-character individual securities identifier in accordance with the ISO 6166 standard.

The code table attached to Table 01 shows the possible relations between a/, z/, b/, c/, d/ and e/ fields.

f/ Official name of the security: short name of debt security shall be indicated.

g/ CFI code

Classification for Financial Instruments ISO 10962. If the ISIN code is issued after 31 December 2001, it needs to be filled in.

h/ Types of security

Based on the table in **i/**.

i/ Securities sub-type

Based on the following table.

Table of the values of securities type and sub-type fields (For columns **h** and **i** of the worksheet containing the ISIN code and other basic information of Securities issued by KELER Rt..)
If KELER does not register this classification in its system after the issue of the CFI code, these fields do not need to be filled in.

Security	
Type	**Sub-type**
Government bond	
Treasury bond	
Discount treasury bill	
Interest bearing treasury bill	
Treasury savings bond	
NHB bond	
Bond	Issued by economic organisations
Bond	Issued by local governments
Bond	Issued by credit institutions
Investment unit	Private
Investment unit	Public
Mortgage bond	
Compensation notes	
Certificate of deposit	
Shares	Employee shares
Shares	Common shares
Shares	Interest-bearing shares
Shares	Liquidation preferential shares
Shares	Preferential shares
Shares	Preferential interest-bearing shares
Shares	Preferential voting shares
Shares	Shares with a pre-emptive right in private companies
Shares	Other preferential shares
Shares	Founder's share
Shares	Golden share
Shares	Other shares
Other	

j/ Registration number of the issuer

The KSH registration number of the issuer of the security (the first eight characters of the tax number).
For investment units, the registration number of the mutual fund, provided by the MNB, made available to KELER, needs to be filled in. In respect of new mutual fund, the 'FB000000' number shall replace the MNB registration number until the latter is produced. For non-resident issuers without a KSH code or a fictitious code jointly registered by the NHB and KELER, the "00000001" eight-character code has to be put into this field.

k/ Issuer's name (long)

The official name of the issuer company. (For investment units the mutual fund shall be the issuer.)

l/ Name of the fund manager

To be filled in only for investment units.

m/ Country where the issuer has its registered office

The two-character country code based on ISO 3166 standard. Plus XS, XA, XB, XC and XD

n/ Basic denomination

o/ Currency type

The three-character currency code based on the ISO 4217 standard. The code for multicurrency issues is MCU (Multi Currency Issue)

p/ Total number issued

q/ Total nominal value issued

This is a mandatory field if the basic denomination (**n**) and the total number issued (**p**) fields together cannot be identified. (To be filled in currency units, in the currency type defined in Field **o**, or in HUF for MCUs.)

r/ Security issue date

Date of the first issue of the security.

s/ Maturity date

To be filled in for securities with a maturity.

t/ Type of appearance of securities

1 = Dematerialised
2 = Printed Immobilised or Printed not immobilised

u/ Interest rate

This field should only be filled in if the security is a debt security with a fixed interest rate.

v/ Interest payment date

On the basis of a full calendar year, the first interest payment date within the calendar year.
It only has to be filled in if the security is a debt security and the value of Field **c**/ is "A".
The interest payment date should only be reported at the first time, after this information is available.

w/ Frequency of interest payments

It only has to be filled in if the security is a debt security and the value of Field **b/** is "N" (and the value of Field **c**/ is "A").
B = Bi-annual
A = Annual
S = Semi-annual
Q = Quarterly
M = Monthly
W = Weekly
N = Not Applicable
X = Other

x/ Date of first interest payment

It only has to be filled in if the security is a debt security and the value of Field **b/** is "N" (and the value of Field **c**/ is "A").

y/ Listed at the Budapest Stock Exchange (BSE)

T = Yes
F = No

z/ Event code

1= Birth
2= Changes in attributes
3= Conversion
4= Division
5= Split
6= Merger
7= Acquisition
8= Termination of security
9= Maturity of the security
A= Portfolio transfer
For more information see the code table attached to Table 01.

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 Filling date field should contain the date of modification. Information needs to be provided only on issues, redemptions or interest paid on securities with an ISIN code issued after 31 December 2001

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

a/ ISIN

The 12-character individual securities identifier in accordance with the ISO 6166 standard.

b/ Corporate action / Transaction code

Change managing codes:
1= Birth
2= Changes in attributes
3= Conversion
4= Division
5= Split
6= Merger
7= Acquisition
8= Termination of security
9= Maturity of the security
A= Portfolio transfer
For more information see the code table attached to Table 01.

Codes not relating to change managing:

I = Issue
R = Redemption
C = Interest payment
T = Capital increase

c/ Transaction date

d/ Observation unit of quantity

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, the PC code must be used.

e/ Issue, redemption, interest payment and portfolio transfer data

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.

f/ Cross references

Maximum 18 references, separated with a space. Each reference contains a 12-character ISIN code plus 1 additional code.

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

a/ ISIN code

The 12-character individual securities identifier in accordance with the ISO 6166 standard.

b/ Short name of security

c/ Basic denomination

d/ Currency type

The three-character currency code based on ISO 4217 standard.

e/ Security type

Values: "D" or "E", depending on whether the security represents debt (D = Debt instruments) or equity (E = Equities).

III. Rules applicable for the submission of the report

Method of submission: EBEAD
Format of the report: file-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website
The report should be addressed to: MNB Statistics

Share option transactions at BSE

Table 01 Daily turnover at BSE option market (Call)

contract

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

Table 02 Daily turnover at BSE option market (Put)

contract

Serial number	Option series	Put				Settlement price (HUF)
		Resident		Non-resident		
		Buying	Selling	Buying	Selling	
	a	b	c	d	e	f
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	Option series	Call			
		Resident		Non-resident	
		Buying	Selling	Buying	Selling
	a	b	c	d	e
001					
002					
003					
...					
…					
...					
...					
nnn					

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

contract

Serial number	Option series	Put			
		Resident		Non-resident	
		Buying	Selling	Buying	Selling
	a	b	c	d	e
001					
002					
003					
...					
…					
...					
...					
nnn					

Share option transactions at BSE

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

contract

Seerial number	Option series	Called **call** option			
		By residents	Towards residents	By non-residents	Towards non-residents
	a	b	c	d	e
001					
002					
003					
...					
…					
...					
...					
nnn					

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

contract

Serial number	Option series	Called **put** option			
		By residents	Towards residents	By non-residents	Towards non-residents
	a	b	c	d	e
001					
002					
003					
...					
…					
...					
...					
nnn					

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

HUF

Serial number	Option series	Premium **paid** by		Premium **received** by	
		residents	non-residents	residents	non-residents
	a	b	c	d	e
001					
002					
003					
...					
…					
...					
nnn					

Guidelines for filling out 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 Article A Annex No. 2 of this Decree must be applied.

2. The tables contain the aggregate data of residents and non-residents (i.e., the data are not broken down according to brokers or clients).

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.

II. Detailed instructions for filling out the tables, method of compiling the data

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

2. Relations within Tables 01 and 02:
It applies to each individual option series that the total purchases (expressed in contracts) are the same as the total sales (b+d = c+e).

3. Relations within Tables 03 and 04:
It applies to each individual option series that the total open purchase positions (expressed in contracts) are the same as the total open sales positions (b+d = c+e).

4. Relations within Tables 05 and 06:
It applies to each individual option series that b+d = c+e.

5. In Table 07 the data must be reported according to option contracts in HUF.

6. Relations within Table 07:
As the amount of received and paid premium is identical, therefore, b +c = d+e.

III. Rules applicable for the submission of the report

Method of submission: EBEAD
Format of the report: file-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website
The report needs to be addressed to: MNB.

MNB data collection identification number: **E48**

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

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

MNB data collection 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	Denomination	
	a	b	c	d	e	f	g	h	i	j
01										
...										
...										
...										
nn										

MNB data collection identification number: **E48**

Guidelines for Completion

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

I. General instructions

This report applies to all shares which had been traded on the **BÉT during the month to which it pertains (at least one day)**.

II. Detailed instructions for filling out the tables, method of compiling the data

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

Contents of the fields of individual columns:
a/ The reference month shall be indicated in the format yyy. mm, where yyyy indicates the year, mm the month (with preceding zero where applicable).
b/ ISIN-code is used as the primary form of identification for securities, no other identifier will be excepted.
c/ This box is for indicating the full or abbreviated name, or ticker-code of securities.
d/ Quantity of shares traded on the stock exchange – showing the number of pieces – if traded on the last day of the reference month.
e/ Contains the ISO-code for paper's denomination, (generally "HUF", however, it could be some other type of currency as well). For securities denominated in the currencies of EMU states (e.g. Graphisoft) "EUR" shall be indicated.
f/ This box is for the denomination in the currency indicated in column "e".
Securities denominated in the currencies of EMU states must be included in the report as if they were denominated in euro, and the amounts have to be calculated on the basis of the exchange rates of the euro member currencies, linked to the euro. (In the case of Graphisoft it is 0.0226890108 EUR, as 0.05 NLG equals this EUR sum.)
g/ The monthly close-out price of securities shall be indicated in forints. If none was sold during the month, the last closing-out price has to be indicated.
h/ The report contains the amount of turnover singularly.
i/ The quantitative figure of turnover shall also be indicated singularly.

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 securities traded on BÉT, where some corporate event took place and it modified the paper's ISIN-code, quantity, currency or denomination.

Contents of the fields of individual columns:

a/ Identification of companies listed on the stock exchange is primarily done by their registration numbers, meaning the first eight digits of the tax number.

b/ Name of company: the official or concise name of a company listed on the stock exchange.

c/ Indicate one of the following codes:

1: recently admitted to trading

2: new package of shares listed on the stock exchange

3: unlisted shares

4: shares listed on the stock exchange

5: other

d/ The date of any stock exchange event shall be indicated in the yyyy.mm.dd format, where yyyy indicates the year, mm the month (with preceding zero where applicable), and dd the day (also with preceding zero where applicable).

e/ ISIN-code is used as the primary form of identification for securities, no other identifier (e.g. ticker-code) will be excepted.

f/ This box is for indicating the full or abbreviated name, or ticker-code of securities.

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

h/ Contains the ISO-code for paper's denomination. (For more information see Table 01, column e/.)

i/ This box is for the denomination in the currency indicated in column "h".
(For more information see Table 01, column f/.)

j/ This box is for providing a brief description of the event indicated in column **c**/, or leading to it, or provides an explanation for it. (For example, as regards a new package introduced for listing on the stock exchange: private capital increase, conversion of employee shares, conversion of bonds, conversion of dividends etc. Other corporate events, e.g. distribution of shares.)

III. Rules applicable for the submission of the report

Method of submission: e-mail, or EBEAD

Format of the report: file-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website

The report shall be addressed to: MNB Statistics Department

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

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

MNB data collection code: E57

Table 02. Changes in data of listed debt securities

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

MNB data collection code: **E57**

Table 03. Data relating to quotation to listed debt securities

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

Guidelines for Completion

Data on debt securities listed/ to be launched on the Stock Exchange

I. General information

The report on debt securities listed/ to be launched on the Stock Exchange shall be submitted by the Stock Exchange. Hungarian government bonds shall not appear in the report.
The aim of the report is for the MNB to collect information on securities to be accepted as collateral.

II. Detailed guidelines for the completion of the tables, method of compiling the data

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

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

The fields of the table are as follows:

a) ISIN-code

b) Name of security

c) Maturity date

d) Quantity to be launched on the Stock Exchange

    If not known, NA should be entered

e) Currency

f) Date of the – planned - first trading day

g) Type of security

        go = government security (only if issued abroad),

        mo = mortgage letter,

        co = corporate bond (issued by an economic association),

        mu = municipality bond,

        su = bond issued by an supranational organisation

h) Name of issuer

i) Seat of issuer

j) Country of issuer's seat

k) "Long term" credit rating of the security or its issuer (in the currency of the security) issued by Moody's international credit rating firm: instead of the security's rating, the rating

of the guarantor of the obligations undertaken in the security may be used. The better of the ratings shall be used.

l) "Long term" credit rating of the security or its issuer (in the currency of the security) issued by S&P international credit rating firm: instead of the security's rating, the rating of the guarantor of the obligations undertaken in the security may be used. The better rating shall be used.

m) "Long term" credit rating of the security or its issuer (in the currency of the security) issued by Fitch international credit rating firm: instead of the security's rating, the rating of the guarantor of the obligations undertaken in the security may be used. The better rating shall be used.

n) Name of the guarantor of the obligations undertaken in the security (other than the issuer)

o) Seat of the guarantor of the obligations undertaken in the security (other than the issuer)

p) Comments: supplementary notes to the data supplied.

Table 02: Changes in data of listed debt securities

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

Description of the fields of the table

a) ISIN code

b) Name of security

c) Name of the changed data of the security : the field names in Table 01 shall be used.

d) Date of data change

e) Previous value of the changed data of the security

f) New value of the changed data of the security

Table 03: Data relating to quotation to listed debt securities

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

Description of the fields of the table

a) ISIN code

b) Name of security

c) Name of the other party of the quotation contract

d) Period of quotation

e) Maximum bid-ask spread

f) Minimum quantity for purchase

g) Start of validity

h) End of validity

III. Requirements concerning data supply

Method of submitting the data: e-mail message
Format of submission: Excel file
Addressee of the data supply: Magyar Nemzeti Bank Risk Management Department
(keodata@mnb.hu)

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				net repurchase price (thousand HUF)	gross repurchase price (thousand HUF)	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)				
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t	u	v	w
01																							
02																							
03																							
04																							
:																							
:																							
:																							
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					

MNB data collection code: **E60**

<div align="center">

Guidelines for completion

Report on repo-type transactions

</div>

I. General information

1. The report shall contain all transactions which are included in the technical reference under Annex 3 of the MNB Decree on the supply of information .
2. Only the repo-type transactions still open on the reference date of the data supply shall be displayed. 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 these have been concluded by the data provider on its own behalf and are indicated in the balance sheet of the data provider.

II.   Detailed information on completing the table, method of compiling the data

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 registration number" of the fund shall be entered, and not the name/registration number of the fund manager.

2. Content of the coloumns

a)   Identification code of the security involved in the transaction. (The same codes shall be applied as in the case of the E20 and E21 reports.)
b)   Name of the security involved.
c)   Partner 1 is always the sender organisation. Should Partner1 be non-resident, the code 00000001 shall be indicated, if the item in the households sector is a resident, the 00000004 code, and the 8 digit KSH registration number in relation to other residents. The technical registration number shall be indicated in respect of investment funds which is accessible at the web site of the MNB, under the title of "List of institutions listed in sectors B)-F)" in accordance with Point 1 of Annex 3 of this Decree.
d)   Name of Partner 1 (as in c).
e)   Sector of Partner 1 (as in c). (The sectoral classification to be used shall be shown in Part III of this guideline).
f)   Registration number of the organisation with which Partner1 has concluded the repo-type deal. Should Partner2 be non-resident, the code 00000001 shall be indicated. The technical registration number shall be indicated in respect of investment funds which is accessible at the web site of the MNB, under the title of "List of institutions listed in sectors B)-F)" in accordance with Point 1 of Annex 3 of this Decree.
g)   Name of Partner2 as in f).

h) Sector of Partner 2 as in f). (The sectoral classification to be applied shall be found in Part III of this guideline.)

i) The registration number of the custodian (organisation providing investment services) from which Partner 1 transfers the security. Should the custodian of Partner 1 be non-resident (i.e. without a registration number), the identification code 00000001 shall be used.

j) Name of the custodian as in i).

k) Registration number of the custodian (investment service provider) to which the security is transferred. Should the custodian of Partner 2 be non-resident (without a registration number), the identification code 00000001 shall be used. (Should the data supplier be a custodian for both participants, the registration number of the data supplier shall be shown in both places.)

l) Name of the custodian as in k).

m) Enter in this field the value specified in the technical reference under Annex 3 of the MNB Decree on the supply of information.

n) The direction of the transaction shall be judged from the point of view of the data supplier., on the basis of the security's direction of movement indicated in column a). The value of the field may be:

1. If the data supplier is the provider of the securities, thus its registration number is indicated in column c) (sell-and-buy-back agreement or lending of securities).

2. If the data supplier is the receiver of the securities, thus its registration number is indicated in column f) (buy-and-sell-back agreement or borrowing of securities).

o) In the case of equity instruments the code pc (piece) shall be used, while in the case of debt securities the ISO currency code of the paper's denomination shall be applied.

p) In the case of equity instruments, the stock shall be shown in the table according to the number of pieces, while debt securities (bonds) shall appear in the report at nominal value in thousand units, in the original denomination of the security, with the observation of the following: 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.

q) The market value of securities in repo-type deals in thousand HUF. 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) Market value of securities in repo-type deals in thousand HUF. 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 the same as column q).

s) In the case of security-lending the value of cash deposit shall be given in this coloumn in thousand HUF.

t) In the case of repo deals the amount paid by the repo-seller at the time of closing the position in thousand HUF. The net spot price applied during the deal shall be used. In connection with securities landing and borrowing arrangements indicate the value of record of the security or liability at the time of reporting, exclusive of the lending fee.

u) In the case of repo deals, the amount paid by the repo-seller at the time of closing the position in thousand HUF. The gross spot price applied during the deal shall be used. In the case of security lending, the lending fee shall be shown. In connection with securities landing and borrowing arrangements indicate the value of record of the security or liability at the time of reporting, including the lending fee.

v) The date of the first security transfer. If there was no transfer, the starting date of the deal shall be shown.

w) The date of the second transfer. If there was no transfer, the maturity date of the transaction shall be shown.

3. Sectoral classification to be applied in columns e) and h)

SubArticle I.A.4 of Annex 2 of this Decree describes the content of the resident sectors below in detail.

Residents:
A) Non-financial enterprises
B) Central Bank
C) Other monetary financial institutions
D) Other financial intermediaries
E) Financial auxiliaries
F) Insurance companies and pension funds
G) Central government
H) Local municipalities
I) Social security funds
J) Households
K) Non-profit institutions serving households

Non-residents:
L)   Foreign countries
L1) EMU member countries
L1.A. Non-financial enterprises
L1.B. Central Banks
L1.C. Other monetary financial institutions
L1.D. Other financial intermediaries
L1.E. Enterprises carrying out supplementary financial activities (financial auxiliaries)
L1.F. Insurance companies and pension funds
L1.G. Central government
L1.H. Local municipalities
L1.I. Social security funds
L1.J. Households
L1.K. Non-profit institutions serving households
L2) non-EMU member countries
L2.1.) Banks
L2.2.) Public sector (budgetary organs)
L2.3.) Others

Table 2: data on securities indicated as collateral

1. In this table, data shall be provided on securities which are indicated as collateral in transactions revealed in Table 1.

2. If several securities have been deposited in the frame of a contract, a separate row shall be filled out for each one.

3. In relation to a frame collateral (if the number of deposited securities is higher, serving as collateral for transactions indicated in Table 1), the affected transactions shall be fully listed under column "a" of Table 2, and the given 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 2 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. Content of individual columns

a) Indication of serial number of the transaction revealed in Table 1 in relation to which the indicated security serves as collateral.
b) Identification number of the security used as collateral. (The same codes are applicable as in data collections E20 and E21.)
c) Name of the security used as collateral.
d) If the deposited security is an equity security, it indicates the DB code (pieces), and if it is a debt security, the currency ISO code of the security's demoniation is indicated.
e) In relation to equity securities, the stocks shall be indicated in the table according to pieces, while debt securities (bonds) are indicated with nominal value in the report in thousand units, in the original denomination of the security, in consideration of the following: securities denominated in the EMU member currencies shall be indicated in supplied data as if these were denominated in euro, and the value of stocks are determined on the basis of the fixed rates of the euro member currencies linked to the euro.

IV. Method of submitting the report

Method of submission: in the case of banks, specialised credit institutions and such EEA branches EBEAD; for investment enterprises and such EEA branches EBEAD or e-mail.

Format of submission: file-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website

Addressee of the data supply: in the case of banks, specialised credit institutions and such EEA branches: MNB; for investment enterprises and such EEA branches: MNB Statistics Department, Data Reception and Preparation Division.

MNB data collection identification: **E61**

Mortgage bond issues of Hungarian mortgage banks (in Hungary and abroad)

Serial number	Reg. no. of issuer	Name of issuer	Date of issue	ISIN code of security	Short name of security	Long name of security	Type of issue	Place of issue	Maturity date	Deno-mination	Nominal value (in currency units)	Type of interest	Quantity issued in the relevant month (nominal value, in thousand foreign currency units)	Quantity issued in the relevant month abroad (nominal value, in thousand foreign currency units)	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															

cont.

Nominal interest	Determined interest	Data on capital repayment	Quantity issued in referenced month (with nominal value, in currency units)	Quantity introduced in referenced month (with nominal value, in currency units)	Issue price (in percentage of nominal value)
n	o	p	q	r	s

95

Table 02: Cash-flow charts of (fixed and variable rate) mortgage bonds in circulation

No.	ISIN-code	Name of security	Event code	Event date	Volume of cash-flow event (%)
	a	b	c	d	e
01					
02					
…					
…					
nn					

Table 03: Interest information on variable rate bonds

No.	ISIN-code	Name of security	Date of assessment of interest	Opening date of interest period	End of interest period	Annual interest assessed	Date of payment of interest	Interest payable
	a	b	c	d	e	f	g	h
01								
02								
03								
04								
05								
…								
…								
…								
nn								

MNB data collection identification: **E62**

Data on non-government issued bonds (in Hungary and abroad)

Serial number	Reg. no. of issuer	Name of issuer	Date of issue	ISIN code of security	Short name of security	Long name of security	Type of issue	Place of issue	Maturity date	Denomination	Nominal value (in currency units)	Type of interest	Quantity issued in the relevant month (nominal value, in thousand foreign currency units)	Quantity issued in the relevant month abroad (nominal value, in thousand foreign currency units)	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															

cont.

Nominal interest	Determined interest	Data on capital repayment	Quantity issued in referenced month (with nominal value, in currency units)	Quantity introduced in referenced month (with nominal value, in currency units)	Issue price (in percentage of nominal value)
n	o	p	q	r	s

Table 02: Cash-flow charts of (fixed and variable rate) bonds in circulation

No.	ISIN-kód	Name of security	Event code	Event date	Volume of cash-flow event (%)
	a	b	c	d	e
01					
02					
…					
…					
nn					

Table 03: Interest information on variable rate bonds

No.	ISIN-code	Name of security	Date of assessment of interest	Opening date of interest period	End of interest period	Annual interest assessed	Date of payment of interest	Interest payable
	a	b	c	d	e	f	g	h
01								
02								
03								
04								
05								
…								
…								
…								
nn								

MNB data collection identification code: **E61, E62**

Guidelines for Completion
Data on Mortgage Bonds Issued in Hungary

Guidelines for Completion
Data on Non-Government Bonds (in Hungary and abroad)

I. General Information

1. Mortgage bonds/non-government bonds issued in both forints and foreign currency shall be reported.
2. Method of correcting inaccurate data: in the event that the submitted report contains inaccurate data, the <u>full report shall be repeatedly</u> submitted following the correction of the mistake.

II. Content of fields in the individual columns

a/ Registration number of issuer: the identification of the issuers is primarily based on the registration number of the organizations, corresponding to the first 8 digits of the tax number.

b/ Name of issuer: official or short name of the issuer company shall be used.

c/ Date of issue: the format yyy. mm. dd shall be used, where yyyy indicates the year, mm the month (with zero) and dd marks the day (with preceding zero).

d/ ISIN code of security: The 12-character individual securities identifier in accordance with the ISO 6166 standard. The ISIN code plays a fundamental role in data collection, for we apply it as primary security identification.

e/ Short name of security

f/ Full name of security

g/ Type of issue

Values are as follows:

      1 = Public

      2 = Private

h/ Place of issue: ISO code of the country shall be indicated to which the security was issued. Code for issues in several countries: XS.

i/ Maturity date: indicated in the yyyy.mm.dd format.

j/ The foreign currency code composed of three characters shall be indicated, in accordance with the ISO 4217 standard. Code of issue in multiple currencies: MCU (Multi Currency Issue).

k/ Nominal value (in foreign currency units)

l/ Type of interest:

1 = Fixed interest
2 = Stepped rate
3 = Variable

5 = Index linked
99 = Other

m/ Quantity issued in the relevant month (indicated with nominal value, in thousand foreign currency units)

n/ Of the quantity indicated in the previous column, the volume issued abroad (indicated with nominal value, in foreign currency units)

s/ Issue price: indicated in percentage rate of current nominal value (adjusted with principal repayment). If, for example, the value equals 98.25% of the nominal value, then 0.9825 is indicated.

Table 02: Cash-flow charts of (fixed and variable rate) bonds in circulation

This table shall contain interest information regarding all (fixed and variable rate) mortgage bonds. Indicate all known events (issue, interest payment, repayment of principal, repurchase and maturity) under the month when the paper was issued (in other words, upon the issue of all mortgage bonds, indicate the entire known cash-flow chart for each instrument). In connection with any additional issue of an existing paper, it shall also be indicated under issues.

Contents of the fields of individual columns:
a/ Contains the ISIN code assigned to the securities in question.

b/ Indicate the exact title of the security.

c/ Indicate the cash-flow codes shown below:

1 = Issue
2 = Interest payment
3 = Payments of principal
4 = Repurchase (before maturity)
5 = Maturity

d/ Exact date of occurrence of the cash-flow event.

e/ Volume of a cash-flow event arising on a specific day in the annual average, expressed in percentage points (For example, upon the issue of an entire series -100, amount of interest payable in percentage points, ratio of installments payable during the original term compared to the original nominal value, the entire volume at the time of maturity 100 etc.).

Table 03: Interest information on variable rate bonds

This table shall contain the cash-flow information regarding variable-rate securities if any event took place during the month (interest assessment of payment). The events know at the time of issue (issue, interest payment, repayment of principal, repurchase and maturity) shall be indicated in Table 02. Naturally, any changes in the events that had previously been reported in Table 02, or if, for example, information concerning any repayment of principal is received at a later time, they shall also be reported in this Table.

Contents of the fields of individual columns:

Please indicate in the heading the exact name of the security and the ISIN code as the principle source of identification.

a/ Contains the ISIN code assigned to the securities in question.

b/ Indicate the exact title of the security.

c/ Exact date of assessment of interest for the period in question.

d/ First day of the period for which the interest was assessed.

e/ Last day of the period for which the interest was assessed.

f/ Nominal interest assessed for the period in question, expressed in percentage points.

g/ Exact date of payment of interest.

h/ Interest payable upon the next due date, expressed in percentage points.

III. Method of submitting the report

Method of submission: EBEAD

Format of submission: file-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website

Addressee of the data supply: MNB Statistics Department

MNB data collection identification: **E64**

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

(ea. or thousand units of foreign currency)

No.	Security identifier (ISIN-code)	Name of security	Code of monitoring 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	Rezidens ügyfelek tulajdonában lévő értékpapírok állománya szektoronként **										Volume of securities held by non-resident clients**	Gross price	Source of price information
								(A) Non-financial companies	(C) Other monetary institutions	(D) Other financial mediators	(E) Persons engaged in auxiliary financial	(F) Insurance companies, pension funds	(G) Central government	(H) Local governments	(I) Social insurance funds	(J) Households	(K) Non-profit institutions serving households	(L)		
	a	b	c	d=e+f	e	f=g+...+r	g	h	i	j	k	l	m	n	o	p	q	r	s	t
01																				
02																				
03																				
04																				
05																				
…																				
…																				
…																				
nn																				

The capitalized letters in parenthesis mean the MNB sector codes.

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 DB code (items), for debt securities the currency ISO code of the denomination of the security shall be reported .

/ The volume of securities held by the issuer must not be reported in columns **h-r. (These securities have to be reported in column "**g**".)

MNB data collection identification: **E64**

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

No.	Security identifier (ISIN-code)	Name of security	Code of monitoring 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 DB code (items), for debt securities the currency ISO code of the denomination of the security shall be reported.

Guidelines for filling out the report

Information concerning securities issued by credit institutions and investment firms, and price information concerning securities placed in their custody

I. General instructions

Magyar Nemzeti Bank shall use the data conveyed in this report in its publication entitled "Hungary's financial accounts". This information indirectly integrates into numerous securities statistics and into balance-of-payments statistics as well.

This report shall be prepared each month, covering a period ending on the last day of the month.

II. Detailed instructions for filling out the table, procedures for the compilation of data

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

1. The report shall contain all securities issued by the data provider (credit institution or investment firm) in Hungary or elsewhere (denominated in forint or in another currency).
2. If the data provider does not have sufficient and accurate information concerning the holders of its securities, which are not placed into the custody of any resident custodian, sectoral classification shall be provided based on the last available information, or ultimately by way of estimation. (The ownership structure of securities placed in the custody of a resident custodian is available in form E20/E21, therefore, a breakdown of this is not required in the present report.) Please illustrate the applied estimation method and endeavor to devise the most accurate method possible. The estimated ownership structure shall not be investigated by the central bank. (Nevertheless, the applied method shall be made available for the purposes of any future inspection.)
3. The report shall indicate all securities, whether issued publicly or privately.
4. For equity securities, the securities have to be reported in the tables according to quantity, while debt securities (bonds) must be contained in the report in nominal value, in thousand units, in the original denomination of the securities. 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.

Contents of the fields of individual columns:

a/ ISIN code of security: The 12-character individual securities identifier in accordance with the ISO 6166 standard. The ISIN code plays a fundamental role in data collection, for we apply it as primary security identification.

b/ Precise name of the security

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

d/ Volume issued by the data provider. The total stock is identical with the total of Columns **e** and **f**: d=e+f.

e/ Percentage of the securities issued by the data provider placed in the custody of resident custodians.

f/ Volume of securities issued by the data provider which are not managed by a resident custodian, or placed in the custody of non-resident custodians. In the other columns indicate the sectoral classification of these volumes. (f=g+...+r)

g/ Indicate in this column the securities repurchased by the data provider which are not managed by a resident custodian.

h through r/ Securities issued by the data provider which are not managed by a resident custodian, broken down according to owners. If the data provider does not have sufficient and accurate information concerning the holders of its securities, which are not placed into the custody of any resident custodian, sectoral classification shall be provided based on the last available information, or ultimately by way of estimation. With regard to sector definition, the sector description included in the annexes of the decree must be followed.

s/ Last known gross price, for debt securities in percentage of the nominal value, in connection with equity-type securities expressed in the original denomination indicated for one paper. It is not necessary to indicate the price of securities listed on BÉT.

t/ Code for the source of the price indicated as per the following:

    1 = BÉT
    2 = OTC
    3 = Recognized market of another country
    4 = Other information from factual market transactions
    5 = Calculated
    6 = Other

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

The securities, government papers and investment notes which are listed on BÉT shall not be included in Table 02. This report shall contain only the securities issued by Hungarian residents.

As regards the securities in the data provider's custody, other then the types illustrated above, prices shall be determined according to the following. If the paper was in fact sold during the 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 above-specified procedures, the nominal value (or failing this the book value) of the security shall be indicated.

For **equity securities**, the price shall be indicated in the table individually, while the price of **debt securities** (bonds) must be contained in the report in the percentage of the nominal value.

Contents of the fields of individual columns:

a/ ISIN code of security in accordance with the ISO 6166.

b/ Precise name of the security.

c/ In the case of equity securities the code pc (piece) shall be used, while in the case of debt securities the ISO currency code of the paper's denomination shall be applied.

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 nominal value.

e/ Indicate the price of the security contained in the previous column using the following codes:

1	=	Average price calculated upon actual transactions;
2	=	Price calculated upon actual transactions;
3	=	the best selling price quoted in a public offer; (lowest)
4	=	the best purchase price quoted in a public offer; (highest)
5	=	nominal value of the security
6	=	book value
7	=	estimated based on a yield curve

f/ Number of transaction actually conducted   with the security in question during the period under review.

g/ Volume of transaction conducted with the security in question during the period under review indicated in foreign currency units.

III. Rules applicable for the submission of the report

Method of submission: EBEAD.
Document format: file-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website
The report shall be addressed to: MNB Statistics Department

S U P E R V I S O R Y   B A L A N C E   S H E E T   (Assets at gross book value)

01 table   s, specialised credit institutions: millions of HUF with no decimals; cooperative credit insitutions: millions of HUF with 3 decimals

MNB No.	HFSA line code	Description		HUF a	Euro b	Other foriegn currencies c	Total d	Modified
001	1 A B 0	**Total assets (2+11+90+162+174+332+362+378+418)**	Σ					
002	1 A B 1	**Cash and settlement accounts (3+...+10)**	Σ					
003	1 A B 1 1	Cash balance (HUF, foreign currency)						
004	1 A B 1 2	Nostro accounts with the Central Bank						
005	1 A B 1 3	Settlement account of cooperative credit institutions with MTB						
006	1 A B 1 4	Transfer account balance related to nostro accounts with the Central Bank and settlement account with						
007	1 A B 1 5	Nostro accounts with resident credit institutions						
008	1 A B 1 6 1	Nostro accounts with EMU credit institutions						
009	1 A B 1 6 2	Nostro accounts with other non-resident banks						
010	1 A B 1 7	Loss of value of nostro accounts						
011	1 A B 2	**Securities purchased for trading (12+63)**	Σ					
012	1 A B 2 1	**Securities other than shares (13+...+62)**	Σ					
013	1 A B 2 1 1 1	Treasury bills						
014	1 A B 2 1 1 2	Government bonds						
015	1 A B 2 1 1 3	Consolidation government bonds						
016	1 A B 2 1 2 1	Local government bonds - short-term						
017	1 A B 2 1 2 2	Local government bonds - long-term						
018	1 A B 2 1 2 3	Loss of value and valuation difference of government securities and local government bonds						
019	1 A B 2 1 3 1	Central Bank bonds - short-term						
020	1 A B 2 1 3 2	Central Bank bonds - long-term - with a maturity of not more than 2 years						
021	1 A B 2 1 3 3	Central Bank bonds - long-term - with a maturity of over 2 years						
022	1 A B 2 1 3 4	Loss of value and valuation difference of Central Bank bonds						
023	1 A B 2 1 4 1	Bonds of resident credit institutions - short-term						
024	1 A B 2 1 4 2 1	Bonds of resident credit institutions - long-term - with a maturity of not more than 2 years						
025	1 A B 2 1 4 2 2	Bonds of resident credit institutions - long-term - with a maturity of over 2 years						
026	1 A B 2 1 4 3	Loss of value and valuation difference of bonds of resident credit institutions						
027	1 A B 2 1 5 1 1 1	Other financial intermediaries - Bonds of financial and investment enterprises - short-term						
028	1 A B 2 1 5 1 1 2	Other financial intermediaries - Bonds of financial and investment enterprises - long-term						
029	1 A B 2 1 5 1 2 1	Other financial intermediaries - Bonds of other institutions - short-term						
030	1 A B 2 1 5 1 2 2	Other financial intermediaries - Bonds of other institutions - long-term						
031	1 A B 2 1 5 2 1 1	Financial auxiliaries - Bonds of financial and investment enterprises - short-term						
032	1 A B 2 1 5 2 1 2	Financial auxiliaries - Bonds of financial and investment enterprises - long-term						
033	1 A B 2 1 5 2 2 1	Financial auxiliaries - Bonds of other institutions - short-term						
034	1 A B 2 1 5 2 2 2	Financial auxiliaries - Bonds of other institutions - long-term						
035	1 A B 2 1 5 3 1	Bonds of insurance corporations - short-term						
036	1 A B 2 1 5 3 2	Bonds of insurance corporations - long-term						
037	1 A B 2 1 5 4	Loss of value and valuation difference of bonds of other financial intermediaries, financial auxiliaries and insurance corporations						
038	1 A B 2 1 6 1 1	Bonds of associated enterprises - short-term						
039	1 A B 2 1 6 1 2	Bonds of associated enterprises - long-term						
040	1 A B 2 1 6 2 1	Bonds of non-financial corporations (excl. associated enterprises) - short-term						
041	1 A B 2 1 6 2 2	Bonds of non-financial corporations (excl. associated enterprises) - long-term						
042	1 A B 2 1 6 3	Loss of value and valuation difference of bonds of non financial corporations						

*/ Ez a táblaformátum valamennyi felügyeleti mérleg változat (MNB adatgyűjtés azonosító: F01, F03, F08, F09, F14) esetében azonos.   1.AB. Eszköz (bruttó)

HFSA code 1. AB.	Reference period	Reporting institution	Report date YYYY / MM / DD	Document type (E,M,N)
MNB data collection identification number*		Reporting institution's code		
F [ ] [ ] 2 0 0 [ ] [ ] [ ]				

S U P E R V I S O R Y   B A L A N C E   S H E E T (Assets at gross book value)

01 table   s, specialised credit institutions: millions of HUF with no decimals; cooperative credit insitutions: millions of HUF with 3 decimals

MNB No.	HFSA line code	Description	HUF a	Euro b	Other foriegn currencies c	Total d	Modified
043	1 A B 2 1 7 1	Bonds of non-profit institutions serving households - short-term					
044	1 A B 2 1 7 2	Bonds of non-profit institutions serving households - long-term					
045	1 A B 2 1 7 3	Loss of value and valuation difference of bonds of non profit institutions serving households					
046	1 A B 2 1 8 1	Bonds of other residents - short-term					
047	1 A B 2 1 8 2	Bonds of other residents - long-term					
048	1 A B 2 1 8 3	Loss of value and valuation difference of other residents' bonds					
049	1 A B 2 1 9 1 1 1	EMU - government securities - short-term					
050	1 A B 2 1 9 1 1 2	EMU - government securities - long-term					
051	1 A B 2 1 9 1 2 1	EMU - other general government securities - short-term					
052	1 A B 2 1 9 1 2 2	EMU - other general government securities - long-term					
053	1 A B 2 1 9 1 3 1	Bonds of EMU MFIs - short-term					
054	1 A B 2 1 9 1 3 2 1	Bonds of EMU MFIs - long-term - with a maturity of not more than 2 years					
055	1 A B 2 1 9 1 3 2 2	Bonds of EMU MFIs - long-term - with a maturity of over 2 years					
056	1 A B 2 1 9 1 4 1	Bonds of other EMU residents - short-term					
057	1 A B 2 1 9 1 4 2	Bonds of other EMU residents - long-term					
058	1 A B 2 1 9 2 1 1	Other non-residents - government securities - short-term					
059	1 A B 2 1 9 2 1 2	Other non-residents - government securities - long-term					
060	1 A B 2 1 9 2 2 1	Bonds of other non-residents - short-term					
061	1 A B 2 1 9 2 2 2	Bonds of other non-residents - long-term					
062	1 A B 2 1 9 3	Loss of value and valuation difference of non-residents' bonds					
063	1 A B 2 2	Shares and other equity (64+...+89) Σ					
064	1 A B 2 2 1 1	Shares of resident credit institutions quoted on the Stock Exchange					
065	1 A B 2 2 1 2	Shares of resident credit institutions NOT quoted on the Stock Exchange					
066	1 A B 2 2 1 3	Loss of value and valuation difference of shares of resident credit institutions					
067	1 A B 2 2 2 1 1	Money market fund shares					
068	1 A B 2 2 2 1 2	Loss of value and valuation difference of money market fund shares					
069	1 A B 2 2 2 2 1	Other investment fund shares					
070	1 A B 2 2 2 2 2 2 1 1	Other financial intermediaries - Shares of financial and investment enterprises quoted on the Stock Exchange					
071	1 A B 2 2 2 2 2 2 1 2	Other financial intermediaries - Shares of financial and investment enterprises NOT quoted on the Stock Exchange					
072	1 A B 2 2 2 2 2 2 2 1	Other financial intermediaries - Shares of other institutions quoted on the Stock Exchange					
073	1 A B 2 2 2 2 2 2 2 2	Other financial intermediaries - Shares of other institutions NOT quoted on the Stock Exchange					
074	1 A B 2 2 2 2 3 1 1	Financial auxiliaries - Shares of financial and investment enterprises quoted on the Stock Exchange					
075	1 A B 2 2 2 2 3 1 2	Financial auxiliaries - Shares of financial and investment enterprises NOT quoted on the Stock Exchange					
076	1 A B 2 2 2 2 3 2 1	Financial auxiliaries - Shares of other institutions quoted on the Stock Exchange					
077	1 A B 2 2 2 2 3 2 2	Financial auxiliaries - Shares of other institutions NOT quoted on the Stock Exchange					
078	1 A B 2 2 2 2 4 1	Shares of insurance corporations quoted on the Stock Exchange					
079	1 A B 2 2 2 2 4 2	Shares of insurance corporations NOT quoted on the Stock Exchange					
080	1 A B 2 2 2 2 5	Loss of value and valuation difference of other investment shares, shares of other financial intermediaries, financial auxiliaries and insurance					

*/ Ez a táblaformátum valamennyi felügyeleti mérleg változat (MNB adatgyűjtés azonosító: F01, F03, F08, F09, F14) esetében azonos.   1.AB. Eszköz (bruttó)

HFSA code 1. AB.	Reference period	Reporting institution	Report date YYYY / MM / DD	Document type (E,M,N)

MNB data collection identification number*
Reporting institution's code

F ☐ ☐ 2 0 0 ☐ ☐ ☐ | ☐☐☐☐☐☐☐☐☐ | ☐☐☐☐ ☐☐ ☐☐ | ☐

S U P E R V I S O R Y   B A L A N C E   S H E E T   (Assets at gross book value)

01 table — s, specialised credit institutions: millions of HUF with no decimals; cooperative credit insitutions: millions of HUF with 3 decimals

MNB No.	HFSA line code	Description	HUF a	Euro b	Other foriegn currencies c	Total d	Modified
081	1 A B 2 2 3 1	Shares of non-financial corporations quoted on the Stock Exchange					
082	1 A B 2 2 3 2	Shares of non-financial corporations NOT quoted on the Stock Exchange					
083	1 A B 2 2 3 3	Loss of value and valuation difference of shares of non financial corporations					
084	1 A B 2 2 4 1 1	Investment fund shares of EMU money market funds					
085	1 A B 2 2 4 1 2	Shares of EMU MFIs					
086	1 A B 2 2 4 1 3	Shares and investment fund shares of other EMU residents					
087	1 A B 2 2 4 2 1	Investment fund shares of other non-resident money market funds					
088	1 A B 2 2 4 2 2	Shares and investment fund shares of other non-residents					
089	1 A B 2 2 4 3	Loss of value and valuation difference of shares and investment fund shares of non-residents					
090	1 A B 3	**Securities for investment purposes (91+135)** Σ					
091	1 A B 3 1	Securities other than shares (92+...+134) Σ					
092	1 A B 3 1 1 1	Government bonds					
093	1 A B 3 1 1 2	Consolidation government bonds					
094	1 A B 3 1 1 3	Local government bonds					
095	1 A B 3 1 1 4	Loss of value and valuation difference of government securities and local government bonds					
096	1 A B 3 1 2 1	Central Bank bonds - with a maturity of not more than 2 years					
097	1 A B 3 1 2 2	Central Bank bonds - with a maturity of over 2 years					
098	1 A B 3 1 2 3	Loss of value and valuation difference of Central Bank bonds					
099	1 A B 3 1 3 1	Bonds of resident credit institutions - with a maturity of not more than 2 years					
100	1 A B 3 1 3 2	Bonds of resident credit institutions - with a maturity of over 2 years					
101	1 A B 3 1 3 3	Loss of value and valuation difference of bonds of resident credit institutions					
102	1 A B 3 1 4 1 1	Other financial intermediaries - Bonds of financial and investment enterprises					
103	1 A B 3 1 4 1 2	Other financial intermediaries - Bonds of other institutions					
104	1 A B 3 1 4 2 1	Financial auxiliaries - Bonds of financial and investment enterprises					
105	1 A B 3 1 4 2 2	Financial auxiliaries - Bonds of other institutions					
106	1 A B 3 1 4 3	Bonds of insurance corporations					
107	1 A B 3 1 4 4	Loss of value and valuation difference of bonds of other financial intermediaries, financial auxiliaries and insurance corporations					
108	1 A B 3 1 5 1	Bonds of associated enterprises					
109	1 A B 3 1 5 2	Bonds of non-financial corporations (excl. aassociated enterprises)					
110	1 A B 3 1 5 3	Loss of value and valuation difference of bonds of non financial corporations					
111	1 A B 3 1 6 1	Bonds of non-profit institutions serving households					
112	1 A B 3 1 6 2	Loss of value and valuation difference of bonds of non profit institutions serving households					
113	1 A B 3 1 7 1	Bonds of other residents					
114	1 A B 3 1 7 2	Loss of value and valuation difference of bonds of other residents					
115	1 A B 3 1 8 1 1	EMU - government securities					
116	1 A B 3 1 8 1 2	EMU - other general government securities					
117	1 A B 3 1 8 1 3 1	Bonds of EMU MFIs - with a maturity of not more than 2 years					
118	1 A B 3 1 8 1 3 2	Bonds of EMU MFIs - with a maturity of over 2 years					
119	1 A B 3 1 8 1 4	Bonds of other EMU residents					
120	1 A B 3 1 8 2 1	Other non-residents - government securities					
121	1 A B 3 1 8 2 2	Bonds of other non-residents					
122	1 A B 3 1 8 3	Loss of value and valuation difference of non-residents' bonds					

*/ Ez a táblaformátum valamennyi felügyeleti mérleg változat (MNB adatgyűjtés azonosító: F01, F03, F08, F09, F14) esetében azonos.   1.AB. Eszköz (bruttó)

Reference period

Reporting institution
Reporting institution's code

Report date
YYYY / MM / DD

Document
type (E,M,N)

S U P E R V I S O R Y   B A L A N C E   S H E E T   (Assets at gross book value)

01 table   s, specialised credit institutions: millions of HUF with no decimals; cooperative credit insitutions: millions of HUF with 3 decimals

MNB No.	HFSA line code	Description	HUF a	Euro b	Other foriegn currencies c	Total d		Modified
123	1 A B 3 1 9 1 1	PRIVATE bonds of resident credit institutions - with a maturity of not more than 2 years						
124	1 A B 3 1 9 1 2	PRIVATE bonds of resident credit institutions - with a maturity of over 2 years						
125	1 A B 3 1 9 1 3	Loss of value and valuation difference of PRIVATE bonds of resident credit institutions						
126	1 A B 3 1 9 2 1 1	Other financial intermediaries - PRIVATE bonds of financial and investment enterprise						
127	1 A B 3 1 9 2 1 2	Other financial intermediaries - PRIVATE bonds of other institutions						
128	1 A B 3 1 9 2 2 1	Financial auxiliaries - PRIVATE bonds of financial an investment enterprises						
129	1 A B 3 1 9 2 2 2	Financial auxiliaries - PRIVATE bonds of other institutions						
130	1 A B 3 1 9 2 3	PRIVATE bonds of insurance corporations						
131	1 A B 3 1 9 2 4	Loss of value and valuation difference of PRIVATE bonds of other financial intermediaries, financial auxiliaries and insurance corporations						
132	1 A B 3 1 9 3 1	PRIVATE bonds of associated enterprises						
133	1 A B 3 1 9 3 2	PRIVATE bonds of non-financial corporations (excl. associated enterprises)						
134	1 A B 3 1 9 3 3	Loss of value and valuation difference of PRIVATE bonds of non-financial corporations						
135	1 A B 3 2	Shares and other equity (136+...+161) Σ						
136	1 A B 3 2 1 1	Shares of resident credit institutions quoted on the Stock Exchange						
137	1 A B 3 2 1 2	Shares of resident credit institutions NOT quoted on the Stock Exchange						
138	1 A B 3 2 1 3	Loss of value and valuation difference of shares of resident credit institutions						
139	1 A B 3 2 2 1 1	Money market fund shares						
140	1 A B 3 2 2 1 2	Loss of value and valuation difference of money market fund shares						
141	1 A B 3 2 2 2 1	Other investment fund shares						
142	1 A B 3 2 2 2 2 1 1	Other financial intermediaries - Shares of financial and investment enterprises quoted on the Stock Exchange						
143	1 A B 3 2 2 2 2 1 2	Other financial intermediaries - Shares of financial and investment enterprises NOT quoted on the Stock Exchange						
144	1 A B 3 2 2 2 2 2 1	Other financial intermediaries - Shares of other institutions quoted on the Stock Exchange						
145	1 A B 3 2 2 2 2 2 2	Other financial intermediaries - Shares of other institutions NOT quoted on the Stock Exchange						
146	1 A B 3 2 2 2 3 1 1	Financial auxiliaries - Shares of financial and investment enterprises quoted on hte Stock Exchange						
147	1 A B 3 2 2 2 3 1 2	Financial auxiliaries - Shares of financial and investment enterprises NOT quoted on the Stock Exchange						
148	1 A B 3 2 2 2 3 2 1	Financial auxiliaries - Shares of other institutions quoted on the Stock Exchange						
149	1 A B 3 2 2 2 3 2 2	Financial auxiliaries - Shares of other institutions NOT quoted on the Stock Exchange						
150	1 A B 3 2 2 2 4 1	Shares of insurance corporations quoted on the Stock Exchange						
151	1 A B 3 2 2 2 4 2	Shares of insurance corporations NOT quoted on the Stock Exchange						
152	1 A B 3 2 2 2 5	Loss of value and valuation difference of other investment fund shares, shares of other financial intermediaries, financial auxiliaries and insurance						
153	1 A B 3 2 3 1	Shares of non-financial corporations quoted on the Stock Exchange						
154	1 A B 3 2 3 2	Shares of non-financial corporations NOT quoted on the Stock Exchange						
155	1 A B 3 2 3 3	Loss of value and valuation difference of shares of non financial corporations						
156	1 A B 3 2 4 1 1	Investment fund shares of EMU money market funds						
157	1 A B 3 2 4 1 2	Shares of EMU MFIs						
158	1 A B 3 2 4 1 3	Shares and investment fund shares of other EMU residents						
159	1 A B 3 2 4 2 1	Investment fund shares of other non-resident money market funds						
160	1 A B 3 2 4 2 2	Shares and investment fund shares of other non-residents						
161	1 A B 3 2 4 3	Loss of value and valuation difference of shares and investment fund shares of non-residents						
162	1 A B 4	**Deposits wiht the Central Bank and interbank deposits (163+...+173)** Σ						

*/ Ez a táblaformátum valamennyi felügyeleti mérleg változat (MNB adatgyűjtés azonosító: F01, F03, F08, F09, F14) esetében azonos.   1.AB. Eszköz (bruttó)

S U P E R V I S O R Y   B A L A N C E   S H E E T   (Assets at gross book value)

01 table   s, specialised credit institutions: millions of HUF with no decimals; cooperative credit insitutions: millions of HUF with 3 decimals

MNB No.	HFSA line code	Description	HUF a	Euro b	Other foriegn currencies c	Total d	Modified
163	1 A B 4 1 1 1	Deposits held with the Central Bank - short-term					
164	1 A B 4 1 1 2	Deposits held with the Central Bank - long-term					
165	1 A B 4 2 1	Deposits placed with resident credit institutions - short-term					
166	1 A B 4 2 2	Deposits placed with resident credit institutions - long-term					
167	1 A B 4 2 3	Resident credit institutions - authentic repurchase agreement					
168	1 A B 4 2 4	Loss of value of interbank deposit with resident credit institutions					
169	1 A B 4 3 1 1	Interbank deposits placed with EMU credit institutions - short-term					
170	1 A B 4 3 1 2	Interbank deposits placed with EMU credit institutions - long-term					
171	1 A B 4 3 2 1	Interbank deposits placed with other non-resident banks - short-term					
172	1 A B 4 3 2 2	Interbank deposits placed with other non-resident banks - long-term					
173	1 A B 4 3 3	Loss of value of interbank deposits placed abroad					
174	1 A B 5	**Loans (175+...+331)**	Σ				
175	1 A B 5 1 1 1	Loans granted to the central budget - short-term					
176	1 A B 5 1 1 2	Loans granted to the central budget - long-term					
177	1 A B 5 1 1 3 1	Loans to other institutions classified as part of Central Government - short-term					
178	1 A B 5 1 1 3 2	Loans to other institutions classified as part of Central Government - long-term					
179	1 A B 5 1 1 4	Loss of value and valuation difference of loans to the Central Government					
180	1 A B 5 1 2 1	Loans to local governments - short-term					
181	1 A B 5 1 2 2	Loans to local governments - long-term					
182	1 A B 5 1 2 3	Loss of value and valuation difference of loans to local governments					
183	1 A B 5 2	Loans granted to the Central Bank					
184	1 A B 5 3 1 1	Loans granted to resident credit institutions - short-term					
185	1 A B 5 3 1 2	Loans granted to resident credit institutions - long-term					
186	1 A B 5 3 2 1	Supplementary subordinated loan capital granted to resident credit institutions					
187	1 A B 5 3 2 2	Subordinated loan capital granted to resident credit institutions					
188	1 A B 5 3 2 3	Syndicated loans to resident credit institutions organized by non-residents					
189	1 A B 5 3 3 1	Loans granted to money market funds					
190	1 A B 5 3 3 2	Money market funds - authentic repurchase agreement					
191	1 A B 5 3 4	Loss of value and valuation difference of loans granted to monetary financial institutions					
192	1 A B 5 4 1 1 1	Other financial intermediaries -Loans granted to financial and investment enterprises - short-term					
193	1 A B 5 4 1 1 2 1	Other financial intermediaries -Loans granted to financial and investment enterprises - long-term - for a maturity of not more than 5 years					
194	1 A B 5 4 1 1 2 2	Other financial intermediaries -Loans granted to financial and investment enterprises - long-term - with a maturity of over 5 years					
195	1 A B 5 4 1 1 3	Other financial intermediaries - Supplementary subordinated loan capital granted to financial and investment enterprises					
196	1 A B 5 4 1 1 4	Other financial intermediaries - Subordinated loan capital granted to financial and investment enterprise					
197	1 A B 5 4 1 1 5 1	Other financial intermediaries - Financial and investment enterprises - authentic repurchase agreement - short-term					
198	1 A B 5 4 1 1 5 2 1	Other financial intermediaries - Financial and investment enterprises - authentic repurchase agreement - long-term - with a maturity of not more					
199	1 A B 5 4 1 1 5 2 2	Other financial intermediaries - Financial and investment enterprises - authentic repurchase agreement - long-term - with a maturity of over 5					
200	1 A B 5 4 1 2 1	Other financial intermediaries - Loans granted to other institutions - short-term					
201	1 A B 5 4 1 2 2 1	Other financial intermediaries - Loans granted to other institutions - long-term - for a maturity of not more than 5 years					
202	1 A B 5 4 1 2 2 2	Other financial intermediaries - Loans granted to other institutions - long-term - with a maturity of over 5 years					

*/ Ez a táblaformátum valamennyi felügyeleti mérleg változat (MNB adatgyűjtés azonosító: F01, F03, F08, F09, F14) esetében azonos.   1.AB. Eszköz (bruttó)

HFSA code
1. AB.
MNB data collection identification number*

Reference period

Reporting institution

Reporting institution's code

Report date
YYYY / MM / DD

Document
type (E,M,N)

F | | | 2 | 0 | 0 | |

S U P E R V I S O R Y   B A L A N C E   S H E E T   (Assets at gross book value)

01 table   s, specialised credit institutions: millions of HUF with no decimals; cooperative credit insitutions: millions of HUF with 3 decimals

MNB No.	HFSA line code	Description	HUF a	Euro b	Other foriegn currencies c	Total d	Modified
203	1 A B 5 4 1 2 3	Other financial intermediaries - Supplementary subordinated loan capital granted to other institutions					
204	1 A B 5 4 1 2 4	Other financial intermediaries - Subordinated loan capital granted to other institutions					
205	1 A B 5 4 1 2 5 1	Other financial intermediaries - Other institutions - authentic repurchase agreement - short-term					
206	1 A B 5 4 1 2 5 2 1	Other financial intermediaries - Other institutions - authentic repurchase agreement - long-term - with a maturity of not more than 5 years					
207	1 A B 5 4 1 2 5 2 2	Other financial intermediaries - Other institutions - authentic repurchase agreement - long-term - with a maturity of over 5 years					
208	1 A B 5 4 2 1 1	Financial auxiliaries -Loans granted to financial and investment enterprises - short-term					
209	1 A B 5 4 2 1 2 1	Financial auxiliaries -Loans granted to financial and investment enterprises - long-term - for a maturity of not more than 5 years					
210	1 A B 5 4 2 1 2 2	Financial auxiliaries -Loans granted to financial and investment enterprises - long-term - with a maturity of over 5 years					
211	1 A B 5 4 2 1 3	Financial auxiliaries - Supplementary subordinated loan capital granted to financial and investment enterprises					
212	1 A B 5 4 2 1 4	Financial auxiliaries - Subordinated loan capital granted to financial and investment enterprises					
213	1 A B 5 4 2 1 5 1	Financial auxiliaries - Financial and investment enterprises - authentic repurchase agreement - short-term					
214	1 A B 5 4 2 1 5 2 1	Financial auxiliaries - Financial and investmen enterprises - authentic repurchase agreement - long-term - with a maturity of not more than 5 years					
215	1 A B 5 4 2 1 5 2 2	Financial auxiliaries - Financial and investment enterprises - authentic repurchase agreement - long-term - with a maturity of over 5 years					
216	1 A B 5 4 2 2 1	Financial auxiliaries - Loans granted to other institutions - short-term					
217	1 A B 5 4 2 2 2 1	Financial auxiliaries - Loans granted to other institutions - long-term - for a maturity of not more than 5 years					
218	1 A B 5 4 2 2 2 2	Financial auxiliaries - Loans granted to other institutions - long-term - with a maturity of over 5 years					
219	1 A B 5 4 2 2 3	Financial auxiliaries - Supplementary subordinated loan capital granted to other institutions					
220	1 A B 5 4 2 2 4	Financial auxiliaries - Subordinated loan capital granted to other institutions					
221	1 A B 5 4 2 2 5 1	Financial auxiliaries - Other institutions - authentic repurchase agreement - short-term					
222	1 A B 5 4 2 2 5 2 1	Financial auxiliaries - Other institutions - authentic repurchase agreement - long-term - with a maturity of not more than 5 years					
223	1 A B 5 4 2 2 5 2 2	Financial auxiliaries - Other institutions - authentic repurchase agreement - long-term - with a maturity of over 5 years					
224	1 A B 5 4 3 1	Loans granted to insurance corporations - short-term					
225	1 A B 5 4 3 2 1	Loans granted to insurance corporations - long-term - for a maturity of not more than 5 years					
226	1 A B 5 4 3 2 2	Loans granted to insurance corporations - long-term - with a maturity of over 5 years					
227	1 A B 5 4 3 3	Subordinated loan capital granted to insurance corporations					
228	1 A B 5 4 3 4 1	Insurance corporations and pension funds - authentic repurchase agreement - short-term					
229	1 A B 5 4 3 4 2 1	Insurance corporations and pension funds - authentic repurchase agreement - long-term - with a maturity of not more than 5 years					
230	1 A B 5 4 3 4 2 2	Insurance corporations and pension funds - authentic repurchase agreement - long-term - with a maturity of over 5 years					
231	1 A B 5 4 4	Loss of value and valuation difference of loans granted to other financial intermediaries, financial auxiliaries and insurance corporations					
232	1 A B 5 5 1 1	Associated enterprises - overdraft credit					
233	1 A B 5 5 1 2 1	Associated enterprises -loans granted for purchasing securities - short-term					
234	1 A B 5 5 1 2 2 1	Associated enterprises -loans granted for purchasing securities - long-term - with a maturity of not more					
235	1 A B 5 5 1 2 2 2	Associated enterprises -loans granted for purchasing securities - long-term - with a maturity of over 5 years					

HM-1-00

*/ Ez a táblaformátum valamennyi felügyeleti mérleg változat (MNB adatgyűjtés azonosító: F01, F03, F08, F09, F14) esetében azonos.   1.AB. Eszköz (bruttó)

HFSA code 1. AB.	Reference period	Reporting institution	Report date YYYY / MM / DD	Document type (E,M,N)
MNB data collection identification number*	Reporting institution's code			
F 2 0 0				

S U P E R V I S O R Y   B A L A N C E   S H E E T   (Assets at gross book value)

01 table   s, specialised credit institutions: millions of HUF with no decimals; cooperative credit insitutions: millions of HUF with 3 decimals

MNB No.	HFSA line code	Description	HUF a	Euro b	Other foriegn currencies c	Total d	Modified
236	1 A B 5 5 1 3 1	Associated enterprises - other loans and loan type claims - short-term					
237	1 A B 5 5 1 3 2 1	Associated enterprises - other loans and loan type claims - long-term - with a maturity of not more than 5 years					
238	1 A B 5 5 1 3 2 2	Associated enterprises - other loans and loan type claims - long-term - with a maturity of over 5 years					
239	1 A B 5 5 1 4 1	Associated enterprises - authentic repurchase agreement - short-term					
240	1 A B 5 5 1 4 2 1	Associated enterprises - authentic repurchase agreement - long-term - with a maturity of not more					
241	1 A B 5 5 1 4 2 2	Associated enterprises - authentic repurchase agreement - long-term - with a maturity of over 5 years					
242	1 A B 5 5 2 1	Non-financial corporations (excl. associated enterprises) - overdraft credit					
243	1 A B 5 5 2 2 1	Non-financial corporations (excl. associated enterprises) - bill of exchange - short-term					
244	1 A B 5 5 2 2 2 1	Non-financial corporations (excl. associated enterprises) - bill of exchange - long-term - with a					
245	1 A B 5 5 2 2 2 2	Non-financial corporations (excl. associated enterprises) - bill of exchange - long-term - with a					
246	1 A B 5 5 2 3 1	Non-financial corporations (excl. associated enterprises) - claims purchased - short-term					
247	1 A B 5 5 2 3 2 1	Non-financial corporations (excl. associated enterprises) - claims purchased - long-term - with a maturity of not more than 5 years					
248	1 A B 5 5 2 3 2 2	Non-financial corporations (excl. associated enterprises) - claims purchased - long-term - with a maturity of over 5 years					
249	1 A B 5 5 2 4 1	Non-financial corporations (excl. associated enterprises) -loans granted for purchasing securities -					
250	1 A B 5 5 2 4 2 1	Non-financial corporations (excl. associated enterprises) -loans granted for purchasing securities - long-term - with a maturity of not more than 5 years					
251	1 A B 5 5 2 4 2 2	Non-financial corporations (excl. associated enterprises) -loans granted for purchasing securities - long-term - with a maturity of over 5 years					
252	1 A B 5 5 2 5 1	Non-financial corporations (excl. associated enterprises) - housing loan - short-term					
253	1 A B 5 5 2 5 2 1	Non-financial corporations (excl. associated enterprises) - housing loan - long-term - with a					
254	1 A B 5 5 2 5 2 2	Non-financial corporations (excl. associated enterprises) - housing loan - long-term - with a					
255	1 A B 5 5 2 6 1	Non-financial corporations (excl. associated enterprises) - other loans - short-term					
256	1 A B 5 5 2 6 2 1	Non-financial corporations (excl. associated enterprises) - other loans - long-term - with a maturity					
257	1 A B 5 5 2 6 2 2	Non-financial corporations (excl. associated enterprises) - other loans - long-term - with a maturity					
258	1 A B 5 5 2 7 1	Non-financial corporations (excl. associated enterprises) - financial lease - with a maturity of not					
259	1 A B 5 5 2 7 2	Non-financial corporations (excl. associated enterprises) - financial lease - with a maturity of over 5					
260	1 A B 5 5 2 8 1	Non-financial corporations (excl. associated enterprises) - authentic repurchase agreement - short-					
261	1 A B 5 5 2 8 2 1	Non-financial corporations (excl. associated enterprises) - authentic repurchase agreement - long-term - with a maturity of not more than 5 years					
262	1 A B 5 5 2 8 2 2	Non-financial corporations (excl. associated enterprises) - authentic repurchase agreement - long-term - with a maturity of over 5 years					
263	1 A B 5 5 3	Loss of value and valuation difference of loans granted to non-financial corporations					
264	1 A B 5 6 1 1	Households - Individuals - overdraft credit					
265	1 A B 5 6 1 2 1	Households - Individuals - consumer credit - short-term					
266	1 A B 5 6 1 2 2 1	Households - Individuals - consumer credit - long-term - with a maturity of not more than 5 years					
267	1 A B 5 6 1 2 2 2	Households - Individuals - consumer credit - long-term - with a maturity of over 5 years					
268	1 A B 5 6 1 3 1	Households - Individuals -loans granted for purchasing securities - short-term					
269	1 A B 5 6 1 3 2 1	Households - Individuals -loans granted for purchasing securities - long-term - with a maturity of not more					
270	1 A B 5 6 1 3 2 2	Households - Individuals -loans granted for purchasing securities - long-term - with a maturity of over 5 years					
271	1 A B 5 6 1 4 1	Households - Individuals - lending for house purchase short-term					
272	1 A B 5 6 1 4 2 1	Households - Individuals - lending for house purchase long-term - with a maturity of not more than 5 years					
273	1 A B 5 6 1 4 2 2	Households - Individuals - lending for house purchase long-term - with a maturity of over 5 years					
274	1 A B 5 6 1 5 1	Households - Individuals - other loans - short-term					
275	1 A B 5 6 1 5 2 1	Households - Individuals - other loans - long-term - with a maturity of not more than 5 years					

*/ Ez a táblaformátum valamennyi felügyeleti mérleg változat (MNB adatgyűjtés azonosító: F01, F03, F08, F09, F14) esetében azonos.   1.AB. Eszköz (bruttó)

HFSA code **1. AB.**	Reference period	Reporting institution	Report date YYYY / MM / DD	Document type (E,M,N)

MNB data collection identification number*

Reporting institution's code

F [ ] [ ] 2 0 0 [ ]

S U P E R V I S O R Y   B A L A N C E   S H E E T   (Assets at gross book value)

01 table   s, specialised credit institutions: millions of HUF with no decimals; cooperative credit insitutions: millions of HUF with 3 decimals

MNB No.	HFSA line code	Description	HUF a	Euro b	Other foriegn currencies c	Total d	Modified
276	1 A B 5 6 1 5 2 2	Households - Individuals - other loans - long-term - with a maturity of over 5 years					
277	1 A B 5 6 1 6 1	Households - Individuals - authentic repurchase agreement - short-term					
278	1 A B 5 6 1 6 2 1	Households - Individuals - authentic repurchase agreement - long-term - with a maturity of not more					
279	1 A B 5 6 1 6 2 2	Households - Individuals - authentic repurchase agreement - long-term - with a maturity of over 5					
280	1 A B 5 6 1 7	Households - Individuals - Loss of value and valuation difference of loans					
281	1 A B 5 6 2 1	Households - Sole proprietors - overdraft credit					
282	1 A B 5 6 2 2 1	Households - Sole proprietors -loans granted for purchasing securities - short-term					
283	1 A B 5 6 2 2 2 1	Households - Sole proprietors -loans granted for purchasing securities - long-term - with a maturity of					
284	1 A B 5 6 2 2 2 2	Households - Sole proprietors -loans granted for purchasing securities - long-term - with a maturity of					
285	1 A B 5 6 2 3 1	Households - Sole proprietors - housing loan - short-term					
286	1 A B 5 6 2 3 2 1	Households - Sole proprietors - housing loan - long-term - with a maturity of not more than 5 years					
287	1 A B 5 6 2 3 2 2	Households - Sole proprietors - housing loan - long-term - with a maturity of over 5 years					
288	1 A B 5 6 2 4 1	Households - Sole proprietors - other loans - short-term					
289	1 A B 5 6 2 4 2 1	Households - Sole proprietors - other loans - long-term - with a maturity of not more than 5 years					
290	1 A B 5 6 2 4 2 2	Households - Sole proprietors - other loans - long-term - with a maturity of over 5 years					
291	1 A B 5 6 2 5 1	Households - Sole proprietors - authentic repurchase agreement - short-term					
292	1 A B 5 6 2 5 2 1	Households - Sole proprietors - authentic repurchase agreement - long-term - with a maturity of not more					
293	1 A B 5 6 2 5 2 2	Households - Sole proprietors - authentic repurchase agreement - long-term - with a maturity of over 5 years					
294	1 A B 5 6 2 6	Households - Sole proprietors - Loss of value and valuation difference of loans					
295	1 A B 5 7 1 1	Non-profit institutions serving households - overdraft credit					
296	1 A B 5 7 1 2	Other loans of non-profit institutions serving households - short-term					
297	1 A B 5 7 2 1	Other loans of non-profit institutions serving households - long-term - with a maturity of not more					
298	1 A B 5 7 2 2	Other loans of Non-profit institutions serving households - long-term - with a maturity of over 5					
299	1 A B 5 7 3 1	Non-profit institutions serving households -authentic repurchase agreement - short-term					
300	1 A B 5 7 3 2 1	Non-profit institutions serving households -authentic repurchase agreement - long-term - with a maturity of					
301	1 A B 5 7 3 2 2	Non-profit institutions serving households -authentic repurchase agreement - long-term - with a maturity of					
302	1 A B 5 7 4	Loss of value and valuation difference of loans of Non-profit institutions serving households					
303	1 A B 5 8 1 1 1	Claims on EMU credit institutions - short-term					
304	1 A B 5 8 1 1 2	Claims on EMU credit institutions - long-term					
305	1 A B 5 8 1 2 1	Claims on EMU money market funds - short-term					
306	1 A B 5 8 1 2 2	Claims on EMU money market funds - long-term					
307	1 A B 5 8 1 3 1	Loans granted to EMU other general government - short-term					
308	1 A B 5 8 1 3 2	Loans granted to EMU other general government - long-term					
309	1 A B 5 8 1 4 1	Loans granted to EMU other financial intermediaries and financial auxiliaries - short-tern					
310	1 A B 5 8 1 4 2 1	Loans granted to EMU other financial intermediaries and financial auxiliaries - long-term - for a maturity of not more than 5 years					
311	1 A B 5 8 1 4 2 2	Loans granted to EMU other financial intermediaries and financial auxiliaries - long-term - with a maturity					
312	1 A B 5 8 1 4 3 1	Loans granted to EMU insurance corporations and pension funds - short-term					
313	1 A B 5 8 1 4 3 2 1	Loans granted to EMU insurance corporations and pension funds - long-term - for a maturity of not more					
314	1 A B 5 8 1 4 3 2 2	Loans granted to EMU insurance corporations and pension funds - long-term - with a maturity of over 5					
315	1 A B 5 8 1 5 1	Loans granted to EMU non-financial corporations - short-term					
316	1 A B 5 8 1 5 2 1	Loans granted to EMU non-financial corporations - long-term - for a maturity of not more than 5 years					
317	1 A B 5 8 1 5 2 2	Loans granted to EMU non-financial corporations - long-term - with a maturity of over 5 years					

*/ Ez a táblaformátum valamennyi felügyeleti mérleg változat (MNB adatgyűjtés azonosító: F01, F03, F08, F09, F14) esetében azonos.   1.AB. Eszköz (bruttó)

S U P E R V I S O R Y B A L A N C E S H E E T (Assets at gross book value)

01 table — s, specialised credit institutions: millions of HUF with no decimals; cooperative credit insitutions: millions of HUF with 3 decimals

MNB No.	HFSA line code	Description	HUF a	Euro b	Other foriegn currencies c	Total d	Modified
318	1 A B 5 8 1 6 1	Consumer credit granted to EMU households and non-profit institutions serving households - short-term					
319	1 A B 5 8 1 6 2 1	Consumer credit granted to EMU households and non-profit institutions serving households - long-term - for a maturity of not more than 5 years					
320	1 A B 5 8 1 6 2 2	Consumer credit granted to EMU households and non-profit institutions serving households - long-term - with a maturity of over 5 years					
321	1 A B 5 8 1 6 3 1	Lending for house purchase to EMU households and non-profit institutions serving households - short-term					
322	1 A B 5 8 1 6 3 2 1	Lending for house purchase to EMU households and non-profit institutions serving households - long-term					
323	1 A B 5 8 1 6 3 2 2	Lending for house purchase to EMU households and non-profit institutions serving households - long-term					
324	1 A B 5 8 1 6 4 1	Other loans granted to EMU households and non-profit institutions serving households - short-term					
325	1 A B 5 8 1 6 4 2 1	Other loans granted to EMU households and non-profit institutions serving households - long-term - for					
326	1 A B 5 8 1 6 4 2 2	Other loans granted to EMU households and non-profit institutions serving households - long-term -					
327	1 A B 5 8 2 1 1	Claims on other non-resident banks - short-term					
328	1 A B 5 8 2 1 2	Claims on other non-resident banks - long-term					
329	1 A B 5 8 2 2 1	Claims on other non-residents - short-term					
330	1 A B 5 8 2 2 2	Claims on other non-residents - long-term					
331	1 A B 5 8 3	Loss of value and valuation difference of claims on non-residents					
332	1 A B 6	**Shares and other equity (333+...+361)** Σ					
333	1 A B 6 1 1	Shares of resident credit institutions					
334	1 A B 6 1 2	Loss of value and valuation difference of shares of resident credit institutions					
335	1 A B 6 2 1 1 1	Other financial intermediaries - Shares of financia enterprises					
336	1 A B 6 2 1 1 2	Other financial intermediaries - Other participations and business shares in financial enterprise					
337	1 A B 6 2 1 2 1	Other financial intermediaries - Shares of investment enterprises					
338	1 A B 6 2 1 2 2	Other financial intermediaries - Other participations and business shares in investment enterprises					
339	1 A B 6 2 1 3 1	Other financial intermediaries - Shares of other institutions					
340	1 A B 6 2 1 3 2	Other financial intermediaries - Other participations and business shares in other institutions					
341	1 A B 6 2 2 1 1	Financial auxiliaries - Shares of financial enterprises					
342	1 A B 6 2 2 1 2	Financial auxiliaries - Other participations and business shares in financial enterprises					
343	1 A B 6 2 2 2 1	Financial auxiliaries - Shares of investment enterprises					
344	1 A B 6 2 2 2 2	Financial auxiliaries - Other participations and business shares in investment enterprises					
345	1 A B 6 2 2 3 1	Financial auxiliaries - Shares of other institutions					
346	1 A B 6 2 2 3 2	Financial auxiliaries - Other participations and business shares in other institutions					
347	1 A B 6 2 3	Shares of insurance corporations					
348	1 A B 6 2 4	Participations in pension funds					
349	1 A B 6 2 5	Loss of value and valuation difference of participations in other financial intermediaries, financial auxiliaries, insurance corporations and pension funds					
350	1 A B 6 3 1 1	Shares of associated enterprises					
351	1 A B 6 3 1 2	Other participations and business shares in associated enterprises					
352	1 A B 6 3 2 1	Shares of non-financial corporations (excl. associated enterprises)					
353	1 A B 6 3 2 2	Other participations and business shares in non-financial corporations (excl. associated enterprises)					
354	1 A B 6 3 3	Shares, participations and other business shares from loan-to-capital conversions					
355	1 A B 6 3 4	Loss of value and valuation difference of participations and business shares in non-financial corporations					
356	1 A B 6 4 1 1	Shares of EMU credit institutions					
357	1 A B 6 4 1 2	Shares of EMU other sectors					
358	1 A B 6 4 1 3	EMU shares, participations and other business shares from loan-to-capital conversions					

*/ Ez a táblaformátum valamennyi felügyeleti mérleg változat (MNB adatgyűjtés azonosító: F01, F03, F08, F09, F14) esetében azonos.   1.AB. Eszköz (bruttó)

HFSA code **1. AB.**	Reference period	Reporting institution		Report date YYYY / MM / DD	Document type (E,M,N)
MNB data collection identification number*		Reporting institution's code			
F ☐ ☐	2 0 0 ☐ ☐ ☐	☐☐☐☐☐☐☐☐		☐☐☐☐ ☐☐ ☐☐	☐

S U P E R V I S O R Y   B A L A N C E   S H E E T   (Assets at gross book value)

01 table   s, specialised credit institutions: millions of HUF with no decimals; cooperative credit insitutions: millions of HUF with 3 decimals

MNB No.	HFSA line code	Description		HUF a	Euro b	Other foriegn currencies c	Total d	Modified
359	1 A B 6 4 2 1	Shares of other non-residents						
360	1 A B 6 4 2 2	Participations and other business shares in other non-residents from loan-to-capital conversions						
361	1 A B 6 4 3	Loss of value and valuation difference of shares and participations in non-residents						
362	1 A B 7	**Accrued interest receivable (363+...+377)**	Σ					
363	1 A B 7 1	- from central government						
364	1 A B 7 2	- from local governments						
365	1 A B 7 3	- from Central Bank						
366	1 A B 7 4	- from credit institutions						
367	1 A B 7 5 1	- from money market funds						
368	1 A B 7 5 2 1	- from other financial intermediaries - financial and investment enterprises						
369	1 A B 7 5 2 2	- from other financial intermediaries - other institutions						
370	1 A B 7 5 3 1	- from financial auxiliaries - financial and investment enterprises						
371	1 A B 7 5 3 2	- from financial auxiliaries - other institutions						
372	1 A B 7 5 4	- from insurance corporations and pension funds						
373	1 A B 7 6	- from non-financial corporations						
374	1 A B 7 7 1	- from households - individuals						
375	1 A B 7 7 2	- from households - sole proprietors						
376	1 A B 7 8	- from non-profit institutions serving households						
377	1 A B 7 9	- from non-residents						
378	1 A B 8	**Other accrued balances and other assets (379+397+414+..+417)**	Σ					
379	1 A B 8 1	Accrued balances and other deferred expenses (380+...+396)	Σ					
380	1 A B 8 1 1	- from central government						
381	1 A B 8 1 2 1	- from local governments						
382	1 A B 8 1 2 2	- From social security						
383	1 A B 8 1 3	- from Central Bank						
384	1 A B 8 1 4	- from credit institutions						
385	1 A B 8 1 5 1	- from money market funds						
386	1 A B 8 1 5 2 1	- from other financial intermediaries - financial and investment enterprises						
387	1 A B 8 1 5 2 2	- from other financial intermediaries - other institutions						
388	1 A B 8 1 5 3 1	- from financial auxiliaries - financial and investment enterprises						
389	1 A B 8 1 5 3 2	- from financial auxiliaries - other institutions						
390	1 A B 8 1 5 4	- from isurance corporations and pension funds						
391	1 A B 8 1 6	- from non-financial corporations						
392	1 A B 8 1 7 1	- from households - individuals						
393	1 A B 8 1 7 2	- from households - sole proprietors						
394	1 A B 8 1 7 3	- from non-profit institutions serving households						
395	1 A B 8 1 8	- from non-residents						
396	1 A B 8 1 9	- accrued income and deferred expenses that cannot be broken down by sector						
397	1 A B 8 2	Receivables from investment services (398+...+413)	Σ					
398	1 A B 8 2 1	- from central government						
399	1 A B 8 2 2 1	- from local governments						
400	1 A B 8 2 2 2	- from social security						
401	1 A B 8 2 3	- from Central Bank						
402	1 A B 8 2 4	- from credit institutions						

*/ Ez a táblaformátum valamennyi felügyeleti mérleg változat (MNB adatgyűjtés azonosító: F01, F03, F08, F09, F14) esetében azonos.   1.AB. Eszköz (bruttó)

HFSA code 1. AB.	Reference period	Reporting institution	Report date YYYY / MM / DD	Document type (E,M,N)
MNB data collection identification number*		Reporting institution's code		
F □ □	2 0 0 □ □	□□□□□□□□□	□□□□ □□ □□	□

S U P E R V I S O R Y   B A L A N C E   S H E E T   (Assets at gross book value)

01 table   s, specialised credit institutions: millions of HUF with no decimals; cooperative credit insitutions: millions of HUF with 3 decimals

MNB No.	HFSA line code	Description	HUF a	Euro b	Other foriegn currencies c	Total d	Modified
403	1 A B 8 2 5 1	- from money market funds					
404	1 A B 8 2 5 2 1	- from other financial intermediaries - financial and investment enterprises					
405	1 A B 8 2 5 2 2	- from other financial intermediaries - other institutions					
406	1 A B 8 2 5 3 1	- from financial auxiliaries - financial and investment enterprises					
407	1 A B 8 2 5 3 2	- from financial auxiliaries - other institutions					
408	1 A B 8 2 5 4	- from insurance corporations and pension funds					
409	1 A B 8 2 6	- from non-financial corporations					
410	1 A B 8 2 7 1	- from households – individuals					
411	1 A B 8 2 7 2	- from households - individual entrepreneur					
412	1 A B 8 2 8	- from non-profit institutions serving households					
413	1 A B 8 2 9	- from non-residents					
414	1 A B 8 3	Suspense items					
415	1 A B 8 4	Redeemed share notes of cooperatives					
416	1 A B 8 5	Other					
417	1 A B 8 6	Loss of value and valuation difference of other accrued balances and other assets					
418	1 A B 9	**Own assets (419+...+439)**	Σ				
419	1 A B 9 1 1 1	Own debt securities issued on domestic market					
420	1 A B 9 1 1 2	Own debt securities issued abroad					
421	1 A B 9 1 2	Own shares					
422	1 A B 9 1 3	Other own assets (inventories)					
423	1 A B 9 2 1	Assets taken over					
424	1 A B 9 2 2	Loss of value of assets taken over and inventories					
425	1 A B 9 3 1	Intangible goods - rights to immovables					
426	1 A B 9 3 2	Intangible goods - software					
427	1 A B 9 3 3	Intangible goods - other					
428	1 A B 9 3 4	Value adjustments of intangible goods					
429	1 A B 9 4 1	Tangible assets for financial and investment services - lease right of accommodation					
430	1 A B 9 4 2	Tangible assets for financial and investment services - rights of property value linked to real estate					
431	1 A B 9 4 3	Tangible assets for financial and investment services - immovables					
432	1 A B 9 4 4	Tangible assets for financial and investment services - technical equipment, machinery and furnishings					
433	1 A B 9 4 5	Tangible assets for financial and investment services - construction and advances paid for construction					
434	1 A B 9 4 6	Value adjustment of tangible assets for financial and investment services					
435	1 A B 9 5 1	Tangible assets not for financial and investment services - rights to immovable linked to real estate					
436	1 A B 9 5 2	Tangible assets not for financial and investment services - immovables					
437	1 A B 9 5 3	Tangible assets not for financial and investment services - technical equipment, machinery and					
438	1 A B 9 5 4	Tangible assets not for financial and investment services - construction and advances paid for					
439	1 A B 9 5 5	Value adjustment of tangible assets not for financial and investment services					

*/ Ez a táblaformátum valamennyi felügyeleti mérleg változat (MNB adatgyűjtés azonosító: F01, F03, F08, F09, F14) esetében azonos.   1.AB. Eszköz (bruttó)

MNB No.	Description	HUF a	Euro b	Other foreign currencies c	Total d	Modified
440	**Total liabilities** **(441+559+580+632+650+668+709+722+727)** Σ					
441	**Deposits (442+...+558)** Σ					
442	Deposits of central government - short-term					
443	Deposits of central government - long-term - with a maturity of not more than 2 years					
444	Deposits of central government - long-term - maturing over 2 years					
445	Central government - liabilities from repo transactions					
446	Central government - liabilities from other authentic repurchase agreements					
447	Local governments - sight and current account deposits					
448	Deposits with agreed maturity of local governments - short-term					
449	Deposits with agreed maturity of local governments - long-term - with a maturity of not more than 2 years					
450	Deposits with agreed maturity of local governments - long-term - maturing over 2 years					
451	Local governments - liabilities from repo transactions					
452	Local governments - liabilities from other authentic repurchase agreements					
453	Other financial intermediaries - Financial and investment enterprises - sight and current account deposits					
454	Other financial intermediaries - Financial and investment enterprises - deposits with agreed maturity- short-term					
455	Other financial intermediaries - Financial and investment enterprises - deposits with agreed maturity- long-term - with a maturity of not more than 2 years					
456	Other financial intermediaries - Financial and investment enterprises - deposits with agreed maturity - long-term - maturing over 2 years					
457	Other financial intermediaries - Financial and investment enterprises - liabilities from repo transactions					
458	Other financial intermediaries - Financial and investment enterprises - liabilities from other authentic repurchase agreements					
459	Other financial intermediaries - Other institutions - sight and current account deposits					
460	Other financial intermediaries - Other institutions - deposits with agreed maturity - short-term					
461	Other financial intermediaries - Other institutions - deposits with agreed maturity - long-term - with a maturity of not more than 2 years					
462	Other financial intermediaries - Other institutions - deposits with agreed maturity - long-term - maturing over 2 years					
463	Other financial intermediaries - Other institutions - liabilities from repo transactions					
464	Other financial intermediaries - Other institutions - liabilities from other authentic repurchase agreements					
465	Financial auxiliaries - Financial and investment enterprises - sight and current account deposits					
466	Financial auxiliaries - Financial and investment enterprises - deposits with agreed maturity- short-term					
467	Financial auxiliaries - Financial and investment enterprises - deposits with agreed maturity- long-term - with a maturity of not more than 2 years					
468	Financial auxiliaries - Financial and investment enterprises - deposits with agreed maturity - long-term - maturing over 2 years					
469	Financial auxiliaries - Financial and investment enterprises - liabilities from repo transactions					
470	Financial auxiliaries - Financial and investment enterprises - liabilities from other authentic repurchase agreements					
471	Financial auxiliaries - Other institutions - sight and current account deposits					
472	Financial auxiliaries - Other institutions - deposits with agreed maturity - short-term					

HM-1-00

*/ Ez a táblaformátum valamennyi felügyeleti mérleg változat (MNB adatgyűjtés azonosító: F01, F03, F08, F09, F14) esetében azonos Forrás

		HFSA code **1. B.** MNB data collection	Reference period identification number*	Reporting institution Reporting institution's code	Report date YYYY / MM / DD	Document type (E,M,N)

		F		**2**	**0**	**0**																

MNB No.	Description	HUF a	Euro b	Other foreign currencies c	Total d	Modified
473	Financial auxiliaries - Other institutions - deposits with agreed maturity - long-term - with a maturity of not more than 2 years					
474	Financial auxiliaries - Other institutions - deposits with agreed maturity - long-term - maturing over 2 years					
475	Financial auxiliaries - Other institutions - liabilities from repo transactions					
476	Financial auxiliaries - Other institutions - liabilities from other authentic repurchase agreements					
477	Insurance corporations and pension funds - sight and current account deposits					
478	Insurance corporations and pension funds - deposits with agreed maturity - short-term					
479	Insurance corporations and pension funds - deposits with agreed maturity - long-term - with a maturity of not more than 2 years					
480	Insurance corporations and pension funds - deposits with agreed maturity - long-term - maturing over 2 years					
481	Insurance corporations and pension funds - liabilities from repo transactions					
482	Insurance corporations and pension funds - liabilities from other authentic repurchase agreements					
483	Associated enterprises - sight and current account deposits					
484	Associated enterprises - deposits with agreed maturity - short-term					
485	Associated enterprises - deposits with agreed maturity - long-term - with a maturity of not more than 2 years					
486	Associated enterprises - deposits with agreed maturity - long-term - maturing over 2 years					
487	Associated enterprises - liabilities from repo transactions					
488	Associated enterprises - liabilities from other authentic repurchase agreements					
489	Non-financial corporations (excl. associated enterprises) - sight and current account deposits					
490	Non-financial corporations (excl. associated enterprises) - deposits with agreed maturity - short-term					
491	Non-financial corporations (excl. associated enterprises) - deposits with agreed maturity - long-term - with a maturity of not more than 2 years					
492	Non-financial corporations (excl. associated enterprises) - deposits with agreed maturity - long-term - maturing over 2 years					
493	Non-financial corporations (excl. associated enterprises) - liabilities from repo transactions					
494	Non-financial corporations (excl. associated enterprises) - liabilities from other authentic repurchase agreements					
495	Households - Individuals - sight and current account deposits					
496	Households - Individuals - deposits with agreed maturity (on account) - short-term					
497	Households - Individuals - deposits with agreed maturity (on account) - long-term - with a maturity of not more than 2 years					
498	Households - Individuals - deposits with agreed maturity (on account) - long-term - maturing over 2 years					
499	Households - Individuals - deposits with agreed maturity (in savings account passbooks) - short-term					
500	Households - Individuals - deposits with agreed maturity (in savings account passbooks) - long-term - with a maturity of not more than 2 years					
501	Households - Individuals - deposits with agreed maturity (in savings account passbooks) - long-term - maturing over 2 years					
502	Households - Individuals - deposits with agreed maturity (i documentary deposits) - short-term					
503	Households - Individuals - deposits with agreed maturity (in documentary deposits) - long-term - with a maturity of not more than 2 years					
504	Households - Individuals - deposits with agreed maturity (in documentary deposits) - long-term - maturing over 2 years					

HM-1-00

*/ Ez a táblaformátum valamennyi felügyeleti mérleg változat (MNB adatgyűjtés azonosító: F01, F03, F08, F09, F14) esetében azonos. Forrás

HFSA code			Reference period			Reporting institution		Report date			Document	
1. B.			identification number*			Reporting institution's code		YYYY / MM / DD			type (E,M,N)	
MNB data collection												
F			2	0	0							

MNB No.	Description	HUF a	Euro b	Other foreign currencies c	Total d		Modified
505	Households - Individuals - deposits for housing purposes - with a maturity of not more than 2 years						
506	Households - Individuals - deposits for housing purposes - maturing over 2 years						
507	Households - Individuals - liabilities from repo transactions						
508	Households - Individuals - liabilities from other authentic repurchase agreements						
509	Households - Sole proprietors - sight and current account deposits						
510	Households - Sole proprietors - deposits with agreed maturity - short-term						
511	Households - Sole proprietors - deposits with agreed maturity - long-term - with a maturity of not more than 2 years						
512	Households - Sole proprietors - deposits with agreed maturity - long-term - maturing over 2 years						
513	Households - Sole proprietors - liabilities from repo transactions						
514	Households - Sole proprietors - liabilities from other authentic repurchase agreements						
515	Non-profit institutions serving households - sight and current account deposits						
516	Deposits with agreed maturity of non-profit institutions serving households - short-term						
517	Deposits with agreed maturity of non-profit institutions serving households - long-term - with a maturity of not more than 2 years						
518	Deposits with agreed maturity of non-profit institutions serving households - long-term - maturing over 2 years						
519	Non-profit institutions serving households - liabilities from repo transactions						
520	Non-profit institutions serving households - liabilities from other authentic repurchase agreements						
521	Documentary deposits that cannot be broken down by sector - short-term						
522	Documentary deposits that cannot be broken down by sector - long-term - with a maturity of not more than 2 years						
523	Documentary deposits that cannot be broken down by sector - long-term - maturing over 2 years						
524	Liabilities to EMU central government - short-term						
525	Liabilities to EMU central government - long-term - with a maturity of not more than 2 years						
526	Liabilities to EMU central government - long-term - maturing over 2 years						
527	Liabilities to EMU central government from repo transactions						
528	EMU other general government - sight and current account deposits						
529	Liabilities to EMU other general government - short-term						
530	Liabilities to EMU other general government - long-term - with a maturity of not more than 2 years						
531	Liabilities to EMU other general government - long-term - maturing over 2 years						
532	Liabilities to EMU other general government from repo transactions						
533	EMU other financial intermediaries and financial auxiliaries - sight and current account deposits						
534	Other liabilities to EMU other financial intermediaries and financial auxiliaries - short-term						
535	Other liabilities to EMU other financial intermediaries and financial auxiliaries - long-term - with a maturity of not more than 2 years						
536	Other liabilities to EMU other financial intermediaries and financial auxiliaries - long-term - maturing over 2 years						
537	Liabilities to EMU other financial intermediaries and financial auxiliaries from repo transactions						
538	EMU insurance corporations and pension funds - sight and current account deposits						
539	Other liabilities to EMU insurance corporations and pension funds - short-term						

HM-1-00

*/ Ez a táblaformátum valamennyi felügyeleti mérleg változat (MNB adatgyűjtés azonosító: F01, F03, F08, F09, F14) esetében azonos. Forrás

HFSA code 1. B.		Reference period identification number*		Reporting institution Reporting institution's code		Report date YYYY / MM / DD		Document type (E,M,N)
MNB data collection								
F			2 0 0					

MNB No.	Description		HUF a	Euro b	Other foreign currencies c	Total d		Modified
540	Other liabilities to EMU insurance corporations and pension funds - long-term - with a maturity of not more than 2 years							
541	Other liabilities to EMU insurance corporations and pension funds - long-term - maturing over 2 years							
542	Liabilities to EMU insurance corporations and pension funds from repo transactions							
543	EMU non-financial corporations - sight and current account deposits							
544	EMU non-financial corporations - deposits with agreed maturity - short-term							
545	EMU non-financial corporations - deposits with agreed maturity - long-term - with a maturity of not more than 2 years							
546	EMU non-financial corporations - deposits with agreed maturity - long-term - maturing over 2 years							
547	Liabilities to EMU non-financial corporations from repo transactions							
548	EMU households and non-profit institutions serving households - sight and current account deposits							
549	EMU households and non-profit institutions serving households - deposits with agreed maturity - short-term							
550	EMU households and non-profit institutions serving households - deposits with agreed maturity - long-term - with a maturity of not more than 2 years							
551	EMU households and non-profit institutions serving households - deposits with agreed maturity - long-term - maturing over 2 years							
552	Liabilities to EMU households and non-profit institutions serving households from repo transactions							
553	Liabilities to EMU residents from other authentic repurchase agreements							
554	Deposits of other non-residents - short-term							
555	Deposits of other non-residents - long-term - with a maturity of not more than 2 years							
556	Deposits of other non-residents - long-term - maturing over 2 years							
557	Liabilities to other non-residents from repo transactions							
558	Liabilities to other non-residents from other authentic repurchase agreements							
559	**Deposits from monetary financial institutions (560+...+579)**	Σ						
560	Loro accounts of resident credit institutions							
561	Deposits with agreed maturity of resident credit institutions - short-term							
562	Deposits with agreed maturity of resident credit institutions - long-term - with a maturity of not more than 2 years							
563	Deposits with agreed maturity of resident credit institutions - long-term - maturing over 2 years							
564	Loro accounts of money market funds							
565	Deposits with agreed maturity of money market funds - short-term							
566	Deposits with agreed maturity of money market funds - long-term - with a maturity of not more than 2 years							
567	Deposits with agreed maturity of money market funds - long-term - maturing over 2 years							
568	Loro accounts of EMU central banks, ECB and MFIs subject to EMU reserve requirements		No fill					
569	Deposits with agreed maturity of EMU central banks, ECB and MFIs subject to EMU reserve requirements - short-term							
570	Deposits with agreed maturity of EMU central banks, ECB and MFIs subject to EMU reserve requirements - long-term - with a maturity of not more than 2 years							
571	Deposits with agreed maturity of EMU central banks, ECB and MFIs subject to EMU reserve requirements - long-term - maturing over 2 years							
572	Loro accounts of other MFIs not subject to EMU reserve requirement							
573	Deposits with agreed maturity of other MFIs not subject to EMU reserve requirement - short-term							

*/ Ez a táblaformátum valamennyi felügyeleti mérleg változat (MNB adatgyűjtés azonosító: F01, F03, F08, F09, F14) esetében azonos Forrás

	HFSA code **1. B.**	Reference period identification number*	Reporting institution Reporting institution's code	Report date YYYY / MM / DD	Document type (E,M,N)
	MNB data collection	F	2 0 0		

MNB No.	Description	HUF a	Euro b	Other foreign currencies c	Total d		Modified
574	Deposits with agreed maturity of other MFIs not subject to EMU reserve requirement - long-term - with a maturity of not more than 2 years						
575	Deposits with agreed maturity of other MFIs not subject to EMU reserve requirement - long-term - maturing over 2 years						
576	Loro account of other non-resident banks						
577	Deposits with agreed maturity of other non-resident banks - short-term						
578	Deposits with agreed maturity of other non-resident banks - long-term - with a maturity of not more than 2 years						
579	Deposits with agreed maturity of other non-resident banks - long-term - maturing over 2 years						
580	**Loans (581+...+631)**	Σ					
581	Loans from the Central Bank - short-term						
582	Loans from the Central Bank - long-term - with a maturity of not more than 2 years						
583	Loans from the Central Bank - long-term - maturing over 2 years						
584	Liabilities to the Central Bank from repo transactions						
585	Loans from credit institutions - short-term						
586	Loans from credit institutions - long-term - with a maturity of not more than 2 years						
587	Loans from credit institutions - long-term - maturing over 2 years						
588	Liabilities to credit institutions from repo transactions						
589	Liabilities to credit institutions from other authentic repurchase agreements						
590	Liabilities to money market funds from repo transactions						
591	Other financial intermediaries - Loans from financial an investment enterprises - short-term						
592	Other financial intermediaries - Loans from financial an investment enterprises - long-term - with a maturity of not more than 2 years						
593	Other financial intermediaries - Loans from financial an investment enterprises - long-term - maturing over 2 years						
594	Other financial intermediaries - Loans from financial an investment enterprises - called - with a notice of not more than 3 months						
595	Other financial intermediaries - Loans drawn from financial and investment enterprises - called - with a notice of over 3 months but not more than 2 years						
596	Other financial intermediaries - Loans from other institutions - short-term						
597	Other financial intermediaries - Loans from other institutions - long-term - with a maturity of not more than 2 years						
598	Other financial intermediaries - Loans from other institutions - long-term - maturing over 2 years						
599	Other financial intermediaries - Loans from other institutions - called - with a notice of not more than 3 months						
600	Other financial intermediaries - Loans from other institutions - called - with a notice of over 3 months but not more than 2 years						
601	Financial auxiliaries - Loans from financial and investment enterprises - short-term						
602	Financial auxiliaries - Loans from financial and investment enterprises - long-term - with a maturity of not more than 2 years						
603	Financial auxiliaries - Loans from financial and investment enterprises - long-term - maturing over 2 years						
604	Financial auxiliaries - Loans from financial and investment enterprises - called - with a notice of not more than 3 months						
605	Financial auxiliaries - Loans from financial and investment enterprises - called - with a notice of over 3 months but not more than 2 years						
606	Financial auxiliaries - Loans from other institutions - short-term						
607	Financial auxiliaries - Loans from other institutions - long-term - with a maturity of not more than 2 years						

HM-1-00

*/ Ez a táblaformátum valamennyi felügyeleti mérleg változat (MNB adatgyűjtés azonosító: F01, F03, F08, F09, F14) esetében azonos. Forrás

HFSA code 1. B. MNB data collection	Reference period identification number*	Reporting institution Reporting institution's code	Report date YYYY / MM / DD	Document type (E,M,N)
F ☐ ☐	2 0 0 ☐ ☐ ☐	☐☐☐☐☐☐☐☐	☐☐☐☐ ☐☐ ☐☐	☐

MNB No.	Description	HUF a	Euro b	Other foreign currencies c	Total d	Modified
608	Financial auxiliaries - Loans from other institutions - long-term - maturing over 2 years					
609	Financial auxiliaries - Loans from other institutions - called - with a notice of not more than 3 months					
610	Financial auxiliaries - Loans from other institutions - called - with a notice of over 3 months but not more than 2 years					
611	Loans from insurance corporations and pension funds - short-term					
612	Loans from other institutions - called - with a maturity of not more than 3 months					
613	Loans from insurance corporations and pension funds - long-term - maturing over 2 years					
614	Loans from insurance corporations and pension funds - called - with a notice of not more than 3 months					
615	Loans from insurance corporations and pension funds - called - with a notice of over 3 months but not more than 2 years					
616	Contributions of members of cooperatives - short-term					
617	Loans from other residents - short-term					
618	Loans from other residents - long-term - with a maturity of not more than 2 years					
619	Loans from other residents - long-term - maturing over 2 years					
620	Loans from other residents - called - with a notice of not more than 3 months					
621	Loans from other residents - called - with a notice of over 3 months but not more than 2 years					
622	Loans from EMU central banks, the ECB and MFIs subject to EMU reserve requirements - short-term					
623	Loans from EMU central banks, the ECB and MFIs subject to EMU reserve requirements - long-term - with a maturity of not more than 2 years					
624	Loans from EMU central banks, the ECB and MFIs subject to EMU reserve requirements - long-term - maturing over 2 years					
625	Liabilities from EMU central banks, the ECB and MFIs subject to EMU reserve requirements from repo transactions					
626	Liabilities from EMU central banks, the ECB and MFIs subject to EMU reserve requirements from authentic repurchase agreements					
627	Loans from EMU central banks, the ECB and MFIs subject to EMU reserve requirements - called - with a notice of not more than 3 months					
628	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					
629	Loans from other MFIs not subject to EMU reserve requirements - short-term					
630	Loans from other MFIs not subject to EMU reserve requirements - long-term - with a maturity of not more than 2 years					
631	Loans from other MFIs not subject to EMU reserve requirements - long-term - maturing over 2 years					
632	Liabilities to other MFIs not subject to EMU reserve requirements from repo transactions					
633	Liabilities to other MFIs not subject to EMU reserve requirements from other authentic repurchase agreements					
634	Loans from other MFIs not subject to EMU reserve requirements - called - with a notice of not more than 3 months					
635	Loans from other MFIs not subject to EMU reserve requirements - called - with a notice of over 3 months but not more than 2 years					
636	Other liabilities to other EMU sectors - short-term					
637	Other liabilities to other EMU sectors - long-term - with a maturity of not more than 2 years					
638	Other liabilities to other EMU sectors - long-term - maturing over 2 years					
639	Other liabilities to other EMU sectors - called loan - with a notice of not more than 3 months					
640	Other liabilities to other EMU sectors - called loan - with a notice of over 3 months but not more than 2 years					

HM-1-00

*/ Ez a táblaformátum valamennyi felügyeleti mérleg változat (MNB adatgyűjtés azonosító: F01, F03, F08, F09, F14) esetében azonos.Forrás

HFSA code					Reporting institution				
1. B.		Reference period					Report date YYYY / MM / DD		Document type (E,M,N)
MNB data collection		identification number*			Reporting institution's code				
F			2 0 0						

MNB No.	Description		HUF a	Euro b	Other foreign currencies c	Total d		Modified
641	Loans from other non-resident banks - short-term							
642	Loans from other non-resident banks - long-term - with a maturity of not more than 2 years							
643	Loans from other non-resident banks - long-term - maturing over 2 years							
644	Loans from other non-resident banks - called - with a notice of not more than 3 months							
645	Loans from other non-resident banks - called - with a notice of over 3 months but not more than 2 years							
646	Liabilities to other international institutions and non-resident governments - short-term							
647	Liabilities to other international institutions and non-resident governments - long-term - with a maturity of not more than 2 years							
648	Liabilities to other international institutions and non-resident governments - long-term - maturing over 2 years							
649	Liabilities to other international institutions and non-resident governments - called loans - with a notice of not more than 3 months							
650	Liabilities to other international institutions and non-resident governments - called loans - with a notice of over 3 months but not more than 2 years							
651	Other liabilities to other non-residents - short-term							
652	Other liabilities to other non-residents - long-term - with a maturity of not more than 2 years							
653	Other liabilities to other non-residents - long-term - maturing over 2 years							
654	Other liabilities to other non-residents - called loans - with a notice of not more than 3 months							
655	Other liabilities to other non-residents - called loans - with a notice of over 3 months but not more than 2 years							
656	**Debt securities issued (657+...+673)**	Σ						
657	Bonds - short-term							
658	Bonds - long-term - with a maturity of not more than 2 years							
659	Bonds - long-term - maturing over 2 years							
660	Convertible bonds - with a maturity of not more than 2 years							
661	Convertible bonds - maturing over 2 years							
662	Certificates of deposit - short-term							
663	Certificates of deposit - long-term - with a maturity of not more than 2 years							
664	Certificates of deposit - long-term - maturing over 2 years							
665	Other debt securities - short-term							
666	Other debt securities - long-term - with a maturity of not more than 2 years							
667	Other debt securities - long-term - maturing over 2 years							
668	PRIVATELY placed debt securities - short-term							
669	PRIVATELY placed debt securities - long-term - with a maturity of not more than 2 years							
670	PRIVATELY placed debt securities - long-term - maturing over 2 years							
671	Securities issued abroad - short-term							
672	Securities issued abroad - long-term - with a maturity of not more than 2 years							
673	Securities issued abroad - long-term - maturing over 2 years							
674	**Accrued interest payable (675+...+691)**	Σ						
675	- to central government							
676	- to local governments							
677	- to Central Bank							
678	- to credit institutions							
679	- to money market funds							
680	- to other financial intermediaries - financial and investment enterprises							
681	- to other financial intermediaries - other institutions							
682	- to financial auxiliaries - financial and investment enterprises							
683	- to financial auxiliaries - other institutions							

HM-1-00

*/ Ez a táblaformátum valamennyi felügyeleti mérleg változat (MNB adatgyűjtés azonosító: F01, F03, F08, F09, F14) esetében azonos. Forrás

HFSA code 1. B.	Reference period identification number*	Reporting institution / Reporting institution's code	Report date YYYY / MM / DD	Document type (E,M,N)
MNB data collection F	2 0 0			

MNB No.	Description		HUF a	Euro b	Other foreign currencies c	Total d	Modified
684	- to insurance corporations and pension funds						
685	- to non-financial corporations						
686	- to households - individuals						
687	- to households - sole proprietors						
688	- to non-profit institutions serving households						
689	- to non-residents						
690	- to certificates of deposit that cannot be broken down by sector						
691	- to debt securities that cannot be broken down by sector						
692	**Other accrued balances (693+694+695+712+713+732)**	Σ					
693	Items in transit						
694	Suspense items						
695	Liabilities from investment services (696+…+712)	Σ					
696	- to central government						
697	- to local governments						
698	- to social security						
699	- to Central Bank						
700	- to credit institutions						
701	- to money market funds						
702	- to other financial intermediaries - financial and investment enterprises						
703	- to other financial intermediaries - other institutions						
704	- to financial auxiliaries - financial and investment enterprises						
705	- to financial auxiliaries - Other institutions						
706	- to insurance corporations and pension funds						
707	- to non-financial corporations						
708	- to households - individuals						
709	- to households - sole proprietors						
710	- to non-profit institutions serving households						
711	- to non-residents						
712	Liquid assets disbursed by the state for re-lending						
713	Other accrued balances (714+…+731)	Σ					
714	- with central government						
715	- with local governments						
716	- with social security						
717	- with Central Bank						
718	- with credit institutions						
719	- with money market funds						
720	- with other financial intermediaries - financial and investment enterprises						
721	- with other financial intermediaries - other institutions						
722	- with financial auxiliaries - financial and investment enterprises						
723	- with financial auxiliaries - other institutions						
724	- with insurance corporations and pension funds						
725	- with non-financial corporations						
726	- with households - individuals						
727	- with households - sole proprietors						
728	- with non-profit institutions serving households						
729	- with non-residents						
730	- accrued expenses that cannot be broken down by sector						
731	Accrued expenses for operating expenditures						
732	Others						
733	**Subordinated liabilities and participations (734+…+745)**	Σ					
734	Subordinated loan capital received from residents - eligible for regulatory capital/own funds						
735	Subordinated loan capital received from residents - NOT eligible for regulatory capital/own funds						
736	Supplementary subordinated loan capital received from residents						

HM-1-00

*/ Ez a táblaformátum valamennyi felügyeleti mérleg változat (MNB adatgyűjtés azonosító: F01, F03, F08, F09, F14) esetében azonos Forrás

HFSA code **1. B.** MNB data collection	Reference period identification number*	Reporting institution Reporting institution's code	Report date YYYY / MM / DD	Document type (E,M,N)
F ☐ ☐	**2 0 0** ☐ ☐	☐☐☐☐☐☐☐	☐☐☐☐ ☐☐ ☐☐	☐

MNB No.	Description		HUF a	Euro b	Other foreign currencies c	Total d	Modified
737	Subordinated loan capital received from non-residents - eligible for regulatory capital/own funds						
738	Subordinated loan capital received from non-residents - NOT eligible for regulatory capital/own funds						
739	Supplementary subordinated loan capital received from non-residents						
740	Share notes and contribution notes of cooperatives						
741	Other participations of cooperatives						
742	Property liabilities to resident owners						
743	Property liabilities to non-resident owners						
744	Other subordinated liabilities – to residents						
745	Other subordinated liabilities – to non-residents						
746	**Provisions (747+...+750)**	Σ					
747	For suspense and future liabilities						
748	General risk provisions						
749	Balancing provision of building societies						
750	Other provisions						
751	**Equity (752+...+762)**	Σ					
752	Subscribed capital						
753	Subscribed but unpaid capital						
754	Capital reserve - agio						
755	Capital reserve - other						
756	Accumulated profit reserve – for previous years						
757	Accumulated profit reserve – from previous year not yet approved by general meeting						
758	Accumulated profit reserve - other						
759	Tied-up provisions						
760	Valuation reserve						
761	General reserve						
762	Balance sheet profit/loss (interim profit)						

HM-1-00

*/ Ez a táblaformátum valamennyi felügyeleti mérleg változat (MNB adatgyűjtés azonosító: F01, F03, F08, F09, F14) esetében azonos Forrás

M E M O R A N D U M   I T E M S   1

02 table   Banks, specialized credit institutions: millions of HUF without decimals, co-op. credit inst.: millions of HUF with 3 decimals

MNB code	HFSA line code	Description	HUF	Euro b	Other foreign currencies c	Total d	Modified
001	1 C 1 1	**Collaterals, securities (total value) (2+...+12)** Σ					
002	1 C 1 1 1	Cash collateral					
003	1 C 1 1 2	Bank guarantees and sureties					
004	1 C 1 1 3 1	Central budget guarantees					
005	1 C 1 1 3 2	Other guarantees of the state or state-owned organization					
006	1 C 1 1 4 1	Securities - shares					
007	1 C 1 1 4 2	Securities - other securities					
008	1 C 1 1 5 1	Assignment of sales					
009	1 C 1 1 5 2	Assignment of other receivables					
010	1 C 1 1 6	Pledged inventories					
011	1 C 1 1 7	Mortgages					
012	1 C 1 1 8	Other					
013	1 C 1 2	**Collaterals, securities (up to the value of the claims) (14+…+24)** Σ					
014	1 C 1 2 1	Financial collateral					
015	1 C 1 2 2	Bank guarantees and sureties					
016	1 C 1 2 3 1	Central budget guarantees					
017	1 C 1 2 3 2	Other guarantees of the state or state-owned organization					
018	1 C 1 2 4 1	Securities - shares					
019	1 C 1 2 4 2	Securities - other securities					
020	1 C 1 2 5 1	Assignment of sales					
021	1 C 1 2 5 2	Assignment of other receivables					
022	1 C 1 2 6	Pledged inventories					
023	1 C 1 2 7	Mortgages					
024	1 C 1 2 8	Other					
025	1 C 1 3	**Value of claims covered with comfort letter**					
026	1 C 2 1	**Lombard loans at gross book value (27+28+29)** Σ					
027	1 C 2 1 1	Covered with shares					
028	1 C 2 1 2	Covered with government papers					
029	1 C 2 1 3	Covered with other securities					
030	1 C 2 2	**Lombard loans at net book value (31+32+33)** Σ					
031	1 C 2 2 1	Covered with shares					
032	1 C 2 2 2	Covered with government papers					
033	1 C 2 2 3	Covered with other securities					
034	1 C 3	**Interests, interest type commissions in suspense (35+...+38)** Σ					
035	1 C 3 1	Vis-à-vis non-financial corporations					
036	1 C 3 2	Vis-à-vis households - individuals					
037	1 C 3 3	Vis-à-vis Households - sole proprietors					
038	1 C 3 4	Vis-à-vis other sectors					
039	1 C 4 1	**Total matured loans at gross book value**					
040	1 C 4 2	**Total matured loans at net book value**					
041	1 C 5 1	**Total claims written off (from January 1 to the end of the reference month) at gross book value** Σ					
042	1 C 5 1 1	Non-financial corporations - loans					
043	1 C 5 1 2	Non-financial corporations - other claims					

HM-1-01

*/ Ez a táblaformátum valamennyi felügyeleti mérleg változat (MNB adatgyűjtés azonosító: F01, F03, F08, F09, F14) esetén érvényes. Tájékoztató 1.

M E M O R A N D U M   I T E M S   1

02 table
Banks, specialized credit institutions: millions of HUF without decimals, co-op. credit inst.: millions of HUF with 3 decimals

MNB code	HFSA line code	Description	HUF	Euro b	Other foreign currencies c	Total d	Modified
044	1 C 5 1 3 1	Households - individuals					
045	1 C 5 1 3 2	Households - sole proprietors					
046	1 C 5 1 4 1	Non-residents - loans					
047	1 C 5 1 4 2	Non-residents - other claims					
048	1 C 5 1 5 1	Other sectors - loans					
049	1 C 5 1 5 2	Other sectors - other claims					
050	1 C 5 1 6	Interest receivables written off					
051	1 C 5 2	**Total claims written off (from January 1 to the end of the reference month) at net book value** Σ					
052	1 C 5 2 1	Non-financial corporations - loans					
053	1 C 5 2 2	Households - sole proprietors					
054	1 C 5 2 3 1	Non-financial corporations - other claims					
055	1 C 5 2 3 2	Households - individuals					
056	1 C 5 2 4 1	Non-residents - loans					
057	1 C 5 2 4 2	Non-residents - other claims					
058	1 C 5 2 5 1	Other sectors - loans					
059	1 C 5 2 5 2	Other sectors - other claims					
060	1 C 5 3	**Total claims sold finally (from January 1 to the end of the reference month) at gross book value (61+...+69)** Σ					
061	1 C 5 3 1	Non-financial corporations - loans					
062	1 C 5 3 2	Non-financial corporations - other claims					
063	1 C 5 3 3 1	Households - individuals					
064	1 C 5 3 3 2	Households - sole proprietors					
065	1 C 5 3 4 1	Non-residents - loans					
066	1 C 5 3 4 2	Non-residents - other claims					
067	1 C 5 3 5 1	Other sectors - loans					
068	1 C 5 3 5 2	Other sectors - other claims					
069	1 C 5 3 6	Interest receivables finally sold					
070	1 C 5 4	**Total claims sold finally (from January 1 to the end of the reference month) at net book value (71+...+78)** Σ					
071	1 C 5 4 1	Non-financial corporations - loans					
072	1 C 5 4 2	Non-financial corporations - other claims					
073	1 C 5 4 3 1	Households - individuals					
074	1 C 5 4 3 2	Households - sole proprietors					
075	1 C 5 4 4 1	Non-residents - loans					
076	1 C 5 4 4 2	Non-residents - other claims					
077	1 C 5 4 5 1	Other sectors - loans					
078	1 C 5 4 5 2	Other sectors - other claims					
079	1 C 5 5	**Total claims sold finally (from January 1 to the end of the reference month) at selling value (80+...+88)** Σ					
080	1 C 5 5 1	Non-financial corporations - loans					
081	1 C 5 5 2	Non-financial corporations - other claims					
082	1 C 5 5 3 1	Households - individuals					
083	1 C 5 5 3 2	Households - sole proprietors					
084	1 C 5 5 4 1	Non-residents - loans					
085	1 C 5 5 4 2	Non-residents - other claims					

HM-1-01

*/ Ez a táblaformátum valamennyi felügyeleti mérleg változat (MNB adatgyűjtés azonosító: F01, F03, F08, F09, F14) esetében. Kitöltési Tájékoztató 1.

HFSA code		Reference period	Reporting institution		Report date	Document
1. C.					YYYY / MM / DD	type (E,M,N)
MNB data collection identification number*			Reporting institution's code			
F □ □	2 0 0 □ □		□□□□□□		□□□□ □□ □□	□

M E M O R A N D U M   I T E M S   1

02 table — Banks, specialized credit institutions: millions of HUF without decimals, co-op. credit inst.: millions of HUF with 3 decimals

MNB code	HFSA line code	Description	HUF	Euro b	Other foreign currencies c	Total d	Modified
086	1 C 5 5 5 5 1	Other sectors - loans					
087	1 C 5 5 5 5 2	Other sectors - other claims					
088	1 C 5 5 6	Interest receivables finally sold					
089	1 C 5 6 1	Total claims sold finally to own participation (from January 1 to the end of the reference month) at gross book value					
090	1 C 5 6 2	Total claims sold finally to own participation (from January 1 to the end of the reference month) at net					
091	1 C 5 6 3	Total claims sold finally to own participation (from January 1 to the end of the reference month) at selling					
092	1 C 5 7	**Amount of loans finally securitized/sold to non MFI residents and non-residents from loans extended to non-MFIs and non-general government sectors during the month - at gross book value**					
093	1 C 6	**Own debt securities issued on domestic market - breakdown by owners (94+...+99)** Σ					
094	1 C 6 1	Non-financial corporations					
095	1 C 6 2 1	Households - individuals					
096	1 C 6 2 2	Households - sole proprietors					
097	1 C 6 3	Other domestic sectors					
098	1 C 6 4 1	EMU member countries					
99	1 C 6 4 2	Other non-residents					
100	1 C 6 5	Not classifiable by sector					
101	1 C 6 6	**Own NON-NEGOTIABLE debt securities issued on domestic market**					
102	1 C 6 6 1 1	Own non-negotiable debt securities - owned by central government - with a maturity of not more than 2 years					
103	1 C 6 6 1 2	Own non-negotiable debt securities - owned by central government - maturing over 2 years					
104	1 C 6 6 2 1	Own non-negotiable debt securities - owned by local governments - with a maturity of not more than 2 years					
105	1 C 6 6 2 2	Own non-negotiable debt securities - owned by local governments - maturing over 2 years					
106	1 C 6 6 3 1	Own non-negotiable debt securities - owned by resident monetary financial institutions - with a maturity of not more than 2 years					
107	1 C 6 6 3 2	Own non-negotiable debt securities - owned by resident monetary financial institutions - maturing over 2 years					
108	1 C 6 6 4 1	Own non-negotiable debt securities - owned by other financial intermediaries, financial auxiliaries, insurance corporations and pension funds - with a maturity of not more than 2 years					
109	1 C 6 6 4 2	Own non-negotiable debt securities - owned by other financial intermediaries, financial auxiliaries, insurance corporations and pension funds - maturing over 2 years					
110	1 C 6 6 5 1	Own non-negotiable debt securities - non-financial corporations - with a maturity of not more than 2 years					
111	1 C 6 6 5 2	Own non-negotiable debt securities - non-financial corporations - maturing over 2 years					
112	1 C 6 6 6 1	Own non-negotiable debt securities - households - with a maturity of not more than 2 years					
113	1 C 6 6 6 2	Own non-negotiable debt securities - households - maturing over 2 years					
114	1 C 6 6 7 1	Own non-negotiable debt securities - non-profit institutions serving households - with a maturity of not more than 2 years					
115	1 C 6 6 7 2	Own non-negotiable debt securities - non-profit institutions serving households - maturing over 2 years					
116	1 C 6 7	**Non-negotiable debt securities owned by the credit institution**					

HM-1-01

*/ Ez a táblaformátum valamennyi felügyeleti mérleg változat (MNB adatgyűjtés azonosító: F01, F03, F08, F09, F14) esetén. Kitöltési Tájékoztató 1.

M E M O R A N D U M   I T E M S   1

02 table
Banks, specialized credit institutions: millions of HUF without decimals, co-op. credit inst.: millions of HUF with 3 decimals

MNB code	HFSA line code	Description	HUF	Euro b	Other foreign currencies c	Total d	Modified
117	1 C 6 7 1 1	Non-negotiable securities issued by non-financial corporations, at gross value - with a maturity of not more than 5 years					
118	1 C 6 7 1 2	Non-negotiable securities issued by non-financial corporations, at gross value - maturing over 5 years					
119	1 C 6 7 2 1	Non-negotiable securities issued by other financial intermediaries, financial auxiliaries, insurance corporations, at gross value - with a maturity of not more than 5 years					
120	1 C 6 7 2 2	Non-negotiable securities issued by other financial intermediaries, financial auxiliaries, insurance corporations, at gross value - maturing over 5 years					
121	1 C 6 8	**Total debt securities issued abroad (122+…+125)**					
122	1 C 6 8 1 1	Residents					
123	1 C 6 8 1 2	EMU member countries					
124	1 C 6 8 1 3	Other non-residents					
125	1 C 6 8 1 4	Not classifiable by sector					
126	1 C 6 8 2 1	Own privately issued debt securities - short term					
127	1 C 6 8 2 2	Own privately issued debt securities - long term - maturing not over 2 years					
128	1 C 6 8 2 3	Own privately issued debt securities - long term - maturing over 2 years					
129	1 C 7	**Other memorandum items**					
130	1 C 7 1	Employer's and local subsidies					
131	1 C 7 2 1	Prompt loans under contracts with building societies, at gross book value					
132	1 C 7 2 2	Prompt loans under contracts with building societies, at net book value					
133	1 C 7 3 1	Tax payable (accrued from January 1 to the end of the reference month)					
134	1 C 7 3 2	Tax payment difference (accrued from January 1 to the end of the reference month)					
135	1 C 7 4 1	Other prepaid expenses and deferred charges (from 1AB81)					
136	1 C 7 4 2	Other accruals and deferred income (from 1B65)					
137	1 C 7 4 3	Accruals due to derivative transactions from accrued interest receivable					
138	1 C 7 4 4	Accruals due to derivative transactions from accrued interest payable					
139	1 C 7 5 1	Off-balance sheet receivables related to fictitious repurchase agreements					
140	1 C 7 5 2 1	Off-balance sheet receivables related to fictitious repurchase agreements at book value					
141	1 C 7 5 2 2	Off-balance sheet receivables related to fictitious repurchase agreements at net value, reduced with provisions					
142	1 C 7 6 1	Founder's contribution to unregistered enterprise (net value)					
143	1 C 7 6 2	Subordinated and supplementary subordinated loan capital from non-resident owner (from 1B73-74)					
144	1 C 7 7 1	Claims in the form of debt securities (net value)					
145	1 C 7 7 2	Old social security bond (net value)					
146	1 C 7 7 3	Own shares repurchased at nominal value					
147	1 C 7 8 1 1 1	Loans extended for office and shopping center building at gross book value - with a maturity of not more than 5 years					
148	1 C 7 8 1 1 2	Loans extended for office and shopping center building at gross book value - maturing over 5 years					
149	1 C 7 8 1 2 1	Loans extended for office and shopping center building at net book value - with a maturity of not more than 5 years					
150	1 C 7 8 1 2 2	Loans extended for office and shopping center building at net book value - maturing over 5 years					

HM-1-01

*/ Ez a táblaformátum valamennyi felügyeleti mérleg változat (MNB adatgyűjtés azonosító: F01, F03, F08, F09, F14) esetében Tájékoztató 1.

HFSA code 1. C.	Reference period	Reporting institution	Report date	Document
MNB data collection	identification number*	Reporting institution's code	YYYY / MM / DD	type (E,M,N)
F	2 0 0			

M E M O R A N D U M   I T E M S   1

02 table
Banks, specialized credit institutions: millions of HUF without decimals, co-op. credit inst.: millions of HUF with 3 decimals

MNB code	HFSA line code	Description	HUF	Euro b	Other foreign currencies c	Total d		Modified
151	1 C 7 8 2 1	Mortgage loans to individuals for housing						
152	1 C 7 8 2 2	Mortgage loans to individuals for other purposes						
153	1 C 7 9 1	Total sight savings deposits						
154	1 C 7 9 2	Anonymous deposits, total (without documentary deposits)						
155	1 C 7 9 3	Anonymous documentary deposits, total						
156	1 C 7 9 4	Anonymous certificates of deposit, total						
157	1 C 7 9 5 1	Central government - sight and current account deposits						
158	1 C 7 9 5 2	EMU central government - sight and current account deposits						
159	1 C 7 9 5 3	Other non-residents - not incl. banks - sight and current account deposits						
160	1 C 7 9 6 1	Financial derivatives on asset side						
161	1 C 7 9 6 2	Financial derivatives on liabilities side						
162	1 C 8 1	**Shares and other equity from foreign investments at net value (163+...+167)** Σ						
163	1 C 8 1 1	- From shares for trade of non-residents - credit institutions						
164	1 C 8 1 2	- From shares for trade of non-residents - PBB enterprises						
165	1 C 8 1 3	- From shares for investment and participations in non-residents - credit institutions						
166	1 C 8 1 4	- From shares for investment and participations in non-residents - PBB enterprises						
167	1 C 8 1 5	- From participations in non-residents - associated corporations						
168	1 C 8 2	**Subordinated loan capital to non-residents at net value (169+...+173)** Σ						
169	1 C 8 2 1	- To credit institutions						
170	1 C 8 2 2	- To financial corporations						
171	1 C 8 2 3	- To investment enterprises						
172	1 C 8 2 4	- To insurance corporations						
173	1 C 8 2 5	- To others						

HM-1-01

*/ Ez a táblaformátum valamennyi felügyeleti mérleg változat (MNB adatgyűjtés azonosító: F01, F03, F08, F09, F14) esetében azonos. Kitöltési útmutató 1.

HFSA code **1. D.**	Reference period	Reporting institution	Report date YYYY / MM / DD	Document type (E,M,N)
MNB data collection identification number*		Reporting institution's code		
F □ □	2 0 0 □ □	□ □ □ □ □ □ □ □	□ □ □ □ □ □ □ □	□

ASSETS SOLD
with deferred payment or repurchasing obligation

03 table   ized credit institutions: millions of HUF without decimals, coop. credit inst.: millions of HUF with 3 decimals

MNB code	HFSA line code	Description	Repurchase obligation a	Deferred and repurchased b	Deferred payment c	Modified
001	1 D 1	**At book value (2+...+5)** Σ				
002	1 D 1 1	Own assets				
003	1 D 1 2	Receivables				
004	1 D 1 3	Securities				
005	1 D 1 4	Investments				
006	1 D 2	**At selling value (7+...+10)** Σ				
007	1 D 2 1	Own assets				
008	1 D 2 2	Receivables				
009	1 D 2 3	Securities				
010	1 D 2 4	Investments				
011	1 D 3	**At repurchase value (12+...15)** Σ				
012	1 D 3 1	Own assets				
013	1 D 3 2	Receivables				
014	1 D 3 3	Securities				
015	1 D 3 4	Investments				

HM-1-00

*/ Ez a táblaformátum valamennyi felügyeleti mérleg változat (MNB adatgyűjtés azonosító: F01, F03, F08, F09, F14) esetben azonos.   1.D. Eladott eszköz

DATA REQUIRED FOR THE CALCULATION OF TRANSACTIONS

04 table   Banks, specialized credit institutions: millions of HUF without decimals, coop. credit inst.: millions of HUF with 3 decimals

MNB code	HFSA line code	Description	HUF a	Euro b	Other foreign currencies c	Total d	Modified
001	1 E 0	**Assets**					
002	1 E 1	Loans written off (3+…+17) Σ					
003	1 E 1 1	Loans to monetary financial institutions					
004	1 E 1 2 1	Loans to other financial intermediaries and financial auxiliaries					
005	1 E 1 2 2	Loans to insurance corporations and pension funds					
006	1 E 1 3	Loans to non-financial corporations					
007	1 E 1 4 1	Loans to households and non-profit institutions serving households - consumer credit					
008	1 E 1 4 2	Loans to households and non-profit institutions serving households - lending for house purchase					
009	1 E 1 4 3	Loans to households and non-profit institutions serving households - other loans					
010	1 E 1 5 1	Loans to EMU monetary financial institutions					
011	1 E 1 5 2	Loans to EMU other financial intermediaries and financial auxiliaries					
012	1 E 1 5 3	Loans to EMU insurance corporations and pension funds					
013	1 E 1 5 4	Loans to EMU non-financial corporations					
014	1 E 1 5 5 1	Loans to EMU households and non-profit institutions serving households - consumer credit					
015	1 E 1 5 5 2	Loans to EMU households and non-profit institutions serving households - lending for house purchase					
016	1 E 1 5 5 3	Loans to EMU households and non-profit institutions serving households - other loans					
017	1 E 1 5 6	Loans to other non-residents					
018	1 E 2 1	Price changes of government securities with a maturity of not more than 2 years					
019	1 E 2 2	Price changes of securities other than shares with a maturity of over 2 years (20+…+28) Σ					
020	1 E 2 2 1	Security of monetary financial institutions					
021	1 E 2 2 2	Security of general government					
022	1 E 2 2 3	Security of non-financial corporations					
023	1 E 2 2 4	Security of other financial corporations					
024	1 E 2 2 5	Security of other resident sectors					
025	1 E 2 2 6 1	Security of EMU monetary financial institutions					
026	1 E 2 2 6 2	Security of EMU general government					
027	1 E 2 2 6 3	Security of other EMU sectors					
028	1 E 2 2 4	Security of other non-residents					

HM-1-00

DATA REQUIRED FOR THE CALCULATION OF TRANSACTIONS

04 table   Banks, specialized credit institutions: millions of HUF without decimals, coop. credit inst.: millions of HUF with 3 decimals

MNB code	HFSA line code	Description	HUF a	Euro b	Other foreign currencies c	Total d	Modified
029	1 E 3	Price changes of shares and other equity (30+…+36) Σ					
030	1 E 3 1	Monetary financial institutions					
031	1 E 3 2	Non-financial corporations					
032	1 E 3 3	Other financial corporations					
033	1 E 3 4	Other resident sectors					
034	1 E 3 5 1	EMU monetary financial institutions					
035	1 E 3 5 2	Other EMU sectors					
036	1 E 3 6	Other non-residents					

HM-1-00

*/ Ez a táblaformátum valamennyi felügyeleti mérleg változat (MNB adatgyűjtés azonosító: F01, F03, F08, F09, F14) tranzakciós tábla

HFSA code		Reporting institution			
1. F.	Reference period		Report date	Document
MNB data collection identification number*		Reporting institution's code	YYYY / MM / DD	type (E,M,N)

HFSA code **1. F.**

MNB data collection identification number* | Reference period

F [ ] [ ] **2 0 0** [ ] [ ]

Reporting institution — Reporting institution's code

Report date YYYY / MM / DD

Document type (E,M,N)

M E M O R A N D U M   I T E M S 2.

05 table — Banks, specialized credit institutions: millions of HUF without decimals, coop. credit inst.: millions of HUF with 3 decimals

MNB code	HFSA line code	Description		HUF a	Euro b	Other foreign currencies c	Total d	Modified
001	1 F 1	**Subordinated liabilities and participations by sector (2+...+33)**	Σ					
002	1 F 1 1 1	- vis-à-vis central government - loans						
003	1 F 1 1 2	- vis-à-vis central government - debt securities						
004	1 F 1 2 1	- vis-à-vis local governments - loans						
005	1 F 1 2 2	- vis-à-vis local governments - debt securities						
006	1 F 1 3 1	- vis-à-vis resident credit institutions - loans						
007	1 F 1 3 2	- vis-à-vis resident credit institutions - debt securities						
008	1 F 1 4 1 1	- vis-à-vis resident money market funds - loans						
009	1 F 1 4 1 2	- vis-à-vis resident money market funds - debt securities						
010	1 F 1 4 2 1	- vis-à-vis other financial intermediaries and financial auxiliaries - loans						
011	1 F 1 4 2 2	- vis-à-vis other financial intermediaries and financial auxiliaries - debt securities						
012	1 F 1 5 1	- vis-à-vis insurance corporations and pension funds - loans						
013	1 F 1 5 2	- vis-à-vis insurance corporations and pension funds - debt securities						
014	1 F 1 6 1	- vis-à-vis non-financial corporations - loans						
015	1 F 1 6 2	- vis-à-vis non-financial corporations - debt securities						
016	1 F 1 7 1	- vis-à-vis households and non-profit institutions serving households - loans						
017	1 F 1 7 2	- vis-à-vis households and non-profit institutions serving households - debt securities						
018	1 F 1 8 1 1	- vis-à-vis EMU MFIs - loans						
019	1 F 1 8 1 2	- vis-à-vis EMU MFIs - debt securities						
020	1 F 1 8 2 1	- vis-à-vis EMU central government - loans						
021	1 F 1 8 2 2	- vis-à-vis EMU central government - debt securities						
022	1 F 1 8 3 1	vis-á-vis other EMU general government - loans						
023	1 F 1 8 3 2	vis-á-vis other EMU general government - debt securities						
024	1 F 1 8 4 1	vis-á-vis EMU other financial intermediaries and financial auxiliaries - loans						
025	1 F 1 8 4 2	vis-á-vis EMU other financial intermediaries and financial auxiliaries - debt securities						
026	1 F 1 8 5 1	vis-á-vis EMU insurance corporations and pension funds - loans						
027	1 F 1 8 5 2	vis-á-vis EMU insurance corporations and pension funds - debt securities						
028	1 F 1 8 6 1	vis-á-vis EMU non-financial corporations - loans						
029	1 F 1 8 6 2	vis-á-vis EMU non-financial corporations - debt securities						
030	1 F 1 8 7 1	vis-á-vis EMU households and non-profit institutions serving households - loans						
031	1 F 1 8 7 2	vis-á-vis EMU households and non-profit institutions serving households - debt securities						
032	1 F 1 8 8 1	- vis-à-vis other non-residents - loans						
033	1 F 1 8 8 2	- vis-à-vis other non-residents - debt securities						
034	1 F 2	**Household mortgage loans based on real estate - at gross value (35+49)**	Σ					
035	1 F 2 1	**SPECIAL mortgage loans (36+46)**	Σ					
036	1 F 2 1 1	Mortgage loans for housing (37+41+42)	Σ					
037	1 F 2 1 1 1 1	Loans for housing with interest subsidy on the liability side (38+39+40)						
038	1 F 2 1 1 1 1 1	- Loans for new apartment purchase/construction						

*/ Ez a táblaformátum valamennyi felügyeleti mérleg változat (MNB adatgyűjtés azonosító: F01, F03, F08, F09, F14) esetében azonos. Tájékoztató 2.

HFSA code	Reference period	Reporting institution	Report date	Document
1. F.				type (E,M,N)
MNB data collection identification number*		Reporting institution's code	YYYY / MM / DD	
F ☐ ☐	2 0 0 ☐ ☐	☐☐☐☐☐☐☐☐	☐☐☐☐ ☐☐ ☐☐	☐

M E M O R A N D U M   I T E M S   2.

05 table — Banks, specialized credit institutions: millions of HUF without decimals, coop. credit inst.: millions of HUF with 3 decimals

MNB code	HFSA line code	Description		HUF a	Euro b	Other foreign currencies c	Total d	Modified
039	1 F 2 1 1 1 1 2	- Loans for purchase of a used apartment						
040	1 F 2 1 1 1 1 3	- Loans for other purposes						
041	1 F 2 1 1 1 2	Loans for housing with supplementary state interest subsidy and interest subsidy on the liability side						
042	1 F 2 1 1 1 3	Loans for housing with market conditions and other housing loans (43+44+45)						
043	1 F 2 1 1 1 3 1	- Loans for new apartment purchase/construction						
044	1 F 2 1 1 1 3 2	- Loans for purchase of a used apartment						
045	1 F 2 1 1 1 3 3	- Loans for other purposes						
046	1 F 2 1 1 2	Mortgage loans for general purposes (47+48)	Σ					
047	1 F 2 1 1 2 1	Loans for real estate purposes						
048	1 F 2 1 1 2 2	Loans for other purposes						
049	1 F 2 1 2	**Mortgage loans OTHER THAN SPECIAL mortgage loans (50+60)**	Σ					
050	1 F 2 1 2 1	Mortgage loans for housing (51+55+56)	Σ					
051	1 F 2 1 2 1 1	Supplementary state interest subsidy (52+53+54)						
052	1 F 2 1 2 1 1 1	- Loans for new apartment purchase/construction						
053	1 F 2 1 2 1 1 2	- Loans for purchase of a used apartment						
054	1 F 2 1 2 1 1 3	- Loans for other purposes						
055	1 F 2 1 2 1 2	Other interest subsidy on the asset side						
056	1 F 2 1 2 1 3	Market interest-bearing and other housing loans (57+58+59)						
057	1 F 2 1 2 1 3 1	- Loans for new apartment purchase/construction						
058	1 F 2 1 2 1 3 2	- Loans for purchase of a used apartment						
059	1 F 2 1 2 1 3 3	- Loans for other purposes						
060	1 F 2 1 2 2	Mortgage loans for other purposes (61+62)	Σ					
061	1 F 2 1 2 2 1	Real estate purposes						
062	1 F 2 1 2 2 2	Other purposes						
063	1 F 2 2	**Gross value of loans granted to individuals unsecured by real estate property (64+65+66)**						
064	1 F 2 2 1	- Loans for new apartment purchase/construction						
065	1 F 2 2 2	- Loans for purchase of a used apartment						
066	1 F 2 2 3	- Loans for other purposes						
067	1 F 3 1	**Details of some loans to households - at gross value**						
068	1 F 3 1 1 1	Households - Individuals - consumer credit - personal loans - short-term						
069	1 F 3 1 1 2 1	Households - Individuals - consumer credit - personal loans - long-term - with a maturity of not more than 5 years						
070	1 F 3 1 1 2 2	Households - Individuals - consumer credit - personal loans - long-term - with a maturity of over 5 years						
071	1 F 3 1 2 1	Households - Individuals - consumer credit - car purchase loans - short-term						
072	1 F 3 1 2 2 1	Households - Individuals - consumer credit - car purchase loans - long-term - with a maturity of not more than 5 years						

*/ Ez a táblaformátum valamennyi felügyeleti mérleg változat (MNB adatgyűjtés azonosító: F01, F03, F08, F09, F14) esetében Tájékoztató 2.

HFSA code 1. F.	Reference period	Reporting institution	Report date YYYY / MM / DD	Document type (E,M,N)

MNB data collection identification number*

F _ _   2 0 0 _ _

Reporting institution's code

M E M O R A N D U M   I T E M S   2.

05 table — Banks, specialized credit institutions: millions of HUF without decimals, coop. credit inst.: millions of HUF with 3 decimals

MNB code	HFSA line code	Description	HUF a	Euro b	Other foreign currencies c	Total d	Modified
073	1 F 3 1 2 2 2	Households - Individuals - consumer credit - car purchase loans - long-term - with a maturity of over 5 years					
074	1 F 3 1 3 1	Households - Individuals - consumer credit - without specified purpose - short-term					
075	1 F 3 1 3 2 1	Households - Individuals - consumer credit - without specified purpose - long-term - with a maturity of not more than 5 years					
076	1 F 3 1 3 2 2	Households - Individuals - consumer credit - without specified purpose - long-term - with a maturity of over 5 years					
077	1 F 3 1 4 1	Households - Individuals - consumer credit - for purchasing goods and for other purposes - short-term					
078	1 F 3 1 4 2 1	Households - Individuals - consumer credit - for purchasing goods and for other purposes - long-term - with a maturity of not more than 5 years					
079	1 F 3 1 4 2 2	Households - Individuals - consumer credit - for purchasing goods and for other purposes - long-term -					
080	1 F 3 1 5 1	Households - Sole proprietors - loans for purchasing vehicles - short-term					
081	1 F 3 1 5 2 1	Households - Sole proprietors - loans for purchasing vehicles - long-term - with a maturity of not more than 5 years					
082	1 F 3 1 5 2 2	Households - Sole proprietors - loans for purchasing vehicles - long-term - with a maturity of over 5 years					
083	1 F 3 2	**Details of some loans to households - at net value**					
084	1 F 3 2 1 1	Households - Individuals - consumer credit - personal loans - short-term					
085	1 F 3 2 1 2 1	Households - Individuals - consumer credit - personal loans - long-term - with a maturity of not more than 5					
086	1 F 3 2 1 2 2	Households - Individuals - consumer credit - personal loans - long-term - with a maturity of over 5 years					
087	1 F 3 2 2 1	Households - Individuals - consumer credit - loans for purchasing vehicles - short-term					
088	1 F 3 2 2 2 1	Households - Individuals - consumer credit - loans for purchasing vehicles - long-term - with a maturity of					
089	1 F 3 2 2 2 2	Households - Individuals - consumer credit - loans for purchasing vehicles - long-term - with a maturity of over 5 years					
090	1 F 3 2 3 1	Households - Individuals - consumer credit - without specified purpose - short-term					
091	1 F 3 2 3 2 1	Households - Individuals - consumer credit - without specified purpose - with a maturity of not more than 5 years					
092	1 F 3 2 3 2 2	Households - Individuals - consumer credit - without specified purpose - with a maturity of over 5 years					
093	1 F 3 2 4 1	Households - Individuals - consumer credit - for purchasing goods and for other purposes - short-term					
094	1 F 3 2 4 2 1	Households - Individuals - consumer credit - for purchasing goods and for other purposes - long-term - with a maturity of not more than 5 years					
095	1 F 3 2 4 2 2	Households - Individuals - consumer credit - for purchasing goods and for other purposes - long-term - with a maturity of over 5 years					
096	1 F 3 2 5 1	Households - Sole proprietors - loans for purchasing vehicles - short-term					
097	1 F 3 2 5 2 1	Households - Sole proprietors - loans for purchasing vehicles - long-term - with a maturity of not more than					
098	1 F 3 2 5 2 2	Households - Sole proprietors - loans for purchasing vehicles - long-term - with a maturity of over 5 years					

*/ Ez a táblaformátum valamennyi felügyeleti mérleg változat (MNB adatgyűjtés azonosító: F01, F03, F08, F09, F14) esetében azonos. Tájékoztató 2.

MNB data collection identifcation number*: **F01, F08, F09**

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)

06 table

thousand foreign currencies, million JPY, other EU currencies and other currencies in millions of HUF

MNB code	HFSA line code	Description	Currencies of non-EMU EU members				Other foreign currencies						
			DKK a	SEK b	GBP c	Other EU currencies d	USD e	JPY f	CHF g	CAD h	NOK i	AUD j	Other foreign currencies k
001	1 G 1	**ASSETS**											
002	1 G 1 1	**Loans, deposits**											
003	1 G 1 1 1 1	Loans to central government											
004	1 G 1 1 1 2	Loans to local governments											
005	1 G 1 1 1 2	Loans to, deposits with resident monetary financial institutions											
006	1 G 1 1 1 3	Loans to other financial corporations											
007	1 G 1 1 1 4 1	Loans to non-financial corporations - short-term											
008	1 G 1 1 1 4 2 1	Loans to non-financial corporations - long-term – with a maturity of not more than 5 years											
009	1 G 1 1 1 4 2 2	Loans to non-financial corporations - long-term – with a maturity of more than 5 years											
010	1 G 1 1 1 5	Loans to households											
011	1 G 1 1 1 6	Loans to non-profit institutions serving households											
012	1 G 1 1 1 7 1	Loans to, deposits at EMU monetary financial institutions											
013	1 G 1 1 1 7 2	Loans to EMU residents (excl. monetary financial institutions)											
014	1 G 1 1 1 8 1	Loans to and deposits at other non-resident banks - short											
015	1 G 1 1 1 8 2	Loans to and deposits at other non-resident banks - long											
016	1 G 1 1 1 9 1	Loans to other non-residents - short											
017	1 G 1 1 1 9 2	Loans to other non-residents - long											
018	1 G 1 2	**Securities other than shares**											
019	1 G 1 2 1 1	Securities issued by central government											
020	1 G 1 2 1 2	Securities issued by local governments											
021	1 G 1 2 2	Securities issued by resident monetary financial institutions											
022	1 G 1 2 3	Securities issued by other resident sectors											
023	1 G 1 2 4 1	Securities issued by EMU monetary financial institutions											
024	1 G 1 2 4 2	Securities issued by EMU other sectors											
025	1 G 1 2 5 1	Securities issued by other non-resident banks											
026	1 G 1 2 5 2	Securities issued by other non-residents											

HM-1-00

1.G. Devizaszerkezet

MNB data collection identifcation number*: **F01, F08, F09**

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)

06 table

thousand foreign currencies, million JPY, other EU currencies and other currencies in millions of HUF

MNB code	HHSA line code	Description	Currencies of non-EMU EU members				Other foreign currencies						
			DKK a	SEK b	GBP c	Other EU currencies d	USD e	JPY f	CHF g	CAD h	NOK i	AUD j	Other foreign currencies k
027	1 G 1 2 6	**Shares and other equity of non-residents**											
028	1 G 2	**LIABILITIES**											
029	1 G 2 1	**Loans, deposits, subordinated loan capital**											
030	1 G 2 1 1 1	From central government											
031	1 G 2 1 1 2	From local governments											
032	1 G 2 1 2	From resident monetary financial institutions											
033	1 G 2 1 3	From other financial corporations											
034	1 G 2 1 4 1	From non-financial corporations - short-term											
035	1 G 2 1 4 2 1	From non-financial corporations - long-term - with a maturity of not more than 2 years											
036	1 G 2 1 4 2 2	From non-financial corporations - long-term - with a maturity of more than 2 years											
037	1 G 2 1 5 1	From households - short-term											
038	1 G 2 1 5 2 1	From households - long-term - with a maturity of not more than 2 years											
039	1 G 2 1 5 2 2	From households - long-term - with a maturity of more than 2 years											
040	1 G 2 1 6	From nonprofit institutions serving households											
041	1 G 2 1 7 1	From EMU monetary financial institutions											
042	1 G 2 1 7 2	From other EMU sectors											
043	1 G 2 1 8 1	From other non-resident banks - short-term											
044	1 G 2 1 8 2	From other non-resident banks - long-term											
045	1 G 2 1 9 1	From other non-residents - short-term											
046	1 G 2 1 9 2	From other non-residents - long-term											
047	1 G 2 2	**Debt securities issued**											
048	1 G 3 1	Remaining assets											
049	1 G 3 2	Remaining liabilities											

I.G. Devizaszerkezet

HFSA code	Reference period	Reporting institution	Report date	Document
1. H.		Reporting institution's code	YYYY / MM / DD	type (E,M,N)
MNB data collection identification number*				

HFSA code
1. H.
MNB data collection identification number*

| F | | | 2 | 0 | 0 | | |

Reference period

Reporting institution
Reporting institution's code

Report date
YYYY / MM / DD

Document
type (E,M,N)

08 table Banks, specialized credit inst.: millions of HUF without decimal, coop. credit inst.: millions of HUF with 3 decimals

MNB code	PSZÁF line code	Description		HUF a	Euro b	Other foreign exchange c	Total d	Modified
001	1 H 1 1	**Loss of value of certain assets (3+35+73+93+109)**	S					
002	1 H 1 2	**Valuation difference of certain assets (19+54+83+101+110)**	S					
003	1 H 2 1	**Loss of value of securities purchased for trading (4+13)**	S					
004	1 H 2 1 1	Loss of value of securities other than shares (5+…+12)	S					
005	1 H 2 1 1 1	Loss of value of government papers and local government bonds						
006	1 H 2 1 1 2	Loss of value of central bank bonds						
007	1 H 2 1 1 3	Loss of value of the bonds of resident credit institutions						
008	1 H 2 1 1 4	Loss of value of the bonds of other financial intermediaries, financial auxiliaries, insurance corporations						
009	1 H 2 1 1 5	Loss of value of the bonds of non-financial corporations						
010	1 H 2 1 1 6	Loss of value of the bonds of non-profit institutions serving households						
011	1 H 2 1 1 7	Loss of value of other residents' bonds						
012	1 H 2 1 1 8	Loss of value of non-residents' bonds						
013	1 H 2 1 2	Loss of value of shares and other equity (14+…+18)	S					
014	1 H 2 1 2 1	Loss of value of the shares of resident credit institutions						
015	1 H 2 1 2 2	Loss of value of money market fund shares						
016	1 H 2 1 2 3	Loss of value of other investment fund shares and shares of other financial intermediaries, financial auxiliaries, insurance corporations						
017	1 H 2 1 2 4	Loss of value of the shares of non-financial corporations						
018	1 H 2 1 2 5	Loss of value of shares and investment fund shares of non-residents						
019	1 H 2 2	**Valuation difference of securities purchased for trading (20+29)**	S					
020	1 H 2 2 1	Valuation difference of securities other than shares (21+…+28)	S					
021	1 H 2 2 1 1	Valuation difference of government papers and local government bonds						
022	1 H 2 2 1 2	Valuation difference of central bank bonds						
023	1 H 2 2 1 3	Valuation difference of the bonds of resident credit institutions						
024	1 H 2 2 1 4	Valuation difference of the bonds of other financial intermediaries, financial auxiliaries, insurance corporations						
025	1 H 2 2 1 5	Valuation difference of the bonds of non-financial corporations						
026	1 H 2 2 1 6	Valuation difference of the bonds of non-profit institutions serving households						
027	1 H 2 2 1 7	Valuation difference of other residents' bonds						
028	1 H 2 2 1 8	Valuation difference of non-residents' bonds						
029	1 H 2 2 2	Valuation difference of shares and other equity (30+…+34)	S					

08 table   Banks, specialized credit inst.: millions of HUF without decimal, coop. credit inst.: millions of HUF with 3 decimals

MNB code	PSZÁF line code	Description		HUF a	Euro b	Other foreign exchange c	Total d		Modified
030	1 H 2 2 2 1	Valuation difference of the shares of resident credit institutions							
031	1 H 2 2 2 2	Valuation difference of money market fund shares							
032	1 H 2 2 2 3	Valuation difference of investment fund shares and shares of other financial intermediaries, financial auxiliaries, insurance corporations							
033	1 H 2 2 2 4	Valuation difference of the shares of non-financial corporations							
034	1 H 2 2 2 5	Valuation difference of shares and investment fund shares of non-residents							
035	1 H 3 1	**Loss of value of securities for investment purposes (36+48)**	S						
036	1 H 3 1 1	Loss of value of securities other than shares (37+…+47)	S						
037	1 H 3 1 1 1	Loss of value of government papers and local government bonds							
038	1 H 3 1 1 2	Loss of value of central bank bonds							
039	1 H 3 1 1 3	Loss of value of the bonds of resident credit institutions							
040	1 H 3 1 1 4	Loss of value of the bonds of other financial intermediaries, financial auxiliaries, insurance							
041	1 H 3 1 1 5	Loss of value of the bonds of non-financial corporations							
042	1 H 3 1 1 6	Loss of value of the bonds of non-profit institutions serving households							
043	1 H 3 1 1 7	Loss of value of other residents' bonds							
044	1 H 3 1 1 8	Loss of value of non-residents' bonds							
045	1 H 3 1 1 9 1	Loss of value of the private bonds of resident credit institutions							
046	1 H 3 1 1 9 2	Loss of value of the private bonds of other financial intermediaries, financial auxiliaries, insurance corporations							
047	1 H 3 1 1 9 3	Loss of value of the private bonds of non-financial corporations							
048	1 H 3 1 2	Loss of value of shares and other equity (49+…+53)	S						
049	1 H 3 1 2 1	Loss of value of the shares of resident credit institutions							
050	1 H 3 1 2 2	Loss of value of money market fund shares							
051	1 H 3 1 2 3	Loss of value of other investment fund shares and shares of other financial intermediaries, financial auxiliaries, insurance corporations							
052	1 H 3 1 2 4	Loss of value of the shares of non-financial corporations							
053	1 H 3 1 2 5	Loss of value of shares and investment fund shares of non-residents							
054	1 H 3 2	**Valuation difference of securities for investment purposes (55+67)**	S						
055	1 H 3 2 1	Valuation difference of securities other than shares (56+…+66)	S						
056	1 H 3 2 1 1	Valuation difference of government papers and local government bonds							
057	1 H 3 2 1 2	Valuation difference of central bank bonds							
058	1 H 3 2 1 3	Valuation difference of the bonds of resident credit institutions							
059	1 H 3 2 1 4	Valuation difference of the bonds of other financial intermediaries, financial auxiliaries, insurance							

HFSA code		Reporting institution	Report date	Document
1. H.	Reference period		YYYY / MM / DD	type (E,M,N)
MNB data collection identification number*		Reporting institution's code		
F ☐ ☐	2 0 0 ☐ ☐	☐☐☐☐☐☐☐☐	☐☐☐☐ ☐☐ ☐☐	☐

08 table   Banks, specialized credit inst.: millions of HUF without decimal, coop. credit inst.: millions of HUF with 3 decimals

MNB code	PSZÁF line code	Description	HUF a	Euro b	Other foreign exchange c	Total d		Modified
060	1 H 3 2 1 5	Valuation difference of the bonds of non-financial corporations						
061	1 H 3 2 1 6	Valuation difference of the bonds of non-profit institutions serving households						
062	1 H 3 2 1 7	Valuation difference of other residents' bonds						
063	1 H 3 2 1 8	Valuation difference of non-residents' bonds						
064	1 H 3 2 1 9 1	Valuation difference of the private bonds of resident credit institutions						
065	1 H 3 2 1 9 2	Valuation difference of the private bonds of other financial intermediaries, financial auxiliaries, insurance corporations						
066	1 H 3 2 1 9 3	Valuation difference of the private bonds of non-financial corporations						
067	1 H 3 2 2	Valuation difference of shares and other equity (68+…+72)	S					
068	1 H 3 2 2 1	Valuation difference of the shares of resident credit institutions						
069	1 H 3 2 2 2	Valuation difference of money market fund shares						
070	1 H 3 2 2 3	Valuation difference of other investment fund shares and shares of other financial intermediaries, financial auxiliaries, insurance corporations						
071	1 H 3 2 2 4	Valuation difference of shares of non-financial corporations						
072	1 H 3 2 2 5	Valuation difference of shares and investment fund shares of non-residents						
073	1 H 4 1	**Loss of value of loans (74+…+82)**	S					
074	1 H 4 1 1	Loss of value of loans to the central government						
075	1 H 4 1 2	Loss of value of loans to local governments						
076	1 H 4 1 3	Loss of value of loans to monetary financial institutions						
077	1 H 4 1 4	Loss of value of loans to other financial intermediaries, financial auxiliaries, insurance corporations						
078	1 H 4 1 5	Loss of value of loans to non-financial corporations						
079	1 H 4 1 6	Loss of value of Households - Individuals - loans						
080	1 H 4 1 7	Loss of value of Households - Sole proprietors - loans						
081	1 H 4 1 8	Loss of value of loans to non-profit institutions serving households						
082	1 H 4 1 9	Loss of value of claims on non-residents						
083	1 H 4 2	**Valuation difference of loans (84+…+92)**	S					
084	1 H 4 2 1	Valuation difference of loans to the central government						
085	1 H 4 2 2	Valuation difference of loans to local governments						
086	1 H 4 2 3	Valuation difference of loans to monetary financial institutions						
087	1 H 4 2 4	Valuation difference of loans to other financial intermediaries, financial auxiliaries, insurance corporations						
088	1 H 4 2 5	Valuation difference of loans to non-financial corporations						
089	1 H 4 2 6	Valuation difference of Households - Individuals - loans						

08 table   Banks, specialized credit inst.: millions of HUF without decimal, coop. credit inst.: millions of HUF with 3 decimals

MNB code	PSZÁF line code	Description	HUF a	Euro b	Other foreign exchange c	Total d	Modified
090	1 H 4 2 7	Valuation difference of Households - Sole proprietors - loans					
091	1 H 4 2 8	Valuation difference of loans to non-profit institutions serving households					
092	1 H 4 2 9	Valuation difference of claims on non-residents					
093	1 H 5 1	**Loss of value on certain participations (94+...+97)** S					
094	1 H 5 1 1	Loss of value on shares of resident credit institutions					
095	1 H 5 1 2	Loss of value of shares in other financial intermediaries, financial auxiliaries, insurance corporations, pension					
096	1 H 5 1 3	Loss of value of participations and business shares in non-financial corporations					
097	1 H 5 1 4	Loss of value of shares and participations in non-residents (98+…+100) S					
098	1 H 5 1 4 1	Loss of value on the shares of non-resident credit institutions					
099	1 H 5 1 4 2	Loss of value on the shares of non-resident PBBs					
100	1 H 5 1 4 3	Loss of value on shares of other non-residents					
101	1 H 5 2	**Valuation difference of participations (102+…+105)** S					
102	1 H 5 2 1	Valuation difference of the shares of resident credit institutions					
103	1 H 5 2 2	Valuation difference of shares in other financial intermediaries, financial auxiliaries, insurance corporations, pension funds					
104	1 H 5 2 3	Valuation difference of participations and business shares in non-financial corporations					
105	1 H 5 2 4	Valuation difference of shares and other equity of non-residents (106+…+108) S					
106	1 H 5 2 4 1	Valuation difference of the shares of non-resident credit institutions					
107	1 H 5 2 4 2	Valuation difference of the shares of non-resident PBBs					
108	1 H 5 2 4 3	Valuation difference of other non-residents' shares					
109	1 H 6 1	Loss of value of other active accounts and other assets					
110	1 H 6 2	Valuation difference of other active accounts and other assets (from 1AB86) (111+112) S					
111	1 H 6 2 1	Valuation difference of other accounts, assets, receivables					
112	1 H 6 2 2	Positive valuation difference of derivative transactions					
113	1 H 7	**Valuation of liabilities**					
114	1 H 7 1 1	Valuation difference of liabilities (from 1B66) (115+116) S					
115	1 H 7 1 1 1	Valuation difference of liabilities vis-à-vis credit institutions					
116	1 H 7 1 1 2	Valuation difference of liabilities vis-à-vis customers					
117	1 H 7 1 2	Negative valuation difference of derivative transactions (from 1B66)					
118	1 H 7 2 1	Valuation reserves of value adjustment (from 1B95)					
119	1 H 7 2 2	Valuation reserves of real valuation (from 1B95)					

07 table   Banks, specialized fin. inst.: millions of HUF, without decimals; coop. fin. inst.:millions of HUF with 3 decimals

MNB code	HFSA line code	Description		Reference month a	Accumulated b	Modified
001	2 A 1	**TOTAL INTEREST RECEIVED AND SIMILAR INCOME (2+14+19+29)**	Σ			
002	2 A 1 1	**Interest received and similar income on loans (3+...+13)**	Σ			
003	2 A 1 1 1 1	Overdraft credits				
004	2 A 1 1 1 2	Bills of exchange				
005	2 A 1 1 1 3	Consumer credits				
006	2 A 1 1 1 4	Other short term loans				
007	2 A 1 1 2 1	Purchased claims				
008	2 A 1 1 2 2	Loans extended for securities purchase				
009	2 A 1 1 2 3	Lending for house purchase				
010	2 A 1 1 2 4	Subordinated and supplementary loan capital extended				
011	2 A 1 1 2 5	Other long term loans				
012	2 A 1 1 3	Financial leasing				
013	2 A 1 1 4	Authentic repurchase agreements recorded among loans				
014	2 A 1 2	**Interest received and similar income from deposits with the central bank and interbank deposits (15+...+18)**	Σ			
015	2 A 1 2 1	Deposits with the central bank				
016	2 A 1 2 2 1	Deposits with resident credit institutions				
017	2 A 1 2 2 2	Deposits with non-resident credit institutions				
018	2 A 1 2 3	Credit institutions - interbank authentic repurchase agreements				
019	2 A 1 3	**Interest received and similar income on securities (20+...+28)**	Σ			
020	2 A 1 3 1	Treasury bills and government bonds				
021	2 A 1 3 2	Consolidation government bonds				
022	2 A 1 3 3	Central bank bonds				
023	2 A 1 3 4 1	Public issue bonds of credit institutions, other financial intermediaries, financial auxiliaries and insurance corporations				
024	2 A 1 3 4 2	Other public issue bonds				
025	2 A 1 3 4 3	Private issue bonds				
026	2 A 1 3 4 4	Yields on investment fund shares				
027	2 A 1 3 5 1	Non-resident governments' papers				
028	2 A 1 3 5 2	Other securities of non-residents				
029	2 A 1 4	**Other interest received and similar income**				
030	2 A 2	**TOTAL interest paid and similar charges (31+39+42+50+54+55)**	Σ			
031	2 A 2 1	**Interest paid and similar charges on deposits (32+...+38)**	Σ			
032	2 A 2 1 1 1	Sight and current account deposits				
033	2 A 2 1 1 2	Short term deposits				
034	2 A 2 1 1 3	Long term deposits				
035	2 A 2 1 2 1	Short term documentary deposits				
036	2 A 2 1 2 2	Long term documentary deposits				
037	2 A 2 1 3	Deposits for housing				
038	2 A 2 1 4	Authentic repurchase agreements recorded among deposits				
039	2 A 2 2	**Expenditure on interest and interest type payments on interbank deposits from credit institutions (40+41)**	Σ			

*/ Ez a táblaformátum valamennyi felügyeleti mérleg változat (MNB adatgyűjtés azonosító: F01, F03, F08, F09, F14) esetében azonos.

2.A. Profit and loss account

HFSA code **2. A.**	Reference period	Reporting institution	Report date	Document
MNB data collection identification number*		Reporting institution's code	YYYY / MM / DD	type (E,M,N)
F ☐ ☐ 2 0 0 ☐ ☐		☐☐☐☐☐☐☐☐	☐☐☐☐ ☐☐ ☐☐	☐

07 table — Banks, specialized fin. inst.: millions of HUF, without decimals; coop. fin. inst.:millions of HUF with 3 decimals

MNB code	HFSA line code	Description	Reference month a	Accumulated b	Modified
040	2 A 2 2 1	Deposits made by resident credit institutions			
041	2 A 2 2 2	Deposits made by non-resident credit institutions			
042	2 A 2 3	**Interest paid and similar charges on loans taken (43+...+49)** Σ			
043	2 A 2 3 1 1	Loans from central bank			
044	2 A 2 3 1 2	Central bank repurchase transaction (active)			
045	2 A 2 3 2 1	Loans from resident credit institutions, other financial intermediaries, supplementary financial services providers and insurers			
046	2 A 2 3 2 2	Loans from non-resident credit institutions			
047	2 A 2 3 3	Credit institutions - authentic repurchase agreements			
048	2 A 2 3 4	Loans from international institutions or government			
049	2 A 2 3 5	Other loans received			
050	2 A 2 4	**Interest paid and similar charges on securities (51+52+53)** Σ			
051	2 A 2 4 1	Bonds			
052	2 A 2 4 2	Deposit certificates			
053	2 A 2 4 3	Other securities			
054	2 A 2 5	**Interest paid and similar charges on subordinated liabilities**			
055	2 A 2 6	**Other interest paid and similar charges**			
056	2 A 3	**Balance (1-30)**			
057	2 A 4 1	**Dividends received (58+59+60)** Σ			
058	2 A 4 1 1	From shares and other equity for investment, affiliated companies			
059	2 A 4 1 2	From shares and other equity for investment, to other companies linked by virtue of participating interests			
060	2 A 4 1 3	From shares and other equity purchased for trading			
061	2 A 4 2	**INCOME FROM COMMISSION AND FEES (62-67)**			
062	2 A 4 2 1	**Income from commission based financial and investment services (63+...+66)** Σ			
063	2 A 4 2 1 1	Turnover and transaction commissions			
064	2 A 4 2 1 2	Guarantees and pledges			
065	2 A 4 2 1 3	Other commissions and fees			
066	2 A 4 2 1 4	Fees and commission income from investment services			
067	2 A 4 2 2	**Expenditures on commission based financial and investment services (68+69+70)** Σ			
068	2 A 4 2 2 1	Turnover and transaction commissions			
069	2 A 4 2 2 2	Other commissions and fees			
070	2 A 4 2 2 3	Fees and commission expenditures on investment services			
071	2 A 4 3	**NET FINANCIAL PROFIT (72+88+104)** Σ			
072	2 A 4 3 1	**Profit from financial services (73-74+75+76-77+78+79-80+81-82+83-84+85+86-87)**			
073	2 A 4 3 1 1 1	Income from the sale of securities for investment			
074	2 A 4 3 1 1 2	Expenditures on the sale and write-off of securities for investment			
075	2 A 4 3 1 1 3	Value loss written back due to the sale of securities for investment			
076	2 A 4 3 1 2 1	Income from the sale of participations			
077	2 A 4 3 1 2 2	Expenditures on the sale and write-off of participations			
078	2 A 4 3 1 2 3	Value loss written back due to the sale of participations			

HM-2-00

*/ Ez a táblaformátum valamennyi felügyeleti mérleg változat (MNB adatgyűjtés azonosító: F01, F03, F08, F09, F14) esetében azonos.

2.A. Profit and loss account

07 table   Banks, specialized fin. inst.: millions of HUF, without decimals; coop. fin. inst.:millions of HUF with 3 decimals

MNB code	HFSA line code	Description	Reference month a	Accumulated b	Modified
079	2 A 4 3 1 3 1	Gain from the revaluation of non-resident exchange assets and liabilities			
080	2 A 4 3 1 3 2	Loss from the revaluation of non-resident exchange assets and liabilities			
081	2 A 4 3 1 3 3	Exchange gain in relation to F/X assets and F/X liabilities			
082	2 A 4 3 1 3 4	Exchange loss in relation to F/X assets and F/X liabilities			
083	2 A 4 3 1 4 1	Gain on debts purchased			
084	2 A 4 3 1 4 2	Loss on debts purchased			
085	2 A 4 3 1 4 3	Value loss written back in connection with the sale of debts purchased			
086	2 A 4 3 1 5 1	Other income from financial services			
087	2 A 4 3 1 5 2	Other expenditures on financial services			
088	2 A 4 3 2	**Profit from investment services with credit institutions and MNB (89-90-91+92+93+94-95-96+97+98+99-100+101+102-103)**			
089	2 A 4 3 2 1 1	Income from non-resident exchange futures			
090	2 A 4 3 2 1 2	Expenditures on non-resident exchange futures			
091	2 A 4 3 2 1 3 1	Net provision creation related to non-resident exchange futures			
092	2 A 4 3 2 1 3 2	Use of provisions related to non-resident exchange futures			
093	2 A 4 3 2 1 3 3	Release of provisions related to non-resident exchange futures			
094	2 A 4 3 2 2 1	Income from other futures transactions			
095	2 A 4 3 2 2 2	Expenditures on other futures transactions			
096	2 A 4 3 2 2 3 1	Net provision creation related to other futures transactions			
097	2 A 4 3 2 2 3 2	Use of provisions related to other futures transactions			
098	2 A 4 3 2 2 3 3	Release of provisions related other futures transactions			
099	2 A 4 3 2 3 1	Exchange gain on securities for trade			
100	2 A 4 3 2 3 2	Exchange loss on securities for trade			
101	2 A 4 3 2 3 3	Writing back value loss related to the sale of securities from trade			
102	2 A 4 3 2 4 1	Other income from investment services with credit institutions and MNB			
103	2 A 4 3 2 4 2	Other expenditures on investment services with credit institutions and MNB			
104	2 A 4 3 3	**Profit from investment services (105-106-107+108+109+110-111-112+113+114+115-116-117+118+119-120)**			
105	2 A 4 3 3 1 1	Income from non-resident exchange futures			
106	2 A 4 3 3 1 2	Expenditure on non-resident exchange futures			
107	2 A 4 3 3 1 3 1	Net provision creation related to non-resident exchange futures			
108	2 A 4 3 3 1 3 2	Use of provisions related to non-resident exchange futures			
109	2 A 4 3 3 1 3 3	Release of provisions related to non-resident exchange futures			
110	2 A 4 3 3 2 1	Income from other futures transactions			
111	2 A 4 3 3 2 2	Expenditure on other futures transactions			
112	2 A 4 3 3 2 3 1	Net provision creation related to other futures transactions			
113	2 A 4 3 3 2 3 2	Use of provisions related to other futures transactions			
114	2 A 4 3 3 2 3 3	Release of provisions related to other futures transactions			
115	2 A 4 3 3 3 1	Exchange gain on securities for trade			
116	2 A 4 3 3 3 2	Exchange loss on securities for trade			
117	2 A 4 3 3 3 3	Value loss on securities for trade			
118	2 A 4 3 3 3 4	Writing back value loss on securities for trade			

*/ Ez a táblaformátum valamennyi felügyeleti mérleg változat (MNB adatgyűjtés azonosító: F01, F03, F08, F09, F14) esetében azonos.

2.A. Profit and loss account

HFSA code 2. A.	Reference period	Reporting institution	Report date YYYY / MM / DD	Document type (E,M,N)
MNB data collection identification number*		Reporting institution's code		

F [ ] [ ] 2 0 0 [ ] [ ]

07 table   Banks, specialized fin. inst.: millions of HUF, without decimals; coop. fin. inst.:millions of HUF with 3 decimals

MNB code	HFSA line code	Description	Reference month a	Accumulated b	Modified
119	2 A 4 3 3 4 1	Income from other investment services			
120	2 A 4 3 3 4 2	Expenditure on other investment services			
121	2 A 4 4	**PROFIT FROM OTHER BUSINESS ACTIVITIES (122+127)** Σ			
122	2 A 4 4 1	**Profit not from financial or investment services (123-124+125-126)**			
123	2 A 4 4 1 1 1	Invoiced value of leased assets (excl. VAT and interest)			
124	2 A 4 4 1 1 2	Book value of leased assets			
125	2 A 4 4 1 2 1	Income from one-off or regular not financial and investment services, other			
126	2 A 4 4 1 2 2	Expenditure on one-off or regular not financial and investment services, other			
127	2 A 4 4 2	**Other profit (128-129+130+131-132+133-134+135-136-137+138+139-140-141-142+143+144-145+146+147+148+149-150)**			
128	2 A 4 4 2 1 1	Income from the sale of own receivables			
129	2 A 4 4 2 1 2	Expenditure on the sale and write-off of own receivables			
130	2 A 4 4 2 1 3	Value loss written back in connection with the sale of own receivables			
131	2 A 4 4 2 2 1	Income from the sale of assets from inventories received in exchange for debts			
132	2 A 4 4 2 2 2	Expenditure on the sale of assets from inventories received in exchange for debts			
133	2 A 4 4 2 2 3	Writing back the sale of assets from inventories received in exchange for debts			
134	2 A 4 4 2 2 4	Value loos of assets from inventories received in exchange for debts			
135	2 A 4 4 2 3 1	Income from the sale of inventories			
136	2 A 4 4 2 3 2	Expenditures on the sale of inventories			
137	2 A 4 4 2 3 3	Value loss of inventories			
138	2 A 4 4 2 3 4	Writing back the value loss of inventories			
139	2 A 4 4 2 4 1	Income from the sale of tangible assets and intangible assets			
140	2 A 4 4 2 4 2	Removal of the book value of tangible assets and intangible assets upon sale			
141	2 A 4 4 2 4 3	Unscheduled depreciation of tangible assets and intangible assets			
142	2 A 4 4 2 5 1	Creating general risk provisions			
143	2 A 4 4 2 5 2 1	Use of general risk provisions			
144	2 A 4 4 2 5 2 2	Release of general risk provisions			
145	2 A 4 4 2 6 1	Creating other provisions			
146	2 A 4 4 2 6 2 1	Use of other provisions			
147	2 A 4 4 2 6 2 2	Release of other provisions			
148	2 A 4 4 2 7	Other income due to statutory changes			
149	2 A 4 4 2 8 1	Other income not shown elsewhere			
150	2 A 4 4 2 8 2	Other expenditures not shown elsewhere			
151	2 A 5 1	**GENERAL ADMINISTRATIVE COSTS (152+…+161)** Σ			
152	2 A 5 1 1 1	Cost of personnel - payroll			
153	2 A 5 1 1 2	Cost of personnel - other payments excluding social security contributions			
154	2 A 5 1 1 3	Cost of personnel - social security, pension			
155	2 A 5 1 1 4	Cost of personnel - other contributions			
156	2 A 5 1 2	Rental fees paid			
157	2 A 5 1 3	IT expenditures			
158	2 A 5 1 4	Expert fees			

HM-2-00

149

07 table   Banks, specialized fin. inst.: millions of HUF, without decimals; coop. fin. inst.:millions of HUF with 3 decimals

MNB code	HFSA line code	Description	Reference month a	Accumulated b	Modified
159	2 A 5 1 5	Marketing costs			
160	2 A 5 1 6	Other administrative costs			
161	2 A 5 1 7	Depreciation			
162	2 A 6	**PROFIT FROM ORDINARY BUSINESS ACTIVITIES (56+57+61+71+121-151+163)**			
163	2 A 6 1	**CHANGE IN LOSS OF VALUE AND RISK PROVISIONS (-164+165-166+167-168+169-170+171-172+173+174)**			
164	2 A 6 1 1 1	Loss of value on own receivables			
165	2 A 6 1 1 2	Writing back loss of value on risk provisions			
166	2 A 6 1 1 3	Loss of value on receivables purchased			
167	2 A 6 1 1 4	Writing back loss of value on receivables purchased			
168	2 A 6 1 1 5	Loss of value on securities for investment			
169	2 A 6 1 1 6	Writing back loss of value on securities for investment			
170	2 A 6 1 2 1	Loss of value on participations			
171	2 A 6 1 2 2	Writing back loss of value on participations			
172	2 A 6 1 3 1	Creating risk provisions for pending and future liabilities			
173	2 A 6 1 3 2 1	Use of risk provisions for pending and future liabilities			
174	2 A 6 1 3 2 2	Release of provisions for pending and future liabilities			
175	2 A 7 1	**EXTRAORDINARY INCOME (176+…+179)** Σ			
176	2 A 7 1 1	Contractual value of assets contributed to business associations			
177	2 A 7 1 2	Nominal value of own stocks, shares or property certificates bought back			
178	2 A 7 1 3	Book value of assets received without compensation at the transferee			
179	2 A 7 1 4	Other extraordinary income			
180	2 A 7 2	**EXTRAORDINARY EXPENDITURES (181+…+184)** Σ			
181	2 A 7 2 1	Book value of assets contributed to business associations			
182	2 A 7 2 2	Repurchase value of own stocks, shares or property certificates bought back			
183	2 A 7 2 3	Book value of assets received without compensation increased by the VAT charged and not paid by the recipient			
184	2 A 7 2 4	Other extraordinary expenditures			
185	2 A 7 3	**PRE-TAX PROFIT (162+175-180)**			
186	2 A 8	**AFTER-TAX PROFIT (185-187)**			
187	2 A 8 1	Taxes paid (tax advances paid during the year) and year-end tax liability			
188	2 A 9	**BALANCE SHHET PROFIT (interim PROFIT) (186-189+190+191-192)**			
189	2 A 9 1	Creating general reserves			
190	2 A 9 2	Use of general reserves			
191	2 A 9 3	Use of profit reserves for dividends and shares			
192	2 A 9 4	Paid (approved) dividends, shares			
193	2 A 9 4 1	*Of which:* to affiliates			
194	2 A 9 4 2	to businesses in other ownership relationships			

*/ Ez a táblaformátum valamennyi felügyeleti mérleg változat (MNB adatgyűjtés azonosító: F01, F03, F08, F09, F14) esetében azonos.

2.A. Profit and loss account

| F | | | 2 | 0 | 0 | | |

Reporting institution

Reporting institution's code

Report date
YYYY / MM / DD

Document type (E,M,N)

S U P E R V I S O R Y   B A L A N C E   S H E E T (Assets at net book value)

11 table — Banks, specialized credit institutions: millions of HUF, with no decimals; co-operative credit inst.: millions of HUF, with 3 decimals

MNB No (new)	HFSA line code	Description	HUF a	EUR b	Other foreign currencies c	Total d	Modified
001	1 A N 0	**Total assets** (2+10+83+150+160+316+345+361+400) S					
002	1 A N 1	**Cash and settlement accounts (3+...+9)** S					
003	1 A N 1 1	Cash balance (HUF, foreign currency)					
004	1 A N 1 2	Nostro accounts with the Central Bank					
005	1 A N 1 3	Settlement account of cooperative credit institution with MTB					
006	1 A N 1 4	Transfer account balance related to nostro accounts with the Central Bank and settlement account at MTB					
007	1 A N 1 5	Nostro accounts with resident credit institutions					
008	1 A N 1 6 1	Nostro accounts with EMU credit institutions					
009	1 A N 1 6 2	Nostro accounts with other non-resident banks					
010	1 A N 2	**Securities purchased for trading (11+58)** S					
011	1 A N 2 1	Securities other than shares (12+...+20+24+35+40+...+44) S					
012	1 A N 2 1 1 1	Treasury bills					
013	1 A N 2 1 1 2	Government bonds					
014	1 A N 2 1 1 3	Consolidation government bonds					
015	1 A N 2 1 2 1	Local government bonds - short-term					
016	1 A N 2 1 2 2	Local government bonds - long-term					
017	1 A N 2 1 3 1	Central Bank bonds - short-term					
018	1 A N 2 1 3 2	Central Bank bonds - long-term - with a maturity of not more than 2 years					
019	1 A N 2 1 3 3	Central Bank bonds - long-term - with a maturity of over 2 years					
020	1 A N 2 1 4	Bonds of resident credit institutions (21+22+23) S					
021	1 A N 2 1 4 1	Bonds of resident credit institutions - short-term					
022	1 A N 2 1 4 2 1	Bonds of resident credit institutions - long-term - with a maturity of not more than 2 years					
023	1 A N 2 1 4 2 2	Bonds of resident credit institutions - long-term - with a maturity of over 2 years					
024	1 A N 2 1 5	Bonds of other financial intermediaries, of financial auxiliaries and of insurance corporations (25+ ... +34) S					
025	1 A N 2 1 5 1 1 1	Other financial intermediaries - Bonds of financial and investment enterprises - short-term					
026	1 A N 2 1 5 1 1 2	Other financial intermediaries - Bonds of financial and investment enterprises - long-term					
027	1 A N 2 1 5 1 2 1	Other financial intermediaries - Bonds of other institutions - short-term					
028	1 A N 2 1 5 1 2 2	Other financial intermediaries - Bonds of other institutions - long-term					
029	1 A N 2 1 5 2 1 1	Financial auxiliaries - Bonds of financial and investment enterprises - short-term					
030	1 A N 2 1 5 2 1 2	Financial auxiliaries - Bonds of financial and investment enterprises - long-term					
031	1 A N 2 1 5 2 2 1	Financial auxiliaries - Bonds of other institutions - short-term					
032	1 A N 2 1 5 2 2 2	Financial auxiliaries - Bonds of other institutions - long-term					
033	1 A N 2 1 5 3 1	Bonds of insurance corporations - short-term					
034	1 A N 2 1 5 3 2	Bonds of insurance corporations - long-term					
035	1 A N 2 1 6	Bonds of non-financial corporations (36+ ... +39) S					
036	1 A N 2 1 6 1 1	Bonds of associated enterprises - short-term					
037	1 A N 2 1 6 1 2	Bonds of associated enterprises - long-term					
038	1 A N 2 1 6 2 1	Bonds of non-financial corporations (excl. associated enterprises) - short-term					

HM-1-00

*/ This is the table format applicable to all versions of the controlled balance sheet (MNB data collection ID Nos F01, F03, F08, F09, F14).

1.AN. Assets (net)

S U P E R V I S O R Y   B A L A N C E   S H E E T (Assets at net book value)

11 table — Banks, specialized credit institutions: millions of HUF, with no decimals; co-operative credit inst.: millions of HUF, with 3 decimals

MNB No (new)	HFSA line code	Description	HUF a	EUR b	Other foreign currencies c	Total d	Modified
039	1 A N 2 1 6 2 2	Bonds of non-financial corporations (excl. associated enterprises) - long-term					
040	1 A N 2 1 7 1	Bonds of non-profit institutions serving households - short-term					
041	1 A N 2 1 7 2	Bonds of non-profit institutions serving households - long-term					
042	1 A N 2 1 8 1	Bonds of other residents - short-term					
043	1 A N 2 1 8 2	Bonds of other residents - long-term					
044	1 A N 2 1 9	Non-resident bonds (45+…+57) S					
045	1 A N 2 1 9 1 1 1	EMU - government securities - short-term					
046	1 A N 2 1 9 1 1 2	EMU - government securities - long-term					
047	1 A N 2 1 9 1 2 1	EMU - other general government securities - short-term					
048	1 A N 2 1 9 1 2 2	EMU - other general government securities - long-term					
049	1 A N 2 1 9 1 3 1	Bonds of EMU MFIs - short-term					
050	1 A N 2 1 9 1 3 3 2 1	Bonds of EMU MFIs - long-term - with a maturity of not more than 2 years					
051	1 A N 2 1 9 1 3 3 2 2	Bonds of EMU MFIs - long-term - with a maturity of over 2 years					
052	1 A N 2 1 9 1 4 1	Bonds of other EMU residents - short-term					
053	1 A N 2 1 9 1 4 2	Bonds of other EMU residents - long-term					
054	1 A N 2 1 9 2 1 1	Other non-residents - government securities - short-term					
055	1 A N 2 1 9 2 1 2	Other non-residents - government securities - long-term					
056	1 A N 2 1 9 2 2 1	Bonds of other non-residents - short-term					
057	1 A N 2 1 9 2 2 2	Bonds of other non-residents - long-term					
058	1 A N 2 2	Shares and other equity (59+62+63+75+76+77) S					
059	1 A N 2 2 1	Shares of resident credit institutions (60+61) S					
060	1 A N 2 2 1 1	Shares of resident credit institutions quoted on the Stock Exchange					
061	1 A N 2 2 1 2	Shares of resident credit institutions NOT quoted on the Stock Exchange					
062	1 A N 2 2 2 1	Money market fund shares					
063	1 A N 2 2 2 2	Other investment fund shares, shares of other financial intermediaries, of financial auxiliaries and of insurance corporations (64+…+74) S					
064	1 A N 2 2 2 2 1	Other investment fund shares					
065	1 A N 2 2 2 2 2 1 1	Other financial intermediaries - Shares of financial and investment enterprises quoted on the Stock Exchange					
066	1 A N 2 2 2 2 2 1 2	Other financial intermediaries - Shares of financial and investment enterprises NOT quoted on the Stock Exchange					
067	1 A N 2 2 2 2 2 2 1	Other financial intermediaries - Shares of other institutions quoted on the Stock Exchange					
068	1 A N 2 2 2 2 2 2 2	Other financial intermediaries - Shares of other institutions NOT quoted on the Stock Exchange					
069	1 A N 2 2 2 2 3 1 1	Financial auxiliaries - Shares of financial and investment enterprises quoted on the Stock Exchange					
070	1 A N 2 2 2 2 3 1 2	Financial auxiliaries - Shares of financial and investment enterprises NOT quoted on the Stock Exchange					
071	1 A N 2 2 2 2 3 2 1	Financial auxiliaries - Shares of other institutions quoted on the Stock Exchange					
072	1 A N 2 2 2 2 3 2 2	Financial auxiliaries - Shares of other institutions NOT quoted on the Stock Exchange					
073	1 A N 2 2 2 2 4 1	Shares of insurance corporations quoted on the Stock Exchange					
074	1 A N 2 2 2 2 4 2	Shares of insurance corporations NOT quoted on the Stock Exchange					

HM-1-00

*/ This is the table format applicable to all versions of the controlled balance sheet (MNB data collection ID Nos F01, F03, F08, F09, F14).

1.AN. Assets (net)

S U P E R V I S O R Y   B A L A N C E   S H E E T (Assets at net book value)

11 table Banks, specialized credit institutions: millions of HUF, with no decimals; co-operative credit inst.: millions of HUF, with 3 decimals

MNB No (new)	HFSA line code	Description	HUF a	EUR b	Other foreign currencies c	Total d	Modified
075	1 A N 2 2 3 1	Shares of non-financial corporations quoted on the Stock Exchange					
076	1 A N 2 2 3 2	Shares of non-financial corporations NOT quoted on the Stock Exchange					
077	1 A N 2 2 4	Shares, other equity and investment fund shares of non-residents (78+…+82) S					
078	1 A N 2 2 4 1 1	Investment fund shares of EMU money market funds					
079	1 A N 2 2 4 1 2	Shares of EMU MFIs					
080	1 A N 2 2 4 1 3	Shares and investment fund shares of other EMU residents					
081	1 A N 2 2 4 2 1	Investment fund shares of other non-resident money market funds					
082	1 A N 2 2 4 2 2	Shares and investment fund shares of other non-residents					
083	1 A N 3	**Securities for investment purposes (84+124)** **S**					
084	1 A N 3 1	Securities other than shares (85+…+90+93+99+102+103+104+112+115+121) S					
085	1 A N 3 1 1 1	Government bonds					
086	1 A N 3 1 1 2	Consolidation government bonds					
087	1 A N 3 1 1 3	Local government bonds					
088	1 A N 3 1 2 1	Central Bank bonds - with a maturity of not more than 2 years					
089	1 A N 3 1 2 2	Central Bank bonds - with a maturity of over 2 years					
090	1 A N 3 1 3	Bonds of resident credit institutions (91+92) S					
091	1 A N 3 1 3 1	Bonds of resident credit institutions - with a maturity of not more than 2 years					
092	1 A N 3 1 3 2	Bonds of resident credit institutions - with a maturity of over 2 years					
093	1 A N 3 1 4	Bonds of other financial intermediaries, of financial auxiliaries and of insurance corporations (94+ … +98) S					
094	1 A N 3 1 4 1 1	Other financial intermediaries - Bonds of financial and investment enterprises					
095	1 A N 3 1 4 1 2	Other financial intermediaries - Bonds of other institutions					
096	1 A N 3 1 4 2 1	Financial auxiliaries - Bonds of financial and investment enterprises					
097	1 A N 3 1 4 2 2	Financial auxiliaries - Bonds of other institutions					
098	1 A N 3 1 4 3	Bonds of insurance corporations					
099	1 A N 3 1 5	Bonds of non-financial corporations (100+101) S					
100	1 A N 3 1 5 1	Bonds of associated enterprises					
101	1 A N 3 1 5 2	Bonds of non-financial corporations (excl. associated enterprises)					
102	1 A N 3 1 6	Bonds of non-profit institutions serving households					
103	1 A N 3 1 7	Bonds of other residents					
104	1 A N 3 1 8	Bonds of non-residents (105+…+111) S					
105	1 A N 3 1 8 1 1	EMU - government securities					
106	1 A N 3 1 8 1 2	EMU - other general government securities					
107	1 A N 3 1 8 1 3 1	Bonds of EMU MFIs - with a maturity of not more than 2 years					
108	1 A N 3 1 8 1 3 2	Bonds of EMU MFIs - with a maturity of over 2 years					
109	1 A N 3 1 8 1 4	Bonds of other EMU residents					
110	1 A N 3 1 8 2 1	Other non-residents - government securities					
111	1 A N 3 1 8 2 2	Bonds of other non-residents					
112	1 A N 3 1 9 1	PRIVATE bonds of resident credit institutions (113+114) S					
113	1 A N 3 1 9 1 1	PRIVATE bonds of resident credit institutions - with a maturity of not more than 2 years					

153

HM-1-00
*/ This is the table format applicable to all versions of the controlled balance sheet (MNB data collection ID Nos F01, F03, F08, F09, F14).

1.AN. Assets (net)

HFSA code			Reporting institution			
1. AN.	Reference period		Reporting institution's code	Report date YYYY / MM / DD		Document type (E,M,N)
MNB data collection identification number*						
F ☐ ☐	2 0 0 ☐ ☐		☐☐☐☐☐☐☐☐	☐☐☐☐ ☐☐ ☐☐		☐

SUPERVISORY BALANCE SHEET (Assets at net book value)

11 table   Banks, specialized credit institutions: millions of HUF, with no decimals; co-operative credit inst.: millions of HUF, with 3 decimals

MNB No (new)	HFSA line code	Description	HUF a	EUR b	Other foreign currencies c	Total d	Modified
114	1 A N 3 1 9 1 2	PRIVATE bonds of resident credit institutions - with a maturity of over 2 years					
115	1 A N 3 1 9 2	PRIVATE bonds of other financial intermediaries, of financial auxiliaries and of insurance corporations (116+ … +120) S					
116	1 A N 3 1 9 2 1 1	Other financial intermediaries - PRIVATE bonds of financial and investment enterprise					
117	1 A N 3 1 9 2 1 2	Other financial intermediaries - PRIVATE bonds of other institutions					
118	1 A N 3 1 9 2 2 1	Financial auxiliaries - PRIVATE bonds of financial and investment enterprises					
119	1 A N 3 1 9 2 2 2	Financial auxiliaries - PRIVATE bonds of other institutions					
120	1 A N 3 1 9 2 3	PRIVATE bonds of insurance corporations					
121	1 A N 3 1 9 3	PRIVATE bonds of non-financial corporations (122+123)					
122	1 A N 3 1 9 3 1	PRIVATE bonds of associated enterprises					
123	1 A N 3 1 9 3 2	PRIVATE bonds of non-financial corporations (excl. associated enterprises)					
124	1 A N 3 2	Shares and other equity (125+128+129+141+144) S					
125	1 A N 3 2 1	Shares of resident credit institutions (126+127) S					
126	1 A N 3 2 1 1	Shares of resident credit institutions quoted on the Stock Exchange					
127	1 A N 3 2 1 2	Shares of resident credit institutions NOT quoted on the Stock Exchange					
128	1 A N 3 2 2 1	Money market fund shares					
129	1 A N 3 2 2 2	Other investment fund shares and shares of other financial intermediaries, financial auxiliaries and insurance corporations (130+…+140) S					
130	1 A N 3 2 2 2 1	Other investment fund shares					
131	1 A N 3 2 2 2 2 1 1	Other financial intermediaries - Shares of financial and investment enterprises quoted on the Stock Exchange					
132	1 A N 3 2 2 2 2 1 2	Other financial intermediaries - Shares of financial and investment enterprises NOT quoted on the Stock Exchange					
133	1 A N 3 2 2 2 2 2 1	Other financial intermediaries - Shares of other institutions quoted on the Stock Exchange					
134	1 A N 3 2 2 2 2 2 2	Other financial intermediaries - Shares of other institutions NOT quoted on the Stock Exchange					
135	1 A N 3 2 2 2 3 1 1	Financial auxiliaries - Shares of financial and investment enterprises quoted on hte Stock Exchange					
136	1 A N 3 2 2 2 3 1 2	Financial auxiliaries - Shares of financial and investment enterprises NOT quoted on the Stock Exchange					
137	1 A N 3 2 2 2 3 2 1	Financial auxiliaries - Shares of other institutions quoted on the Stock Exchange					
138	1 A N 3 2 2 2 3 2 2	Financial auxiliaries - Shares of other institutions NOT quoted on the Stock Exchange					
139	1 A N 3 2 2 2 4 1	Shares of insurance corporations quoted on the Stock Exchange					
140	1 A N 3 2 2 2 4 2	Shares of insurance corporations NOT quoted on the Stock Exchange					
141	1 A N 3 2 3	Shares of non-financial corporations (142+143) S					
142	1 A N 3 2 3 1	Shares of non-financial corporations quoted on the Stock Exchange					
143	1 A N 3 2 3 2	Shares of non-financial corporations NOT quoted on the Stock Exchange					
144	1 A N 3 2 4	Shares, other equity and investment fund shares of non-residents (145+…+149) S					
145	1 A N 3 2 4 1 1	Investment fund shares of EMU money market funds					
146	1 A N 3 2 4 1 2	Shares of EMU MFIs					
147	1 A N 3 2 4 1 3	Shares and investment fund shares of other EMU residents					
148	1 A N 3 2 4 2 1	Investment fund shares of other non-resident money market funds					

154

HM-1-00
*/ This is the table format applicable to all versions of the controlled balance sheet (MNB data collection ID Nos F01, F03, F08, F09, F14).

1.AN. Assets (net)

| F | | | 2 | 0 | 0 | | |

Reference period | Reporting institution | Report date YYYY / MM / DD | Document type (E,M,N)

Reporting institution's code

S U P E R V I S O R Y   B A L A N C E   S H E E T (Assets at net book value)

11 table   Banks, specialized credit institutions: millions of HUF, with no decimals; co-operative credit inst.: millions of HUF, with 3 decimals

MNB No (new)	HFSA line code	Description	HUF a	EUR b	Other foreign currencies c	Total d	Modified
149	1 A N 3 2 4 2 2	Shares and investment fund shares of other non-residents					
150	1 A N 4	**Deposits with the Central Bank and interbank deposits (151+…+159)** S					
151	1 A N 4 1 1 1	Deposits held with the Central Bank - short-term					
152	1 A N 4 1 1 2	Deposits held with the Central Bank - long-term					
153	1 A N 4 2 1	Deposits placed with resident credit institutions - short-term					
154	1 A N 4 2 2	Deposits placed with resident credit institutions - long-term					
155	1 A N 4 2 3	Resident credit institutions - authentic repurchase agreement					
156	1 A N 4 3 1 1	Interbank deposits placed with EMU credit institutions - short-term					
157	1 A N 4 3 1 2	Interbank deposits placed with EMU credit institutions - long-term					
158	1 A N 4 3 2 1	Interbank deposits placed with other non-resident banks - short-term					
159	1 A N 4 3 2 2	Interbank deposits placed with other non-resident banks - long-term					
160	1 A N 5	**Loans (161+…+165+168+…+176+216+248+265+279 +287)** S					
161	1 A N 5 1 1 1	Loans granted to the central budget - short-term					
162	1 A N 5 1 1 2	Loans granted to the central budget - long-term					
163	1 A N 5 1 1 3 1	Loans to other institutions classified as part of Central Government - short-term					
164	1 A N 5 1 1 3 2	Loans to other institutions classified as part of Central Government - long-term					
165	1 A N 5 1 2	Loans to local governments (166+167) S					
166	1 A N 5 1 2 1	Loans to local governments - short-term					
167	1 A N 5 1 2 2	Loans to local governments - long-term					
168	1 A N 5 2	Loans granted to the Central Bank					
169	1 A N 5 3 1 1	Loans granted to resident credit institutions - short-term					
170	1 A N 5 3 1 2	Loans granted to resident credit institutions - long-term					
171	1 A N 5 3 2 1	Supplementary subordinated loan capital granted to resident credit institutions					
172	1 A N 5 3 2 2	Subordinated loan capital granted to resident credit institutions					
173	1 A N 5 3 2 3	Syndicated loan granted to resident credit institutions organized by non-residents					
174	1 A N 5 3 3 1	Loans granted to money market funds					
175	1 A N 5 3 3 2	Money market funds - authentic repurchase agreement					
176	1 A N 5 4	Loans to other financial intermediaries, financial auxiliaries and insurance corporations (177+…+215) S					
177	1 A N 5 4 1 1 1	Other financial intermediaries -Loans granted to financial and investment enterprises - short-term					
178	1 A N 5 4 1 1 2 1	Other financial intermediaries -Loans granted to financial and investment enterprises - long-term - for a maturity of not more than 5 years					
179	1 A N 5 4 1 1 2 2	Other financial intermediaries -Loans granted to financial and investment enterprises - long-term - with a maturity of over 5 years					
180	1 A N 5 4 1 1 3	Other financial intermediaries - Supplementary subordinated loan capital granted to financial and investment enterprises					
181	1 A N 5 4 1 1 4	Other financial intermediaries - Subordinated loan capital granted to financial and investment enterprise					
182	1 A N 5 4 1 1 5 1	Other financial intermediaries - Financial and investment enterprises - authentic repurchase agreement - short-term					
183	1 A N 5 4 1 1 5 2 1	Other financial intermediaries - Financial and investment enterprises - authentic repurchase agreement - long-term - with a maturity of not more					
184	1 A N 5 4 1 1 5 2 2	Other financial intermediaries - Financial and investment enterprises - authentic repurchase agreement - long-term - with a maturity of over 5					
185	1 A N 5 4 1 2 1	Other financial intermediaries - Loans granted to other institutions - short-term					
186	1 A N 5 4 1 2 2 1	Other financial intermediaries - Loans granted to other institutions - long-term - for a maturity of not more than 5 years					

155

HM-1-00

*/ This is the table format applicable to all versions of the controlled balance sheet (MNB data collection ID Nos F01, F03, F08, F09, F14).

1.AN. Assets (net)

HFSA code **1. AN.** MNB data collection identification number*	Reference period	Reporting institution / Reporting institution's code	Report date YYYY / MM / DD	Document type (E,M,N)
F **2 0 0**				

SUPERVISORY BALANCE SHEET (Assets at net book value)

11 table   Banks, specialized credit institutions: millions of HUF, with no decimals; co-operative credit inst.: millions of HUF, with 3 decimals

MNB No (new)	HFSA line code	Description	HUF a	EUR b	Other foreign currencies c	Total d	Modified
187	1 A N 5 4 1 2 2 2	Other financial intermediaries - Loans granted to other institutions - long-term - with a maturity of over 5 years					
188	1 A N 5 4 1 2 3	Other financial intermediaries - Supplementary subordinated loan capital granted to other institutions					
189	1 A N 5 4 1 2 4	Other financial intermediaries - Subordinated loan capital granted to other institutions					
190	1 A N 5 4 1 2 5 1	Other financial intermediaries - Other institutions - authentic repurchase agreement - short-term					
191	1 A N 5 4 1 2 5 2 1	Other financial intermediaries - Other institutions - authentic repurchase agreement - long-term - with a maturity of not more than 5 years					
192	1 A N 5 4 1 2 5 2 2	Other financial intermediaries - Other institutions - authentic repurchase agreement - long-term - with a maturity of over 5 years					
193	1 A N 5 4 2 1 1	Financial auxiliaries -Loans granted to financial and investment enterprises - short-term					
194	1 A N 5 4 2 1 2 1	Financial auxiliaries -Loans granted to financial and investment enterprises - long-term - for a maturity of not more than 5 years					
195	1 A N 5 4 2 1 2 2	Financial auxiliaries -Loans granted to financial and investment enterprises - long-term - with a maturity of over 5 years					
196	1 A N 5 4 2 1 3	Financial auxiliaries - Supplementary subordinated loan capital granted to financial and investment enterprises					
197	1 A N 5 4 2 1 4	Financial auxiliaries - Subordinated loan capital granted to financial and investment enterprises					
198	1 A N 5 4 2 1 5 1	Financial auxiliaries - Financial and investment enterprises - authentic repurchase agreement - short-term					
199	1 A N 5 4 2 1 5 2 1	Financial auxiliaries - Financial and investmen enterprises - authentic repurchase agreement - long-term - with a maturity of not more than 5 years					
200	1 A N 5 4 2 1 5 2 2	Financial auxiliaries - Financial and investment enterprises - authentic repurchase agreement - long-term - with a maturity of over 5 years					
201	1 A N 5 4 2 2 1	Financial auxiliaries - Loans granted to other institutions - short-term					
202	1 A N 5 4 2 2 2 1	Financial auxiliaries - Loans granted to other institutions - long-term - for a maturity of not more than 5 years					
203	1 A N 5 4 2 2 2 2	Financial auxiliaries - Loans granted to other institutions - long-term - with a maturity of over 5 years					
204	1 A N 5 4 2 2 3	Financial auxiliaries - Supplementary subordinated loan capital granted to other institutions					
205	1 A N 5 4 2 2 4	Financial auxiliaries - Subordinated loan capital granted to other institutions					
206	1 A N 5 4 2 2 5 1	Financial auxiliaries - Other institutions - authentic repurchase agreement - short-term					
207	1 A N 5 4 2 2 5 2 1	Financial auxiliaries - Other institutions - authentic repurchase agreement - long-term - with a maturity of not more than 5 years					
208	1 A N 5 4 2 2 5 2 2	Financial auxiliaries - Other institutions - authentic repurchase agreement - long-term - with a maturity of over 5 years					
209	1 A N 5 4 3 1	Loans granted to insurance corporations - short-term					
210	1 A N 5 4 3 2 1	Loans granted to insurance corporations - long-term - for a maturity of not more than 5 years					
211	1 A N 5 4 3 2 2	Loans granted to insurance corporations - long-term - with a maturity of over 5 years					
212	1 A N 5 4 3 3	Subordinated loan capital granted to insurance corporations					
213	1 A N 5 4 3 4 1	Insurance corporations and pension funds - authentic repurchase agreement - short-term					
214	1 A N 5 4 3 4 2 1	Insurance corporations and pension funds - authentic repurchase agreement - long-term - with a maturity of not more than 5 years					
215	1 A N 5 4 3 4 2 2	Insurance corporations and pension funds - authentic repurchase agreement - long-term - with a maturity of					
216	1 A N 5 5	Loans to non-financial corporations (217+…+247) S					
217	1 A N 5 5 1 1	Associated enterprises - overdraft credit					
218	1 A N 5 5 1 2 1	Associated enterprises -loans granted for purchasing securities - short-term					
219	1 A N 5 5 1 2 2 1	Associated enterprises -loans granted for purchasing securities - long-term - with a maturity of not more					
220	1 A N 5 5 1 2 2 2	Associated enterprises -loans granted for purchasing securities - long-term - with a maturity of over 5 years					

156

HM-1-00

*/ This is the table format applicable to all versions of the controlled balance sheet (MNB data collection ID Nos F01, F03, F08, F09, F14).

1.AN. Assets (net)

SUPERVISORY BALANCE SHEET (Assets at net book value)

11 table — Banks, specialized credit institutions: millions of HUF, with no decimals; co-operative credit inst.: millions of HUF, with 3 decimals

MNB No (new)	HFSA line code	Description	HUF a	EUR b	Other foreign currencies c	Total d	Modified
221	1 A N 5 5 1 3 1	Associated enterprises - other loans and loan type receivables - short-term					
222	1 A N 5 5 1 3 2 1	Associated enterprises - other loans and loan type receivables - long-term - with a maturity of not more than 5 years					
223	1 A N 5 5 1 3 2 2	Associated enterprises - other loans and loan type receivables - long-term - with a maturity of over 5 years					
224	1 A N 5 5 1 4 1	Associated enterprises - authentic repurchase agreement - short-term					
225	1 A N 5 5 1 4 2 1	Associated enterprises - authentic repurchase agreement - long-term - with a maturity of not more than 5 years					
226	1 A N 5 5 1 4 2 2	Associated enterprises - authentic repurchase agreement - long-term - with a maturity of over 5					
227	1 A N 5 5 2 1	Non-financial corporations (excl. associated enterprises) - overdraft credit					
228	1 A N 5 5 2 2 1	Non-financial corporations (excl. associated enterprises) - bill of exchange - short-term					
229	1 A N 5 5 2 2 2 1	Non-financial corporations (excl. associated enterprises) - bill of exchange - long-term - with a					
230	1 A N 5 5 2 2 2 2	Non-financial corporations (excl. associated enterprises) - bill of exchange - long-term - with a					
231	1 A N 5 5 2 3 1	Non-financial corporations (excl. associated enterprises) - claims purchased - short-term					
232	1 A N 5 5 2 3 2 1	Non-financial corporations (excl. associated enterprises) - claims purchased - long-term - with a maturity of not more than 5 years					
233	1 A N 5 5 2 3 2 2	Non-financial corporations (excl. associated enterprises) - claims purchased - long-term - with a					
234	1 A N 5 5 2 4 1	Non-financial corporations (excl. associated enterprises) -loans granted for purchasing securities -					
235	1 A N 5 5 2 4 2 1	Non-financial corporations (excl. associated enterprises) -loans granted for purchasing securities - long-term - with a maturity of not more than 5 years					
236	1 A N 5 5 2 4 2 2	Non-financial corporations (excl. associated enterprises) -loans granted for purchasing securities - long-term - with a maturity of over 5 years					
237	1 A N 5 5 2 5 1	Non-financial corporations (excl. associated enterprises) - housing loan - short-term					
238	1 A N 5 5 2 5 2 1	Non-financial corporations (excl. associated enterprises) - housing loan - long-term - with a maturity of not more than 5 years					
239	1 A N 5 5 2 5 2 2	Non-financial corporations (excl. associated enterprises) - housing loan - long-term - with a					
240	1 A N 5 5 2 6 1	Non-financial corporations (excl. associated enterprises) - other loans - short-term					
241	1 A N 5 5 2 6 2 1	Non-financial corporations (excl. associated enterprises) - other loans - long-term - with a maturity					
242	1 A N 5 5 2 6 2 2	Non-financial corporations (excl. associated enterprises) - other loans - long-term - with a maturity					
243	1 A N 5 5 2 7 1	Non-financial corporations (excl. associated enterprises) - financial lease - with a maturity of not					
244	1 A N 5 5 2 7 2	Non-financial corporations (excl. associated enterprises) - financial lease - with a maturity of over 5					
245	1 A N 5 5 2 8 1	Non-financial corporations (excl. associated enterprises) - authentic repurchase agreement - short-					
246	1 A N 5 5 2 8 2 1	Non-financial corporations (excl. associated enterprises) - authentic repurchase agreement - long-					
247	1 A N 5 5 2 8 2 2	Non-financial corporations (excl. associated enterprises) - authentic repurchase agreement - long-					
248	1 A N 5 6 1	Households - Individuals - Loans (249+…+264)	S				
249	1 A N 5 6 1 1	Households - Individuals - overdraft credit					
250	1 A N 5 6 1 2 1	Households - Individuals - consumer credit - short-term					
251	1 A N 5 6 1 2 2 1	Households - Individuals - consumer credit - long-term - with a maturity of not more than 5 years					
252	1 A N 5 6 1 2 2 2	Households - Individuals - consumer credit - long-term - with a maturity of over 5 years					
253	1 A N 5 6 1 3 1	Households - Individuals -loans granted for purchasing securities - short-term					
254	1 A N 5 6 1 3 2 1	Households - Individuals -loans granted for purchasing securities - long-term - with a maturity of					
255	1 A N 5 6 1 3 2 2	Households - Individuals -loans granted for purchasing securities - long-term - with a maturity of					
256	1 A N 5 6 1 4 1	Households - Individuals - lending for house purchase short-term					
257	1 A N 5 6 1 4 2 1	Households - Individuals - lending for house purchase long-term - with a maturity of not more than 5 years					
258	1 A N 5 6 1 4 2 2	Households - Individuals - lending for house purchase long-term - with a maturity of over 5 years					
259	1 A N 5 6 1 5 1	Households - Individuals - other loans - short-term					
260	1 A N 5 6 1 5 2 1	Households - Individuals - other loans - long-term - with a maturity of not more than 5 years					

157

HM-1-00

*/ This is the table format applicable to all versions of the controlled balance sheet (MNB data collection ID Nos F01, F03, F08, F09, F14).

1.AN. Assets (net)

S U P E R V I S O R Y   B A L A N C E   S H E E T (Assets at net book value)

11 table — Banks, specialized credit institutions: millions of HUF, with no decimals; co-operative credit inst.: millions of HUF, with 3 decimals

MNB No (new)	HFSA line code	Description	HUF a	EUR b	Other foreign currencies c	Total d	Modified
261	1 A N 5 6 1 5 2 2	Households - Individuals - other loans - long-term - with a maturity of over 5 years					
262	1 A N 5 6 1 6 1	Households - Individuals - authentic repurchase agreement - short-term					
263	1 A N 5 6 1 6 2 1	Households - Individuals - authentic repurchase agreement - long-term - with a maturity of not more					
264	1 A N 5 6 1 6 2 2	Households - Individuals - authentic repurchase agreement - long-term - with a maturity of over 5					
265	1 A N 5 6 2	Households - Sole proprietors - Loans (266+...+278) S					
266	1 A N 5 6 2 1	Households - Sole proprietors - overdraft credit					
267	1 A N 5 6 2 2 1	Households - Sole proprietors -loans granted for purchasing securities - short-term					
268	1 A N 5 6 2 2 2 1	Households - Sole proprietors -loans granted for purchasing securities - long-term - with a maturity of					
269	1 A N 5 6 2 2 2 2	Households - Sole proprietors -loans granted for purchasing securities - long-term - with a maturity of					
270	1 A N 5 6 2 3 1	Households - Sole proprietors - housing loan - short-term					
271	1 A N 5 6 2 3 2 1	Households - Sole proprietors - housing loan - long-term - with a maturity of not more than 5 years					
272	1 A N 5 6 2 3 2 2	Households - Sole proprietors - housing loan - long-term - with a maturity of over 5 years					
273	1 A N 5 6 2 4 1	Households - Sole proprietors - other loans - short-term					
274	1 A N 5 6 2 4 2 1	Households - Sole proprietors - other loans - long-term - with a maturity of not more than 5 years					
275	1 A N 5 6 2 4 2 2	Households - Sole proprietors - other loans - long-term - with a maturity of over 5 years					
276	1 A N 5 6 2 5 1	Households - Sole proprietors - authentic repurchase agreement - short-term					
277	1 A N 5 6 2 5 2 1	Households - Sole proprietors - authentic repurchase agreement - long-term - with a maturity of not more					
278	1 A N 5 6 2 5 2 2	Households - Sole proprietors - authentic repurchase agreement - long-term - with a maturity of over 5					
279	1 A N 5 7	Loans to non-profit institutions serving households (280+...+286) S					
280	1 A N 5 7 1 1	Non-profit institutions serving households - overdraft credit					
281	1 A N 5 7 1 2	Other loans of non-profit institutions serving households - short-term					
282	1 A N 5 7 2 1	Other loans of non-profit institutions serving households - long-term - with a maturity of not more					
283	1 A N 5 7 2 2	Other loans of Non-profit institutions serving households - long-term - with a maturity of over 5					
284	1 A N 5 7 3 1	Non-profit institutions serving households -authentic repurchase agreement - short-term					
285	1 A N 5 7 3 2 1	Non-profit institutions serving households -authentic repurchase agreement - long-term - with a maturity of not more than 5 years					
286	1 A N 5 7 3 2 2	Non-profit institutions serving households -authentic repurchase agreement - long-term - with a maturity of over 5 years					
287	1 A N 5 8	Loans to non-residents (288+...+315) S					
288	1 A N 5 8 1 1 1	Claims on EMU credit institutions - short-term					
289	1 A N 5 8 1 1 2	Claims on EMU credit institutions - long-term					
290	1 A N 5 8 1 2 1	Claims on EMU money market funds - short-term					
291	1 A N 5 8 1 2 2	Claims on EMU money market funds - long-term					
292	1 A N 5 8 1 3 1	Loans granted to EMU other general government - short-term					
293	1 A N 5 8 1 3 2	Loans granted to EMU other general government - long-term					
294	1 A N 5 8 1 4 1	Loans granted to EMU other financial intermediaries and financial auxiliaries - short-tern					
295	1 A N 5 8 1 4 2 1	Loans granted to EMU other financial intermediaries and financial auxiliaries - long-term - for a maturity of not more than 5 years					
296	1 A N 5 8 1 4 2 2	Loans granted to EMU other financial intermediaries and financial auxiliaries - long-term - with a maturity of over 5 years					
297	1 A N 5 8 1 4 3 1	Loans granted to EMU insurance corporations and pension funds - short-term					
298	1 A N 5 8 1 4 3 2 1	Loans granted to EMU insurance corporations and pension funds - long-term - for a maturity of not more					
299	1 A N 5 8 1 4 3 2 2	Loans granted to EMU insurance corporations and pension funds - long-term - with a maturity of over 5					
300	1 A N 5 8 1 5 1	Loans granted to EMU non-financial corporations - short-term					
301	1 A N 5 8 1 5 2 1	Loans granted to EMU non-financial corporations - long-term - for a maturity of not more than 5 years					

HM-1-00

*/ This is the table format applicable to all versions of the controlled balance sheet (MNB data collection ID Nos F01, F03, F08, F09, F14).

1.AN. Assets (net)

F	2 0 0			

S U P E R V I S O R Y   B A L A N C E   S H E E T (Assets at net book value)

11 table — Banks, specialized credit institutions: millions of HUF, with no decimals; co-operative credit inst.: millions of HUF, with 3 decimals

MNB No (new)	HFSA line code	Description	HUF a	EUR b	Other foreign currencies c	Total d	Modified
302	1 A N 5 8 1 5 2 2	Loans granted to EMU non-financial corporations - long-term - with a maturity of over 5 years					
303	1 A N 5 8 1 6 1	Consumer credit granted to EMU households and non-profit institutions serving households - short-term					
304	1 A N 5 8 1 6 2 1	Consumer credit granted to EMU households and non-profit institutions serving households - long-term - for a maturity of not more than 5 years					
305	1 A N 5 8 1 6 2 2	Consumer credit granted to EMU households and non-profit institutions serving households - long-term - with a maturity of over 5 years					
306	1 A N 5 8 1 6 3 1	Lending for house purchases granted to EMU households and non-profit institutions serving					
307	1 A N 5 8 1 6 3 2 1	Lending for house purchases granted to EMU households and non-profit institutions serving households - long-term - for a maturity of not more					
308	1 A N 5 8 1 6 3 2 2	Lending for house purchases granted to EMU households and non-profit institutions serving					
309	1 A N 5 8 1 6 4 1	Other loans granted to EMU households and non-profit institutions serving households - short-term					
310	1 A N 5 8 1 6 4 2 1	Other loans granted to EMU households and non-profit institutions serving households - long-term - for a maturity of not more than 5 years					
311	1 A N 5 8 1 6 4 2 2	Other loans granted to EMU households and non-profit institutions serving households - long-term -					
312	1 A N 5 8 2 1 1	Claims on other non-resident banks - short-term					
313	1 A N 5 8 2 1 2	Claims on other non-resident banks - long-term					
314	1 A N 5 8 2 2 1	Claims on other non-residents - short-term					
315	1 A N 5 8 2 2 2	Claims on other non-residents - long-term					
316	1 A N 6	**Shares and other equity (317+318+333+339)** S					
317	1 A N 6 1	Shares of resident credit institutions					
318	1 A N 6 2	Shares and other equity in other financial intermediaries, financial auxiliaries, insurance corporations and pension funds (319+…+332) S					
319	1 A N 6 2 1 1 1	Other financial intermediaries - Shares of financial enterprises					
320	1 A N 6 2 1 1 2	Other financial intermediaries - Other participations and business shares in financial enterprise					
321	1 A N 6 2 1 2 1	Other financial intermediaries - Shares of investment enterprises					
322	1 A N 6 2 1 2 2	Other financial intermediaries - Other participations and business shares in investment enterprise					
323	1 A N 6 2 1 3 1	Other financial intermediaries - Shares of other institutions					
324	1 A N 6 2 1 3 2	Other financial intermediaries - Other participations and business shares in other institutions					
325	1 A N 6 2 2 1 1	Financial auxiliaries - Shares of financial enterprises					
326	1 A N 6 2 2 1 2	Financial auxiliaries - Other participations and business shares in financial enterprises					
327	1 A N 6 2 2 2 1	Financial auxiliaries - Shares of investment enterprises					
328	1 A N 6 2 2 2 2	Financial auxiliaries - Other participations and business shares in investment enterprises					
329	1 A N 6 2 2 3 1	Financial auxiliaries - Shares of other institutions					
330	1 A N 6 2 2 3 2	Financial auxiliaries - Other participations and business shares in other institutions					
331	1 A N 6 2 3	Shares of insurance corporations					
332	1 A N 6 2 4	Participations in pension funds					
333	1 A N 6 3	Shares and other equity of non-financial corporations (334+…+338) S					
334	1 A N 6 3 1 1	Shares of associated enterprises					
335	1 A N 6 3 1 2	Other participations and business shares in associated enterprises					
336	1 A N 6 3 2 1	Shares of non-financial corporations (excl. associated enterprises)					
337	1 A N 6 3 2 2	Other participations and business shares in non-financial corporations (excl. associated enterprises)					
338	1 A N 6 3 3	Shares, participations and other business shares from loan-to-capital conversions					
339	1 A N 6 4	Shares of non-residents (340+…+344) S					
340	1 A N 6 4 1 1	Shares of EMU credit institutions					

HM-1-00

*/ This is the table format applicable to all versions of the controlled balance sheet (MNB data collection ID Nos F01, F03, F08, F09, F14).

1.AN. Assets (net)

S U P E R V I S O R Y   B A L A N C E   S H E E T (Assets at net book value)

11 table   Banks, specialized credit institutions: millions of HUF, with no decimals; co-operative credit inst.: millions of HUF, with 3 decimals

MNB No (new)	HFSA line code	Description		HUF a	EUR b	Other foreign currencies c	Total d	Modified
341	1 A N 6 4 1 2	Shares of EMU other sectors						
342	1 A N 6 4 1 3	EMU shares, participations and other business shares from loan-to-capital conversions						
343	1 A N 6 4 2 1	Shares of other non-residents						
344	1 A N 6 4 2 2	Shares, participations and other business shares from loan-to-capital conversions in other non-residents						
345	1 A N 7	**Accrued interest receivable (346+...+360)**	S					
346	1 A N 7 1	- from central government						
347	1 A N 7 2	- from local governments						
348	1 A N 7 3	- from Central Bank						
349	1 A N 7 4	- from credit institutions						
350	1 A N 7 5 1	- from money market funds						
351	1 A N 7 5 2 1	- from other financial intermediaries - financial and investment enterprises						
352	1 A N 7 5 2 2	- from other financial intermediaries - other institutions						
353	1 A N 7 5 3 1	- from financial auxiliaries - financial and investment enterprises						
354	1 A N 7 5 3 2	- from financial auxiliaries - other institutions						
355	1 A N 7 5 4	- from insurance corporations and pension funds						
356	1 A N 7 6	- from non-financial corporations						
357	1 A N 7 7 1	- from households - individuals						
358	1 A N 7 7 2	- from households - sole proprietors						
359	1 A N 7 8	- from non-profit institutions serving households						
360	1 A N 7 9	- from non-residents						
361	1 A N 8	**Other accrued balances and other assets (362+380+397+...+399)**	S					
362	1 A N 8 1	Accrued balances and other deferred expenses (363+...+379)	S					
363	1 A N 8 1 1	- from central government						
364	1 A N 8 1 2 1	- from local governments						
365	1 A N 8 1 2 2	- From social security						
366	1 A N 8 1 3	- from Central Bank						
367	1 A N 8 1 4	- from credit institutions						
368	1 A N 8 1 5 1	- from money market funds						
369	1 A N 8 1 5 2 1	- from other financial intermediaries - financial and investment enterprises						
370	1 A N 8 1 5 2 2	- from other financial intermediaries - other institutions						
371	1 A N 8 1 5 3 1	- from financial auxiliaries - financial and investment enterprises						
372	1 A N 8 1 5 3 2	- from financial auxiliaries - other institutions						
373	1 A N 8 1 5 4	- from isurance corporations and pension funds						
374	1 A N 8 1 6	- from non-financial corporations						
375	1 A N 8 1 7 1	- from households - individuals						
376	1 A N 8 1 7 2	- from households - sole proprietors						
377	1 A N 8 1 7 3	- from non-profit institutions serving households						
378	1 A N 8 1 8	- from non-residents						
379	1 A N 8 1 9	- accrued income and deferred expenses that cannot be broken down by sector						
380	1 A N 8 2	Receivables from investment services (381+...+396)	S					
381	1 A N 8 2 1	- from central government						
382	1 A N 8 2 2 1	- from local governments						
383	1 A N 8 2 2 2	- from social security						

HM-1-00

*/ This is the table format applicable to all versions of the controlled balance sheet (MNB data collection ID Nos F01, F03, F08, F09, F14).

1.AN. Assets (net)

| F | | | 2 | 0 | 0 | | |

Reference period

Reporting institution

Reporting institution's code

Report date
YYYY / MM / DD

Document type (E,M,N)

S U P E R V I S O R Y   B A L A N C E   S H E E T (Assets at net book value)

11 table — Banks, specialized credit institutions: millions of HUF, with no decimals; co-operative credit inst.: millions of HUF, with 3 decimals

MNB No (new)	HFSA line code	Description	HUF a	EUR b	Other foreign currencies c	Total d	Modified
384	1 A N 8 2 3	- from Central Bank					
385	1 A N 8 2 4	- from credit institutions					
386	1 A N 8 2 5 1	- from money market funds					
387	1 A N 8 2 5 2 1	- from other financial intermediaries - financial and investment enterprises					
388	1 A N 8 2 5 2 2	- from other financial intermediaries - other institutions					
389	1 A N 8 2 5 3 1	- from financial auxiliaries - financial and investment enterprises					
390	1 A N 8 2 5 3 2	- from financial auxiliaries - other institutions					
391	1 A N 8 2 5 4	- from insurance corporations and pension funds					
392	1 A N 8 2 6	- from non-financial corporations					
393	1 A N 8 2 7 1	- from households – individuals					
394	1 A N 8 2 7 2	- from households - individual entrepreneur					
395	1 A N 8 2 8	- from non-profit institutions serving households					
396	1 A N 8 2 9	- from non-residents					
		Liabilities originating from borrowing securities	New line				
397	1 A N 8 3	Suspense items					
398	1 A N 8 4	Redeemed share notes of cooperatives					
399	1 A N 8 5	Other					
400	1 A N 9	**Own assets (401+...+420)** S					
401	1 A N 9 1 1 1	Own debt securities issued on domestic market					
402	1 A N 9 1 1 2	Own debt securities issued abroad					
403	1 A N 9 1 2	Own shares					
404	1 A N 9 1 3	Other own assets (inventories)					
405	1 A N 9 2 1	Assets taken over					
406	1 A N 9 3 1	Intangible goods - consessions, licences and similar rights					
407	1 A N 9 3 2	Intangible goods - software					
408	1 A N 9 3 3	Intangible goods - other					
409	1 A N 9 3 4	Value adjustments of intangible goods					
410	1 A N 9 4 1	Tangible assets for financial and investment services - lease right of accommodation					
411	1 A N 9 4 2	Tangible assets for financial and investment services - rights of property value linked to real estate					
412	1 A N 9 4 3	Tangible assets for financial and investment services - immovables					
413	1 A N 9 4 4	Tangible assets for financial and investment services - technical equipment, machinery and furnishings					
414	1 A N 9 4 5	Tangible assets for financial and investment services - construction and advances paid for construction					
415	1 A N 9 4 6	Value adjustment of tangible assets for financial and investment services					
416	1 A N 9 5 1	Tangible assets not for financial and investment services - rights to immovable linked to real estate					
417	1 A N 9 5 2	Tangible assets not for financial and investment services - immovables					
418	1 A N 9 5 3	Tangible assets not for financial and investment services - technical equipment, machinery and furnishings, vehicles					
419	1 A N 9 5 4	Tangible assets not for financial and investment services - construction and advances paid for construction					
420	1 A N 9 5 5	Value adjustment of tangible assets not for financial and investment services					

HM-1-00

*/ This is the table format applicable to all versions of the controlled balance sheet (MNB data collection ID Nos F01, F03, F08, F09, F14).

1.AN. Assets (net)

12 table   Banks, specialized credit inst.: millions of HUF without decimals, coop. credit inst.: millions of HUF with 3 decimals

MNB code	HFSA line code	Description	Current month a	Accumulated b	Modified
001	2 C 1	**Interest received/paid and similar income/charges in detail**			
002	2 C 1 1	Interest received and similar income from households			
003	2 C 1 2	Interest received and similar income not from financial enterprises			
004	2 C 1 3	Interest type income related to hedging transactions (or transactions accounted for as hedging transactions)			
005	2 C 1 4 1	Interest subsidies for loans financed with mortgage bonds			
006	2 C 1 4 2	Supplementary interest subsidies			
007	2 C 1 4 3	Interest subsidies for housing serving sale or lease purposes, for home renewal and water utilities, for settlement local governments			
008	2 C 1 5	Interest type expenditure related to hedging transactions (or transactions accounted for as hedging transactions)			
009	2 C 2	**Income from turnover and transaction commissions (7+…+10)** Σ			
010	2 C 2 1	Transaction commissions related to loans			
011	2 C 2 2	Commissions related to financial transaction services			
012	2 C 2 3	Commissions related to credit card transactions			
013	2 C 2 4	Other transaction services			
014	2 C 3 1	**Valuation difference of other income from financial transactions (12+13+14)** Σ			
015	2 C 3 1 1	Valuation difference of other income from financial services			
016	2 C 3 1 2	Valuation difference of other income from investment services with credit institutions and MNB			
017	2 C 3 1 3	Valuation difference of other income from investment services			
018	2 C 3 2	**Valuation difference of other expenditures on financial transactions (16+17+18)** Σ			
019	2 C 3 2 1	Valuation difference of other expenditures on financial services			
020	2 C 3 2 2	Valuation difference of other expenditures on investment services with credit institutions and MNB			
021	2 C 3 2 3	Valuation difference of other expenditures on investment services			
022	2 C 4	Taxes charged to expenditures		New line	

MNB data collection identification numbers: **F01, F03, F08, F09, F14, F77, F78, F79, F80, F81, F82, F83, F84 and F85**

Guidelines for filling out the
Supervisory balance sheet, profit and loss statement, annexes, and the reclassification report

I. General instructions

Hungarian credit institutions that operate branch offices abroad shall submit 2 types of supervisory balance sheet reports monthly. One shall be prepared based on balance sheet data including the data of also the branch offices operated abroad (77, F78, F79, F80, F81), which shall be reported to the HFSA as well. The other (F01, F03, F09, F14) shall be based on data not consolidated with the data on the branch offices, which shall be reported to the MNB only. (Credit institutions that do not operate branch offices abroad shall submit reports F01, F03, F08, F09, F14, as before.)

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 organizational change: one reflecting the accounts of the institutions before and one after the change.

1. Abbreviations

GG: abbreviation of the general government. Parts of the resident general government: central government, local governments and social security funds. Parts of the general government in case of EMU member-states: central government, state governments, local governments, social security funds and related non-profit institutions. In the case of other non-residents, general government shall include international organizations (including EU-organizations – without ECB) as well, besides central government, state governments, local governments, social security funds and related non-profit institutions.

ÁKK Rt.: Government Debt Management Agency

ÁPV Zrt.: Hungarian State Holding and Privatization Company

ECB: European Central Bank

EU: European Union

GBC: Giro Bankkártya Zrt.

EMU: Economic and Monetary Union (Euro zone within the EU). From the beginning of 2008 the EMU comprises 15 EU member-states: Belgium, Germany, Greece, Spain, France, Ireland, Italy, Luxembourg, Holland, Austria, Portugal, Finland, Slovenia, Cyprus and Malta.

Hpt.: prevailing Act CXII of 1996 on Credit Institutions and Financial Enterprises.

KVH Rt.: Központi Váltó- és Hitelbank Rt.

Ltp: Building society.

MÁK: Hungarian State Treasury

MNB Tv: prevailing Act LVIII of 2001 on the National Bank of Hungary

MFIs: monetary financial institutions. MFIs include central banks and other monetary financial institutions.

OTIVA: National Savings Cooperative Institution Protection Fund.

PEK: Hungarian Post Office Accounting Center

PBB (FII): Abbreviation for financial enterprises, investment enterprises and insurance corporations.

Szkr.: Prevailing Government Decree 250/2000 (XII. 24.) Korm. on the Special Provisions Regarding the Annual Reporting and Bookkeeping Obligations of Credit Institutions and Financial Enterprises.

Szmt.: Prevailing Act C of 2000 On Accounting.

TAKIVA: Savings Cooperative Institution Protection Fund.

Tpt.: Prevailing Act CXX of 2001 on the Capital Market.

2. Definitions of sectors

The further sub-divisions of the standardized sectoral breakdown in point I.A. of this Annex are defined hereunder.

A) Non-bank institutionss

Data on credit institutions' associated enterprises should be supplied separately in the sector of non-bank institutionss in the Supervisory balance sheet.

Associated enterprises are enterprises, whose primary activity is to perform supplementary business services for the credit institution, particularly real estate management, data processing, money transport, security and communication services.

C) Other monetary financial institutions

Other monetary financial institutions comprise credit institutions and money market funds.
Credit institutions shall comprise all credit institutions classified as such by the Hpt., regardless of the industrial code (TEÁOR) in the Hungarian Central Statistical Office SSC (Standard Statistical Code) number. (E.g. on the basis of its current industrial code the Landed Property Credit and Mortgage Bank would not be classified as credit institutions.) However, credit institutions under liquidation are to be classified as non-financial institutions.

D) Other financial intermediaries and E) Financial auxiliaries

Sectors D.) Other financial intermediaries and E.) Financial auxiliaries are further divided into sub-groups of Financial and investment enterprises, and Other institutions.

Other financial intermediaries – Financial enterprises: those institutions listed in this sector, which were licensed by the Hungarian Financial Supervisory Authority to engage in financial service activity specified in the Hpt. (on the list in Annex 3 point 1 hereto, published on the homepage of the MNB, the financial enterprises listed on groups D.1. and D.2., and their Hungarian branches operating as financial enterprises .

Other financial intermediaries – Investment enterprises: from among the institutions classified in this sector these include the licensed by the Hungarian Financial Supervisory Authority to engage in

investment service activities specified by the Tpt. (on the list in Annex 3 point 1 hereto, published on the homepage of the MNB, those listed in groups D.6. and D.7.: securities trade corporations and securities investment corporations, and Hungarian branches listed in Group D and operating as investment firms).

Other financial intermediaries – Other institutions: these include other financial intermediaries not listed in the above two groups (on the list in Annex 3 point 1 hereto, published on the homepage of the MNB, those listed in groups D.3, D.4, D.5, D8, D9 and D.99; investment funds, other than money market funds, Hungarian branches operating as investment fund management companies, investment fund managers, other Hungarian branches listed under Group D, venture capital funds, venture capital fund management companies and venture capital fund companies, and other institution listed under Group D).

Financial auxiliaries – Financial enterprises: those institutions listed in this sector, which were licensed by the Hungarian Financial Supervisory Authority to engage in financial service activities specified by the Hpt. (on the list in Annex 3 point 1 hereto, published on the homepage of the MNB, financial enterprises listed in group E.6).

Financial auxiliaries – Investment enterprises: those institutions listed in this sector, which were licensed by the Hungarian Financial Supervisory Authority to engage in investment service activities specified by the Tpt. (on the list in Annex 3 point 1 hereto, published on the homepage of the MNB, (securities-agent) corporations listed in group E.1, and Hungarian branches listed under group E8, Sector E, operating as investment firms).

Financial auxiliaries – Other institutions: financial auxiliaries not listed in the above two groups (on the list in Annex 3 point 1 hereto, published on the homepage of the MNB, those listed in groups E.2, E.3, E.4, E.5, E.7, E.9 and E.99; investment consultants, insurance brokers, insurance consultants and agents, other Hungarian branches operating as financial auxiliaries and non-profit and other institution listed under sector E).

F) Insurance corporations and pension funds

Insurance corporations and insurance associations (on the list in Annex 3 point 1 hereto, published on the homepage of the MNB, F.1. and F.2.), and private and voluntary pension funds, voluntary self-assistance funds, self-assistance health funds, and Hungarian branches operating as insurance companies and pension or health funds (listed in groups F.3-F.7.). The two groups of this sector are shown separately at places.

G) General government

The content is identical to the scope defined in the standardized sector specification, but for certain instruments data is requested separately on the central budget (Hungarian state) and other institutions classified as part of the central government.

The other institutions classified as part of the central government shall comprise the data of state power bodies, the Government, ministries, bodies having national competence and budget organs subject to their supervision, as well as, apart from the separate funds, the business associations treated as part of the central government from an economics standpoint (which are contained in a separate list), and non-profit institutions listed under the general government.

J) Households

The Households sector is divided into Individuals and Sole proprietors sub-group. Agricultural primary producers are to be listed among sole proprietors.

L) Non-residents

The EMU member-states form a separate sector in data supply. Stocks related to non-residents shall be broken down to EMU residents and other non-residents.

EMU residents

Residents of the EMU member-states shall be subject to the same sectoral breakdown as used for residents. Only the deviations are mentioned here.

The EMU monetary financial institutions sector is divided into two sub-sectors as follows[1]:
– EMU central banks, ECB and EMU monetary financial institutions subject to EMU reserve requirements, and
– EMU other monetary financial institutions not subject to EMU reserve requirements.

The „EMU credit institutions" term used in the Supervisory balance sheet means the monetary financial institutions of EMU member-states excluding money market funds.

The general government is divided into four sub-sectors in case of EMU members-states:

– central government,
– state governments,
– local governments,
– social security funds

The individual sub-sectors shall also contain the non-profit institutions related to them.

Other non-residents

The other non-resident sector consists of the residents of all foreign countries, except for EMU member-states and international institutions (including EU institutions as well, except for the ECB). Other non-residents shall be broken down as follows:

– banks,
– non-banks,
– general government (including the aforementioned international institutions as well),
– other sectors.

3. Breakdown by maturity

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 categorization is not influenced neither by the leap year effect, nor by the maturity day falling on a holiday or non-banking day, and thus performance takes place on the next working day.

Short-term:	original maturity of instrument ≤ 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 ≤ 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 ≤ 5

---

[1] The classification of the institutions into the two sub-sectors is made easier by the so-called MFI list on the homepage of the European Central Bank, whose access path can be found in the file published on the homepage of the MNB, containing the list specified in Annex 3 point 1 hereto.

	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 ≤ 3 months
Maturity of over 3 months but not more than 2 years:	3 months < loan's notice ≤ 2 years
Long-term, with a maturity of over 5 years:	Loan's notice > 2 years

4. Definitions

Transfer account: substitute for the counter-account in the traffic of liquid assets accounts between one another. As per the Szkr. the stock of the transfer account is part of liquid assets.

Investment fund shares: term defined in the Tpt.

Deposit on the liability side of the Supervisory balance sheet: receivables from the credit institution, which stands for liquid assets deposited at the credit institution on the basis of deposit contract, bank account or current account contract. Traveller's cheques issued by credit institutions and amounts pre-paid in connection with the use of electronic money shall be included in the category of deposits. The so-called inter-bank transactions concluded by the treasury are also classified as a deposit in respect of the Supervisory balance sheet.

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 being a bearer certificate or not (e.g. savings note, value note, cash desk note, deposit note, etc. issued by the credit institution).

Gross value*:* purchase, historic or book value – not decreased by losses in value, provisions, etc., not modified by valuation difference. In case of balance sheet items the gross book value, in case of items outside the balance sheet the book value.

Other loan: any loan not mentioned in the separate loan rows. Includes ad hoc loans and loans related to the Széchenyi-card. (Ad hoc loan: ad hoc type short-term loan granted to non-bank institutionss and sole proprietors for solving the borrower's temporary liquidity problems.) Loans granted to individuals without specified purpose shall also qualify as consumer loans.

Original maturity (maturity upon issue): means 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).

Securities lending: term specified in the Tpt.

Securitization: an operation where the monetary financial institution
 – exchanges the loan in its balance sheet to new, tradable debt securities issued by the original debtor (without any intermediary), selling those simultaneously/or later to investors (in this case the loan ends);
 – or sells those to a financial vehicle corporation – generally established for holding such loans – who finances that by issuing new debt securities. Here two solutions are possible:

1. The crediting monetary financial institution exchanges the loan to the new securities, which are simultaneously/or later sold to investors.
2. The financial vehicle corporation sells the new securities directly to investors, and the crediting monetary financial institution receives money in return for the loan sold.

Term of notice: corresponds to the period which commences when the holder of the financial instrument sends notification on its intention to redeem the instrument, extending to the date on which the holder may exchange the instrument to cash without any unfavourable conditions of the contract.

Called loans: loans drawn by credit institutions which were called on the basis of ordinary calling.

Consumer credit: loan granted to households for purchasing and repairing ordinary household appliances, and using services (purchase of goods, automobile, personal loan). Loans granted to individuals without specified purpose shall also qualify as consumer credits. Consumer credits shall comprise credit card constructions, where the bank does not offer an interest-free period, and the card is for accessing the loan only. However, loans under the Széchenyi-card are to be shown under other loans. Loans for purchase of goods or other shall also qualify as consumer loans.

Overdraft: negative balance on the account (overdraft), including any forced overdraft. Also includes card loans, where the bank ensures an interest-free period. Card loans, where the bank does not ensure an interest-free period are to be shown under consumer loans.

Loan write off (in table 04 containing data for the calculation of the transactions): write off of loan and similar receivables still in the balance sheet at the end of the previous month, and their sale in the reference month below the contract value decreased with installments or gross book value.

Debt securities (securities other than shares): term specified in the Tpt. All securities other than shares are under bond instruments in the Supervisory balance sheet's assets side, while the liability side contains the securities' breakdown.

Institutional changes: mergers, acquisitions, divisions relating to the reporting monetary financial institutions.

Consolidation government bonds are government bonds issued and handed over during loan, bank and debtor consolidation.

Syndicated loan: loan granted to the borrower by a group of credit institutions, irrespective of its name (syndicated loan, club credit, loan participation, etc.).

Savings deposit passbook: those deposits placed at the credit institution, where a deposit book is issued (e.g. saving deposit book, premium deposit book, etc.) not including savings letters.

Gross book value: purchase, historic and book value of assets and their items outside the balance sheet (not decreased by loss of value, provisions, etc., not modified by valuation difference). In case of receivables under a contract concluded by the credit institution the capital sum not yet paid up. In case of purchased receivables the part of the historic value not yet paid up.

Bonds: see under debt securities.

Sight and current account deposit: the current account deposit is a positive balance on the current account. Sight deposits include non-fixed deposits not related to current account, and deposits fixed for one day. (One-day term means working days.), traveller's cheques issued by credit institutions and amounts pre-paid in connection with the use of electronic money. Any deposit that may be claimed

back at any time without incurring interest losses and deposits with no agreed maturity (except for documentary deposits) shall also be included in the category of sight deposit.

Deposit with agreed maturity: non-transferable deposits with an agreed maturity of more than one day which may not be exchanged to cash prior to the contractual deadline or only with unfavourable conditions of the contract (e.g. loss of due but not maturing interest). Deposits with an agreed maturity of more than two years may also contain pension pre-savings accounts. Any deposit (excluding documentary deposits) that may be claimed back at any time without incurring interest losses shall also be included in the category of sight deposits.

Deposit receipt (on Anglo-Saxon areas depository receipt: GDR – Global Depository Receipt, ADR – American Depository Receipt): transferable investment form issued by the deposit institution, classified as security by its own regulations, evidencing property right on background securities. Such deposit certificates obtained by the credit institution are to be shown in the appropriate row in the relevant sector under background securities.

Multicurrency loan: a loan where the borrower has the choice to select the currency from the list fixed in the loan contract in which he wishes to receive the funds. The products where the bank has the right to change the denomination of the loan are not included in this category.

Non-tradable securities: debt securities with restricted transfer right, that is their sale is either prohibited by laws or in the lack of an organized market their holder can not sell them. In Hungarian practice private and convertible bonds are considered to have restricted tradability.

Fictitious repurchase agreements: Term specified in the Szmt.

Net value: sum of gross book value decreased by loss of value or modified by valuation difference.

Repurchase agreement: Term specified in the Szmt.

Repo and reverse repo transaction: Term specified in the Tpt.

Authentic repurchase agreement: Term specified in the Szmt.

Sanctioned compulsory reserves: Pursuant to the MNB decree on minimum reserves, the amount transferred by the MNB from the credit institution's current account to a separate (sanctioned) non-interest bearing savings account and keep it there for a specific period of time.

5. Valuation rules, other specifications on the reporting various data

5.1. Unless specified otherwise data content, data valuation etc. shall be subject to prevailing Szmt. and Szkr.

5.2. The stocks shown in the Supervisory balance sheet must match the stocks of the ledger closed at month-end. Pursuant to Szkr. Art. 12 (2) financial institutions must close their ledgers at the last day of each month to support their interim reports made for the HFSA and the MNB. The ledger is to be closed including corrections on the last day of the month.

Correction of the ledger means the following:
- from the stocks removal of items due after the last day of the month, and
- inclusion in the stocks fulfilled on the reference month, not entered in books till the last day of the month, revealed till the third working day after the end of the month.

5.3. The month-end stock of foreign currency and foreign exchange stocks, as well as receivables and liabilities concerning foreign currencies shall be shown during the year at the value converted to HUF at the official foreign exchange rate published by the MNB, valid on the last day of the month, if ledgers are closed monthly.

Receivables and liabilities, foreign exchange and foreign currency stocks in currencies not subscribed by the MNB shall be converted to HUF pursuant to Szkr. Art. 9. (5).

5.4. In order to ensure synchronicity between the stock of receivables and debts concerning foreigner in the Supervisory balance sheet (for receivables table 01 containing gross book values), and the stock of receivables and debt concerning non-residents in reports M01-M05 it is necessary to take into consideration the specifications of the technical aid in Annex 3 point 5 hereto, published on the homepage of the MNB. If the corrections becoming necessary during later revisions and coordinations in the data contained in reports M01-M05 also affect the stocks shown in the Supervisory balance sheet, the appropriate modifications must be carried out in the Supervisory balance sheet as well, and it is to be submitted subsequently. The data in reports M01-M05 are to be modified similarly, if the corrections in the Supervisory balance sheet affect stocks related to non-residents.

5.5. Each row of the Supervisory balance sheet (tables 01 and 11) and annexes (tables 02, 04, 05 and 08) contains HUF (a), EUR (b), other foreign currencies (c) and total (d) columns. Rows shall contain the amounts of assets and liabilities in foreign currency (foreign exchange or foreign currency) converted to HUF – at the exchange rate(s) specified for the Supervisory balance sheet – in columns (b) EUR and (c) other currency. Loss ofvalue and valuation difference on foreign currency assets shall be shown in the appropriate foreign currency columns.

5.6. Stocks to be shown on the Supervisory balance sheet's assets and liability side as negative sums – assets side loss of value, value adjustment, valuation differences (if the real value is smaller than the historic value), and share capital not paid – pursuant to the Szkr. are to be shown as negative sums. If the credit institution applies valuation at real value – as specified in its accounting policy – it is mandatory to proceed according to accounting rules and – in the lack of other specifications – show the valuation difference in the relevant item group.

5.7. Own property items in the Supervisory balance sheet – e.g. bill of exchange, loans, other claims or securities (hereunder referred to as: property items) – shall be shown with original maturity (as specified in the contract), not decreased by the value of property items handed over under authentic repurchase agreements.

5.8. Various – risk, provision, general and other – reserves, losses in value, valuation difference shall be formed at the due date specified in laws (accounting date of quarter, balance sheet), that is at 31 December as well. Thus the sum of reserves, losses in the value and valuation differences may also change at the preparation of the annual balance sheet report according to their interim change.

5.9. The stock 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 if in the „Other" rows if that can not be determined).

5.10. The total stock of investment fund shares is to be shown under shares and other equity as opposed to the Szmt.

5.11. The (domestic organized) consortium loans – including resident and non-resident organized ones – drawn by the credit institution in Hungary are to be shown as debt towards the individual members of the consortium, at sums equivalent to the outstanding stock of the part granted by the members.

5.12. In case of loans granted under a consortium, and loans taken over for settlement (trust loans) the credit institutions shall show the sums granted as receivables from the final debtor, and the intermediating (organizing, 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 institution for settlement and not yet forwarded (including loans transferred to the organizing bank by the crediting bank in case of consortium loan) and the sum not transferred on by the bank transacting the installments transferred by the final debtor (borrower), to be shown as liabilities against credit institutions in the accounting balance sheet, shall be shown as deferred accounts against credit institutions and not inter-bank debt in the Supervisory balance sheet.

5.13. Classification of expired deposits with agreed maturity by maturity:
  – if the clients renew the deposits they are to be shown at the maturity, where they are subject to after the renewal;
  – automatically renewable deposits with agreed maturity (that are renewed without action by the client) shall remain in the stock of deposits with agreed maturity, at the original maturity;
  – if the deposit was fixed from a current account, and after expiry the credit institution returns the sum to the current account, the expired deposit shall be shown under sight and current account deposits;
  – if the client does not renew the deposit, but the credit institution provides unchanged conditions in the original deposit contract, the matured deposit sum shall be shown under deposits with agreed maturity, at the original maturity;

if the original contract concluded with the client stipulates that the deposit with agreed maturity is transformed into a deposit without an agreed maturity, it is to be shown as deposits with agreed maturity at original maturity .

5.14. In case of foreign currency accounts managed on a trust basis the credit institution assigned shall proceed with foreign currency stocks remaining at the end of the month in a way similar to loans undertaken for settlement: the assigned credit institution shall show the foreign currency stock in its foreign currency stock, and obligations towards the client credit institution shall be shown deferred accounts.

5.15. 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 against the sector complying with the original debtor, according to the original maturity of the loans, if the original contracts were not modified at their sale.)

5.16. Income from the sale of assets under authentic repurchase agreement shall be shown under liabilities as a liability of the credit institution, and receivables from the purchase of assets under authentic repurchase agreements shall be shown under assets at the specific rows of the appropriate sector. The rows on authentic repurchase agreement in the Supervisory balance sheet shall contain assets and liabilities to be shown as balance sheet items, originating from payments prior to the closure of other futures, swap and option deals listed in Szkr. Article 21. Art. (3).

5.17. The handover/acceptance of liquid assets under fictitious repurchase agreements shall be handled, according to accounting specifications, as actual sale/purchase in the Supervisory balance sheet as well, that is its sum will be removed from the balance sheet of the depositor and shown as an item outside the balance sheet (under repurchase obligations). (Repo transactions for spot delivery transactions are accounted pursuant to the rules on fictitious repurchase agreement as well.)

5.18 Securities receivables originating from securities lending arrangement shall be recorded among loans granted, while securities liabilities arising from securities lending arrangement shall be recorded among borrowings.

5.19. Pooling means two basic transaction types:

– Cash pool, where the client group's bank accounts are actually balanced to 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 credits 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 standardized 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, but its aim is only to reach preferential interest rate by 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.

The two sub-types have to be handled differently:
– In case of the cash pool the balances of participating accounts can be consolidated, and the balance of the main account (and the stock of credit granted to the pool) shall be shown in accordance with the sectoral classification of the pool-leader and its resident-non-resident status.
– In case of interest pool the accounts involved in the pool cannot be netted. The balance of the accounts of individual clients shall be shown at the relevant sector.

5.20. Regulation 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 settlements with that sector which the institution making the accounts is subject to:

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 accounts transactions concerning its own clients at client accounts, thus there is no net position financially created outside the bank.
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. Financial auxiliaries.
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 accounting for 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 included among non-residents' accrued or deferred accounts.

6. Reporting adjustment data due to reclassifications (F82, F83, F84, F85, F86, F87)

Adjustment data due to reclassifications shall be reported in the following cases:

1. changes in the classification by sector of the counterparties of the reporting MFI – including changes in the MFI sector (e.g.: a credit institution becoming other financial intermediary leaves the MFI sector, or an institutions classified as non-bank institutions enters the MFI sector by getting the licence for acting as a credit institution, etc.).
2. changes in the classification of the balance sheet items by instrument, maturity, denomination, etc. (even due to the changes of reporting rules).

The changes in the stocks due to the above adjustments shall be reported monthly relating to tables 01, 05, and 11 of reports F01, F03, F09, F14 as reports F82, F83, F84, F85, and quarterly relating to table 01 of reports F19, F33 as reports F86 and F87. Decreases in the stocks shall be sent with negative signs, increases with no signs, in the same tables and formats as stock data. Reports should include only those adjustments, the amount of which is at least 1 billion of forint for any of the series affected by the change. If no adjustment occurs in the course of the month or quarter, a "negative" report shall be submitted.

II. Detailed instructions for filling out the Supervisory balance sheet, the profit and loss account and the annexes, method of compiling the data

Two types of data supply are to be made on the credit institution's assets. Table 01 contains gross book value. Each asset row shall contain historic, acquisition, contract, registry (hereunder referred to as: historic) values, and in instrument groups, summarized by sector, one row shall contain the balance of loss of value and valuation difference data. (Consolidated value loss and evaluation difference data shall be detailed in table 08. Data related to valuation as a negative or positive sum.) Table 11 basically contains the same rows, but its rows are to be shown at net book value or – if the credit institution applies real valuation – at real value. Details for data in the Supervisory balance sheet can be found under table 01.

Table 01: Supervisory balance sheet (Assets at gross book data)

Row 1 Total assets (2+11+90+162+174+332+362+378+418) is identical to the sum of the main assets groups in the Supervisory balance sheet.

2. Cash and settlement accounts (3+…+10)
All assets qualified as monetary assets in accordance with the Szkr. – except for the deposits expiring within one year – have to be included here, as well as the bank (settlement) account held at the credit institutions, respectively the nostro accounts and their loss of value, regardless of the fact that in the accounting point of view nostro accounts are not monetary assets, but receivables from credit institutions.

Row 3 Cash balance shall contain the HUF and foreign currency cash stock of the credit institution, the noble metal coins serving as the official means of payment, regardless of their physical location (cash desk, treasury, automated tellers (ATM), etc.), as well as the amount of cash being on way between the center of the credit institution and a branch office and between the branch offices. The credit institution has to show here also those purchased checks qualified as monetary assets, the redemption of which has not yet been initiated at the credit institution holding the account of the check. Checks already being under collection shall be shown among receivables from credit institutions. Receivables and debts relating to foreign bank note- and coin trade carried out with other banks (currency on way) shall be shown as short-term receivables and debts from resident and non-resident credit institutions.

Row 4 Nostro accounts of the Central Bank shall contain the end of the month balance of the credit institution's HUF bank (settlement) account, deposit account and foreign currency nostro account held at the Hungarian National Bank. The so-called sanctioned compulsory reserve stock has to be included in the category of short-terms deposits held with the central bank.

Row 5 Settlement account of cooperative credit institutions at MTB shall contain the balance of the bank (settlement) account held at the MTB of those cooperative credit institutions, which, based on the Act of the Hungarian National Bank, are obliged to deposit their monetary assets and compulsory credit bank reserves at a bank authorized by the Hungarian National Bank for holding these accounts.

Row 6 Transfer account balance related to nostro accounts of the Central Bank and settlement account at MTB shall contain separately the balance of the transfer accounts relating to the HUF and foreign

currency nostro accounts. In case the balance of the nostro accounts (consolidated with the transfer accounts) is negative at the end of the month regarding the EUR and other foreign currency columns, this balance has to be shown as a liability (and not as an asset with negative sign), since this means a short-term credit.

Row 7 Nostro accounts at resident credit institutes shall contain the balance of resident, **Row 8 Nostro accounts at EMU credit institutions** shall contain the balance bank accounts (settlement, nostro) held at EMU credit institutions, as well as the balance of the relating transfer accounts. **Row 9 Nostro accounts at other non-resident banks** shall contain the balance of bank (settlement, nostro) accounts and the relating transfer accounts held at other non-resident banks. In case the balance of the nostro accounts (consolidated with the transfer accounts) is negative at the end of the month, this balance has to be shown as a liability (and not as an asset with negative sign), since this means a short-term credit.

Row 10 shall contain loss of value of the nostro accounts included in row 5 and rows 7-9.

11. Securities purchased for trading (12+63)

This group of assets shall contain public issue securities purchased for ordinary trading purpose or speculation purpose, registered according to the Szkr. as current asset (short and long original term), having profitability proportionate to and not proportionate to capital, broken down per sector, regardless of the purchase having been made on the primary or secondary market. They are evaluated according to accounting rules, showing separately their gross book value and – in some cases in consolidated form – the balance of their loss of value and valuation difference. (The application of real valuation does not affect classification per trade purpose /accounting as current asset or fixed assets/.) The short-term securities recorded as current assets shall be reported here even if the credit institution applying real valuation classifies them as marketable or held to maturity. This is where other profit sharing and business shares for trade, and investments for trade obtained in enterprises not yet registered, are to be shown, regardless of their place in the ledger. In the sectoral breakdown securities are to be classified according to the original issuer, even if some party guaranteed them. Securities purchased for trading, but reclassified according to accounting rules (e.g. for not being convertible) shall be taken into consideration under securities for investment purposes and not here. Investments in associated enterprises serving the credit institution's business activities (both in Hungary and abroad) shall be shown exclusively in the Shares and other equity group – regardless of the purpose of the investment.

12. Total securities other than shares (13+…+62)

Row 13 Treasury bills and Row 14 Government bonds: Row 13 contains the value of the treasury bills purchased by the credit institution, Row 14 contains the value of the stock of various government bonds issued by the Hungarian State abroad or in domestic market (treasury bonds, state bonds for housing, securitization bonds and other bonds except for consolidation bonds), the compensation notes, as well as the value of social security bonds issued previously and assumed by the State. (The stock of social security bonds shall also be shown separately in 02. Memorandum items 1.)

Row 15 Consolidation government bonds shall contain the value of government bonds issued during credit-, bank- and debtor consolidation.

Rows 16-17 Local government bonds shall contain the bonds owned by the credit institution and issued by the local, county and capital municipalities, their institutions and the non-profit institutions classified here.

Row 18 shall contain the net amount of loss of value and the valuation difference of the securities included in rows 13-17. .

Rows 19-21 Central Bank bonds shall contain the bonds being in the ownership of credit institutions issued by the Central Bank domestic or abroad. The bonds of KVH Rt. held for the aim of endorsement also have to be included here. **Row 22** shall contain the net amount of loss of value and the valuation difference of the Central Bank's bonds contained in rows 19-21.

Rows 23-25 Bonds of resident credit institutions shall contain the bonds being in the ownership of the credit institution issued by resident credit institutions domestic or abroad, broken down by relevant maturity. **Row 26** shall contain the net amount of loss of value and valuation difference of the credit institutions' bonds contained in rows 23-25..

Rows 27-34 contain the bonds of other financial intermediaries and financial auxiliaries, broken down to financial and investment enterprises and other institutions, detailed per maturity.

Rows 35-36 Bonds of insurance corporations debt securities issued by insurance corporations, broken down per maturity.

Row 37 contains the net amount of loss of value and valuation difference of bonds shown in rows 27-36 – issued by other financial intermediaries, financial auxiliaries and insurance corporations.

Rows 38-39 Bonds of associated enterprises shall contain the bonds issued by the credit institution's own associated enterprises, broken down per maturity.

Rows 40-41 Non-bank institutionss shall contain the bonds issued by non-bank institutionss, excluding the bonds of associated enterprises.

Row 42 shall contain the net amount of loss of value and valuation difference of non-bank institutionss' bonds in rows 38-41.

Rows 43-44 Bonds of non-profit institutions serving households shall contain the bonds issued by non-profit institutions serving households.

Row 45 shall contain the net amount of loss of value and valuation difference of non-profit institutions serving households in rows 43-44.

Rows 46-47 Bonds of other residents and **48 Loss of value and valuation difference of other residents' bonds** shall contain securities purchased for trading held by the credit institution, not shown on any other row in the balance sheet, and the net amount of their loss of value and valuation difference.

Rows 49-61 shall contain papers and bonds issued by EMU residents and other non-residents, held for trading. The debt securities issued by the central banks of EMU member-states shall be shown among the EMU MFI bonds, securities issued by other non-resident central banks among other non-resident bonds, because they do not comply with the government paper category defined in the Tpt.

Row 62 shall contain the net amount of loss of value and valuation difference of non-residents' securities in rows 49-61.

63. Shares and other equity (64+…+89)

Rows 64-83 shall contain residents' shares held for trading, participations, and as opposed to accounting specifications the entire stock of investment fund shares held for trading, as well as the net amount of their loss of value and valuation difference, broken down per sector. The stock of shares quoted on resident or non-resident stock exchanges is to be shown on a separate row. (The sectoral

breakdown of shares quoted on the Budapest Stock Exchange is contained in the list published on the homepage of the National Bank of Hungary, as specified in Annex 3 point 7 hereto.) Other participations purchased for trading are to be shown in the row containing shares not quoted on the stock exchange.

Rows 84-89 shall contain the stock of EMU residents' and other non-residents' shares and investment fund shares, and the net amount of their loss of value and valuation difference. From this stock the values of participations in PBB undertakings are to be detailed in table 02 Memorandum items 1 (rows 147-148) shares for trade. The EMU other institutions' investment fund shares shown in the non credit institute and non money market fund categories in the MFI-list on the homepage of the ECB shall also be reported under the investment fund shares of money market funds (row 84).

90. Securities for investment purposes (91+135)

This group of assets shall contain the public issue, originally long term securities and participations, which are held by the credit institution primarily for investment purposes, or for longer periods for the purpose of permanent income earning. Furthermore this is where all private issue securities are to be shown. The securities and participations are to be valuated in accordance with the Szkr., indicating separately their book value and – in consolidated form – the balance of their loss of value and valuation difference. (The application of real valuation does not affect the classification for investment purposes /accounting as current assets or fixed assets/.) The credit institution's investments in associated enterprises serving business activities (both in Hungary and abroad) – regardless of the purpose of the investment – shall be shown exclusively under the Shares and other equity group. The order of the list follows that of securities for trade, but the stocks of private issue debt securities and other shares and participations are to be indicated separately. The sum of investments in enterprises not yet registered at the company registry (founder's contributions paid in cash, or contribution in kind) shall be taken into consideration as well, regardless of their place in the ledger. In the sectoral breakdown securities are to be listed per the original issuer even though some party guaranteed them.

91. Securities other than shares (92+…+134)

Row 92 Government bonds contains the value of the stock of various government bonds (treasury bonds, state bonds for housing, securitization bonds consolidation and other bonds except for consolidation bonds) held for investment purposes. This is where the stock of previously issued social security bonds, taken over by the state, and compensation notes shall be shown. (The stock of social security bonds shall also be shown separately in 02. Table: Memorandum items 1.)

Row 93 shall contain the stock of consolidation government bonds issued during credit, bank and debtor consolidation, not held for trading purposes.

Row 94 Local government bonds shall contain local municipality bonds purchased for investment purposes.

Row 95 shall contain the net amount of loss of value and valuation difference of bonds in rows 92-94.

Rows 96-98 Central Bank bonds and **Loss of value and valuation difference of Central Bank bonds** shall show the KVH Rt. bonds, held for investment purposes, together with central bank bonds, and the net amount of their loss of value and valuation difference.

Rows 99-101 Bonds of resident credit institutions and **Loss of value and valuation difference of bonds of resident credit institutions** shall contain bonds issued by resident credit institutions and held for investment purposes, and the net amount of their loss of value and valuation difference.

Rows 102-105 shall contain the bonds of other financial intermediaries and financial auxiliaries held for investment purposes, broken down to financial and investment enterprises and other institutions.

Row 106 shall contain the stock of bonds issued by insurance corporations, held for investment purposes, while **row 107** the net amount of loss of value and valuation difference of bonds issued by other financial intermediaries, financial auxiliaries and insurance corporations.

The gross book value of the bonds of non-bank institutionss held for investment purposes shall be shown in **rows 108** and **109**, and the net amount of their loss of value and valuation difference in **row 110**.

Rows 111-112 shall contain the bonds of non-profit institutions serving households, and the net amount of their loss of value and valuation difference.

Rows 113-114 shall contain other residents' bonds held for investment purposes, and the net amount of their loss of value and valuation difference.

Rows 115-121 shall contain the stock of non-resident government papers and non-residents' bonds, broken down to EMU residents and other non-resident sectors. The debt securities issued by the EMU central banks are to be shown under the bonds of EMU MFIs, and securities issued by other non-resident central banks under bonds of other non-residents, because these do not comply with the government paper category specified in the Tpt.

Row 122 shall contain the net amount of loss of value and valuation difference of securities in rows 115-121.

Rows 123-134 shall contain private issue bonds, according to the content of rows 99-110.

135. Shares and other equity (136+…+161)

The sector breakdown in this part is identical to the breakdown of shares and other equity purchased for trading.

From the stock of non-residents' shares and other equity shown herein the values of investments (participations) in credit institutions, financial enterprises, investment enterprises, and insurance corporations (PBB) shall be detailed in 02. Table: Memorandum items 1 in the rows of Shares and other equity from non-resident investments. The EMU other institutions' investment fund shares classified in the non credit institution and non money market fund category in the MFI list on the homepage of the ECB shall also be shown among the shares of money market funds.

162. Deposits with the Central Bank and interbank deposits (163+…+173)

This part shall contain central bank deposits, deposits held at credit institutions under a deposit contract, stocks of receivables from authentic repurchase agreements with credit institutions, and loss of value of interbank deposits. The rows on authentic repurchase agreement shall contain assets and liabilities to be shown as balance sheet items, originating from payments prior to the closure of other futures, swap and option deals listed in Szkr. Article 21. Art. (3).

Rows 163-164 Deposits held with the Central Bank shall contain the stock of all HUF and foreign currency deposits held at the central bank, not taken into consideration for central bank nostro accounts, including the fixed term, non-callable HUF deposit at the central bank, sanctioned compulsory reserves stock and credit institutions' deposits actually placed at the central bank for their own investment purposes.

Rows 165-166 Deposits placed with resident credit institutes shall contain the HUF and foreign currency instruments held at resident credit institutions under a deposit contract, broken down by maturity.

Row 167 shall contain the stock of receivables from authentic repurchase agreements against other resident credit institutions and assets and liabilities to be shown as balance sheet items, originating from payments prior to the closure of other futures, swap and option deals listed in Szkr. Section 21. Art. (3).

Row 168 shall contain loss of value of instruments in rows 165-167.

Rows 169-173 shall contain the stock of non-resident credit institutions' deposits – broken down per EMU and other non-resident – and their loss of value.

174. Loans (175+…+331)

This part contains the gross book stock of credit institution loans and loan-type claims, and the net amount of their loss of value and valuation difference broken down per sector and original maturity, and in some cases per loan type. Prolonged loans shall be shown according to the maturity in the original loan contract. Purchased loans shall also be shown here, according to the maturity in the original loan contract. (If the contract was modified concerning the maturity of the loan when the loan was purchased, the maturity in the new contract shall be regarded as the original maturity.) Short term loans (other short term loans at non-bank institutionss and households) shall contain non-suspended ones, hat is the sum of interest and similar commissions due but not paid, shown as receivable in the balance sheet in account class three. The loans shall contain receivables from assets sold with deferred payment, lending of own securities, receivables from lending own securities, and the sum of receivables from caution money paid under the term of the loan when borrowing securities, under the „other" loans of the sector the buyer purchasing the instruments with postponed payment, the lender or the borrower of the security is subject to. The stock of bank guarantees drawn shall be shown under short term or other short term loans. Interest receivables in the capitalized sum of the postponed interest of housing purpose loans, and provisions formed on the capitalized sum of interest and similar commission of tuition fees receivable during the patience period and postponed till the end of the patience period shall be shown in loss of value rows related to the loans in question. Loans shall contain receivables originating from cashflow prior to the closure of other futures, swap and option transactions, to be shown as balance sheet items (Szkr. Art. 21. (3)).

Rows 175-176 Loans granted to the central budget shall contain loans granted directly to the central budget, as well as the stock of loans taken over by the state from other parties under a contract or statutory regulations. The debt taken over at the end of 1995, originating from the previous issue of the social security bond, shall be shown under government bonds and not here.

Rows 177-178 shall contain the stock of loans granted to other institutions considered to be part of the central government.

Row 179 shall contain the net amount of loss of value and valuation difference of loans in rows 175-178.

Rows 180-182 shall contain the loans granted to local authorities, county and capital municipalities, their institutions, as well as non-profit institutions classified in this sector, and the net amount of their loss of value and valuation difference.

Row 183 Loans granted to the Central Bank shall contain the sum of consortium loan to the central bank at historic value, and the stock of foreign MNB debt purchased by the credit institution.

Rows 184-185 Loans granted to resident credit institutions shall contain the stock of receivables actually existing against credit institutions under a loan contract, or any agreement (other than authentic

repurchase agreements, loan contracts and subordinated loan capital contracts) (including loans granted as account-holder, and the part granted by the credit institution from the consortium loan organized in Hungary for another resident credit institution). Row 184 shall contain the month-end stock of receivables related to foreign currency sold to or purchased from other resident credit institutions (foreign currency under transfer), and to banknote and coin trade against foreign exchange account or foreign currency.

Row 186 Supplementary subordinated loan capital granted to resident credit institutions shall contain loans granted in accordance with the Hpt. Annex 5 point 19, row **187 Subordinated loan capital granted to resident credit institutions** shall contain loans granted in accordance with the conditions in Hpt. Annex 5 points 10 and 11.

Row 188 Syndicated loans to resident credit institutions organized by non-residents shall contain the part of the resident credit institutions' non-resident debt owned by the credit institution, and the part of non-resident consortium loans of resident credit institutions granted by the credit institution.

Row 189 shall contain the stock of loans granted to resident money market funds.

Row 190 contains receivables from authentic repurchase agreements with resident money market funds.

Row 191 contains the net amount of loss of value and valuation difference of loans to resident credit institutions and money market funds (rows 184-190).

Rows 192-231 shall contain the stock of loans granted to other financial intermediaries, financial auxiliaries, insurance corporations and pension funds, supplementary subordinated and subordinated loan capital, and receivables from them originating from authentic repurchase agreements, broken down per maturity, and the net amount of their loss of value and valuation difference.

Rows 232-241 shall contain loans by the credit institution to its own associated enterprises broken down per instruments and maturity. The instruction of each row can be found at the relevant loan rows of the part on non-bank institutionss (excl. associated enterprises).

Rows 242-262 shall contain the breakdown of loans to non-bank institutionss per instruments and maturity, excluding the data of associated enterprises.

Row 242 contains the overdrafts of non-bank institutionss.

Rows 243-245 Non-bank institutionss (excl. associated enterprises) – bill of exchange shall contain the total value of bills discounted by the credit institution, or received for receivables from resident clients, not obtained by discounting (including protested, and non-tradable bills of exchange) broken down per maturity.

Rows 246-248 Non-bank institutionss (excl. associated enterprises) – claims purchased shall contain receivables purchased against non-bank institutionss as final debtors (receivables from factoring and forfeiting) broken down per maturity. (Factoring is generally short term, forfeiting is generally over-one-year receivable prepayment or purchase.) When classifying the purchased receivable according to maturity the original maturity of loan granted at the purchase of the receivable (instead of the original maturity of the purchased loan) shall be taken into consideration.

Rows 249-251 shall contain non-bank institutionss' loans granted for purchasing securities.

Rows 252-254. Non-bank institutionss (excl. associated enterprises) – housing loans shall contain the stock of loans to home building enterprises, building communities, housing cooperatives, condominiums etc. for building flats and housing parks broken down according to maturity. Loans granted for building and purchasing non-housing property – depending on the mortgage – shall be shown among other loans.

Rows 255-257 Non-bank institutionss (excl. associated enterprises) – other loans shall contain loan types not shown in separate rows, and receivables, including participations sold with deferred payment, unpaid paid of receivables, state fund grants allocated with recourse, sum of allocations from funds taken over from the state for transaction – to non-bank institutionss – in the balance sheet, redeemed guarantees and ad hoc loans, and loans granted to non-bank institutionss in relation to the Széchenyi-card. These rows are to contain non-housing purpose real estate purchase and building loans, regardless of the mortgage. The stock of loans granted for building office buildings, business centers, shopping centers etc. shall be shown on separate rows in 02. Table: Memorandum items 1. (138-141.) with the content complying with the exact definition made there.

Rows 258-259 shall contain the credit institution's receivables from non-bank institutionss, related to financial lease, at the value specified in the Szkr. (gross book value).

Rows 260-262 shall contain the credit institution's receivables against non-bank institutionss in relation to all authentic repurchase agreements, broken down per maturity.

Row 263 shall contain the net amount of loss of value and valuation difference of loans to associated enterprises and other non-bank institutionss (shown on rows 232-262).

Rows 264-294 shall contain receivables from households (at gross book value), and the net amount of loss of value and valuation difference. Rows 264-280 shall contain loans to individuals, and rows 281-294 to sole proprietors, and the net amount of their loss of value and valuation difference. The relevant loans to individuals rows shall also contain the stock of loans granted by the credit institution to its own employees. Loans granted under any (foreign currency deposit, securities, other financial instrument, etc.) coverage shall be shown in the appropriate row, depending on the purpose of the loan.

The overdrafts of households **(rows 264** and **281)**, consumer loans **(rows 265-267)** and loans granted for purchasing securities to households **(rows 268-270** and **rows 282-284)** shall be shown in separate rows.

Rows 271-273 Households - Individuals - lending for house purchase shall contain the sum of both subsidized, preferential loans and housing loans (home building, purchase, real estate purchase, home renovation, expansion) under market conditions – subject to a mortgage or not – including the stock of bank loans, market interest rate (over-bridging) loans granted for home shift and prompt loans related to contracts concluded with building societies. Loans granted for building a cottage or garage shall be regarded as housing purpose as well. Non-housing purpose real estate loans – regardless of mortgage – shall be shown under other loans. The stock of loans granted in relation to flats built by sole proprietors for sale shall be contained in **rows 285-287.**

Rows 274-276 Households – Individuals – other loans and rows **288-290 Households – Sole proprietors – other loans** shall loans granted to individuals and sole proprietors, not shown elsewhere (e.g. tuition fee loan, mortgage loan, non-housing purpose real estate purchase, miscellaneous loans by sole proprietors, etc.).

Row 288 Households – Sole proprietors – other loans – short shall also contain loans granted to sole proprietors in relation to the Széchenyi-card.

Rows 277-279 and rows 291-293 shall contain receivables from authentic repurchase agreements concluded with private persons and sole proprietors, broken down per maturity (with the content defined in I. 5.18.).

Row 280 shall contain the consolidated balance of loss of value and valuation difference of loans granted to individuals, as well as the postponed interest of housing purpose loans granted to individuals and provisions for the interest of tuition fee loans.

Rows 295-302 shall contain **Loans to non-profit institutions serving households**, receivables from them originating from authentic repurchase agreements, and the net amount of their loss of value and valuation difference.

Rows 303-331 shall contain all receivables against non-residents in HUF or foreign currency (except for securities and participations), and the net amount of their loss of value and valuation difference. Subordinated loan capital shall also be shown here, which is to be shown separately in 02. Table: Memorandum items 1. Rows 303 and 327 shall contain the month-end stock of receivables related to foreign currency sold to or purchased from other EMU credit institutions and other non-resident banks (foreign currency under transfer), and to banknote and coin trade against foreign exchange account or foreign currency. This is where the stock of receivables from authentic repurchase agreements concluded with non-residents shall be shown. The receivables against EMU other institutions shown in the non credit institute and non money market fund categories in the MFI-list on the homepage of the ECB shall also be reported under receivables against EMU money market funds (rows 305-306).

332. Shares and other equity (333+…+361)

This assets group shall contain investments that are more difficult to mobilize, which were obtained by the credit institution for business policy or loss moderation purposes, as well as non-negotiable participations broken down per sector. The investments shall be shown at the value according to the Szkr., showing separately their gross book value, and their loss of value and valuation difference (in more consolidated form). (The application of valuation at real value does not affect the classification of participations – accounting as current assets or financial investment.) This includes shares, participations and business shares serving the credit institution's strategy, business policy (or influencing, management, controlling) objectives, banking activities (as financial enterprise), operation of the bank (as associated enterprise) on the long term, in institutions performing other financial intermediary and supplementary financial activities, and those obtained to moderate losses (debt-to-equity swap), or remaining lastingly in the credit institution's property (non-negotiable, not circulated on the stock exchange or the OTC), that are not included among securities for investment purposes. The sum of investments in enterprises not yet registered at the court of registration (founder's contributions in cash or contribution in kind) shall be taken into consideration as well, regardless of their place in the ledger. This is where all investments in own associated enterprises – performing activities supplementing the business operations of the credit institution – are to be shown. Rows „other participations, business shares" shall contain investments and participations that are not shares.

Rows 333-334 shall contain the historic value of all resident credit institutions' investments – as specified in the Hpt. – as well as the net amount of loss of value and valuation difference of the investment.

Rows 335-338 and rows 341-344 shall contain investments in financial enterprises and investment enterprises from among all shares and other equity related to other financial intermediaries and financial auxiliaries.

Rows 339-340 and rows 345-346 shall contain all investments in other institutions classified in sectors D) or E).

Rows 347-348 shall contain all participations obtained in insurance corporations and pension funds.

Row 349 shall contain the net amount of loss of value and valuation difference in other financial intermediaries and financial auxiliaries, as well as insurance corporations and pension funds.

Row 350-351: this is where all investments in one's own associated enterprises – serving the business operations of credit institutions – are to be shown.

Rows 352-353 shall contain all investments in non-bank institutionss, which were not obtained by the credit institution during the reduction of losses.

Row 354 shall contain the non-bank institutionss' shares and participations from loan-to-capital conversions. The shares and business shares of other sectors originating from loan-to-capital conversions shall be shown in the relevant shares and other equity rows.

Row 355 shall contain the net amount of loss of value and valuation difference of shares and other equity – in rows 350-354 – in non-bank institutionss.

Rows 356-357 and **359** shall contain all investments related to non-resident credit institutions, financial, investment, and associated enterprises and insurance corporations broken down per EMU and other non-resident items (regardless of how they were obtained), and their sum shall be shown separately among special participations under non-resident investments in 02.Table: Memorandum items 1. Furthermore this is where all investments related to other non-residents shall be shown, except for the loss reduction investments in rows 358 and 360.

Rows 358 and 360 shares, participations and other business shares in non-residents from loan-to-capital conversions shall contain non-resident shares obtained as loss reduction, with loan-to-capital conversion, broken down to EMU and other non-resident items, which are not related to credit institutions, financial, investment, or associated enterprises or insurance corporations.

Row 361 shall contain the net amount of loss of value and valuation difference of shares and participations in non-residents – shown in rows 356-360.

362. Accrued interest receivable (363+…+377)

Rows 363-377 Accrued interest receivable shall contain the sum of interest and similar commission in HUF or foreign currency (that is receivable on the balance sheet reporting date, but which is not due to be received), related to HUF and foreign currency transactions, broken down per sector.

378. Other accrued balances and other assets (379+397+414+…+417)

The rows accrued balances and other assets shall contain all accrued balances with non-residents and resident parties in HUF and foreign currency, including prepayments, accrued income (except for accrued interest receivable) and derivatives with a positive value to be recorded in the balance sheet and related accrued interest. The sum of receivables for assets sold with deferred payment shall be shown under loans.

379. Total accrued balances and other deferred expenses (380+…+396)

Derivatives with a positive value to be recorded in the balance sheet included in the appropriate sector shall be reported here.

In rows 380-396 the key items – typical to individual sectors – to be shown under accrued balances and other deferred expenses, are as follows:

Central government (row 380):
This row shall contain the stock of taxes payable to the central budget – calculated to net per tax types – if the balance of individual tax types is Debit type (if Credit type in row 690 on the liability side); receivables from the central government; accounts of Trade Policy subsidy; the sum of prepayment accounts against the State Development Institute and sums taken over from the State Development Institute for transaction, allocated to non-bank institutionss for investments as state fund subsidy, as state loan, not listed elsewhere in the Supervisory balance sheet, but forming part of the balance sheet, etc.

Local governments (row 381):
This row shall contain the sum of receivables originating from local taxes paid, as well as other receivables related to local governments, their institutions and non-profit institutions.

Social security (row 382):
This row shall contain the sum of receivables from social security (the Pension Insurance Fund, and the Health Insurance Fund and their municipalities).

Non-bank institutionss (row 391):
This row shall contain receivables from the Hungarian Post Office and other non-bank institutionss, receivables originating from the settlement of accounts related foreign trade transactions, receivables related to business associations – except from credit institutions, prepayment accounts with non-bank institutionss, receivables from clients, suppliers (if the balance shows a Debit), including prepayments paid according to sale contracts.

Households (individuals and sole proprietors) (rows 392-393):
Other, non-loan type receivables from employees and members.

Non-residents (row 395):
This is where the credit institution's receivables from non-residents related to the purchase or sale of HUF banknotes or coins against *HUF account* shall be shown.

Accrued income and deferred expenses that cannot be broken down by sector (row 396):
This row shall contain non-interest type prepayments and accrued income, which can not be classified under either sector for some reason (e.g. prepaid exchange rate gain of own issue mortgage letters, if the issuer and the circulator are different).

397. Receivables from investment services (398+…+413)

This part shall contain the stock of receivables originating from investment services activity as per the Szkr. Sectoral breakdown is identical to the breakdown at accrued interest receivable.

Row 414 Suspense items shall contain items not finalized for missing information (e.g. incorrect account number given, etc.).

Row 415 Redeemed share notes of cooperatives contains the price of share notes repurchased from cooperative members, if the subscribed capital is modified, till its registration at the Court of Registration, after which subscribed capital is settled from the point of view of accounting as well. This is where other contribution repaid on subscribed capital shall be shown.

Row 416 Other shall contain the stock of PEK account in the event of a Debit balance, as well as all items (non temporal prepayments), which are not contained in other assets rows.

Row 417 shall contain loss of value and valuation difference of other accrued balances and other assets (including the positive valuation difference of derivatives transactions) in a consolidated form.

418. Own assets (419+…+439)

This assets group contains items considered to be the credit institution's own.

Rows 419-421 shall contain the stock of the credit institution's own repurchased shares, issued in Hungary or abroad, also if these were obtained by way of the settlement of receivables.

Row 422 Other own assets shall contain the credit institution's all inventories not received against receivables.

Rows 423-424 shall specifically contain the stock of assets obtained against receivables, and the loss of value on these and the loss of value of inventories.

Rows 425-439 shall contain the sum of intangible assets and tangible assets according to the value ==(i.e. gross book value decreased by depreciation)== and breakdown specified in the Szmt.

Row 425 Intangible assets – rights to immovables shall contain the value of rights to immovables not related to the real estate.

Row 426 shall contain the software stock accounted under intangible assets.

Row 427 shall contain the other stock of intangible assets – not shown on separate rows – including the capitalized value of foundation-reorganization to be shown under intangible assets according to Szmt. Art. 25. (2).

Row 428 shall contain the value adjustments of intangible assets in rows 425-427.

Rows 429 Tangible assets for financial and investment services - lease right of accommodation shall contain lease rights purchased to serve for allocation of the institution, **row 430** shall contain other rights to immovable related to financial and investment purpose real estates.

Row 431 and **row 432** shall contain the value of real estate shown in the balance sheet as tangible assets for direct financial and investment purpose, as well as technical equipment, machines, accessories, and vehicles.

Row 433 shall also contain financial and investment purpose investment and advances on investment.

Row 434 shall contain the value adjustments of financial and investment purpose tangible assets.

Row 435-438 Tangible assets not for financial and investment purposes and **row 439** shall contain tangible assets (including non-banking operations real estates) not related to the operation of the credit institution and their valuation adjustment. Row 435 shall contain property rights not related to real estates serving the placement of the financial institution, to be deducted during the calculation of guarantee capital.

Row 440 Total liabilities (441+559+580+656+674+692+733+746+751) is identical to the sums of the key source groups in the Supervisory balance sheet.

Row 441 Deposits (442+…+558)

This part contains deposits obtained by the credit institution from customers, broken down per sector and maturity, in some cases detailed per deposit type. The sum of collateral received in cash at lending own securities shall be shown under deposits with agreed maturity. Household deposits shall comprise, under deposits of individuals, the stock of deposit accounts managed for the credit institution's own employees. The row of time deposits shall also contain liabilities to be shown as balance sheet items, originating from cash flows prior to the completion of other futures, swap and option transactions (Szkr. Art.21. (3)).

The households – individuals - deposits for housing purposes (savings) shall be shown under the deposits for housing purposes (505-506) rows, and the housing deposits of other sectors are to be shown under long term deposits with agreed maturity per relevant maturity.

The **non-bank institutionss' sight and current account deposits** rows (483 and 489) shall contain sight and current account deposits, as well as bank (settlement) accounts and check account deposits.

Non-bank institutionss deposits with agreed maturity (rows 484-486 and 490-492) shall also contain the sum of capital deposited by credit institutions not having an operating license (future credit institutions) at the credit institution, regardless of the founders being resident or non-resident parties. From the date of entry into force of the operating license (that is the date of the HFSA decision on the same) the sum is to be moved to bank deposits from resident credit institutions.

The registered documentary deposits shall be shown under the appropriate sectors or rows under such name, or under other deposits, or in case of non-residents under other liabilities. It is also necessary to place in the appropriate sector the stock of anonimous deposit certificates, which were issued for a single specific sector.

The stock of liabilities obtained with mixed issue, **anonimous documentary deposits** – if the sector of their buyers can not be determined – shall be shown in rows **521-523 Documentary deposits that cannot be broken down by sector**. If the sector of the buyers can be determined, they are to be shown under the appropriate sector. The stock of documentary deposits shall contain the sum of interest accumulated over yearly periods on savings notes and other documentary deposits blocked for several years even if their sum was not capitalized after the end of each year. (The sum of interest accumulated during the year – payable to the client, but not yet due – are to be shown for these deposits as well under accrued interest payable.)

559. Deposits from monetary financial institutions (560+…+579)

This part shall contain the stock of liabilities, loro accounts obtained under a deposit contract from other resident or non-resident credit institutions, and money market funds. If the balance of the loro accounts at the end of the month shows a Debit, then this balance should not be shown as a negative liability, but as a short term receivable (loan) from monetary institutions, because it stands for a short term loan. The sum of collateral received in cash from monetary financial institutions at lending own securities shall be shown under deposits with agreed maturity. In addition to the loro accounts rows 560 and 564 shall also contain the sight deposits of credit institutions and money market funds (containing the 1 /working/day deposits as well). The loro accounts of non-residents shall be shown with the same content.

The sum of capital deposited by credit institutions not having an operating license (future credit institutions) at the credit institution shall be shown under the deposits with agreed maturity of non-bank institutionss. From the date of entry into force of the operating license (that is the date of the HFSA decision on the same) the sum is to be moved to inter-bank deposits from resident credit institutions.

The sums received by credit institutions cooperating in the capital increase of resident credit institutions already in operation shall be shown – until the capital increase is submitted for approval to the Court of Registration – under other deferred accounts (row 708 Other). After submission to the Court of Registration these sums shall also be moved to deposits from resident credit institutions.

580. Loans (581+…+655)

This is where any liabilities originating from financial or other financial operations, and which the credit institution has obtained or undertaken by means other than a deposit contract, and which – according to accounting regulations and the Hpt. – cannot be shown under accrued and deferred (interest or other) liabilities or under subordinated liabilities, or under the items which are to be reported elsewhere in the Supervisory balance sheet as instructed in this guidelines. Securities liabilities arising from securities lending arrangement shall be recorded under rows 581-583, 585-587, 591-615, 617-624, 627-631 and 634-655 corresponding to the sector of the securities lenders. Rows 646-650 shall contain loans taken from international institutions operating on the territory of the EU and EU international institutions (including the ECB). Debts related to banknote and coin trade, and HUF banknote and coin trade against foreign exchange account or foreign currency shall be shown under short term debt – stocks against other resident credit institutions in row 585, and debts against non-resident banks in rows 622, 629 and 641. Loans taken from the OTIVA and the TAKIVA shall be shown in rows 617-621 instead of rows 601-610 together with the data of other financial auxiliaries.

The loans drawn rows shall also include the stock of called but still outstanding loans (with a breakdown of original maturities), with the exception of the series of loans drawn from non-resident credit institutions with a maturity of over 2 years, for in relation to these, the stock of called loans shall be reported in separate rows with a breakdown of sectors and call periods, required for the calculation of mandatory reserves.

Row 616 shall contain the other property contributions of members of credit institutions operating in cooperative form that are not included among subordinated liabilities.

Rows 617-621 shall contain the current stock of other loans – e.g. taken by savings cooperatives from the OTIVA or the TAKIVA – in breakdown per maturity.

656. Debt securities issued (657+…+673)

This group of liabilities shall contain the value of bonds issued by the credit institution (debt securities) and deposit certificates, as well as other securities specified in separate laws. (Documentary deposits not classified as securities shall be shown under Deposits.) The stock of debt securities that satisfy the requirements for core loan capital or subsidiary loan capital by definition, respectively under Point 7/A or Point 9/A of Annex 5 to the Hpt, and can be included to comprise a part of own funds under loan capital, and the stock of convertible bonds defined under Point 12 of Annex 5 to the Hpt, which are included in the credit institution's own funds under subsidiary loan capital components, are to be reported under Subordinated liabilities and participations.

Rows 657-670 shall contain debt securities issued in Hungary and **rows 671-673** debt securities issued abroad.

The stock of debt securities, which can be converted into an instrument giving a right to participate in company capital according to laws shall be shown in separate rows (660-661 Convertible bonds). (The stock of convertible bonds defined under Point 12 of Annex 5 to the Hpt are to be reported under Subordinated liabilities and participations.)

Rows 665-667 Other securities shall contain the stock of securities (671-673) issued under a separate law (e.g. mortgage letter).

Private issue securities (rows 668-670) in Hungary shall be shown in separate rows. Securities issued abroad (rows 671-673) shall include both public and private issue securities. If the security is issued abroad, it shall also be reported among foreign issued securities if the ISIN code is Hungarian, i.e. classification is irrespective of the ISIN code of the security.

The sectoral breakdown of securities issued in Hungary and abroad and the portion of foreign issued securities privately issued shall be shown in 02. Table: Memorandum items 1.

674. Accrued interest payable (675+…+691)

From among accruals and deferred income to be accounted pursuant to the Szkr. this is where interest and similar commission (payable, but not yet due) shall be shown (excluding the previous years' accumulated interest of savings notes and other documentary deposits in the stock of documentary deposits), broken down per sector.

692. Other accrued balances (693+694+695+712+713+732)

Other accruals shall contain all other accrued accounts against non-resident and resident parties in HUF, EUR, and other foreign currencies, including accruals and deferred income (except for accrued interest payable indicated in rows 675-691), derivatives with a negative value to be shown in the balance sheet, items in transit and suspense items, and other items.

Row 693 Items in transit shall contain both HUF and foreign currency items in transit. For example this shall comprise the "Giro launched and received items settlement account", and the stock of the Hungarian Post Office Accounting Center account in case of a Credit balance. Foreign currency items in transit and HUF sums related to foreign currency settlements shall comprise for example sums having arrived at the credit institution, but not credited to the account of the client, or sums drawn from the client's account, but not transferred from the foreign currency nostro account (e.g. sums to be credited or transferred with value date following the end of the month). In case of correct bookkeeping the settlement accounts between the branches, and those between the center and the branches (internal clearing) do not show any balance at the end of the month. (The 3-day deadline for closing the balance makes it possible to correct errors.)

Row 694 Suspense items shall contain items not finalized for information missing on the reporting date (e.g. client not known for incorrect account number).

695 Liabilities from investment services (696+…+711)

These rows shall contain liabilities specified in the Szkr. in sectoral breakdown.

Row 712 Liquid assets disbursed by the state for re-lending shall contain all world bank liabilities taken over from the state, contained in the credit institution's balance sheet, and other liabilities from the state, which were re-lent by the credit institution at own risk (Szkr. Art. 5. (5) b).

713. Accrued balances (714+...+731)

Rows 714-731 shall contain all accrued settlements in HUF, EUR and foreign currency with non-resident and resident parties, including accruals (except for accrued interest payable in rows 675-691), and derivatives with a negative value to be shown as balance sheet items.

The key items to be shown under accrued settlements and other accruals and deferred income – typical to individual sectors – are as follows:

Central government (row 714):
This row shall contain the stock of loans taken over from the central budget for transaction, but not yet paid (if the consolidated balance of the ledger account is Credit type); debt to the central government, including the net sum of tax debts per tax type, if the balance of the individual tax types is Credit type; sums payable to the Labor Market Fund; the sum of accruals against the State Development Institute, etc.

Local governments (row 715):
This row contains debts against local governments (e.g. local taxes).

Social security (row 716):
this row is to contain the stock of debt against social security (Pension Insurance Fund, Health Insurance Fund and their local governments).

Credit institutions (row 718):
This row shall contain the sum of loans taken over from other credit institutions for transaction and not yet transferred (including loans transferred by the lending credit institution to the transacting bank under the framework of consortium lending, and the sum of installments transferred by the final debtor (borrower) but not transferred on by the transacting bank), as well as the sum of accrued settlements with credit institutions and other temporal accruals.

Non-bank institutionss (row 725):
This row shall contain debts to investment suppliers, other resident suppliers, and clients (if the balance shows a Credit), accrued settlements and other temporal accruals, etc. with non-financial institutions.

Households (individuals and sole proprietors) (row 726-727) and **Non-profit institutions serving households (row 728):**
These rows shall contain accruals related to employees and members (income accounts, remuneration not drawn and other accounts) and other accruals, as well as accruals against non-profit institutions serving households.

Non-residents (row 729):
This row shall also contain the credit institution's debts against non-residents from banknote and coin trade on HUF account.

Accrued expenses that cannot be broken down by sector (row 730):
This row shall contain non-interest type temporal deferral, which for some reason can not be grouped under a sector (e.g. separated exchange rate loss of own issue mortgage letters, if the issuer and the circulator are not the same).

Accrued expenses for operating expenses (row 731):
In this row the sum of operating costs during the reporting period shall mentioned separately from accruals and deferred income.

Row 732 Others shall contain all liability side balance sheet items (except for accruals and deferred income), which are not included in other liability rows. For example this is where sums not yet transferred to the addressee from employer's loans handed over by other employer to the credit institution for transaction, and the part not yet handed over by the credit institution to the employer from the installments of loans. This row shall contain sums received by the bank transacting the capital increase, till the date of submission of the capital increase to the Court of Registration, if the credit institution's capital is increase – if that bank is in part or whole the bank collecting the liabilities. Moreover this is where sums received by the credit institution cooperating (handling the capital

account) in the capital increase of resident credit institution already in operation, until the submission of the capital increase to the Court of Registration, shall be shown. After the submission to the Court of Registration these sums are to be placed under deposits from resident credit institutions, before they are transferred to the account of the credit institution transacting the capital increase. This row shall contain valuation differences originating from valuation at real value as determined in accounting rules, to be accounted on the liability side (against credit institutions, and clients, and negative valuation difference of derivative transactions).

733 Subordinated liabilities and participations (734+…+745)

These rows shall contain core, secondary, subordinated and supplementary subordinated loan capital classified as subordinated liabilities, convertible bonds, as well as liabilities to the owner and other subordinated liabilities. Amounts from non-resident and resident parties shall be separated in the categorization. These rows shall also contain the share notes capital, capital contribution etc. of cooperative credit institutions not yet submitted to the Court of Registration for approval.

Row 734 and 737 "Subordinated loan capital – eligible for regulatory capital/own funds" shall contain the part of the sum specified as such in the subordinated loan capital contract as per the Hpt. Annex 5 point 10 that remains after the gradual yearly decrease as per Annex 5 point 11.

Rows 735 and 738 "Subordinated loan capital – NOT eligible for regulatory capital/own funds" shall contain the part of subordinated loan capital – as per Annex 5 point 11 Hpt. – that can not be included in the value of regulatory capital/own funds as required under the provisions of statutory regulations. The sum of gradual reduction of the subordinated loan capital – made yearly in the five years prior to the date of repayment – shall be accounted in one sum at the date of maturity, and this sum is to be shown here. In case of foreign currency the decrease rate is determined by the foreign currency value of the subordinated loan capital as determined in the contract. (The limit of inclusion in regulatory capital does not affect the subordinated loan capital's book value, it remains in the ledger at contract value till repayment is done.)

Rows 736 and 739 Supplementary subordinated loan capital shall contain the total sum of loan capital specified as such in the Hpt. Annex 5 point 19.

Row 740 Share notes and contribution notes of cooperatives shall contain the cooperative credit institutions' stock of share notes and contribution notes funds, row **741 Other participations** shall contain property contribution obtained in the course of bank consolidation, as well as other stocks classified as subordinated liabilities for the cooperative credit institution (e.g. property contribution not related to consolidation). In order to avoid redundancy, the cooperative subscribed capital items, which were taken into consideration in row 752 Subscribed capital, must not be shown in rows 740-741.

Rows **744 and 745 Other subordinated liabilities** shall contain the end-of-month volumes of core loan capital by definition under Point 7/A of Annex 5 to the Hpt (including debt securities), loans shown under subsidiary loan capital by definition under Point 9/A of Annex 5 to the Hpt (including debt securities), and convertible bonds defined under Point 12 of Annex 5 to the Hpt, which are included under subsidiary loan capital components.

746 Provisions (747+…+750)

This group contains the stock of risk and other provisions on the reporting date, appearing on the liability side – originating from the difference of forming and using (releasing) according to the Hpt. and accounting and separate statutory regulations.

Row 747 For suspense and future liabilities shall contain the total sum of risk provisions formed on items in suspense and future liabilities outside the balance sheet, on the reporting date.

Row 748 General risk provisions shall contain the existing stock of general risk provisions specified in the Hpt. and accounting rules.

Row 749 shall contain the stock of balancing provisions of building societies.

Row 750 Other provisions shall contain the stock of provisions specified in accounting and other laws on the reporting date.

751. Equity (752+…+762)

This row shall contain the total of interim and year-old equity items, which are to be shown in the details rows in accordance with accounting specifications. Credit institutions operating as a branch office shall report in this row liabilities constituting equity.

Row 752 Subscribed capital shall contain the sum of capital registered at the Court of Registration – in accordance with the provisions of the Szmt. For credit institutions operating as a branch the subscribed capital row shall contain the sum of dotation capital. For cooperative credit institutions this row shall contain the sum of (share voucher, property contribution) capital, which has been registered at the Court of Registration, regardless of its composition registered separately at the cooperative. In case of capital decrease the sum of subscribed capital remains unchanged till registration at the Court of Registration, but the sum of capital repaid (share notes) shall not be shown here, but as determined in accounting specifications (in row 415). In the event of capital increase at credit institution the sums of the capital increase received before registration at the Court of Registration shall be shown by the bank carrying out the capital increase – being in part or whole the liability collecting bank – under other accruals in row 732 Other.

Row 753 Subscribed but unpaid capital shall show the unpaid part of subscribed capital as a negative sum.

Rows 754-755 Capital reserve: the capital reserves specified in accounting rules shall be detailed in row 754 agio and row 755 other capital reserves. In row 754 "Capital reserve – agio" the agio sum related to a capital increase not yet registered at the Court of Registration, but where the relevant documents have been submitted to the Supervisory Authority, shall not be taken into consideration here, until their accountancy settlement is carried out, but the change has to be indicated in Table 3A Guarantee capital. Credit institutions operating in cooperative form shall show capital reserves related to the real estate valuation adjustment of 30 June 1994 in row 755. "Capital reserve – other".

Rows 756-758 Accumulated profit reserve shall contain, separately, profit reserves formed on previous years (row 756), profit reserves planned from the previous year's profits, but not yet approved by the general meeting (row 757) and profit reserves formed in other manner (e.g. taking over) (row 758).

Row 757 Accumulated profit reserve – from previous years profit may be filled only after the accounting date of the balance sheet, till the issue of the annual report (audited balance sheet) approved by the general meeting. This row is to contain retained profits – expected to be used as profit reserve – remaining from the preliminary profit, not containing planned dividend payment, after taking into consideration items subject to mandatory accounting pursuant to statutory regulations (reserves, taxation).

Row 759 Tied-up provisions shall contain the sum specified in accounting rules.

Row 760 Valuation reserve shall contain valuation reserves specified by the Hpt. and formed according to accounting rules, which originate in part from value adjustment and in part from real valuation.

Row 761 General reserve shall contain the general reserve available and specified by the Hpt. Art. 75. (2) and formed according to accounting rules. (General reserve formed before 1 January 1997 and not yet used for the settlement of losses must still be shown here.)

Row 762 Balance sheet profit/loss (interim profit) shall contain the (accumulated) result calculated on the basis of the Profit and loss account (table 07). (There must not be any sum in the foreign currency column!) In the course of the year this result is the balance of income, expenditure and costs, subsequent to closing the result accounts the payment of the company tax advance, decreased with the sum of company tax advance paid. At the end of the year the sum calculated with taxation at the preliminary result (determined on the basis of preliminary data) shall be taken into consideration. The year-end final data is retained (audited) profit or loss of the annual report.

Table 02: Memorandum items 1.

1. Collaterals, securities (total value) (2+…+12)

The collaterals and securities received from the clients – in accordance with the valuation specified in rules – shall be shown by taking into consideration their total book value registered at the credit institution. (The total value means the current book value in accordance with laws and the credit institutions' internal regulation.) Coverage received in foreign currency in column b) and c) EUR and other foreign currency column shall be shown in the HUF value.

This part shall show coverage and guarantees for all receivables from clients (including financial institutions and other organizations subject to the financial sector) at the date of reference (in other words receivables shown in the balance sheet – including receivables on assets sold with deferred payment – as well as liabilities undertaken outside the balance sheet) in the following breakdown:

Row 2 Financial collateral shall contain sums blocked at the credit institution as caution money (blocked account) and deposit certificates received as caution (deposited). This row shall contain foreign currency deposits blocked as caution money.

Row 3 Bank guarantees and sureties shall contain guarantees from other credit institutions and cash-payment guarantee by the credit institution, so this row is to contain discounted bills of exchange whose previous traders include the credit institution. (The bank guarantees of the Eximbank granted at own risk – and not under central budget guarantee – is to be shown here.)

Row 4 Central budget guarantees shall contain coverage used as central budget cash-payment guarantee backing credit institution receivables – ensured by laws or contract. (This is where the cash-payment guarantee of the central budget, ensured through the mediation of the Eximbank, is to be shown, but only to the limit of the state guarantee.)

Row 5 Other guarantees of the state or state-owned organization shall contain guarantees and cash-payment guarantee – under laws or contract – provided by other state or state-owned bodies. (This row shall contain e.g. state guarantees provided through the mediation of the Hitelgarancia Rt.)

Rows 6-7 Securities shall contain, separately, security coverage received per share and other security.

Rows 8-9 shall contain the assignment of revenue and other receivables, from among the guarantees granted by the clients, in a separate row. This row may only contain the sums that are in the client's books as accounts receivable valid at the reporting date under the assignment contract concluded with the client. In case of „revenue assignment", as coverage received, the client's accounts receivable, still pending, not yet paid in installments, shall be taken into consideration. The same refers to the assignment of receivables.

Row 10 Pledged inventories shall contain the value of coverage guaranteed with goods inventory (as mortgage right put down in a notary public document).

Row 11 Mortgages shall only contain coverage registered as mortgage right on real estate and other mortgage objects.

Row 12 Other shall contain guarantees and coverage not detailed in the above (e.g. other guarantees serving as coverage for loans, cash mortgage, target deposit etc.). Cash-paying guarantee shall be taken into consideration to the sum of the receivable at maximum.

In respect of coverage that can not fully used in the settlement of the receivable under statutory regulations or contract, only the part fulfillable in one sum (e.g. up to the sum deductible from salary) may be taken into consideration from the coverage available in the reporting period.

13 Collaterals, securities (up to the value of claims) (14+…+24)

Here the same receivables are to be taken into consideration as in the previous part, but coverage is not to be shown at total value, but gross value (capital, and interest due pro rated, but not yet paid – including interest suspended as per the Szkr.) in accordance with the breakdown in row 1. If a receivable is backed by several types of coverage, the coverage is to be broken down with the priority and current value in accordance with the credit institution's internal regulation and system on coverage, up to the sum of the receivable. In case of "over-guaranteed" assets the value of coverage shall be taken into consideration maximum at the value of the receivable. Extra coverage shall not be taken into consideration. Coverage not reaching the value of the receivable shall be taken into consideration in full, according to coverage valuation rules.

25. Value of claims covered with comfort letter

Row 25 shall contain only the so-called "strong" guarantees that ensure as a minimum that the enterprise will be kept in its existing advantageous condition under all circumstances. Such guarantees may be shown only to the value of the receivable (capital, and interest due pro rated, but not yet paid).

26 and 30 Lombard loans

These rows shall contain only the loans granted under securities coverage regardless of their purpose, where the client placed securities held into a guarantee deposit at the credit institution, so a loan can be granted under their coverage.

Row 26 shall contain the gross book value of lombard loans in 7. D. quarterly table required by the HFSA. Rows 27-29 shall contain a breakdown of the loans per share coverage, government paper coverage and other securities.

The net book value of loans in row 26 shall be shown in row 30. In rows 31-33 the loans are to be broken down per share coverage, government paper coverage and other securities coverage.

34. Interests, interest type commissions in suspense (35+…+38)

These rows shall contain interest and similar commission for specific sectors suspended according to accounting specifications.

39-40. Total matured loans

Rows 39 and 40 shall contain the reference month-end book value of all overdue loans not repaid by the due date or waived prior to the due date, excluding the sum of interest not yet due and commission. These rows shall contain all the sum of all credits, loans, discounted bills of exchange, bank guarantees drawn, and receivables purchased, which were not repaid on the due date specified in the contract or were waived prior to the due date. In case of long term loans the due dates of individual installment shall be taken into consideration instead of final maturity. These rows shall also contain the sum of overdue interest and similar commission to be shown under short term loans. Overdue loans are to be shown at gross book value in row 39, and net book value in row 40.

41. Total claims written off (from January 1 to the end of the reference month) at gross book value (42+…+50)

Row 41 shall contain the gross (total) book value of bad debts classified as such till the end of the reference month in the year in question, and total receivables written off and written off for other reasons – released under contract modification – (including securities and non-securities shareholding) prior to writing off, broken down per total and detail rows. In order to avoid redundancy, these rows shall not include writing off related to receivables sold. The writing off of receivables kept in the zero account class for any reason does not have to be shown here.

Rows 42-43 Non-bank institutionss shall contain all loans (row 42), and other receivables in other claims rows (row 43).

Rows **44-45 Households** and rows **46-47 Non-resident** contain receivables written off against private persons, sole proprietors and non-resident clients (at the latter broken down per loans and other claims as well).

Rows **48-49 Other sectors** shall contain other allocations written off, not broken down per sector, in loans and other claims breakdown.

Row **50 Interest receivables written off** shall contain in one sum bad debts not recoverable by the end of the reference month in the year in question, claims written off due to other reasons, and interest and similar commissions originating prior to 1 January 1996, written off and registered under short term loans prior to writing off, so these must not be shown in detail rows 42-49.

51. Total claims written off (from January 1 to the end of the reference month) at net book value (52+…+59)

Row 51 shall contain the net book value of all bad debt classified as such by the end of the reference month in the year in question and all receivables written off or written off for other reasons – e.g. released for modification of contract – broken down per total and detail rows. Data basically refer to the same scope as in row 41 and its detail rows, except for interest receivable written off, because their net book value is zero.

Rows 60, 70 and **79 Total claims sold finally (from January 1 to the end of the reference month)**

Claims sold shall be shown in the relevant rows from the month, when the credit institution removed those from the books, regardless of when their price was paid. Claims sold shall be shown in columns where they originally were in the balance sheet, even if they were sold in another currency.

Rows 60-88 shall contain the stock of claims permanently sold till the end of the reference month in the year in question – shown in the balance sheet prior to the sale – (including only balance sheet items subject to mandatory qualification as per Ministry of Finance regulation 14/2001 (III.9.) PM rend. on criteria for qualifying and evaluating receivables, investments, items outside the balance sheet and

coverage) according to the breakdown specified, at gross book value (60-69), net book value (rows 70-78), and sale value (rows 79-88). (It is not necessary to show the sale of receivables kept exclusively in the 0 account class for any reason.)

Claims sold – similarly to write-offs – have to be broken down at non-bank institutionss and non-resident to loans and other claims rows, and the other rows shall contain permanently sold claims on sectors not detailed.

It is necessary to show separately the sum of interest and similar commission receivables sold permanently till the end of the reference month in the year in question – included under short term loans prior to their sale.

60. Gross book value (61+…+69)

This row shall contain the gross book value of the claims prior to the sale, broken down per relevant sectors in the detail rows.

70. Net book value (71+…+78)

This row shall contain the net book value of the claims prior to the sale, broken down per relevant sectors in the detail rows.

79. Selling value (80+…+88)

This group contains the value (sale price) of receivables sold as specified in the contract.

89-91. Total claims sold finally to own participation (from January 1 to the end of the reference month)

From among total claims sold permanently those sold at gross book value (row 89), net book value (row 90), and at sale value (row 91) that were sold by the credit institution to its own shareholding. Own participations are enterprises, where the credit institution holds minimum ten per cent of ownership or voting rights.

Row 92 shall contain – from loans granted by the credit institution to non-monetary financial institutions and non-general government – the part permanently transformed into securities/sold to resident non-monetary institutions or non-residents during the month at gross book value. (Transformation into securities is defined in I. 4. Terms.)

93. Own debt securities on domestic market (94+…+100)

The stock of debt securities issued in Hungary shall be detailed by owners according to the separate sectors from among the total value of securities – issued by the credit institution – shown in row 656 Debt securities issued on the Liability side of the Supervisory balance sheet. Registered securities shall be shown at the relevant sectors. The stock of non-registered securities shall also be shown at the relevant sector, which was issued for a single specific sector. Row **98 EMU member countries and 99. Other non-residents** shall contain the stock purchased by non-residents from among securities issued by the credit institution in Hungary, in a breakdown of stocks of purchased by residents of EMU member states and Other non-residents. Row **100 Not classifiable by sector** shall contain the stock of liabilities obtained with mixed issue non-registered securities, if the target sector of their sale can not be determined. If this can be determined, however, they are to be shown at the relevant sector.

101. Own NON-NEGOTIABLE debt securities issued on domestic market and **116. Non-negotiable debt securities owned by the credit institution**

This part contains the breakdown of asset and liability side stocks of private and convertible bonds. **Rows 102-115** shall contain stock of private and convertible bonds issued by the credit institution in Hungary, broken down per owner and maturity, and **rows 117-120** shall contain, per maturity, the gross value stock of private and convertible bonds, issued by resident non-bank institutionss and resident other financial intermediaries, financial auxiliaries and insurance corporations, held by the credit institution.

Rows 122-124 shall indicate the stock of total debt securities issued by non-residents, including privately issued securities, in the breakdown of residents, EMU member countries and other non-residents. **Row 125** indicates stocks in relation to which the credit institution holds no information as to their owners.

Rows 126-128 on the liabilities side of the Supervisory balance sheet indicate of the stocks listed in rows 671-673 the stock of debt securities privately issued by non-residents, in the breakdown of maturities.

129. Other memorandum items

Row **130 Employer's and local subsidies** shall contain at book value the current stock of loans granted to households by employers and local governments for building and purchasing homes, mediated by the credit institution (not including loans to the credit institution's own employees).

Rows **131-132 Prompt loans under contracts with building societies** shall contain the stock of prompt bank loans to clients having contracted with building societies at gross and net book value. These stocks are part of over-one-year housing purpose loans, and the lenders are mostly owners of the building societies established in 1997.

Row **133 Tax payable (accrued from January 1 to the end of the reference month)** shall contain the pro rated part of taxation calculated – according to the specifications of the Act on corporations. This row should contain the sum of company tax expected on the basis of reference year data, and not the sum of tax advance actually paid.

Row **134 Tax payment difference (accrued from January 1 to the end of the reference month)** shall contain the difference of taxation actually paid and taxation pro rated. The tax difference payable shall not be indicated as a negative or positive sum. If the sum of tax advance paid is higher than pro rated taxation the tax to be reclaimed (receivable from the tax authority) shall be shown as a negative sum.

Row **135 Other prepaid expenses and deferred charges (from 1AB81)** shall contain other temporal accruals in one sum from 379 „Other accruals and other assets" on the assets side of the Supervisory balance sheet.

Row **136 Other accruals and deferred income (from 1B65)** shall contain the sum of other temporal deferrals shown in row 689 from other deferrals on the liability side of the balance sheet.

Rows **137 and 138** shall include accruals due to derivative transactions from accrued interest receivable/payable, respectively.

Row **139** shall contain the value of receivables outside the balance sheet related to fictitious repurchase agreements. At these transactions the credit institution takes the instrument into deposit being entitled but not obliged to return the instrument to the depositor at a specific price. The receivable in the books is the sum to be due to the credit institution, if the instrument is returned to the depositor. This occurs

if the instrument's market value becomes lower than the price undertaken by the depositor for repurchase.

Row **140** shall contain liabilities outside the balance sheet, related to fictitious repurchase agreements, at book value. At these transactions the credit institution was the instruments depositor, and the partner taking it into deposit, who is entitled but not obliged to return the instrument to the credit institution at a specific price. The sum of the liability shows the repurchase price.

Row **141** shall contain liabilities outside the balance sheet related to fictitious repurchase agreements at book value decreased with provisions. Provisions are to be formed, if the asset's market value is lower than the repurchase price.

Row **142 Founder's contribution to unregistered enterprise (net value)** shall contain the net book value of founder's contribution in cash or in kind in enterprises not yet registered. (These investments shall be shown among the relevant assets groups of the Supervisory balance sheet – titled securities for investment or participations – regardless of whether in respect of accounting these founder's contributions – embodied in a share voucher – remain receivables until the enterprise is registered.)

Row **143 Subordinated and supplementary subordinated loan capital from non-resident owner** shall shown sums received from the non-resident owner(s) in rows 737-739 of the balance sheet.

Row **144 Claims in the form of debt securities (net value)** shall contain debt securities at net value from among Securities purchased for trading and Securities for investment purposes in the Supervisory balance sheet – excluding government papers and bonds issued by the central bank, because these – similarly to government papers and bonds issued by the central bank – do not have to be taken into consideration in the investment threshold specified by the Hpt.

Row **145** shall contain the net value of social security bonds taken over by the state in 1995, obtained for both trade and investment – shown under government bonds in the Supervisory balance sheet (rows 14 and 92 of the gross table).

Row **146** shall contain **Own shares repurchased at nominal value**. (Their book value is contained under assets in the balance sheet.)

Row **147-150 Loans extended for office and shopping center building** shall contain (from rows 255-257 in the gross table of the Supervisory balance sheet) the part of the loans granted by the credit institution for building office and shopping centers. These rows shall contain the current stock of other (non-residential) real estate development loans (broken down per original maturity, at gross and net book value), where the direct user and the builder, developer are not the same, that is loans granted by the credit institution under mortgage, other coverage or without coverage, for building or developing office buildings, headquarters, business centers or shopping centers etc. are intended in part or whole for sale or lease.

Row **151 Mortgage loans to individuals for housing** shall contain the stock of all (real estate and other) mortgage loans from among housing loans in rows 271-273 in the Supervisory balance sheet. If the credit institution requested other coverage in addition to the mortgage, the loan shall be shown in this row only – with the total outstanding loan stock – if the value of the mortgage reaches 50 per cent of the value of total coverage. (If the loan is also backed by salary (income), it should not be taken into consideration in the calculation of total coverage.)

Row **152 Mortgage loans to individuals for other purposes** shall contain the stock of loans granted under (real estate and other) mortgage coverage for non-residential purpose from total loans to individuals. The loan shall be shown in this row only, if the credit institution requests additional coverage to

the mortgage – with the total outstanding loan stock –, if the value of the mortgage reaches 50 per cent of the value of total coverage. (If the loan is also backed by salary (income) it should not be taken into consideration in the calculation of total coverage.)

Row **153 Total sight savings deposits** shall contain the stock of individuals' sight savings deposits from among the sight and current account deposits of households.

Row **154 Anonymous deposits, total (without documentary deposits)** shall contain the stock of all non-bearer deposits in one sum, without documentary deposits, shown under the credit institution's liabilities. Anonymous documentary deposit stocks shall be shown under row **155 Anonymous documentary deposits**, and the same kind of certificates of deposit stock under row **156 Anonymous certificates of deposit, total**.

Row **157** shall include the stock of sight and current accounts from the amount reported under line Deposits of the central government - short-term in the Statutory balance sheet.

Row 158 shall indicate the stock of sight and current account deposits of EMU central government and in row **159** those of other non-residents on the liabilities side of the Supervisory balance sheet, of amounts indicated in rows 524 and 554.
Rows 160-161 indicate all balance sheet items of the credit institution. shown under accruals or deferrals, related to financial derivatives (in the case of credit institutions which do not apply fair valuation, it includes e.g. option premiums, or accrued foreign exchange rate losses, exchange rate difference settlement account), not including stocks already entered in rows 137 and 138 of this table, indicated among accrued interest in the balance sheet. (Provisions on derivatives shall not be reported here.)

162 Shares and other equity from foreign investments at net value (163+…+167)

The net book value of participations in PBBs or associated enterprises from among investments in shares of non-residents rows of securities for trade and securities for investment, and participations asset groups shall be shown here and in detail rows. The „PBB enterprises" rows shall contain, at net value, shareholding obtained in non-resident specialized financial organization, not subject to specific investment restrictions pursuant to Hpt. Art. 83.

168 Subordinated loan capital to non-residents at net value (169+…+173)

This row shall contain at net value, and separately in detail rows, the subordinated loan capital granted to non-residents contained in rows 289 and 313 in Table 11 in the Supervisory balance sheet. Row 173 To others shall contain stocks related to non-resident other institutions not listed under special sectors above.

Table 03: Assets sold with deferred payment or repurchasing obligation

This table the total value of assets sold under deferred payment and/or repurchase obligation from among received originating from assets sold with deferred payment – accounts receivable in the accountancy balance sheet, classified as money loans at credit institutions according to the Hpt., and receivables outside the balance sheet, on the basis of the prevailing receivable, regardless of maturity.

The following shall be shown in separate columns
      a) with repurchase obligation only,
      b) deferred payment and repurchase obligation, and
      c) with deferred payment only.

The listing shall be made on own assets, loan (and other) receivables, securities and participations at book, sale, and repurchase value in accordance with the grouping.

The value of assets sold shall be shown until the purchase price is paid or repurchase occurs.

The **Own assets rows** shall show the sale of assets in row 418 Own assets of the Supervisory balance sheet sold with deferred payment or repurchase obligation. These rows shall show the value of own shares sold this way until the purchase price is paid or repurchase occurs.

The **Securities rows** shall contain the sale of all securities not embodying a shareholding. (Securities and bonds sold from rows 12 and 91 Table 01 in the Supervisory balance sheet.)

The **Investment rows** shall contain the sale of securities (shares), profit sharing and property interest accounting for ownership rights regardless of being obtained by the credit institution for trade or investment purpose, or as participation. (Investments sold are shown in rows 63, 135 and 332 of Table 01 in the Supervisory balance sheet.)

In the table book value means the instrument's book value as per the specifications in the Szkr. Sale price means the sum specified in the contract on the basis of payments made. In case of payment by installments the sale price shall be taken into consideration at the sum received, and the book value in proportion to that (comparing the installment payment to the total sale price). The repurchase value is the sum specified in the contract.

Table 04: Data required for the calculation of transactions

Only in this table it is necessary to show as loan write-off the gross, previous month-end, book value of loan receivables written off in the reference month and shown in the balance sheet at the end of the previous month, and the difference between the gross book value and the sale value of loan receivables, at the end of the previous month, sold below the gross value in the reference month. Loan receivables include receivables from authentic repurchase agreements and deposits placed by monetary institutions. The write-offs of loan receivables sold below the gross value shall be shown in the relevant rows in the month, when the credit institution removed those from books, regardless of when their price was paid. Receivables sold shall be shown in the column, where they originally were in the balance sheet even if they were sold in another currency.

Rows 3-17 contain loan write-offs concerning loans to various sectors – as defined in the above – broken down per sector. Monthly write-off data shall be shown as negative sums.

Rows 18-36 shall contain month-to-month price changes in the net book value of the credit institution's securities issued of the central government for not more than 2 years, shares and other equity and securities other than shares with an original maturity of over two years, as negative or positive sums: if the net value of securities and shares grew during the month the sum is positive, if it decreased, a negative sum is to be shown. Price changes shall only contain the changes in the price of shares and other equity and (over-two-year) securities during the reference month, which were held by the credit institution at the end of the previous month as well. It is not necessary to show price changes in identical type securities with different serial number contained in the balance sheet at the end of the previous month and the end of the reference month. It is also not necessary to include price changes in securities, which were contained in the balance sheet at the end of the previous month and the end of the reference month, but were sold and repurchased by the credit institution during the month. The price changes of securities denominated in foreign currency shall be calculated in the original currency and converted to HUF at the monthly average of official daily rates in the reference month. As regards securities denominated in foreign currency, the price change may not contain valuation adjustments caused by changes in foreign exchange rates.

Pursuant to the prevailing Hungarian accountancy practice, securities remain in the balance sheet either at purchase value, and their net value changes only for loss of value formed or written back, or they are shown at real value, and their net value also changes depending on the valuation difference. This means that the change in stock caused by the "price change" will be the change in the loss of value and valuation difference in over-two-year securities held by the credit institution still existing at the end of the previous month. If the credit institution does not buy or purchase securities during the month, supposing – quarterly loss of value and valuation difference change – data will be shown here only in every third month, which has a negative value at forming loss of value and a positive value at writing back loss of value, and a negative or positive value depending on the type of change in the valuation difference. If the credit institution's shares and other equity are evaluated similarly to securities other than shares, their way of calculation will be identical with the above.

Row 18 shall include the price changes of securities issued of the central government for not more than 2 years.

Rows 19-28 contain the price change of securities other than shares with an original maturity of over two years, **rows 29-36** that of shares and other equity (including investment fund shares/units) broken down per sector.

In this table other financial corporations contain other financial intermediaries, financial auxiliaries, insurance corporations and pension funds.

Table 05: Memorandum items 2.

1. Subordinated liabilities and participations by sector (2+…+33)

This row shall contain the sectoral breakdown of subordinated liabilities and participations in row 733 of the Supervisory balance sheet. Subordinated liabilities and participations acquired in the form of loans and debt securities shall be indicated in separate rows, in a sectoral breakdown. Stocks related to cooperative share notes are to be shown in row 16. - households and non-profit institutions serving households - loans.

Rows 34-62 shall contain the end-month stock of housing loans and other loans granted to individuals and secured by real estate property, and **rows 63-66** shall contain that of housing loans which are not secured by real estate property.

Housing loans are categorized according to the following definitions:
- *new apartment purchase/construction:* for the purposes of the report, 'new apartment' means a residential suite built from grounds up, including a brand new foundation and building, or as an extension of an existing building, other than a detached home or duplex, that satisfies the requirements laid down in the relevant regulations, and for which an occupancy or continuation permit must be obtained when completed;
- *purchase of a used apartment:* for the purposes of the report, 'used apartment' means a residential suite that satisfies the requirements laid down in the relevant regulations, and for which an occupancy or continuation permit had already been obtained;
- *other purpose*: any housing purpose not included in the two categories above.

34. Household mortgage loans based on real estate - at gross value (35+49)

35. Special mortgage loans (36+46)

In this table special mortgage loans contain loans – used as coverage of mortgage bonds – which are granted by mortgage credit institutions subject to Act XXX of 1997 on mortgage loan companies and mortgage bonds, or credit institutions subject to the specifications of that Act on mortgage crediting.

36. Mortgage loans for housing (37+41+42)

This row contains the stock of loans granted for housing purposes (expansion, building, purchase, modernization and renovation).

37. Loans for housing with interest subsidy on the liability side (38+39+40)

This row is to be filled by mortgage credit institutions and credit institutions, which cooperate in consortium and/or refinancing constructions with mortgage credit institutions. The row contains the stock of housing mortgage loans broken down by purpose, where interest subsidy is specified under Art. 12 of Government Regulation 12/2001 (I.31.) on housing purpose state subsidy (hereinafter referred to as Government Regulation 12/2001 (I.31.)).

41. Loans for housing with supplementary state interest subsidy and interest subsidy on the liability side

This row is to contain loans granted in a combined form of asset and liability side interest subsidy. The row contains the stock of housing mortgage loans, where interest subsidy is specified under Art. 13 of Government Regulation 12/2001 (I.31. This row is to be filled by mortgage credit institutions and credit institutions cooperating with the FHB (under consortium and/or refinancing construction).

42. Loans for housing with market conditions and other loans for house purchase (43+44+45)

This row is to be filled by mortgage credit institutions only. The row contains loans, broken down by purpose, granted for housing purposes without state subsidy.

46. Mortgage loans for general purposes (47+48)

To be filled by mortgage credit institutions only. The row contains the stock of mortgage loans for non-housing purpose.

47. Loans for real estate purposes

Contains the stock of loans granted for real estate purpose within general mortgage loans.

48. Loans for other purposes

This row contains the stock of mortgage loans granted for any purpose other than housing and real estate purpose.

49. Mortgage loans OTHER THAN SPECIAL mortgage loans (50+60)

From among the individuals loans granted under mortgage coverage this row contains the stock of loans, which are contained in the definition specified at row 19 of mortgage loans.

50. Mortgage loans for housing (51+55+56)

This row contains the stock of loans granted for housing purposes (expansion, building, purchase, modernization and renovation).

51. Supplementary state interest subsidy (52+53+54)

This row contains the stock of loans, broken down by purpose, granted by credit institutions, where interest subsidy is specified under Art. 13 of Government Regulation 12/2001 (I.31.).

55. Other interest subsidy on the asset side

This row contains the stock of loans by credit institutions, whose interest subsidy can be drawn directly from the budget, but which are specified under Art. 13 of Government Regulation 12/2001 (I.31.). This row shall contain housing loans granted with assets side subsidy prior to February 2001.

56. Market interest-bearing and other housing loans (57+58+59)

This row contains loans by credit institutions for housing purposes, broken down by purpose, without subsidy.

60. Mortgage loans for other purposes (61+62)

This row contains loans by credit institutions for other than housing purposes.

61. Real estate purposes

This row contains mortgage loans granted under real estate coverage but not for housing purpose.

62. Other purposes

This row contains mortgage loans for any purpose except housing and real estate.

63. Gross value of loans granted to individuals unsecured by real estate property (64+65+66)

This row includes the stock of housing loans granted without real estate collateral (granted with other collateral or unsecured) broken down by purpose.

Rows 67-97: Details of some loans to households

These rows contain the breakdown of various household loans per loan types at gross and net book value, separately for individuals and sole proprietors, broken down per original maturity as well.

Rows 67-78, and rows 83-94 contain the breakdown of individuals' consumer loans per purpose:
- rows 67-6952-54, and rows 83-85 contain the stock of personal loans. (Personal loans are granted to the client by the credit institution without specification of the loan's concrete purpose.)
- rows 70-72, and rows 86-88 contain the stock of car purchase loans. (Car purchase loans contain loans financing the purchase of new or used motor vehicles, including utility vehicles functioning as motor vehicle as well.)
- rows 73-75, and 89-91 shall contain mortgage loans granted without specified purposes.
- rows 76-78, **and 92-94 shall contain loans** for purchase of goods or other loans regarded as consumer loans, but not contained in the above three groups. (Goods purchase loans finance the purchase of consumer goods – except for cars – by the private client. Other loans shall include non-mortgage loans without specified purpose as well.)

Rows 79-81 and rows 95-97 shall contain loans granted to sole proprietors for financing the purchase of cars (including loans financing utility vehicles used as motor vehicles).

Table 06: Currency breakdown of month-end stock of certain assets and liabilities

This table contains the currency breakdown of loans, securities other than shares, non-residents' shares and other equity, deposits, credits incurred subordinated loans and remaining assets/liabilities reported in the Other currencies column of the Supervisory balance sheet. Currencies in separate columns (except for JPY) shall be shown in thousands, JPY in millions, and data in column d) and k) in million HUF. Stocks denominated in euro do not have to be shown in the table, because their sum is shown in the balance sheet.

The table shall contain the currency breakdown of loans and deposits at gross and that of securities at net book value. The Loans, deposits rows shall also contain receivables from authentic repurchase agreements, while rows deposits, loans received, liabilities from subordinated loan capital shall contain liabilities from collaterized repo transactions reported in the balance sheet as well. Rows 12, 14 and 15 shall contain loans granted to EMU monetary financial institutions and other non-resident banks, deposits and nostro accounts held by them. Rows 30-46 shall contain – in addition to deposits – loans received and the subordinated liabilities received in credit. Row 47 shall also indicate the subordinated liabilities obtained by way of the issue of debt securities. Row 48 shall include the currency breakdown of the total amount of accrued interest receivables, other accrued balances and other assets, and own assets reported in the balance sheet. Line 48 shall include the currency breakdown of the total amount of accrued interest receivables, other accrued balances and other assets, and own assets reported in the balance sheet. _In row 49 shall be reported the currency breakdown of the total amount of accrued interest payables, and other accrued balances.
In this table other financial corporations comprise other financial intermediaries, supplementary financial service provider, insurance corporations and pension funds.

The currency of other EU member-states shall be shown in column d) of the table, in millions of HUF in total. Banks will be requested to supply information individually (depending on their size) on the currency breakdown of sums shown in this column for the end of quarters.

Table 07: Profit and loss account

The report shall contain a breakdown of income, expenditures and costs and the credit institution in monthly and accumulated yearly turnover data in HUF for the purpose valuation the credit institution's income producing ability. The report is based on based on the credit institution's ledger – compiled in accordance with prevailing accounting specifications – and analytical record underlying that, following in its structure basically Profit and loss statement I in Szkr. Annex 2, deviating from that at some places. The provisions, losses in the value, general and miscellaneous reserves are to be formed at the due date (end of quarter, accounting day of balance sheet, etc.), that is on 31 December – as in the preliminary report – and accounted. The sums calculated might change in the annual balance sheet report, if changes occur in the data.

The credit institution shall show company tax advance paid in the interim monthly profit and loss account, and the actual taxation in the year-end preliminary and final statement.

The profit and loss account's rows on interest – following the structure of the Supervisory balance sheet – shall be broken down according to the base types of credit institution activities.

The statement's first column shall contain values for the reference month, the second column values accumulated from the start of the year.
The profit and loss account contains as default
- income increase the result,
- expenditures and costs decreasing the result,
- provisions as expenditures,
- use and release of provisions (reduction of provisions) as income,
- accounting of loss in the value as expenditure,
- writing back of loss in the value – pursuant to the specifications of the Szmt. and the Szkr. – as income or items decreasing expenditures.

If the credit institution – as specified in its accounting policy – applies valuation at real value, the profit or loss from the valuation, and the valuation difference is to be accounted in the relevant item group pursuant to accounting rules regardless of whether it increases or decreases income or expenditures.

In default expenditures and costs do not have to be shown as a negative sum. However, a negative sum is to be shown, if either expenditure or cost row shows a Credit or the income row a Debit balance – after the aggregation of the accounts – in the credit institution's statement. A negative sum is to be shown in case of a loss in the result rows.

1. Total interest received and similar income (rows 2+14+19+29)

This item group shall contain all interest and similar income that can be accounted pursuant to accounting rules on credit institutions. Interest and similar income from lending and placement of deposits, securities transactions, as well as default interest, moreover commission income related to financial operations with interest income shall be shown separately. (Among commissions received includes commitment fees and commissions, service charges, lending charges, bill discounting charges or interest, factoring fees or interest, as per Szkr. Art. 22 interest and income from exchange rate difference accounted as income in the reference year result, originating from hedging futures transactions.)

Row 2 Interest received and similar income on loans and **Row 14 Interest received and similar income from deposits with the central bank and interbank deposits** shall contain income related to the relevant assets group of the Supervisory balance sheet – broken down per transaction type (Rows 2-18).

Row 19 Interest received and similar income on securities contains interest received and similar income from securities for trading and investment purposes among the assets of the Supervisory balance sheet (detailed in Rows 20-28). Accordingly – in harmony with the Szmt. – accumulated interest paid at the purchase of securities and interest income accounted, and the sum of interest in the selling price when selling securities, shall be shown in consolidated form that is at the value of real interest income. (Only the interest expenditure of own issue securities shall be shown among interest paid and similar charges in the profit and loss account – in Row 50 Interest and similar expenditures.)

Row 29 Other interest received and similar income contains all income not detailed per transaction type (separate rows). This row shall contain – unless classified into other interest income row – interest type income from exchange rate difference related to interest arbitrage purpose hedge transactions as per Szkr. Art. 2. 19) – if appearing as income – (as per Szkr. Art. 22), and the result of interest swaps appearing as net income (as per Szkr. Art. 23. (6)).

30 TOTAL interest paid and similar charges (Rows 31+39+42+50+54+55)

This group of items shall contain interest and similar expenditures accounted on the credit institutions' passive banking operations. It is necessary to show separately interest and similar expenditures from the placement of deposits, lending, and securities transactions, moreover commission expenditures related to financial transactions involving interest expenditure. (Among others interest type expenditure includes availability commission, handling cost, payment commission, bill discounting fee or interest, factoring fee or interest, as per Szkr. Art. 22 interest and income from exchange rate difference accounted as expenditure in the reference year result, originating from futures hedge transactions.)

Row 31 Interest paid and similar charges on deposits, and **Row 39 Interbank deposit interest from credit institutions and interest type expenditure** contains expenditures subject to the Supervisory balance sheet's relevant source group – itemised by transaction type (Row 32-41).

Row 42 Interest paid and similar charges on loans taken contains expenditures related to sources in the Supervisory balance sheet's Loans taken rows (Rows 43-49), interest paid and payable and similar expenditures

on own issue securities – as itemised – under **Row 50 Interest paid and similar charges on securities** (Rows 51-53).

Row 54 Interest paid and similar charges on subordinated liabilities shall contain interest accounted on loans received as subordinated and supplementary subordinated loan capital.

Row 55 Other interest paid and similar charges contains all expenditures not detailed in rows per transaction type, but appearing at the credit institution (from items shown in the other assets row of the supervisory balance sheet). This row shall contain – unless classified into other interest expenditure row – interest type income from exchange rate difference related to interest arbitrage purpose hedge transactions as per Szkr. Art. 2. 19) – if appearing as expenditure – (as per Szkr. Art. 22), and the result of interest swaps appearing as net expenditure (as per Szkr. Art. 23. (6)).

56 Balance (Rows 1-30)

This row contains the balance of all interest and similar income and expenditures at the credit institution.

57 Dividend received

Detail **Rows 58 and 59** shall contain dividend from shares and other equity for investment purposes, separately from associated enterprises, and separately from independent undertakings. In respect dividend received from associated enterprises and independent undertakings are separated by a 20 % rate according to the provisions of the Act on accounting. **Row 60** contains dividend from shares and other equity for trading purposes.

61 Income from commissions and fees (Rows 62-67)

These rows shall contain commission and fee income and expenditures – other than interest type, except for option fees related to financial and investment services.

Row 62 and **67 Income from commission-based financial services**, and **expenditures** on the same contain all commission type income and fee as well as costs and expenditures which originate from financial services, but are not of interest type.

Rows 66 and **70** contain commission income and expenditure on investment services as per the Tpt. These rows shall contain income and expenditure originating from the issue of securities. These include for example transaction-organisation fees, commission, fee, cost and sub-contractor's fee of services related to the transaction, as well as income originating from fees and securities accounted in relation to marketing and trading transferable securities, and cost and expenditures on the same. Exchange rate gain from the sale of securities should not be shown here.

71 Net financial profit (Rows 72+88+104)

This block contains the net result of financial services and investment services (including items to be accounted under other income and other expenditures on Financial operations)– supplemented with provisions accounted on futures transactions, shown in other result in accounting.

> *The net result of financial operations – pursuant to accounting rules – shall contain exchange rate differences realised in relation to the financial settlement and conversion in the result from the revaluation and exchange rate change of foreign currency assets and liabilities.*

Row 72 Profit from financial services shall contain separately income and expenditures related to the sale of securities and other equity for investment purposes and participations, and the depreciation formed and

written back. Moreover this row shall contain other income and expenditures from financial services that are classified here by accounting specifications. (For example profit and loss on the revaluation of foreign currency assets and liabilities, as well as exchange rate gain and loss related to these, moreover profit and loss on the sale of purchased receivables, and their depreciation written back.) **Rows 86-87** Other income and expenditures on financial services shall contain sums not mentioned elsewhere or in detail rows, but are to be accounted within the result from Financial services according to accounting rules. These 'other' rows shall contain valuation difference originating from real valuation – to be accounted here according to accounting rules. Valuation differences accounted in relation to real valuation shall be shown under other income and expenditures on financial, and investment services, so they appear together with other different type items on the referenced rows. Table 12 shall contain additional information on the valuation differences for the inspection of the impact of valuation difference on the result class in question. The sums 'provisions formed, used and released in relation to futures deals' shall be shown in the result on financial operations – in the relevant detail rows – regardless of whether they appear in other expenditures and other income from the point of view of accounting, not there but here, in the result on financial operations. Rows 'write back of loss in the value related to the sale of securities for trade' shall contain the sum that would appear as write back of loss in the value regardless of that loss in the value does not have to be written back against the result, when removing the securities from the books. The removal value thus has to be corrected, because the (net) book value, determined by matching the result of the account containing the purchase value of the securities and the result of the loss in the value account, has to be removed.

Row 88 Profit from investment services with credit institutions and MNB shall contain the total of income and expenditures related to credit institutions and the MNB – shown separately from the result of investment service activities. In addition it is necessary to detail income and expenditures related to foreign currency futures transacted in the framework of such activity at banks and other futures transactions, including the result and option fee of option transactions classifiable here, moreover provisions formed, used and released related to the transactions according to Szkr. Art. 23 and 24. This row shall contain any exchange rate gain and loss from the sale of securities for trade in the framework of investment service activities with the credit institutions and the MNB, and the write back of loss in the value related to their sale.

Rows (102-103) other income and other expenditures from investment service activities at credit institutions and the MNB shall contain sums accounted pursuant to accounting rules, which were not mentioned in the detail rows. These 'other' rows shall contain the valuation difference originating from real valuation – to be accounted pursuant to accounting rules, concerning this group of results.

Row 104 Profit from investment services shall contain in itemised form the income and expenditures related to foreign currency futures and other futures transactions in the framework of investment service activities as per the Tpt., as well as provisions formed, used and released – except for the sum of income and expenditures on activities related to credit institutions and the MNB itemised in the above rows. Moreover this row shall contain exchange rate gain and exchange rate loss from the sale of securities for trade, and loss in the value and write back of loss in the value.

Rows 119-120 Other income from investment service, and **other expenditures** shall contain sums that were not itemised elsewhere or in the detail rows, but which are to be accounted within the result of investment service activities as per accounting rules. These 'other' rows shall contain the valuation difference originating from real valuation – to be accounted pursuant to accounting rules, concerning this group of results.

121 Profit from other business activities (Rows 122+127)

<u>**Row 121 Profit from other business activities has to be divided into Row 122 Profit from non-financial or investment services and Row 127 Other profit.**</u>

In **Row 122 Profit from non-financial or investment services** the result of assets leased out shall be shown separately.

In **Row 127 Other profit** shall contain separately the income from, expenditure on selling own receivables, and the write back of loss in the value related to these **(Rows 128-130)**. **Rows 131-134** shall contain the income from, expenditure on, accounting and writing back loss in the value on selling assets among inventory obtained in return for receivables. The income and expenditure concerning the sale of these assets and inventories are separated from rows 125-126 standing for accounts as per accounting rules. The **135-141** group shall contain the accounts of the sale of own inventory, and the result of tangible assets and intangible assets.

Rows 142-144 contain general risk provisions formed, used and released according to the Szkr. and the Hpt., the difference of which is shown in Row 12/A Difference of general risk provisions formed and used in Annex 2 of the Profit and Loss Statement I in Szkr.

Rows 145-147 Creation, use and release of other provisions shall contain provisions formed, used and released according to the Szkr. and other statutory regulations, not listed elsewhere.

Rows 148-150 shall contain other income and expenditures (not mentioned separately). The amount of surtax paid by credit institutions shall be indicated in row 150.

151 General administrative costs (Rows 152+…+161)

This group of items contain all general banking operations costs related to the operation of the credit institution (financial and investment services). (Own performance capitalised must not be shown here.)

It is necessary to show separately payroll costs, social security expenses, other contributions etc. from among staff emoluments **(Rows 152-155)**.

Row 154 shall contain social security expenses in total regardless of whether they are to be accounted under other staff emoluments or other payroll contributions.

It is also necessary to detail rental fees paid, IT costs, fees paid to specialists, marketing costs **(Rows 156-159)**.

Row 160 Other administrative costs shall contain costs not listed elsewhere. **Row 161 Depreciation** shall contain items accounted on intangible assets, tangible assets, etc. This row shall contain only planned depreciation accounted as cost.

162 Profit from ordinary business activities (Rows 56+57+61+71+121-151+163)

This row contains the balance of all past income, expenditures and costs related to credit institutions' activities: a profit or loss.

163 Change in loss in value and risk provisions (Rows -164+165-166+167-168+169-170+171-172+173+174)

This group shall contain the loss in the value and write back accounted in relation to the valuation of own and purchased receivables, securities for investment purpose, participations, and the result originating from forming, using and releasing risk provisions accounted on suspended and future liabilities. (In accordance with the Szkr. Art. 23. (2), (4), (5) and Art. 24. (5) provisions formed on futures and option deals must not be shown here, but in separate rows as mentioned above.)

175 Extraordinary income (Rows 176+…+179) and 180 Extraordinary expenditures (Rows 181+…+184)

This row shall contain income and expenditure accounted under accounting rules and classified as extraordinary. The items shown here are to be listed in the quarterly information bulletin, as well as showing the related losses in the value, writing backs of loss in the value, provision movements appearing in other parts of the profit and loss account.

185 Pre-tax profit (Rows 162+175-180)

This row contains the total balance of income, expenditures and costs from the credit institutions' activities and operations. The content of the row is identical to that of Row 19 of Profit and Loss Account I. in Annex 2 of Szkr.

186 After-tax profit (Rows 185-187)
The content of this row is identical to that of Row 21 of Profit and Loss Account I in Annex 2 of Szkr.

187 Taxes paid (tax advances paid during the year), tax liability at year-end

During the year this row shall contain the sum of company tax advance actually paid, on the monthly profit and loss statement (regardless of where the credit institution keeps that in the books). If the sum of tax advance paid is higher than the taxation sum, the receivables from the tax authority (tax surplus) shall be shown separately in Table 02: Memorandum items 1 (Row 125).

The preliminary non-audited year-end reports shall contain the taxation sum, which – according to preliminary calculations – should be entered in the annual report. The data in the year-end final report is identical to the sum of taxation in the annual report.

188 Balance sheet profit (interim profit) (Rows 186-189+190+191-192)

The data shown here has to be identical to the data shown in Row 762 on the liability side of the Supervisory balance sheet.

This row shall contain interim result – balance of income, expenditures and costs, based on the credit institution's ledger data, closed monthly in accordance with the specifications in Szkr. Art. 12 (2) (including the preliminary December data as well) decreased with company tax advance actually paid. (This result is not influenced by where the credit institution keeps the tax advance paid in its books).

In calculating the preliminary December profit, all reserves required under the prevailing financial circumstances (Hpt., Szmt., other laws) shall be accounted under income and expenditures, and the sum of taxation calculated shall be taken into consideration.

In the final December report the (audited) annual report's (financial balance) data stands for retained profit. As regards content this row is identical to that of Row 25 of Profit and Loss Account I. in Annex 2 of Szkr.

Row 189 Creating general reserves

This row contains the sum of general reserves specified by the Hpt. and the Szkr., formed against taxed profits – prior to the payment of dividend or profit sharing.

190 General reserves used

This row contains the sum of general reserve used for the coverage of losses originating from the operations of the credit institution – as specified in the Hpt. or the Szkr.

191 Use of profit reserves for dividends and shares

This row contains allocations from previous years' profit reserve for the dividend and profit sharing of shareholders. The content of this row is identical to that of Row 23 of Profit and Loss Account I in Annex 2 of Szkr.

192 Paid (approved) dividends, shares

This row shall contain the sum paid on the dividend and profit sharing of shareholding from year-end profits, showing separately in row 193 the sum paid to associated enterprises and in row 194 the sum paid to enterprises in other profit sharing partnership. The content of the row is identical to that of Row 24 of Profit and Loss Account I in Annex 2 of Szkr.

Table 08: Valuation data

If the credit institution applies the rules of real valuation in its books, the consolidated balance of loss in the value and valuation difference appears in one row per sector for the individual asset-groups in Table 01 Supervisory balance sheet (if necessary, furnished with a negative sign and showing valuation difference values related to liability items along with other data). In part the table contains their breakdown to loss in the value and valuation difference, within assets (instrument) groups per sector, and the liability side valuation difference is shown in separate rows. The loss in the value and valuation difference data are to be shown as negative or positive sums as determined by their balance. The breakdown follows the order in the balance sheet both for loss in the value and valuation difference. The rows where only loss in the value can be accounted are not contained in the table, because the rows of the balance sheet also contain loss in the value only.

Moreover, the table shows liability side valuation difference data (to be taken into consideration in row 732 of the Supervisory balance sheet), and the value adjustment and real valuation reserve, which are to be shown as part of row 760 Valuation reserve.

Table 11: Supervisory balance sheet (Assets at net book value)

The content of Table 11 is identical to the asset side of the Supervisory balance sheet in Table 01 (Table 01), but the assets are to be shown at net value in each row (decreased with loss in the value, provisions, adjusted with valuation difference). Filling instructions for Table 01 shall apply to the filling out of Table 11. When filling the two assets table it is necessary to ensure that the same items are filled with identical data and their breakdown per maturity is properly synchronised. (From the point of view of accounting the valuation difference is part of the book value of assets in the 'financial instruments for trading purposes' category, regardless of that the valuation difference is to be shown in both accountancy records and in the accountancy balance sheet separately from the cost value.)

Table 12: Profits in detail

This Table contains supplementary data and details for individual rows in the Profit and Loss Account.

Rows 2-3 shall contain the sum of total interest received and similar income from resident households and resident non-bank institutionss from Row 1 Total interest received and similar income (including interest type income from them in relation to hedge transactions to be shown in Row 4, and in relation to transactions that can be accounted as hedge transactions). The interest received and similar income from households are to be shown excluding interest subsidy, and row 3 shall contain the total interest received and similar income from non-bank institutionss (including any interest subsidy).

Row 4 shall contain interest type income – from resident and non-resident parties – related to hedge

transactions as per Szkr. Art. 22, and transactions that can be accounted as hedge transactions from the sum shown in Row 1 Total interest and similar income.

Row 5 Interest subsidies for loans financed with mortgage bonds shall mean interest subsidies received from the government , in accordance with Article 12 of Government Decree 12/2001 (I.31), on accrual basis.

Row 6 Supplementary interest subsidies means supplementary interest subsidies received from the government, in accordance with Article 13 of Government Decree 12/2001 (I.31), on accrual basis.

Row 7 Interest subsidies for housing serving sale or lease purposes, for home renewal and water utilities, for settlement local governments shall mean interest subsidies received from the government, in accordance with Articles 15, 16 and 22 of Government Decree 12/2001 (I.31), on accrual basis.

Row 8 shall contain interest type expenditures – concerning resident and non-resident parties - related to hedge transactions as per Szkr. Art. 22, and transactions that can be accounted as hedge transactions from the sum shown in Row 30 Total interest and similar expenditures.

Rows 10-13 shall contain the breakdown of the respective sums in Row 63 Cashflow and transaction commissions and Row 65 Other commissions and fees.

14. Valuation difference of other income from financial transactions

The details rows shall contain the sum of valuation difference to be accounted in Profits from financial operations, but shown in other income from financial services, investment services related to credit institutions and the MNB, as well as investment services.

18. Valuation difference of other expenditures on financial transactions

The details row shall contain the sum of valuation difference shown in Profits on financial operation, but to be accounted under other expenditures on financial services, investment service activity related to credit institutions and the MNB, and investment services.

Row 22 Column b)'Accumulated' shall contain the value of the taxes (e.g. local business tax, building tax and communal tax etc) imposed by local governments, that are not part of acquisitions value, can not be accounted as costs, accumulated from the start of the relevant year. (Column a) 'Current month' shall be blank.)

III. Rules applicable for the submission of the report
Method of submission: EBEAD
Format of the report: file-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website
Addressee of the report: MNB

Statistical balance sheet of insurance companies

Table 01

Code	Description	Forint
		a
	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 equtiy 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	

Statistical balance sheet of insurance companies

Table 01

Code	Description	Forint
		a
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**	
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-linked life	
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.)**	

million HUF

Foreign currency	Total
b	c

million HUF

Foreign currency	Total
b	c

Guidelines for filling out the report
Statistical balance sheet of insurance companies

I. General instructions

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. This uniform procedure to be applied by credit institutions and insurance companies is designed to ensure the cross-verification of stocks between the central bank and insurance companies, and between credit institutions and insurance companies for a given time.

2. As regards the contents of data, its evaluation and other similar process – unless otherwise prescribed – the provisions of the Accounting Act (Act C/2000, hereinafter: Accounting Act) and Government Decree 192/2000 (XI. 24.) on the Special Provisions Regarding the Annual Reporting and Bookkeeping Obligations of Insurance Companies 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, on the rows containing shares, other capital investments and participations.

3. Each row of the statistical balance sheet contains a forint (a), foreign currency (b) and total (c) column. Rows shall contain the amounts of assets and liabilities in foreign currency (foreign exchange or foreign currency) converted to forint – at the exchange rate(s) specified – in column (b) foreign currency.
The assets and liabilities denominated in forints, and the sums related to foreign currencies or non-residents, and denominated in forints shall be shown in the forint (a) column.
The foreign exchange and foreign currency stocks shown in column (b), and the value of end-of-month total of assets and liabilities denominated in foreign currencies shall be shown at value converted to forint at the official foreign exchange rate published by the Magyar Nemzeti Bank valid on the last day of the month.
The assets and liabilities denominated in currencies which are not listed by MNB, and similar foreign exchange and foreign currency stocks shall be converted to forints based on the central rate published by a Hungarian national daily newspaper under exchange rates for world

---

[*] 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 the items set for a later value date have to be removed,
       - inclusion in the stocks fulfilled on the reference month, not entered in books till the last day of the month, revealed till the third working day after the end of the month.

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 similar to other items denominated in foreign currencies.

4. In light of the fact that, according to the Government Decree, insurance companies are required to revaluate their foreign exchange stocks only for the balance sheet date of the financial year, and it fails to prescribe the use of MNB's official exchange rates, the total of assets and liabilities shown the statistical balance sheet and in the end-of-month and end-of-year ledgers (balance sheets), adjusted with value dated settlement items ad other items will not necessarily coincide.

5. The transfer account is a substitute for the counter-account for transactions between accounts for the movement of funds, and shall recorded together with monetary assets.

Other accounts of insurance companies 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 according to sectors under other receivables or accrued or deferred items.

6. The own assets shown statistical balance sheet – e.g. bills of exchange, loans, other receivables or securities (hereinafter referred to as "assets") – shall be shown with the original maturity and at net book value, less value adjustments claimed according to the Accounting Act, and increased with re-adjustments and valuation difference, where the gross book value of the assets – any value adjustment on the minus side and valuation difference on the positive side is required to be indicated. The value of assets transferred under a repurchase agreement shall not be deducted.

7. The proceeds from the sale of assets under repurchase agreement shall be shown under other liabilities, among the insurance company's liabilities, and the liabilities from the purchase of assets under 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 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 repurchase agreement shall be treated, in accordance with the provisions of the Accounting Act, as factual sales and purchase transactions in the statistical balance sheet as well.)

8. 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.

As of 2002, insurance companies are required to implement the sectoral classification of their clients based on the single statistical codes of clients. For more information concerning the sectoral breakdown introduced in 2001 and the sectoral classification based on the single statistical codes of clients visit the MNB website.

(www.mnb.hu/Statistics/Data Disclosure/General Appendices/Common sectoral classification)

Furthermore, for more information on sectoral breakdown visit the list on MNB website at (www.mnb.hu/ Statistics/Data Disclosure/General Appendices/Itemised list of financial organisations). These lists are updated monthly based on information courtesy of PSZÁF.

II. Detailed instructions for filling out the table, procedures for the compilation of data

Assets

Row I shall indicate all claims of insurance companies from residents.

I.a. Claims on non-financial corporations

This part contains the claims of insurance companies from non-financial corporations.
Row I.a.1/ contains the loans and similar claims from non-financial corporations and similar nonprofit organisations at gross book value. These include receivables purchased from non-financial corporations, bills issued by non-financial corporations held by insurance companies, checks, and claims of securities purchased under a repurchase agreement.
Row I.a.2/ shows the value adjustments and valuation difference of the items shown under row I.a.1/.
Row I.a.3/ contains the net book value of bonds and other debt securities issued by non-financial corporations and held by insurance companies calculated according to the Accounting Act (acquisition value less value adjustments and readjustments).
Row I.a.4/ shall contain the net book value of shares issued by non-financial corporations and held by insurance companies.
Row I.a.5/ shall indicate the net book value of assets invested in non-financial corporations in the form of participations, business shares, capital contributions or core deposits.
Row I.a.6/ contains the net book value of receivables not elsewhere classified from non-financial corporations and similar nonprofit organisations (such as receivables from insurance transactions, supplies of goods and services, and from the purchase of assets other than securities under repurchase agreements) at the end of the month. This row shall also indicate the volumes of accrued assets due from within the sector with the exception of deferred interests. The amount of deferred interests shall be shown under row III.1/ without sectoral breakdown.

I.b. Central Bank

This part is for reporting the receivables of insurance companies from the central bank.

In row I.b.1/ columns (a) and (c) are to be completed. Column (a) shall indicate the HUF cash stock of the insurance company (cash desk and inventories available in depositories), the inventories of cash en route between the main offices and branches of insurance companies, or from on branch to another, as shown cash transfer accounts and other accounts. Column (b) is left blank.
Row I.b.2/ shall contain bonds and other debt securities issued by MNB and held by insurance companies, such as, for example, showing the net book value of domestic MNB bonds denominated in forint and held by insurance companies.
Row I.b.3/ contains other receivables not elsewhere classified from the central bank, on their net book value, with the exception of deferred interests. The amount of deferred interests shall be shown under row III.1/ without sectoral breakdown.

I.c. Other monetary institutions

This part shall contain the receivables of insurance companies from credit institutions.
Row I.c.1/ indicates the end-of-month balance of insurance companies of their current accounts held at domestic credit institutions, plus the gross book value of their deposits placed at credit institutions.
Row I.c.2/ contains the value adjustments made in connection with the current accounts of insurance companies and other sums deposited at resident credit institutions.

Row I.c.3/ shall specify the net book value of bonds and other debt securities issued by credit institutions and held by insurance companies calculated according to the Accounting Act.

Row I.c.4/ shall contain the loans provided by insurance companies to resident credit institutions under contract, and other similar receivables. This row shall also indicate the end-of-month gross book value of receivables from the purchase of securities from credit institution under repurchase agreement.

Row I.c.5/ shows the value adjustments and valuation difference of the items shown under row I.c.4/.

Row I.c.6. contains the end-of-month net book value of investment units issued by the money market funds held by insurance companies.

Row I.c.7/ indicates the net book value of shares issued by credit institutions and held by insurance companies.

Row I.c.8/ contains the net book value of receivables not elsewhere classified from credit institutions (such as receivables from insurance transactions, supplies of goods and services, and from the purchase of assets other than securities from credit institutions under repurchase agreements) at the end of the month. This row shall also indicate the volumes of accrued assets due from within the sector with the exception of deferred interests. The amount of deferred interests shall be shown under row III.1/ without sectoral breakdown.

I.d. Other financial intermediaries

This part shall contain the receivables from other financial intermediaries.

Row I.d.1/ shall indicate the net book value of the investment units of resident investment funds (open- or close-ended).

Row I.d.2/ shall contain end-of-month net book value of shares issued by other financial intermediaries and held by insurance companies.

Row I.d.3/ shall specify the net value of participations, other than shares, and other capital investments held by insurance companies in other financial intermediaries.

Row I.d.4/ contains the net book value of receivables not elsewhere classified from other financial intermediaries (such as receivables from insurance transactions, supplies of goods and services, and from the purchase of assets under repurchase agreements) at the end of the month. This row shall also indicate the volumes of accrued assets due from within the sector with the exception of deferred interests. The amount of deferred interests shall be shown under row III.1/ without sectoral breakdown.

I.e. Financial auxiliaries

This part shall contain the receivables of insurance companies from bodies engaged in activities auxiliary to financial services.

Row I.e.1/ contains the net book value of investment units issued by bodies engaged in activities auxiliary to financial services and held by insurance companies.

Row I.e.2/ shall indicate the value of participations, other than shares, and other capital investments held by insurance companies in bodies engaged in activities auxiliary to financial services.

Row I.e.3/ contains the net book value of receivables not elsewhere classified from bodies engaged in activities auxiliary to financial services (such as receivables from insurance transactions, supplies of goods and services, and from the purchase of assets under repurchase agreements) at the end of the month. This row shall also indicate the volumes of accrued assets due from within the sector with the exception of deferred interests. The amount of deferred interests shall be shown under row III.1/ without sectoral breakdown.

I.f. Insurance companies and pension funds

This part shall contain the receivables from insurance companies and pension funds.

Row I.f.1/ shall contain the end-of-month net book value of loans provided by insurance companies to other insurance companies and pension funds, and other similar receivables, including the receivables from the sale of securities under repurchase agreement.

Row I.f.2/ shall indicate the value adjustments and valuation difference on loans provided by insurance companies to other insurance companies or pension funds.

Row I.f.3/ shall indicate the net book value of shares issued by other insurance companies or pension funds and held by the reporting insurance company.

Row I.f.4/ shall contain the net value of participations, other than shares, and other capital investments held by insurance companies in other insurance companies and pension funds.

Row I.f.5/ contains the net book value of receivables not elsewhere classified from other insurance companies and pension funds (such as receivables from insurance transactions, supplies of goods and services, and from the purchase of assets other than securities under repurchase agreements) at the end of the month. This row shall also indicate the receivables from resident insurance companies from re-insurance, including the deposits arising from insurance deals reinsured by resident insurance companies. This row shall further indicate the volumes of accrued assets due from insurance companies and pension funds, with the exception of deferred interests. The amount of deferred interests shall be shown under row III.1/ without sectoral breakdown.

I.g. Central government

Row I.g.1/ shall indicate the end-of-month volume of treasury bills issued by the central budget and held by insurance companies at net book value a specified by the relevant statutory provisions (the various interest-bearing, discount and liquidity treasury bills), without deducting the volumes sold or purchased under repurchase agreement.

Row I.g.2/ contains the net book value of all government bonds issued by the central budget and purchased by the insurance companies, or received as in kind contribution (without deducting the volumes of government bonds sold or purchased under repurchase agreement).

Row I.g.3/ shall contain the receivables from nonprofit organisations funded by the central budget, and belonging to public sector agencies not elsewhere classified, and also from institution of the central government: ÁPV ZRt., Magyar Államkincstár Rt., Államadósság Kezelő Központ Rt., Nemzeti Autópálya ZRt., SZÖVÜR Szövetkezeti Üzletrészhasznosító Kft. and CASA Vagyonkezelő Kft., Magyar Televízió Rt., Duna Televízió ZRt., Magyar Rádió ZRt., Magyar Távirati Iroda Rt., Magyar Turizmus ZRt., Rendezvénycsarnok Ingatlanfejlesztő és -Kezelő ZRt., Állami Autópálya Kezelő ZRt., and the extra-budgetary funds. Other receivables from the sector shall cover the receivables from insurance transactions, supplies of goods and services, and from settlements of tax and contributions. This row shall also indicate the volumes of accrued assets due from within the sector with the exception of deferred interests. The amount of deferred interests shall be shown under row III.1/ without sectoral breakdown.

I.h. Local government

This row of the statistical balance sheet shall specify the net book value of receivables of insurance companies from local authorities and their nonprofit organisations, with the exception

of deferred interests. The amount of deferred interests shall be shown under row III.1/ without sectoral breakdown.

I.i. Social security funds

This section shall also contain all receivables of insurance companies from social security funds.

I.j. Households

This part contains the receivables of insurance companies from households (private individuals and private entrepreneurs).

Row I.j.1/ shall indicate the loans provided to households, including the loans provided by insurance companies to their own employees, insurance policy loans provided to customers holding life assurance policies, and mortgage loans at the end of the month, at net book value if it affects the balance sheet of insurance companies.

Row I.j.2/ shall contain the value adjustments of loans provided to households.

Row I.j.3/ contains the net book value of receivables, apart from the loans specified above, all other receivables from households (e.g. receivables from insurance transactions, from settlements with employees, and receivables from the purchase of assets from households under repurchase agreement). This row shall also indicate the volumes of accrued assets due from within the sector.

I.k. Nonprofit institutions serving households

This row shall specify the receivables of insurance companies from nonprofit institutions serving households.

Row II contains all receivables of insurance companies from non-resident entities, denominated in forint or foreign currency.

Row II.1/ contains the net book value of the deposits of insurance companies placed at non-resident credit institutions.

Row II.2/ shall indicate the value adjustments made in connection with the current accounts of insurance companies and other sums deposited at non-resident credit institutions.

Row II.3/ shall specify the loans provided by insurance companies to non-resident credit institutions and insurance companies under contract. This row shall also indicate the end-of-month net book value of receivables from purchases of securities from credit institutions under repurchase agreement.

Row II.4/ shows the value adjustments and valuation difference of the items shown under row II.3/.

Row II.5/ columns (b) and (c) are to be completed. Column (b) shall indicate the cash on hand at foreign currency tellers and the forint value of foreign currencies held by insurance companies by means other than the cash office (inventories available in depositories), including the balance shown in the related transfer accounts. Column (a) is left blank.

Row II.6/ shall indicate the net book value of bonds and other debt securities issued by non-resident entities and held by insurance companies.

Row II.7/ indicates the net book value of shares issued by non-resident entities and held by insurance companies.

Row II.8/ contains the net book value of participations, other than shares, and other capital investments held by insurance companies in foreign entities and business associations, including business shares, participations, capital contributions or core deposits.

Row II.9/ contains the net book value of investment units issued by foreign investment funds and held by insurance companies.

Row II.10/ shall contain the net book value of other receivables of insurance companies from non-resident entities. This row shall also indicate the receivables from non-resident re-insurance companies from technical provisions and the receivables from re-insurance transactions, Furthermore, this section also include the deposits arising from re-insurance deals reinsured by non-resident insurance companies. This section shall also indicate the volumes of the volumes of accrued assets due from non-resident entities, with the exception of deferred interests. The amount of deferred interests shall be shown under row III.1/ without sectoral breakdown.

III. Other financial instruments

Row III.1/ shall indicate the total sum of the volumes of deferred interests, irrespective of which sector it is due from.

Row III.2/ contains all other items not elsewhere classified. This row shall specify the volumes of own shares repurchased by insurance companies at prices calculated in accordance with the relevant accounting regulations.

IV. Non-financial instruments

This row shall contain the inventories from current assets and intangible and tangible assets from fixed assets, showing the value calculated in accordance with the relevant accounting regulations.

Liabilities

V. Equity

This row shall indicate the amount of own funds shown in the balance sheet of insurance companies, as specified by the Government Decree on the Special Provisions Regarding the Annual Reporting and Bookkeeping Obligations of Insurance Companies (subscribed capital, unpaid subscribed capital, capital reserve, accumulated profit reserve, tied-up reserve, valuation reserve, profit or loss for the year). This section shall also indicate the paid-up capital if insurance companies which have been authorised by the Supervisory Authority but not yet registered by the court of registry.

VI. Subordinated loan capital

This section shall contain all loans borrowed for over five years, that have actually been made available to the insurance company. The loan agreement shall contain the lender's consent to use the loan amount for the settlement of the borrower's debts, and that the claim of the lender ranks after the claims of all other creditors in the order or repayment.

VII. Provisions

This row shall specify the amounts of provisions set aside in accordance with legal provisions (provision for contingent liabilities, provision for future liabilities, other provisions).

VIII. Technical provisions

This section shall contain the end-of-month volumes of all provisions prescribed for insurance companies by statutory provision, such as technical provisions, reserve for pending claims,

reserve for premium rebate dependent or independent on profit, other technical provisions to cover any fluctuation in claims, and technical provisions for covering investments made on behalf of holders of unit-linked life assurance policies.

Row VIII.1/ contains the gross amount specified by the relevant government decree for life assurance policies other than unit-linked life assurance policies.

Row VIII. 2/ contains the provisions set aside for the re-insured part of life assurance policies other than unit-linked life assurance policies, if negative.

Row VIII.3/ contains the gross amount of technical provisions for covering investments made on behalf of holders of unit-linked life assurance policies, set aside to cover the liabilities arising from investments made in connection with life assurance policies.

Row VIII.4/ contains the provisions set aside for the re-insured parts of the above policies, on the negative side.

Row VIII.5/ contains the gross amounts of statutory provisions not elsewhere classified.

Rows VIII.5.1/-5.4/ contain the gross amounts of technical provisions broken down according to sectors (households, public finances – including the central government and local authorities –, other resident and non-resident).

Row VIII.6/ contains the re-insured sums of other provisions, on the negative side.

IX. Deposits received from re-insurance companies

This row contains the end-of-month volumes of deposits provided by re-insurance companies and shown separately in the books of insurance companies. The liabilities denominated in foreign currencies are also contained in this row showing the values calculated as instructed by the statistical balance sheet guidelines, translated to forints by the official MNB exchange rate in effect on the last day of the month.

X. Liabilities

The liabilities of insurance companies shall be shown in the breakdown prescribed by the relevant regulations on accountancy.

Row X.1/ shall indicate the liabilities of insurance companies from direct insurance transactions (e.g. advance premium payments, overpayments), showing separately the liabilities to insurance policy holders and insurance intermediaries.

Row X.2/ specifies the liabilities from re-insurance deals, to resident and non-resident insurance companies.

Row X.3/ shall indicate the liabilities of insurance companies from the supplies of goods and services.

Row X.4/ contains the liabilities to founders, such as approved and unpaid dividends, and the credits and loans received from founders.

Row X.5/ contains all other liabilities not elsewhere classified. This row shall also indicate the loans borrowed by insurance companies from entities other than the founders, denominated in forint or foreign currencies, and forint and foreign currency deposits received translated to forints, the volume of liabilities from the purchases of assets from insurance companies under repurchase agreement, and liabilities from the issue of bonds.

XI. Accrued and deferred liabilities

This section of the statistical balance sheet shall indicate the accrued expenses and deferred income of insurance companies.

III. Rules applicable for the submission of the report

Method of submission: EBEAD, or paper

Format of the report: file-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website

The report shall be addressed to: MNB Statistics, or if sent on paper: MNB Statistics Department, Division of Monetary Statistics, Budapest, Szabadság tér 8-9, 1850.

MNB data collection identification number: **F19, F33**

ASSETS AND LIABILITIES

breakdown of end-of-quarter stocks by sector and maturity

table 01   Banks, 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	Loans extended to EMU central government				
005	EMU state government - loans extended for not more than 1 year				
006	EMU state government - long-term loans extended for not more than 5 years				
007	EMU state government - loans extended with maturity over 5 years				
008	EMU local governments - loans extended for not more than 1 year				
009	EMU local governments - long-term loans extended for not more than 5 years				
010	EMU local governments - loans with maturity over 5 years				
011	EMU Social Security funds - loans extended for not more than 1 year				
012	EMU Social Security funds - long-term loans extended for not more than 5 years				
013	EMU Social Security funds - loans with maturity over 5 years				
014	Loans extended to other non-resident general government				
015	Other loans extended to other non-residents, total				
016	**Securities owned by credit institutions, at net book value**				
017	Securities of EMU state/regional government - short term				
018	Securities of EMU state/regional government - long term				
019	Bonds of EMU local government - short-term				
020	Bonds of EMU local government - long-term				
021	Bonds of EMU Social Security funds - short-term				
022	Bonds of EMU Social Security funds - long-term				
023	Bonds of other EMU financial intermediaries and financial auxiliaries - short-term				
024	Bonds of other EMU financial intermediaries and financial auxiliaries - long-term				
025	Bonds of EMU insurance corporations and pension funds - short-term				
026	Bonds of EMU insurance corporations and pension funds - long-term				
027	Bonds of EMU non-financial corporations - short-term				
028	Bonds of EMU non-financial corporations - long-term				
029	Bonds of EMU households and non-profit institutions serving households - short-term				
030	Bonds of EMU households and non-profit institutions serving households - long-term				
031	Bonds of other non-resident banks				
032	Bonds of other non-resident general government				
033	Bonds of other non-residents				
034	Shares of other EMU financial intermediaries and financial auxiliaries				

ASSETS AND LIABILITIES

breakdown of end-of-quarter stocks by sector and maturity

table 01 Banks, 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
035	Shares of EMU insurance corporations and pension funds				
036	Shares of EMU non-financial corporations				
037	EMU investment units				
038	Other investment units of non-residents				
039	Claims vis-á-vis insurance corporations due to prepaid insurance premiums and damages				
040	**LIABILITIES**				
041	**Deposits, loans taken and accrued liabilities**				
042	EMU state government - sight and current account deposits				
043	EMU state government - deposits with agreed maturity, loans received, subordinated liabilities				
044	EMU state government - liabilities from repurchase transactions				
045	EMU local governments - sight and current account deposits				
046	EMU local governments - deposits with agreed maturity, loans received, subordinated liabilities				
047	EMU local governments - liabilities from repurchase transactions				
048	EMU Social Security funds - sight and current account deposits				
049	EMU Social Security funds - deposits with agreed maturity, loans received, subordinated liabilities				
050	EMU Social Security funds - funds from repurchase transactions				
051	Other non-resident banks				
052	Other non-resident general government				
053	Other non-residents				
054	**MEMORANDUM ITEMS**				
055	Total loans of Social Security funds				
056	Total deposits of Social Security funds				
057	Breakdown of accrued liabilities vis-à-vis non-resident banks				
058	- vis-à-vis other non-resident banks - loans				
059	- vis-à-vis other non-resident general governments - loans				
060	- vis-à-vis other non-residents - loans				
061	- vis-à-vis other non-resident banks - debt securities				
062	- vis-à-vis other non-resident general governments - debt securities				
063	- vis-à-vis other non-residents - debt securities				
064	Receivables from non-residents linked to derivatives				
065	Receivables from credit institutions linked to derivatives				
066	Receivables from the MNB, money market funds and other financial corporations linked to derivatives				
067	Receivables from non-bank institutions linked to derivatives				
068	Receivables from general governments linked to derivatives				
069	Receivables from households linked to derivative and from non-profit institutions helping households				
070	Transactions involving receivables from non-residents linked to derivatives				

ASSETS AND LIABILITIES

breakdown of end-of-quarter stocks by sector and maturity

table 01 Banks, 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
071	Receivables from credit institutions linked to derivatives				
072	Receivables from the MNB, money market funds and other financial corporations linked to derivatives				
073	Receivables from non-bank institutions linked to derivatives				
074	Receivables from general governments linked to derivatives				
075	Receivables from households linked to derivative and from non-profit institutions helping households				
076	Liabilities due to residents linked to derivatives				
077	Liabilities due to credit institutions linked to derivatives				
078	Liabilities due to the MNB, money market funds and other financial corporations linked to derivatives				
079	Liabilities due to non-bank institutions linked to derivatives				
080	Liabilities due to general governments linked to derivatives				
081	Liabilities due to households linked to derivative and from non-profit institutions helping households				
082	Transactions involving liabilities to residents linked to derivatives				
083	Liabilities due to credit institutions linked to derivatives				
084	Liabilities due to the MNB, money market funds and other financial corporations linked to derivatives				
085	Liabilities due to non-bank institutions linked to derivatives				
086	Liabilities due to general governments linked to derivatives				
087	Liabilities due to households linked to derivative and from non-profit institutions helping households				
088	Total value of credit lines granted to non-financial corporations				
089	Of which: Sums used up from the credit line				
090	Value of multicurrency credit lines for non-financial corporations				
091	Of which: Sums used up from the credit line				
092	Total value of credit lines granted to households				
093	Of which: Sums used up from the credit line				

COUNTRY BREAKDOWN of end-of-quarter stock of total receivables and liabilities vis-a-vis non-residents (loans given at gross book value, securities given at net book value)

table 02

Banks, specialized financial institutions: in millions of HUF, without decimals; cooperative credit institutions in millions of HUF, with 3 decimals

MNB serial number	Description	Assets								Liabilities	
		Loans to monetary financial institutions a	Loans to other sectors b	Bonds issued by monetary financial institutions - short term c	Bonds issued by monetary financial institutions - long term, not more than 2 years d	Bonds issued by monetary financial institutions - long term, over 2 years e	Bonds issued by other sectors f	Investment certificates of money market funds g	Shares and other equity h	Deposits and other funds received from monetary financial institutions i	Deposits and other funds received from other sectors j
001	EU member countries										
002	Austria										
003	Belgium										
004	Denmark										
005	Finland										
006	France										
007	Greece										
008	Netherlands										
009	Ireland										
010	Luxembourg										
011	Great Britain										
012	Germany										
013	Italy										
014	Portugal										
015	Spain										
016	Sweden										
017	Cyprus										
018	Czech Republic										
019	Estonia										
020	Poland										
021	Latvia										
022	Lithuania										
023	Malta										
024	Slovakia										
025	Slovenia										
026	Other non-resident										

MNB data collection identification number: **F19, F33**

Breakdown of other EU currencies in Table 06. of the Supervisory balance sheet shown in the total column
ASSETS AND LIABILITIES
end of month stock CURRENCY STRUCTURE (additional information, credits at gross, securities at net book value)

Table 03   Minden hitelintézet: millió Ft

MNB no,	Description	Other EU currencies total							
		Cyprus Pound (CYP) a	Czech krone (CZK) b	Maltese lira (MTL) c	Polish zloty (PLN) d	Slovakian krone (SKK) e	Estonian krone (EEK) f	Latvian lat (LVL) g	Lithuanian litas (LTL) h
001	**ASSETS**								
002	**Loans and deposits**								
003	Loans to central government								
004	Loans to local governments								
005	Loans to resident monetary institutions and funds deposited at such institutions								
006	Loans to other financial corporations								
007	Loans to non-bank institutions - short term								
008	Loans to non-bank institutions - maximum five years								
009	Loans to non-bank institutions - over five years								
010	Personal loans								
011	Loans to non-profit institutions serving households								
012	Loans to EMU financial corportations and funds deposited at such institutions								
013	Loans to EMU residents (other than financial corportations)								
014	Loans to other non-resident banks and funds deposited at such institutions - short term								
015	Loans to other non-resident banks and funds deposited at such institutions - long term								
016	Loans to other non-residents - short term								
017	Loans to other non-residents - long term								
018	**Debt securities**								
019	Securities issued by the central government								
020	Securities issued by local governments								
021	Securities issued by resident monetary institutions								
022	Securities issued by other resident sectors								
023	Securities issued by EMU monetary institutions								
024	Securities issued by other EMU sectors								
025	Securities issued by other non-resident banks								
026	Securities issued by other non-residents								
027	**Shares of non-residents**								
028	**LIABILITIES**								
029	**Deposits, borrowings, subordinatd loan capital**								
030	From the central government								
031	From local governments								
032	From resident monetary institutions								
033	From other financial corportations								
034	Form non-bank institutions - short term								
035	Form non-bank institutions - maximum two years								
036	Form non-bank institutions - over two years								
037	Form households - short term								
038	Form households - maximum two years								
039	Form households - over two years								
040	Form non-profit institutions serving households								
041	From EMU monetary institutions								
042	From other EMU sectors								
043	From other non-resident banks - short term								
044	From other non-resident banks - long term								
045	From other non-residents - short term								
046	From other non-residents - long term								
047	**Debt securities**								
048	Other assets								
049	Other liabilities								

MNB data collection identification number: **F19, F33, F86, F87**

Guidelines for filling out the report

Quarterly report related to the report of Supervisory balance sheet

I. General instructions

The requirements as to the content, the definitions and principles set forth in the guidelines for filling out the report of Supervisory balance sheet apply here as well.

II. Detailed instructions for filling out the report, method of compiling the data

The report includes stocks given in the Supervisory balance sheet, broken down in further detail, therefore the data in the report (that exclude the accounts of branch offices operated abroad) must correspond to the current balance sheet data. 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 do not correspond to each other. In the report, loans are to be given at gross book value, while securities and participations are to be given at net book value.

In accordance with point I. 6. of Guidelines to the Supervisory balance sheet, adjustments due to reclassifications – defined there – in the reference quarter relating to table 01 of report F19/F33 shall be reported in reports F86/F87. Reclassifications reported for the quarter shall coincide with the reclassifications reported in the relevant rows of the Supervisory balance sheet for the relevant months. If no adjustments occur in the course of the quarter, a "negative" report shall be submitted.

Table 01.: Assets and liabilities, breakdown of end-of-quarter stocks by sector and maturity

Lines 3-15. contain loans extended and deposits made by the reporting institution, by sector and maturity, broken down into further detail.

Lines 14. and 15. are to contain a breakdown of the sum totals given in lines 329 and 330 of table 01. of Supervisory balance sheet, the claims from other non-residents, other than banks, broken down by loans extended to other non-resident general government and other non-residents.

Lines 17-38. are to contain a further breakdown of securities other than shares, shares and other equity, as well as investment fund shares/units issued by investment funds (excluding money market funds), owned by the reporting institution, by sector and maturity.

Row 39 indicates the stock of insurance premiums reported in the balance sheet among deferred and accrued assets, not accounted for as costs of the relevant period but paid in advance, and receivables from insurance companies related to damage suffered by the credit institution – i.e. receivables already acknowledged but yet unpaid (recorded in the balance sheet) by the insurance companies for suffered damage. The above includes items related to both resident and non-resident insurance companies.

Lines 42-50. contain a further breakdown of deposits, liabilities from repurchase transactions, loans received and subordinated liabilities from other EMU general government (EMU general government with the exception of central government), by sub-sector.

Lines 51-53. are to include, together with deposits of other non-residents, the sum total of liabilities from repurchase transactions, loans received in credit and subordinated liabilities, in the breakdown of Other non-resident banks, Other non-resident general government and Other non-residents.

Lines 55-56. include total loans and total deposits of resident Social Security funds.

Lines 58-63 shall indicate the other (non-EMU) subordinated liabilities owed to non-residents from the subordinated liabilities shown in Supervisory balance sheet, in a breakdown of other non-resident banks, other non-resident general government and other non-resident sectors. The assets received in the form of loans and debt securities shall be indicated in separate lines.

Lines 65-69, 71-75, 77-81 and 83-87 shall contain information relating to transactions with residents for financial derivatives with market value, broken down according to client groups, whether shown in the balance sheet or outside the balance sheet. In the application of lines 66, 72, 78 and 84 other financial corporations shall comprise other financial intermediaries, supplementary financial service provider, insurance corporations and pension funds.

Lines 65-69: Receivables from non-residents linked to derivatives

Contains all receivables of the data provider for open futures transactions and options valued on market price at the end of the quarter.

An open forward transaction shall be shown under receivables if the derivative position was to show a positive value had the transaction been closed out at the market value prevailing at the end of the quarter, or valued by the data supplier's own pricing model if the market value is not available. The value of the receivable – position – shall be the value of the future proceeds (which can be foreseen or can only be estimated depending on the transaction on hand) less the future expenses (which can be foreseen or can only be estimated depending on the transaction on hand) at current value.

In terms of options the data provider, for being the buyer (holder) of the option, is liable to show receivables only. The value of the open option for the day (end of quarter) shall be determined based on the prevailing market price or the applied pricing model.

Lines 71-75: Transactions involving receivables from non-residents linked to derivatives

Transaction conducted during the quarter are linked to derivative dealings that had a positive value at the time of transaction.

Deals linked to derivatives are also linked to payments resulting in changes in derivative holdings and may be transacted in the following cases:
a) at the time the transaction is conducted (e.g. option premium payment),
b) upon the acquisition of derivatives with positive value at the time of purchase,
d) irrespective of the evaluation of the position, at the time of payment as contracted (e.g. interest payment made in connection with an interest-rate swap,
e) upon closing out or selling the derivative position.

Any changes in derivative assets from revaluation (changes in the price or some other attribute of the underlying instrument, i.e. changes from non-payment) shall not be reported under transactions. MNB shall calculate these revaluations based on the residual principle as the difference of changes in stocks and transactions.

Under transactions – in the appropriate sector – the **balance** of stock reducing and stock increasing turnovers shall be reported, that is generally, but not necessarily, negative (stock reducing). In connection with derivative assets stock reducing money movements (payments) occur typically, however, stock increasing turnover may also take place (e.g. currency swap interest payment, payment of option premium, purchase of derivative positions with a positive market value).

As for non-residents, the concept behind the balance of payments reports relating to derivative transactions differs from this report in that in bop reports stock increasing items are shown under expenses, and stock decreasing items are shown under income, on a gross basis.

As regards stock exchange derivatives, where transactions are settled on a daily basis, the sums received by the data supplier shall be shown under derivative transactions with a negative sign.

Lines 77-81: Liabilities due to residents linked to derivatives

Contain all liabilities of the data provider for open futures transactions and options valued on market prices at the end of the quarter.
An open forward transaction shall be shown under liabilities if the derivative position was to show a negative value had the transaction been closed out at the market value prevailing at the end of the quarter, or valued by the data supplier's own pricing model if the market value is not available. The value of the liability – position – shall be the value of the future expenses (which can be foreseen or can only be estimated depending on the transaction on hand) less the future proceeds (which can be foreseen or can only be estimated depending on the transaction on hand) at current value.

In terms of options the data provider, for being the seller (obligor) of the option, is liable to show debt only insofar as the liability exists.

Lines 83-87: Transactions involving liabilities to residents linked to derivatives

The transactions conducted during the quarter are linked to derivative dealings that had a negative value at the time of transaction.

Deals linked to derivatives are also linked to payments resulting in changes in derivative holdings and may be transacted in the following cases:
a) at the time the transaction is conducted (e.g. option premium income),
b) upon the purchase of derivatives with a negative market value,
c) irrespective of the evaluation of the position, at the time of payment as contracted (e.g. interest payment made in connection with an interest-rate swap,
d) upon closing out or selling the derivative position.

Any changes in derivative liabilities from revaluation (changes in the price or some other attribute of the underlying instrument, i.e. changes from non-payment) shall not be reported under transactions. MNB shall calculate these revaluations based on the residual principle as the difference of changes in stocks and transactions.

Under transactions – in the appropriate sector – the **balance** of stock reducing and stock increasing turnovers shall be reported, that is generally, but not necessarily, negative (stock reducing). In connection with derivative assets stock reducing money movements (payments) occur typically, however, stock increasing turnover may also take place (e.g. currency swap interest payment, option premium income, purchase of derivative positions with a positive market value).

As for non-residents, the concept behind the balance of payments reports relating to derivative liabilities differs from this report in that in bop reports stock increasing items are shown under income, and stock decreasing items are shown under expenses, on a gross basis.

As regards stock exchange derivatives, where transactions are settled on a daily basis, the sums received by the data supplier shall be shown under derivative liabilities with a negative sign.

Rows 88-89 and rows 92-93 shall specify the total value of credit lines granted to non-financial corporations and households at the end of the quarter, and the sums used up from this credit line and outstanding at the end of the quarter (at gross book value).

Rows 90-91 shall indicate. within the credit line shown in row 88, the total value of multicurrency credit lines granted to non-financial corporations at the end of the quarter, and the sums used up from this credit line and outstanding at the end of the quarter (at gross book value), calculated into domestic currency using the official medium exchange rate prevailing at the end of the period.

Table 02.: Country breakdown of end-of-quarter stock of total receivables and liabilities against non-residents

The table includes the breakdown of individual items of the Supervisory balance sheet, by EU member countries and other non-residents, as well as the sum total thereof. Loans extended should include receivables from repurchase agreements, and loans to monetary financial institutions should include total deposits placed with non-resident monetary financial institutions. Deposits and other sources should include loans taken, liabilities from repurchase transactions and subordinated liabilities received in credit as well.

Table 03.: Breakdown of other EU currencies in Table 06. of the Supervisory balance sheet shown in the total column

This table shall contain a further breakdown of the currencies shown in column d) Other EU currencies of Table 06. of the Supervisory balance sheet in million HUF (rounded up). This table contains only the currencies of the Member States that have joined the EU since the beginning of 2004, and not yet joined the Euro zone. The provisions prescribed for Table 06. of the Supervisory balance sheet shall also apply to the contents of these lines.

III. Rules applicable for the submission of the report

Method of submission: EBEAD
Format of the report: file-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website
The report needs to be addressed to: MNB Statistics

Statistical statement of non-monetary financial intermediaries
(Quarterly report of financial enterprises designated by the Magyar Nemzeti Bank)

Million HUF

	Description of balance sheet items	Forint	Euro	Other currency	Total
1.	**1. Cash on hand** (forint of other currency)				
2.	**2. Bank deposits** (current accounts and tied-up 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, other thans shares**				
12.	**5. Shares, participations, investment units**				
13.	**6. Other financial instruments**				
14.	6.1. Trade receivables				
15.	6.2. Deferred interests				
16.	**7. Non-financial assets** (intangible and tangible asets)				
17.	**8. Balance sheet total** (8.=1.+..+7.=9.+..+13.)				
18.	**9. Own funds**				
19.	9.1. Subscribed capital				
20.	9.2. Profit or loss				
21.	**10. Provisions**				
22.	**11. Loan debt total** (11.=11.1.+..+11.4.)				
23.	11.1. Loans received from non-financial corporations				
24.	11.2. Loans received from financial corporations				
25.	11.3. Loans received from households				
26.	11.4. Loans received from non-resident entities				
27.	**12. Issued securities other than shares**				
28.	**13. Other liabilities**				
29.	13.1. Trade debts				
30.	13.2. Accrued interest payable				
31.	13.3. Liabilities to founders (dividends)				
32.	For information purposes: positive valuation difference of derivatives				
33.	For information purposes: negative valuation difference of derivatives				
34.	For information purposes: interest income (carried over during the year)				
35.	For information purposes: interest expenses (carried over during the year)				

MNB data collection identification number: **F39**

Guidelines for Completion

Statistical statement of non-monetary financial intermediaries

I. General instructions

This statistical statement shall be compiled based on the records maintained according to Hungarian accounting regulations. Unless otherwise prescribed by regulations pertaining to the content and valuation requirements for the data contained in the statistical statement, the provisions governing the supervisory statement (if the data supplier prepares one) and the accounting and reporting obligations if the data supplier shall apply. Foreign currency sums contained in the report shall be translated to forints, showing separately euro and other currencies.

This statistical statement pertains to the resident (domestic) division of the data supplier, the assets and liabilities of any foreign branches need not be included. The only reference made to any foreign branch shall be limited to showing the funds provided to such branch under assets.

Detailed instructions for filling out the tables, method of compiling the data

The sums shown as the total of the various assets and liabilities shall contain value adjustments and valuation differences.

Loans and credits provided shall cover all loans and similar receivables. This category shall include the receivables from deferred payment facilities, financial leasing and factoring, and receivables from the sale assets under repurchase agreement. The total of this instrument (row 3) shall indicate the net book value (with value adjustment) in the statistical statement.

Receivables from loans shall be shown in rows 4-9, broken down according to sectors, or row 10 shall indicate the amount of value adjustment. The volume of loans provided by the data supplier to own employees is to be reported under the appropriate sector, under households.

For information purposes, rows 32 and 33 shall indicate the volumes of the data supplier's own receivables or liabilities from derivative transactions at market value, irrespective of whether they are shown in the balance sheet or not.

III. Rules applicable for the submission of the report

Method of submission: EBEAD, or e-mail
Format of the report: file-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website if sent by way of EBEAD, Excel table if sent by e-mail.
The report shall be addressed to: MNB Statistics Department, E-mail address: pszo@mnb.hu

MNB data compilation code: **F97**

Key financial data of companies owned by the central government or local governments, and of public utility companies

Data provider's registration number

million forints

No.	Description	End of previous year	End of current year
Balance sheet items:			
01	Non-financial instruments (intangible and tangible assets, inventories)		
02	showing separately: Prepayments (on fixed assets, inventories and intangible assets)		
03	Long-term loans (including loans provided to independent companies)		
04	Debt securities (long and short term together)		
05	Shares and participations (short and long term together)		
06	Total receivables (under current assets)		
07	showing separately: Trade receivables (including the receivables due from affiliated companies and from independent companies)		
08	showing separately: Loans (B19)		
09	Liquid assets (cash, checks and bank accounts)		
10	showing separately: Cash		
11	Accrued and deferred assets (B27)		
12	showing separately: 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	showing separately: Profit or loss (interim/preliminary/balance sheet)		
16	Total liabilities		
17	showing separately: Long-term credits and borrowings		
18	showing separately: Liabilities stemming from government assets received		
19	showing separately: Debt securities (short and long term)		
20	showing separately: Short-term credits and borrowings (including from affiliates and independent companies)		
21	showing separately: Advance payments received from customers (including from affiliates and independent companies)		
22	showing separately: Trade payables (includingto affiliates and independent companies)		
23	showing separately: Liabilities to owners (from dividends)		
24	Accrued and deferred liabilities (it may also be estimated during the year)		
25	showing separately: Accrued interest payable		
26	showing separately: Unbilled services, advances		
Auxiliary 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	Credit liabilities under state guarantees (short and long term)		
30	Loans received from public funds (short and long term)		
31	Net sales revenues (cumulated within the year)		
32	Dividend or share from profits paid, interim dividends		

MNB data compilation code: **F97**

Guidelines for filling out the report
Key financial data of companies owned by the central government or local governments,
and of public utility companies

I. General instructions

1. Objective

The report entitled "Key financial data of companies owned by the central government or local governments, and of public utility companies" is to be filed quarterly for statistical purposes, focusing on certain items from the balance sheet and the profit and loss account. Consistent with statistical requirements, balance sheet data are displayed by way of derogation from the companies' annual accounts, where the one-month processing time of the quarterly report is aimed for supplying sufficient information for the relevant statistics.
The report is designed for the purposes of the central bank's quarterly statistics of financial accounts, and for compiling the statistics for public finances. Moreover, it provides help with respect to over-the-counter transactions in terms of volume and prices to the securities statistics of MNB.

2. Scope of data providers, timing for filing the report

Data is to be provided upon the MNB's request by non-financial companies under the majority control of the central government or any local government, and by public utility companies (e.g. water utility or power utility companies) irrespective of their ownership. The central bank shall designate the companies to be included in the scope of data providers in December of 2006 for the first time, at which time it shall inform the designated companies concerning their reporting obligation. Thereafter, the scope of data providers shall be updated at the end of each calendar year.

When requested by MNB, the first report shall be filed in the following year (for the first time in 2007). 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 last quarter of that year. Reports for all four quarters of the year shall be filed by all designated companies regardless of any changes in their ownership structure (sector) or in their scope of activities during the course of the year. In the case of existing companies an exemption from the reporting obligation may be granted (due to the above-mentioned changes or in the absence of further request) only if the reports for the year had been duly filed, subsequent to the year.

MNB strives to maintain a group of active data providers on the long term (model), so as to enable the data providers involved to plan ahead for an extended period of time in terms of the reporting obligation. The non-financial companies comprising part of the central government sector from a statistical standpoint shall all be requested to continue filing their reports.

3. Content requirements

The tables shall be completed in accordance with Hungarian accounting regulations, relaying upon accounting records, with figures indicated in million forints. 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. The table shall indicate the reporting company's registration number (i.e. tax number, or the first 8 digits of the KSH code).

Statistical data shall be supplied for calendar years and quarters. 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 filling out the table, procedures for the compilation of data

The table of the report contains balance sheet items (rows 1-26) and auxiliary data (rows 27-32). All items shall cover the previous calendar year and the current year, in separate columns. Some key consolidated balance sheet items are broken down to some extent (Showing separately:), that is not a complete breakdown of the key item in question, only an enhancement.

Balance sheet items:

1. Non-financial instruments

Sum total of intangible and tangible assets, and inventories according to Hungarian accounting regulations at the end of the period, in the net value shown in the balance sheet.

2. Showing separately: Prepayments

Sum total of prepayments on intangible and tangible assets, and inventories as shown in the balance sheet. (Advances paid on intangible assets, prepayments made on fixed assets, prepayments made on inventories together.)

3. Long-term loans

This row shall contain the sum shown for the balance sheet item in accordance with Hungarian accounting regulations. Loans provided to affiliates, independent companies and other partners shall also be indicated.

4. Debt securities

This row shall indicate the total stock of the company's debt securities, shown under fixed assets or shown under current assets.

5. Shares and participations

Indicate in this row the company's shares and participations shown under fixed assets or shown under current assets.

6. Total receivables

A balance sheet item in accordance with Hungarian accounting regulations.

7. Showing separately: Trade debtors

This row shall indicate the receivables from the supply of goods and services (trade debtors), including the receivables of this kind due from affiliated companies and from independent companies.

8. Showing separately: Loans

Indicate in this row the sum total of loan-type current assets shown under receivables. This category also includes the receivables of this kind due from affiliated companies and from independent companies, or from employees.

9. Liquid assets

A balance sheet item in accordance with Hungarian accounting regulations, comprising cash, checks and bank accounts.

10. Showing separately: cash

Cash available in forints and in other currencies.

11. Accrued and deferred assets

A balance sheet item in accordance with Hungarian accounting regulations. It may also be estimated if the data provider's books are not closed out for the period in question.

12. Showing separately: 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

The total shown in the balance sheet prepared according to Hungarian accounting regulations. 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

This row shall indicate the equity capital as a balance sheet item calculated according to Hungarian accounting regulations, meaning capital accumulated during the year 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.

15. Showing separately: 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 finalized, 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.

16. Total liabilities

This item is prescribed in Hungarian accounting regulations to contain subordinated liabilities and long-term and short-term liabilities. This data is further itemized in row 7 below (rows 17-23).

17. Showing separately: Long-term credits and borrowings

This row shall indicate the sum total of credits and borrowings shown under subordinated liabilities and long-term liabilities, irrespective of the debtor shown in the accounting balance sheet. Consequently, this category shall include loans borrowed from affiliates and independent companies.

18. Showing separately: Liabilities stemming from government assets received

Indicate in this row the amount shown under other long-term liabilities from government assets received under concession contract or under asset management contract (if applicable).

19. Showing separately: Debt securities

This row shall contain the total of debt securities (usually bonds) the company has issued as shown in the balance sheet, regardless of whether it is shown under subordinated liabilities or long-term or short-term liabilities, and irrespective of the item under which it is recorded in the balance sheet. Accordingly, liabilities of this kind to affiliated companies and independent companies shall also be included in this category.

20. Showing separately: Short-term credits and borrowings

This row shall indicate the sum total of credits and borrowings shown under short-term liabilities owed to any creditor. Liabilities of this kind to affiliated companies and independent companies shall also be included in this category.

21. Showing separately: Advance payments received from customers

This item shall contain the liabilities defined in Hungarian accounting regulations, including the liabilities of this kind toward affiliated companies and independent companies.

22. Showing separately: Trade payables

This item contains all debts from the supply of goods and services (trade creditors) existing at the end of the period, covering all partners and including the liabilities of this kind toward affiliated companies and independent companies.

23. Showing separately: 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 independent companies, other short-term liabilities). This figure shall be calculated in consonance with own funds, profit or loss, and with paid dividends (row 32).

24. Accrued and deferred liabilities

A balance sheet item in accordance with Hungarian accounting regulations. It may also be estimated if the data provider's books are not closed out for the period in question.

25. Showing separately: Accrued interest payable

Accrued interests payable shall be shown separately under accrued and deferred liabilities.

26. Showing separately: Unbilled services, advances

Of accrued and deferred liabilities the part of income and expenses which are related to unbilled services and advance payments shall be shown separately. It may also be estimated.

Auxiliary data:

27. Loans granted to resident companies in forints

This category includes the loans shown under rows 3 and 8 that the data provider has provided to another resident company (economic operator) in forints, including affiliates and independent companies.

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 company (economic operator) in foreign currencies, including affiliates and independent companies.

29. Credit liabilities under state guarantees

Of the credit liabilities shown in rows 17 and 20 indicate in this row the sum borrowed under state guarantees. Typically, these are loans borrowed from resident or non-resident credit institutions or from international financial institutions.

30. Loans received from public funds

Of the credit liabilities shown in rows 17 and 20 indicate in this row the sums borrowed from any budgetary institution or from an asset management organization of the central or local government exercising ownership rights, such as a loan from ÁPV Rt.

31. Net sales revenues

Indicate in this row the item in accordance with accounting regulations, cumulated within the year.

32. Dividend or share from profits paid, interim dividends

This row shall indicate the amount of dividends, shares and interim dividends paid during the period in question (if the company has made such payments during the period in question).

III. Rules applicable for the submission of the report

Method of submission: EBEAD, or e-mail
Format of the report: file-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website if sent by way of EBEAD, Excel table if sent by e-mail.
The report shall be addressed to: MNB Statistics Department, E-mail address: pszo@mnb.hu

Portfolio of receivables vis-a-vis non-financial corporations

Table 01.: Portfolio of Forint loans over one year offered to non-financial corporations, at gross book value

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

Line code	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	Accomodation 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 institu

Line code	Sectors and sub-sectors of the economy	Overdrafts
		....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 optica products, manufacture of instruments, manufacture of transport equipment	
08	manufacture of textiles and wearing apparel, manufacture of leather and related products, manufacture of footwear, manufactur 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	Accomodation 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**	

utions: in HUF million with 3 decimals

Loans less than one year

…….……200.

Closing portfolio

b

MNB data collection identification numbers: H01 and H09

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 HUF million with 3 decimals)

Sectors and sub-sectors of the economy	Line code	Foreign exchange loans over one year ....200.. Closing portfolio	Foreign exchange loans less than one year ....200. Closing portfolio
		a	b
Agriculture, hunting, forestry, fishing	01		
Mining and mining support service activities	02		
Manufacturing	03		
of which: manufacture of food products, beverages and tobacco products	04		
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	05		
manufacture of basic metals and fabricated metal products	06		
manufacture of machinery and equipment, manufacture of electrical equipment, manufacture of computer, electronic and optical products, manufacture of instruments, manufacture of transport equipment	07		
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	08		
manufacture of other non-metallic mineral products	09		
Electricity, gas and steam supply, air-conditioning	10		
Water supply, sewerage, waste management and remediation activities	11		
Construction	12		
Wholesale and retail trade, repair of motor vehicles and motorcycles	13		
Accomodation and food service activities	14		
Information and communication	15		
Transport and storage	16		
Financial and insurance activities	17		
Real estate activities	18		
Professional, scientific and technical activities, administrative and supporting service activities	19		
Other activities	20		
WHOLE-ECONOMY SECTORS TOTAL	**21**		

244

MNB data collection identification numbers: **H01 and H09**

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 HUF million with 3 decimals)

Line code	Sectors and sub-sectors of the economy	Total Forint loans …… ……200. Closing portfolio	Total foreign exchange loans …… …….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	Accomodation 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**		

MNB data collection identification numbers: **H01 and H09**

GUIDELINES FOR FILLING OUT THE TABLES OF THE REPORT

Portfolio of receivables vis-à-vis non-financial corporations

I. **General instructions**

1.   With respect to co-operative credit institutions (H09) and EEA branches (H01), the group of data providers shall be reviewed annually on the basis of the supervisory balance sheet as at 30 June. Co-operative credit institutions and EEA branches that qualify for reporting obligations shall comply with reporting obligations from the year following the revision of the balance sheet total.

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 tables 01 and 03, 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).

II. Detailed instructions for filling out the tables, method of compiling data

1. The data reported in lines 'Whole-economy sectors total' in H01 and H09 must correspond to the data in the supervisory balance sheet. Mandatory requirements are listed in the technical guidelines provided in Sub-section 5 of Annex 3 of this Decree, available on the MNB website. Data of banks and specialized credit institutions which have foreign branches must correspond to the data in supervisory balance sheet which includes also data of their foreign branches.

III.   Requirements for the submission of the data provided

Manner of submission: EBEAD
Format of submission: file-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website
Addressee of data provision MNB

Loans outstanding and sum total of deposits broken down according to types of settlements

Type of municipality of the savings cooperative head office: in millions of HUF, 3 decimals

Serial number	Types of municipality*	Gross loan portfolio	of this: loans secured by real estate (gross)	Net loan portfolio	of this: loans secured by real estate (net)	Deposits
		a	b	c	d	e
01	Budapest total					
02	County seat total (without Budapest)					
03	City total (without Budapest and county seats)					
04	Town total					
05	TOTAL (lines 01+02+03+04)					

*/ Classification of municipality is subject to location of premises providing the services.

Municipality codes of head office of savings cooperative:

Budapest: 1

County seat: 2

City: 3

Town: 4

MNB data collection identification number: **H08**

Guidelines for filling out the report

Loans outstanding and sum total of deposits broken down according to types of settlements

I. Detailed instructions for filling out the tables, method of compiling the data

The net loan portfolio column of the table should include the sum total of serial number 174 MNB, given in the Statutory balance sheet total column, broken down by types of settlements, while the gross loan portfolio column should include the total data to which depreciation has been added. (Loans secured by real estate include housing type loans). The deposit column should include the sum total of serial number 441 MNB, given in the total column of the Statutory balance sheet, broken down by settlements.

II. Rules applicable for the submission of the report

Method of submission: EBEAD
Format of the report: file-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website
The report needs to be addressed to: MNB

COMPOSITION OF LOANS EXTENDED TO THE HOUSEHOLD SECTOR

Table 01: Composition of loan portfolio to households by classification groups and overdue payment

HUF million

Num ber of row	Designation	Special watched			Substandard			Doubtful			Bad			Total		Receivables written off		Not problem-free receivables sold		Composition of the housing loan portfolio to households by overdue payment classification							
		Problem-free	net	gross/ recorded	net	gross/ recorded		net	gross/ recorded		net	gross/ recorded		net	gross/ recorded	net	gross/ recorded	net	gross/ recorded	selling price	No overdue payment	Overdue payment within 30 days from due date	30-60 days overdue	60-90 days overdue	90-180 days overdue	180-360 days overdue	360 days overdue
		a	b	c	d	e	f	h	i	k	l	k	i	l	k	m	n	o	p	q	r	s	t	u	v	x	
01	Housing loan - market-priced and other HUF loans																										
02	Housing loan - subsidized HUF loans																										
03	Housing loan - FX-based loans																										
04	General purpose mortgage loan - HUF																										
05	General purpose mortgage loan - FX-based																										
06	Personal loan - HUF																										
07	Personal loan - FX-based																										
08	Car loan - HUF																										
09	Car loan - FX-based																										
10	Overdraft credit - total																										
11	Credit line linked to credit card - total																										
12	Consumer and other loans - total																										
13	Total																										

Table 02: Composition of the housing loan and general purpose mortgage loan portfolio by LTV

HUF million

Num ber of row	Designation	Housing loans										General purpose mortgage loans				
		Loans disbursed in the reporting quarter			Current principal balance			Loans disbursed in the reporting quarter		Current principal balance		
		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 coverage												
02	Under 20%												
03	Between 20-30%												
04	Between 30-40%												
05	Between 40-50%												
06	Between 50-60%												
07	Between 60-70%												
08	Over 70%												
09	Total												
10	Buying/building of new flat												
11	Buying of used flat												
12	Other purpose												
13	Principal repayment in the reporting quarter												
14	Partial amount from row 13: prepayment												

LTV (Loan to Value) = ratio of loan to the value of the collateral calculated on the basis of the latest data available on the relevant real estate

Table 03: Composition of the loan portfolio by size of loans (classified by the total amount of the loan contract)

Num ber of row	Designation	Number of housing loan contracts (unit)			Number of general purpose mortgage loan contracts (unit)	
		Market-priced and other HUF loans	Subsidized HUF loans	FX-based loans	HUF loans	FX-based loans
		a	b	c	d	e
01	Up to HUF 2 M					
02	Between HUF 2-4 M					
03	Between HUF 4-6 M					
04	Between HUF 6-8 M					
05	Between HUF 8-10 M					
06	Between HUF 10-15 M					
07	Between HUF 15-20 M					
08	Between HUF 20-50 M					
09	Between HUF 50-100 M					
10	Over HUF 100 M					
11	Total					
12	Number of loan contracts - total					

MNB data collection identification number: **H34**

Guidelines for the compilation of the report and the filling out of the tables therein

Composition of the loans extended to the household sector

I. General

Relating to the branch offices operate in the EEA the review of reporting institutions is occurred based on the Supervisory balance sheet data considering 30. June of the reported year. The newly involved EEA branch offices have to fulfil its reporting obligation from the year next to the review of the size limit. 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.

<u>Definitions:</u>

Housing loan: All loans provided for housing purposes according to the definition of the Supervisory Balance Sheet, including the loans provided to own employees.

General purpose mortgage loan: Loans backed by mortgage, for which the bank does not require the indication of the specific purpose, and does not oversee the use of the loan amount. Personal loans secured by real estate properties are also shown under general purpose mortgage loans.

Personal loan: Loans provided without any collateral, immovables or otherwise, for which no specific reason is required.

Car loan: Loans provided for car purchases according to the definition of the Supervisory Balance Sheet.

Consumer loan: Loans provided to households to finance consumer durables, other than cars.

Overdraft credit: Sums called from a line of credit attached to a current account. It also covers card-based credit, where the bank does not provide an interest-free period.

Card-based credit: Credit made available in connection with the use of traditional credit cards, for which the bank provides an interest-free period.

Foreign currency loan: indicate the foreign exchange rows/columns amounts of foreign currency loans translated to Hungarian forint. The forint value of FX-based loans shall be calculated by the valuation method prescribed for the purposes of the Supervisory Balance Sheet. FX-based forint loans shall be shown in the foreign exchange row/column.

Loans provided to own employees: The housing loans provided to own employees dominated in Hungarian forint are shown in the rows/columns "market-priced and other HUF loans". The loans dominated in foreign currencies provided to own employees are shown – without any separation – under FX-based loans.

<u>Mandatory compliances</u>

Mandatory compliances within the data provision and related to the supervisory balance sheet are listed in the technical guidelines in Sub-section 5 of Annex 3 of this Decree, available on the MNB website. Data relating to the consolidated loan portfolio in the appropriate tables must correspond to the data

contained in the Supervisory Balance Sheet (F01, F08, F09), and the consolidated data supplied banks including the data of their foreign branches (F77, F79, F80) if any, for the entire portfolio of household loans.

II. Detailed instructions for filling out the tables, method of compiling data

Table 01: Composition of loan portfolio by classification groups 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 what is stipulated in the Decree 14/2001 (III.9.) of the Minister of Finance on the aspects of classification and evaluation of outstanding debt, investments, off-balance sheet items and collateral. In relation to written off and non-problematic sold debt, aggregated data for the relevant year shall be indicated.

For the purposes of breakdown of the portfolio according to overdue payment shall apply the following criteria:

A claim is overdue if the repayment of the principal is overdue, or if the credit institution renders it overdue, or if it becomes overdue pursuant to the relevant legal regulations, and the credit institution has not yet written it off as unrecoverable debt under accounting standards.
Overdue receivables are to be stated at gross book value.
Unpaid instalments of a loan are to be stated in the column corresponding to the number of the days that have passed from the due date. If the credit institution cannot break down the overdue loan claims by overdue instalments, or if this would entail unrealistically high costs, then, in accordance with the principle of the prudential approach, the full amount of the loan should be recorded in the most overdue column.

Table 02: Composition of the housing loan and general purpose loan portfolio by LTV

In the table, the housing loan portfolio and the general purpose loan portfolio is to be presented on the basis of the LTV (loan-to-value) ratio. In determining the value of collateral, the latest data available on the value of the real estate must be taken into consideration. Housing loans granted without mortgage coverage shall be indicated in a separate row. The amount of foreign currency loan portfolio translated to Hungarian forint disbursed and repaid (or prepaid) in the reporting quarter is calculated considering the MNB central exchange rate related to the end of the reported quarter. Prepayment means the repayment of the principal in part or in full before the due date fixed in the loan contract.

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 LTV taken into account when the relevant loan is approved. Rows 10-12 shall indicate all housing loans provided during the quarter according to the type of use (buying/building of new flat, buying of used flat, other purpose), irrespective of the LTV ratio.

The housing loans provided to public officials and civil servants under guarantees provided by the Government and the loans provided in connection with housing loans provided to young persons (First housing loan) shall be highlighted among all other loans.

Table 03: Composition of the loan portfolio by size of loans (classified by the total amount of the loan contract)

In the table, the housing loan portfolio and the general purpose loan portfolio is to be classified according to the amount of the loan authorised in the loan agreement. When loans are disbursed in several instalments, the total amount of the loan facility approved must be stated in the quarter when the disbursement of the final instalment occurs.

Row 12 shall indicate the number of all existing loan contracts (not only the ones concluded during the quarter).

III. Rules applicable to the submission of the report

Manner of submission: EBEAD
Format of the report: file-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website
Addressee of the data provision: MNB

MNB data collection identification number: K01

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

Code of row	Categories	new business (HUF million)	agreed interest rate %	annualised agreed rate %
		a	b	c
01	Deposits with agreed maturity - up to 1 year			
02	Deposits with agreed maturity - over 1 and up to 2 years			
03	Deposits with agreed maturity - over 2 years			
04	Repos			
05	Other loans - floating rate and up to 1 year initial rate fixation - up to 1 million euro - up to one year original maturity			
06	Other loans - floating rate and up to 1 year initial rate fixation - up to 1 million euro - over one year original maturity			
07	Other loans - over 1 and up to 5 years initial rate fixation - up to an amount of EUR 1 million			
08	Other loans - over 5 years initial rate fixation - up to an amount of EUR 1 million			
09	Other loans - floating rate and up to 1 year initial rate fixation - over 1 million euro - up to one year original maturity			

10	Other loans - floating rate and up to 1 year initial rate fixation - over 1 million euro - over one year original maturity		
11	Other loans - over 1 and up to 5 years initial rate fixation - over an amount of EUR 1 million		
12	Other loans - over 5 years initial rate fixation - over an amount of EUR 1 million		

MNB data collection 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

Code of row	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	Other loans - up to 1 year		
07	Other loans - over 1 and up to 5 years		
08	Other loans - over 5 years		

255

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

Table 03: New businesses - data on EUR deposit and EUR loan contracts

Code of row	Categories	new business (HUF million) 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 - floating rate and up to 1 year initial rate fixation - up to 1 million euro - up to one year original maturity			
06	Other loans - floating rate and up to 1 year initial rate fixation - up to 1 million euro - over one year original maturity			
07	Other loans - over 1 and up to 5 years initial rate fixation - up to an amount of EUR 1 million			
08	Other loans - over 5 years initial rate fixation - up to an amount of EUR 1 million			
09	Other loans - floating rate and up to 1 year initial rate fixation - over 1 million euro - up to one year original maturity			
10	Other loans - floating rate and up to 1 year initial rate fixation - over 1 million euro - over one year original maturity			

11	Other loans - over 1 and up to 5 years initial rate fixation - over an amount of EUR 1 million		
12	Other loans - over 5 years initial rate fixation - over an amount of EUR 1 million		

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

Table 04: Outstanding amounts - EUR loans and deposits

Code of row	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	Other loans - up to 1 year		
07	Other loans - over 1 and up to 5 years		
08	Other loans - over 5 years		

Guidelines for compiling the report and filling out the tables therein

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

I. General

Data providers, designated credit institutions and designated similar type of EEA branch offices.

The report shall contain data on HUF, EUR and CHF loans extended to and HUF and EUR deposits placed by non-financial institutions.

II. Detailed instructions for filling out the tables, method of compiling the data

1. In the report, in tables **01. and 03. on new businesses** the following data should be reported for new HUF deposit and loan contracts concluded with non-financial companies corporations in the current month:
The amount,
Agreed rate,
Annualised agreed rate.

In the Table 05 the amounts of new loan contracts, the contracted interest rates and annualised interest rates should be reported.

2. New businesses

any new financial agreement between the reporting institution and a non-financial corporation, which initially determines the interest rates on loans and deposits and

new agreements applying to existing loans and deposits.

The amount of new businesses are to be reported up to three decimal places.. Data given in percentage must be provided up to four decimal places.

From a reporting point of view, prolonged contracts and re-priced contracts are to be considered as new contracts, with the following exceptions.

For interest rates 0.0000 should be reported, when the interest rate is in fact 0%. If these is not any new contract or outstandings with respect to a specific loan product in the given month, the box should be left blank ("„").

3. **Contracts that do not qualify as new businesses**

any prolonged contract or a repriced contract, the prolongation or repricing of which occurs automatically, i.e. in accordance with the terms and conditions of the original contract, without the involvement the customer; in this case neither the terms nor the rate of interest is re-negotiated; such contracts include e.g continuous deposits, if the term of the deposit is not changed by the customer;
any fixed interest rate deposit or loan contract which is automatically transformed into a variable interest rate contract, or vice versa – if this transformation is stipulated in the original contract.

4. New contracts shall be reported in the statistics submitted on the date/month of the new contracts. New deposit contracts concluded in the reporting month are to be reported as new

businesses, even if they expire in the reporting month, or the customer terminates the relevant deposit contract in the reporting month.

The fact that the data provider, pursuant to a one-off contract concluded with the customer, regularly increases the amount of an existing time deposit by debiting the customer's current account with the relevant amount shall qualify as a new business.

5. In the case of loans, the full amount contracted (credit line) and the interest rate set in the contract are to be provided when new businesses are reported even if the loan is disbursed in tranches. If the credit line is increased, it is also to be reported as a new contract. In this case, only the credit line increment is to be reported. If the interest rate charged to the customer is not known when the contract is concluded, the amount of credit line is to be reported at first disbursement with the interest rate on the first instalment disbursed; however, the total amount of the credit line shall be reported as the contractual amount.

In the case of new variable interest rate credit agreements on which the rate of interest is pegged to the base rate in effect on the day of disbursement (hence it is not known when the relevant agreement is concluded), the contractual rate of interest shall be the base rate in effect on the day of the conclusion of the agreement.

6. If a customer may add amounts to a fixed deposit at optional intervals, each instance of new payment is to be considered as a new contract.

7. Outstanding amounts

In tables 02 and 04 of the report, applicable to outstanding amounts, the following data are to be provided for end-of-the reporting month outstanding amounts of deposits accepted and loans extended by data providers:

the prevailing interest rate and
the annualised agreed rate.

Table 06 shall indicate the current and annualised interest rates relating to the end-of-month status of the loan portfolio.

With the following exception, the volume of end-of-month outstandings need not be included in the report because such outstandings are identical to the amounts recorded in the corresponding rows of the supervisory balance sheet. Neither bad loans, nor due, not paid, but not suspended interest or interest type commission recorded as credit are to be reported. If the outstandings in a given row of the supervisory balance sheet is below HUF 500,000, the interest rate need not be reported.

For outstanding amounts, the prevailing interest rate means the rate which applies to loans and deposits on the last day of the reporting month (and not the announced one).

For overdrafts and overnight deposits, only interest rates on outstanding amounts are to be reported in tables 02 and 04.
Neither the portfolio of nor interest rates on bad loans are to be included when the weighted average interest rate is calculated. **Bad loan:** as defined in Decree 14/2001 (III.9.) of the Minister of Finance on the classification and valuation of outstanding debts, investments, off-balance sheet items and collateral.
When the average interest rate is calculated, the amount of interest or interest type commission (provided that it is non-interest bearing) that is due, not paid, but not suspended, need not be included.

If a row of the stock tables of the report do 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 „na" 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 where does not entail any balance carryover need not be included in the report.

8. Market interest rates and subsidized interest rates

The report must include both market priced and subsidized loans and deposits. When interest statistics are provided, the interest on deposits and loans is to be reported that the reporting institution pays for the deposits or receives on loans. If the interest paid to or received by the customer differs from that actually paid or received by the reporting institution, then the interest rate charged to the customer must be adjusted, and the adjusted interest rate is to be included in the report.

9. Annualised agreed rate

The purpose of calculating an annualised agreed rate is to allow the comparability of the interest rates on various types of deposits and loans with different maturities. The following two formulas may be applied to the calculation of the annualised agreed rate.

To the calculation of the annualised agreed rate, the following present value calculation formula may be applied. This formula can be used for all types of deposits and loans. Through the use of the formula, the movement of funds generated at the initial time of transactions will be made equal to the respective present values of subsequent cash flows. The annualised agreed rate is the internal rate of return; the respective present values of the cash flows correspond to each another.

a) With respect to the formulae, the regularity of interest capitalisation is a determining factor. (Capitalisation of interest can be applied only to deposits. Hereinafter, the term capitalisation of interest will be used to set interest rates and pay interest.)

If interest capitalisation and principal repayment occur at regular intervals, three main scenarios apply to the relationship between the capitalisation of interest and the repayment of principal.

Both interest capitalisation and principal repayment occur at the same intervals, with the same regularity.

Interest capitalisation is more frequent than principal repayment (the repayment of the principal in a lump sum at maturity included).

Principal repayment is more frequent than interest capitalisation.

b) Interest capitalisation and principal repayment do not occur at regular intervals.

Under scenario a), when interest capitalization occurs at least as often as does the repayment of principal (scenarios a/1 and a/2), the two formulae produce identical results, hence, formula 2 can also be applied.

Under scenarios a/3 and b), including subsidised facilities, when the periods of receiving interest subsidies and making interest payments do not coincide, only formula 1 may be applied.

Formula 1

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

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 or a deposit is placed in a single amount. In this case the deposited amount or the loan borrowed is recorded on the left side of the formula.

A'_k: the loan repayment instalment amount „k'" or the amount of the deposit repaid (including interest),

m: number of loans taken and deposits placed,
m': number of loan repayment instalments and deposits repaid,
t_k: time of loan repayment instalments or repaid deposits „k'", expressed in years or broken periods,
t'_k: time of loan repayment instalments or repaid deposits „k'", expressed in years or broken periods,
i: 1/100th of the annualised agreed rate.

The starting date of calculating the annualised agreed rate for outstanding amounts shall be the observation date of outstandings, rather than that of the conclusion of loan or deposit contracts.

For the calculation of the annual percentage rate, the following formula may be used only when interest capitalisation and principal repayment occur at regular intervals, when interest capitalisation takes place at least as often as principal repayment does or when the principal is paid in a lump sum at maturity.
This formula may be applied to overnight deposits and overdrafts as long as interest capitalisation is done at regular intervals.
Formula 2

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

X: the annualised agreed rate,

r_{sz}: the agreed (contractual) annualised rate,

N: instances of interest capitalisation within one year, e.g. 2 for semi-annual interest capitalisation and 4 for quarterly interest payment, etc.

Neither the agreed interest rate nor the annual percentage rate includes subsequently applied charges such as penalty interest, default interest or additional costs (e.g. one-off costs charged, and commitment fees). The only exception being overdrafts, in which case the reporting institution may set a limit; if such limit is exceeded, the bank charges the customer penalty interest. If the penalty interest materialises in charges to be paid separately, it need not be reckoned with when the annualised agreed rate is calculated. However, if the penalty interest is part of the interest rate, a higher interest rate incorporating the penalty interest should be applied to the part in excess of the overdraft limit when the annualised agreed rate is calculated.

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

In the case of new variable interest rate credit agreements on which the rate of interest is pegged to the base rate in effect on the day of disbursement (hence it is not known when the relevant

agreement is concluded), the contractual rate of interest shall be the base rate in effect on the day of the conclusion of the agreement

When the annualised rate of interest is calculated, broken periods must be provided up to four places of decimals. When the number of interest periods is determined, a year comprising 365 days shall be taken into account.

Calculation examples for calculating the annualised agreed rate are available on the MNB website.

10. Interest rate fixing and variable interest rates

The classification of loans and deposits in the table (Table 01) showing new businesses is based on the following:

deposits with an agreed maturity are classified by original maturity;

loans are classified according to the initial period of the interest rate fixation rather than the original maturity (interest rate fixation).

A facility shall be considered to be a **variable interest rate** facility if the reporting institution reserves the right in the contract to change the interest rate unilaterally, in a manner not known in advance. Such contracts shall be reported in the row 'variable rate' or 'up to 1-year initial rate fixation'.

So shall such facilities on which the rate of interest is known only for a period of one year in advance.

The breakdown of new businesses in tables 01 and 03 is as follows:

Deposits

Short-term: less then 1 year	Instrument maturity ≤ 1 year
Long-term: up to 2 years	1 year < instrument maturity ≤ 2 years
Long-term: over 2 years	Instrument maturity > 2 years

Loans

Variable rate or up to 1-year initial rate fixation: all variable interest rate facilities and instruments with fixed interest for ≤ 1 year

Long-term: 1-5-year initial rate fixation: instruments with a fixed rate of interest for 1 year < a fixed interest period ≤ 5 years

Over 5-year initial rate fixation: instruments with a fixed interest period > 5 years.

In tables 02 and 04 showing outstanding amounts, loans and deposits shall be classified on the basis of the original maturity.

In tables 02 and 04 showing outstanding amounts, the breakdown of instruments by maturity is as follows:

Up to 2 years	Instrument maturity ≤ 2 years
Long-term: over 2 years	Instrument maturity > 2 years
Short-term	Instrument maturity ≤ 1 year
Long-term, up to 5 years	1 year < instrument maturity ≤ 5 years
Long-term: over 5 years	Instrument maturity > 5 years

Loans offered to non-financial corporations need to be classified on the basis on the amount of the relevant loan. HUF loans are to be converted to EUR at the official foreign exchange rate published by the Hungarian National Bank and effective on the last day of the month.

Up to an amount of EUR 1 million: instruments the maximum amount of which is ≤ EUR 1 million

Over an amount of EUR 1 million: instruments the amount of which is > EUR 1 million.

11. Instruments

The table showing the relationship between the instrument categories in the supervisory balance sheet and Report K01 is available on the MNB website. 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.

The interpretation of step-up interest rates is of two kinds:
one is that is based on the maturity of the deposit and
the other is that is based on the amount of the deposit.
In the former case, if the maturity of the deposit is known at contract date, the weighted average of interest rate should be applied in the table for new businesses. If at contract date it is not known what deposit term the customer will select, the shortest term and the corresponding interest rate shall be given. *In the latter case,* the weighted average interest rate is required, since the deposited amount and the interest rates corresponding to the tier amounts are known at contract date.
In the table showing end-of-month outstandings, the interest rate that corresponds to the tier of the outstandings shall be applied to the appropriate tier.

III. Rules applicable to the submission of the report

Manner of submission: EBEAD
Format of the report: file-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website
Addressee of the data provision: MNB

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	Secured or unsecured
	a	b	c	d	e	f	g
101							
102							
103							
nnn							

MNB data collection identification number: **K02**

Guidelines for filling out the report

Daily report on interbank HUF loan and HUF deposit interest rates

I.　　　General instructions

1. The interest rate statistics on interbank HUF loan and HUF deposit interest rates include the data of interbank money market transactions concluded by reporting institutions with each other, on the reference day, under market conditions – excluding overnight transactions. Amounts drawn on the basis of the credit line agreement as well as the connected interest rate are to be reported.

2. Reference day: transactions on the reference date include the transactions concluded on a given day before the closing time of VIBER (Real Time Gross Settlement System).

II. Detailed instructions for filling out the tables, method of compiling the data

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 million HUF.

c) *Starting value date of interbank transaction: the calendar day of* the value date.

d) *Closing date of interbank transaction:* calendar date is to be specified.

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**".

g) *Secured or unsecured:* For secured transactions, specify „**E**", for unsecured transactions specify "**B**". Secured transactions include repurchase agreements where the securities remain in the balance sheet of the lender of the securities.

III. Rules applicable for the submission of the report

Method of submission: EBEAD
Format of the report: ile-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website
The report needs to be addressed to: MNB

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

Serial code	Categories	new business (HUF million) a	agreed interest rate % b	annualised agreed rate % c	annual percentage rate of charge % 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 loans - over 1 and up to 5 years initial rate fixation				
07	Consumer loans - over 5 years initial rate fixation				
08	Housing 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 loans - over 5 and up to 10 years initial rate fixation				
11	Housing loans - over 10 years initial rate fixation				
12	Other loans - floating rate and up to 1 year initial rate fixation				
13	Other loans - over 1 and up to 5 years initial rate fixation				
14	Other 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 02: Outstanding amounts - HUF loans and deposits

erial coo	Categories	actual interest rate % a	annualised agreed rate % 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	Housing loans - up to 1 year		
07	Housing loans - over 1 and up to 5 years		
08	Housing loans - over 5 years		
09	Consumer and other loans - up to 1 year		
10	Consumer and other loans - over 1 and up to 5 years		
11	Consumer and other loans - over 5 years		

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

Table 03: Consumer loan types - new businesses - HUF

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

MNB data collection 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 04: Consumer loans by type - outstanding amounts - HUF

Row code	Categories	annualised agreed rate %
		a
01	Consumer loans - personal loans - up to 1 year	
02	Consumer loans - personal loans - over 1 and up to 5 years	
03	Consumer loans - personal loans - over 5 years	
04	Consumer loans - car loans - up to 1 year	
05	Consumer loans - car loans - long-term - over 1 and up to 5 years	
06	Consumer loans - car loans - over 5 years	
07	Consumer loans - mortgage loans - up to 1 year	
08	Consumer loans - mortgage loans - over 1 and up to 5 years	
09	Consumer loans - mortgage loans - over 5 years	
10	Consumer loans - for purchase of goods or other - up to 1 year	
11	Consumer loans - for purchase of goods or other - over 1 and up to 5 years	
12	Consumer loans - for purchase of goods or other - over 5 years	

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

Table 05: **New businesses - data on new EUR deposit and EUR loan contracts**

Row code	Categories	new business (HUF million)	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 loans - over 1 and up to 5 years initial rate fixation				
07	Consumer loans - over 5 years initial rate fixation				
08	Housing 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 loans - over 5 and up to 10 years initial rate fixation				
11	Housing loans - over 10 years initial rate fixation				
12	Other loans - floating rate and up to 1 year initial rate fixation				
13	Other loans - over 1 and up to 5 years initial rate fixation				
14	Other loans - over 5 years initial rate fixation				

MNB data collection 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: Outstanding amounts - EUR loans and deposits

Row code	Categories	actual interest rate % a	annualised agreed rate % 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	Housing loans - up to 1 year		
07	Housing loans - over 1 and up to 5 years		
08	Housing loans - over 5 years		
09	Consumer and other loans - up to 1 year		
10	Consumer and other loans - over 1 and up to 5 years		
11	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

Row code	Categories	new business (HUF million)	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			

MNB data collection 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 08: Outstanding amounts - consumer loan types - EUR

Row code	Categories	annualised agreed rate %
		a
01	Consumer loans - personal loans - up to 1 year	
02	Consumer loans - personal loans - over 1 and up to 5 years	
03	Consumer loans - personal loans - over 5 years	
04	Consumer loans - car loans - up to 1 year	
05	Consumer loans - car loans - long-term - over 1 and up to 5 years	
06	Consumer loans - car loans - over 5 years	
07	Consumer loans - mortgage loans - up to 1 year	
08	Consumer loans - mortgage loans - over 1 and up to 5 years	
09	Consumer loans - mortgage loans - over 5 years	

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

Row code	Categories	new business (HUF million) a	annualised agreed rate % b	annual percentage rate of charge % 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	Housing loans - floating rate and up to 1 year initial rate fixation			
11	Housing loans - over 1 and up to 5 years initial rate fixation			
12	Housing loans - over 5 and up to 10 years initial rate fixation			
13	Housing loans - over 10 years initial rate fixation			

MNB data collection 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 10: Loan types - outstanding amounts - CHF

Row code	Categories	outstanding amounts (HUF million)	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		
10	Housing loans - up to 1 year		
11	Housing loans - over 1 and up to 5 years		
12	Housing loans - over 5 years		

Guidelines for filling out the report

Report on HUF deposits and HUF loans of households and non-profit institutions serving households

I. General instructions

Data providers, designated credit institutions and designated similar type of EEA branch offices.

The **household sector** incorporates the individuals and sole proprietors. **Non-profit institutions serving households** (include non-profit institutions that cannot be classified to other sectors due to their registration code. (The exact group of non-profit institutions serving households is determined indirectly: of non-profit institutions, included here are those that are not classified to other sectors. Non-profit institutions *not* serving households are specified in a list given in point 2 of Annex 3 of this decree on the MNB website.

For interest rates and APRCs 0.0000 should be reported, when the interest rate is in fact 0%. If these is not any new contract or outstandings with respect to a specific loan product in the given month, the box should be left blank („).

II. Detailed instructions for filling out the tables, method of compiling the data

1. In the report, in table **01 and 03 New businesses** the following data is to be given for new Forint loan contracts concluded with households and non-profit institutions serving households in the current month:
The amount,
Agreed rate,
Annualised agreed rate
Annual percentage rate of charge
And for new Forint deposit contracts:
The amount,
Agreed rate,
Annualised percentage rate of charge.

2. New businesses
All new financial agreements between the reporting institutions and the households, which initially determine the interest rates of deposits and loans,
New agreements applying to existing loans and deposits.
From a reporting point of view, prolonged contracts and re-priced contracts are to be considered new contracts, with the following exceptions.
Value of new contracts is to be reported by banks and specialized credit institutions without decimals, and by cooperative credit institutions up to three decimals. Data given in percentage needs to be detailed up to four decimals.

3. Contracts that do not qualify as new business
A prolonged contract or a re-priced contract, which takes place automatically – on the basis of the original contract, without participation by the customer – where neither the terms, nor the

interest rate are renegotiated. (For ex., continuous deposits, if the term of the deposit is not changed by the customer).

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.

4. The new contracts are to be reported in the statistics transmitted for the date/month of the new contracts. New deposit contracts concluded in the current month are to be reported as new business, even if they expire in the current month, or the customer terminates the deposit in the current month.

The fact that, pursuant to a one-off contract concluded with the customer, the data provider increases the amount of an existing time deposit at regular intervals by debiting the customer's current account with a certain amount shall be considered as a new contract.

5. In the case of consumer loans, housing loans and other loans, if the loan is taken out in tranches, the full amount contracted (credit line) and the interest rate defined in the contract is to be reported under new businesses even if the loan is taken out in tranches. If a credit line is increased, it is also to be reported as a new contract. In this case, only the credit line increment is required.

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.

6. If a customer may add amounts to a fixed deposit at optional intervals, each new payment is to be considered a new contract.

7. Outstanding amounts

In the report, in portfolio tables 02 and 06, the following data are to be given for the end-of-the reporting month outstandings of loans extended and deposits accepted by reporting institutions:
the actual interest rate
the annualised agreed rate.

Of the above data, the actual rate of interest need not be included in tables 04, 08 and 10.

The volume of end-of-month outstandings do not have to be included in the report, because the amounts derive from the Supervisory Balance Sheet Report. The only exception to this is that the portfolio of bad loans and due, not paid, but not yet suspended interest receivables recorded as credit need not be included in the report on interest. If the outstandings corresponding to the same line in Supervisory Balance Sheet Report is less than HUF 500,000, the interest rate does not have to be included.

Unlike the other table, Table 10 shall contain also end-of-the month amounts.

For outstanding amounts, actual interest rate means the rate which applies for loans and deposits on the last day of the current month (and not the advertised rate).

For overdrafts and overnight deposits, interest rates for outstanding amounts are to be reported only in tables 02 and 06.

The portfolio and interest rates of bad loans are not to be included in the weighted average interest rate. **Bad loan:** defined by the Decree 14/2001 (III.9.) of the Minister of Finance on the classification and valuation of outstanding debt, investments, off-balance sheet items and collateral.

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 do 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 „na" value shall be reported for the current and annual interest rates, as well.

8. Market interest rates and subsidized interest rates

The report must include loans and deposits with market interest rates and subsidized interest rates as well. In giving interest statistics, the deposit and loan interest rates are to be reported that the reporting institution pays for the deposits, or is granted on loans. If the interest rate paid to/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.

With respect to housing loans, the amount of the assets-side interest rate subsidy shall be added to the interest rate charged to the customer in the case of facilities subsidised exclusively on the assets side.

In the case of facilities subsidised exclusively on the assets side and those subsidised on both the assets and liabilities sides, non-mortgage bank reporting institutions shall perform interest rate correction in the following manner:

In the case of used home purchase loans, 40% of the amount of the yield on government securities with an original agreed maturity that coincides the most closely with the fixed interest rate period set in the loan agreement, considered as reference yield under Section 12, subsection (3) of the Government Decree 12/2001. (I.31.) on housing subsidies and promulgated 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 of new-house purchased loans, 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 bank data providers shall qualify as facilities subsidised on the liabilities side.

Subsidised facilities shall be adjusted in the above manner also in the case of the tables showing new businesses and outstanding amounts.

As regards the products where the entire loan term begins with a discounted interest rate that later goes up to the normal (not discounted) rate, for the purposes of calculation of the annual percentage rate of charge the discounted rate shall apply only for the discount term, while the normal rate known at the time of contracting shall apply for the remaining term.

9. Annualised agreed rate

The purpose of calculating an **annualised agreed rate** is to allow comparability of interest rates of different deposit and loan types with different maturity terms. The following 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. This formula can be used for all deposit and loan types. 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 capitalization is the determining factor. (Capitalization of interest can be applied only to deposits. In the following, the term capitalization of interest will be used for determining interest, and paying interest.) If interest capitalization and principal repayment are done at regular intervals, there are three main cases for the relationship between capitalization of interest and repayment of principal.)

Both interest capitalization and principal repayment are done at the same intervals, with the same regularity.

Interest capitalization is more frequent, than principal repayment. (Included here is the repayment of principal in a lump sum at maturity.)

Principal repayment is more frequent than interest capitalization.

b) Interest capitalization and principal repayment are not done at regular intervals.

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

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

Formula 1.

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

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 broken periods,

t'_k: time of loan instalments, repaid deposits „k'", expressed in years or broken periods

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

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

For the calculation of the annual percentage rate, the following formula may be used only for deposit or loan types where, for deposits, interest capitalization, and for loans, interest payments and principal repayment are done at regular intervals, and interest capitalization (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 deposits, as well as overdrafts, as long as interest capitalization for deposits and interest determination for loans is done at regular intervals.

Formula 1.

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

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 capitalization, 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). Exception: for overdrafts, the reporting institution may define a pre-set limit, which, if exceeded by the customer, will result in the bank charging a penalty. If the penalty is materialized in charges that are to be paid separately, it is not necessary to include them in calculating the annualised agreed rate. *However, if the penalty interest is part of the interest rate, an interest*

rate incorporating a higher level of 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 the annualised rate of interest is calculated, broken periods shall be provided up to 4 places of decimals. The number of interest periods shall be based on a year comprised of 365 days.

Calculation examples are available on the HNB website for calculating the annualised agreed rate.

10. Annual percentage rate of charge

The annual percentage rate of charge is to be calculated for HUF-, EUR- and CHF-denominated consumer loans and housing loans concluded with households and non-profit institutions serving households.

The annual percentage rate of charge shall be calculated on the basis of the formulas defined in relation to the calculation of the annual percentage rate of charge set out in Government Decree 41/1997 (III.5) on the calculation and publication of deposit interest, yield on securities and the full loan charge, and in consideration of assumptions defined in the decree in relation to the calculation of the annual percentage rate of charge, with the following differences:

a) When calculating the annual percentage rate of charge, in addition to the aforementioned, the terms of the contract must also be regarded.

b) The charge shall also be determined in relation to loans with a maturity of less than 3 months.

c) For loans with subsidized interest rates, the interest rate which has been corrected with subsidies should be applied when calculating the annual percentage rate of charge. The annual percentage rate of charge is greater or equal to the annual interest rate reported in the given row.

11. Fixed interest rates, variable interest rates

New deposit and loan contracts are to be classified in the relevant table (tables 01, 03, 05, 07 and 09), as follows:

Deposits with agreed maturity are classified by original maturity,

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 (**fixed interest rates**).

A contract will be considered a **variable interest rate** contract, if the reporting institution maintains its right in the contract to change the interest rate unilaterally, not known in advance. Such contracts are to be reported in the line floating rate and up to 1 year initial rate fixation.

Contracts, where the interest rate is known in advance only for a period not more than one year, should also be reported in the line floating rate and up to 1 year initial rate fixation.

The breakdown for new businesses in table 01 and table 03 is as follows:

For deposits:

Up to 1 year:	Instrument maturity ≤ 1 year
Over 1 and up to 2 years:	1 year < instrument maturity ≤ 2 years
Over 2 years:	Instrument maturity > 2 years

For consumer loans and other loans:

Floating rate and up to 1 year initial rate fixation: all variable interest rate contracts and instruments with fixed interest for ≤ 1 year

Over 1 and up to 5 years initial rate fixation: instruments with fixed interest for 1 year < fixed interest period ≤ 5 years

Over 5 years initial rate fixation: instruments with fixed interest period for > 5 years

For housing loans:

Floating rate and up to 1 year initial rate fixation: all variable interest rate contracts and instruments with fixed interest for ≤ 1 year

Over 1 and up to 5 years initial rate fixation: instruments with fixed interest for 1 year < fixed interest period ≤ 5 years

Over 5 and up to 10 years initial rate fixation: instruments with fixed interest for 5 years < fixed interest period ≤ 10 years

Over 5 years initial rate fixation: instruments with fixed interest for > 10 years

In the outstanding amounts table (tables 02, 04, 06, 08 and 10) loans and fixed deposits are to be classified to categories on the basis of original maturity.

In the outstanding amounts table the breakdown by maturity is as follows:

For deposits:

Up to 2 years:	Instrument maturity ≤ 2 years
Over 2 years:	Instrument maturity > 2 years

For loans:

Up to 1 year:	Instrument maturity ≤ 1 year
Over 1 and up to 5 years:	1 year < instrument maturity ≤ 5 years
Over 5 years:	Instrument maturity > 5 years

12. Instruments

A table which shows the relationship between the instrument categories applied to the supervisory balance sheet and to the report K01 is available on the MNB website. Value date corrections are to be applied in the same manner as used by the report to the supervisory balance sheet, namely, average interest rates are to be reported for outstanding amounts table apply to the amounts showed in the supervisory balance sheet.

Handling of step-up deposits:

Step-up interest rates can be approached in one of two ways:

- Depending on the maturity of the deposit,
- Depending on the amount of the deposit

In the first case, if the maturity of the deposit is known at contract date, then in the table for new businesses, the weighted average of interest rate should be applied. If at contract date it is not known what deposit term the customer shall select, the shortest term and the corresponding interest rate should be given.

In the second case, the weighted average interest rate is required, since the deposited amount is known at contract date, along with the interest rates corresponding to the tier amounts.

In the end-of-month outstandings, the interest rate that corresponds to the tier of the outstandings should be applied to the appropriate tier.

III. Rules applicable to the submission of the report

Manner of submission: EBEAD
Format of the report: file-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website
Addressee of the data provision: MNB

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	Secured or unsecured
	a	b	c	d	e	f	g
101							
102							
103							
nnn							

MNB data collection identification number: **K12**

Guidelines for filling out the report

Daily report on interbank overnight HUF loan and HUF deposit interest rates

I. General instructions

1. The interest rate statistics on interbank overnight HUF loan and HUF deposit interest rates include the data of interbank money market overnight (o/n) transactions concluded by reporting institutions with each other, on the reference day under market conditions. Amounts drawn on the basis of the credit line agreement as well as the connected interest rate are to be reported.

2. Reference day:: transactions on the reference date include the transactions concluded on a given day before the closing time of VIBER (Real Time Gross Settlement System).

II. Detailed instructions for filling out the tables, method of compiling the data

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 million HUF.

c) *Starting value date of interbank transaction:* for o/n transactions the value date corresponds to the contract date.

d) *Closing date of interbank transaction:* calendar date is to be specified.

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**".

g) *Secured or unsecured:* For secured transactions, specify „**E**", for unsecured transactions specify "**B**". Secured transactions include repurchase agreements where the securities remain in the balance sheet of the lender of the securities.

III. Rules applicable for the submission of the report

Method of submission: EBEAD
Format of the report: file-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website
The report needs to be addressed to: MNB

MNB data collection code: **K13**

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

Row code	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	

Guidelines for Completion

Report on the interest rates of deposits and loans of non-financial enterprises and households

I. Detailed instructions on filling in the tables, method of compilation of the data

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 given year**. If no announced interest rate exists in the given structure, but there were deals in the given month, the interest rate of the contract with the lowest amount shall be reported in the given month with regard to the given structure. Should there be several contracts of the same amount, the one with the shortest maturity shall be selected within the given 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, 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 given month.

Other exceptions are household deposits, because primarily the interest rates 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.

If a structure defined in a given 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 given row of the report.

The interest rates announced by the data supplier in the category of the given instrument on the last day of the given period shall be reported. The report shall only apply to loans and deposits denominated in Hungarian forints bearing market interest.

In the case of structures with interest bands the average interest rates for the given periods shall be reported.

From the point of view of the report the following shall not be considered:

1. The interest rates of deposits shown in the supervisory balance sheet, from which no more withdrawal takes place,

2. The data of employer's loans and deposits and other structures of favourable interest or subsidised interest,

3. The collateral deposits,

4. The credit card structures within the portfolio of overdrafts,

5. Interest premia and special favourable rates provided to clients,

6. In the case of the household sector, the interest rates announced to private entrepreneurs.

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. If the interest rate varies subject to the amount and the period, the interest rate belonging to the lowest amount and the lowest (longer than a year) maturity.

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 lines the interest rates announced for the given product categories shall appear. In the case of overdrafts, the interest rate charged in the case of a negative balance shall be shown. Should the credit institution set a limit on overdrafts, only the interest rates for credits within the limit shall be shown, and the default interest rate for exceeding the limit shall not have to be considered.

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 line.

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 line. Should the announced interest rate be different 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. Should the interest rates be subject to the amount, the interest rate of the lowest amount shall be considered.

Should the credit institution not have a personal credit structure, but has another type of consumer loan – eg. 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 loan structure, the interest rate of that 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 rates 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 - eg. 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.

Percentages shall be rounded up to two percentage points.

II. Requirements for submission of data

Method of submission: EBEAD
Format of submission: file-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website
Addressee of data supply: MNB

MNB data collection identification number: **L09**

D A I L Y   R E P O R T
Daily report on the book gross stock of certain claims and obligations

in millions of HUF

Serial code	D E S C R I P T I O N	Current daily portfolio		
		Forint	Foreign exchange	Total
		a	b	c
1	**Assets**			
2	**Liquid assets**			
3	Cash			
4	Central bank securities			
5	Treasury bills			
6	Government bonds			
7	Bonds for consolidation			
8	**Receivables vis-a-vis credit institutions**			
9	Nostro accounts			
10	Short-term loans, loan type receivables, deposits and receivables from sale and repurchase agreements in securities			
11	Long-term loans, loan type receivables, deposits and receivables from sale and repurchase agreements in securities			
12	**Receivables vis-a-vis money market funds, other financial intermediaries, supplementary financial service providers, insurers and pension funds**			
13	Loans, loan type receivables and receivables from sale and repurchase agreements in securities, not more than one year			
14	Loans, loan type receivables and receivables from sale and repurchase agreements in securities, over one year			
15	**Receivables vis-a-vis non-financial companies**			
16	Overdrafts			
17	Loans, loan type receivables and receivables from sale and repurchase agreements in securities, not more than one year			
18	Loans, loan type receivables and receivables from sale and repurchase agreements in securities, over one year			
19	**Receivables vis-a-vis households**			
20	Overdrafts			
21	Loans, loan type receivables and receivables from sale and repurchase agreements in securities, not more than one year			
22	Loans, loan type receivables and receivables from sale and repurchase agreements in securities, over one year			
23	**Receivables on loans and loan type receivables vis-a-vis other resident sectors**			
24	Overdrafts			
25	Loans, loan type receivables and receivables from sale and repurchase agreements in securities, not more than one year			
26	Loans, loan type receivables and receivables from sale and repurchase agreements in securities, over one year			
27	**Receivables from non-resident credit institutions**			
28	Nostro acounts			
29	Short term loans and similar receivables, deposits and authentic repurchase agreements			
30	Long term loans and similar receivables, deposits and authentic repurchase agreements			
31	**Liabilities**			

D A I L Y   R E P O R T
Daily report on the book gross stock of certain claims and obligations

in millions of HUF

Serial code	D E S C R I P T I O N	Current daily portfolio		
		Forint	Foreign exchange	Total
		a	b	c
32	**Liabilities vis-a-vis credit institutions**			
33	Loro accounts			
34	Deposits and loans taken, not more than one year			
35	Deposits and loans taken, over one year			
36	Funds from sale and repurchase agreements in securities			
37	**Liabilities vis-a-vis money market funds, other financial intermediaries, supplementary financial service providers, insurers and pension funds**			
38	Current account and demand deposits			
39	Time deposits not more than one year			
40	Time deposits over one year			
41	Funds from sale and repurchase agreements in securities			
42	**Liabilities vis-a-vis non-financial companies**			
43	Current account and demand deposits			
44	Time deposits not more than one year			
45	Time deposits over one year			
46	Funds from sale and repurchase agreements in securities			
47	**Liabilities vis-a-vis households**			
48	Current account and demand deposits			
49	Time deposits not more than one year			
50	Time deposits over one year			
51	**Liabilities vis-a-vis other resident sectors**			
52	Current account and demand deposits			
53	Time deposits not more than one year			
54	Time deposits over one year			
55	Funds from sale and repurchase agreements in securities			

MNB data collection identification number: **L09**

Guidelines for filling out the report

Daily Report
Daily report on the book gross stock of certain claims and obligations

I. General instructions

The purpose of data reporting is to provide HNB with the necessary data for rapid and well-founded decisions in reacting to individual bank crisis situations. Accordingly, HNB will require the specific bank to provide such data only on a case-by-case basis. Data reporting requirements are to be met by the reporting credit institution on a daily basis, from the day the order is implemented, until the day it is withdrawn.

II. Detailed instructions for filling out the tables, method of compiling the data

The requirements as to the definitions and principles set forth in the guidelines for filling out the Statutory balance sheet apply here as well. With regard to the data included in the Statutory balance sheet, and the Daily Report, the sole requirement is for the content of the data to correspond to each other, since the Statutory balance sheet contains final data, whereas the L09 daily report contains preliminary data.

Relationships as to content between the Statutory balance sheet and the daily report are to be taken into consideration in filling out the lines of the report, guidelines thereto are listed in a separate table on the Hungarian National Bank website, in the technical guidelines given in point 5 of Annex 3 of this Decree.

Grey areas in the report do not have to be filled in.

III.   Rules applicable for the submission of the report

Method of submission: EBEAD
Format of the report: file-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website
The report needs to be addressed to: NBH Statistics Department

Bank note and coin stock report

No.	Description: Bank note / Coin-Denomination-Types	In pieces
		a
01	B-20000	
02	B-10000	
03	B-5000-U	
04	B-5000	
05	B-2000	
06	B-1000-U	
07	B-1000	
08	B-500-U	
09	B-500	
10	B-200	
11	E-100	
12	E-50	
13	E-20	
14	E-10	
15	E-5	
16	E-2	
17	E-1	

Guidelines for filling out the report

Bank note and coin stock report

I. General instructions

Sign "B" and "E" denotes bank notes and coins, and sign "U" denotes new bank notes. Row B-5000-U is for reporting 5000-forint notes issued after 1999, and row B-5000 is for reporting 5000-forint notes issued before 1999.

II. Detailed instructions for filling out the table, method of compiling the data

a.) Data shall be provided in pieces.

b.) Bank note and coin packing units

1.) Bank notes:

1 bundle of bank notes	1000 pieces
1 parcel of bank notes	100 pieces
1 bundle of bank notes	10 parcel

2.) Coins:

1 lot of coins equals to 1 coin bag
1 sack of coin contains 10 coin bags

pieces

Packing unit	Coin						
	100	50	20	10	5	2	1
1 lot	200	200	250	250	500	500	1000
1 sacks of coin	2000	2000	2500	2500	5000	5000	10000
1 box	200	500	500	500	500	500	1000
1 paper bag	20	20	25	25	50	50	100

III. Rules applicable for the submission of the report

Method of submission: EBEAD
Format of the report: Format of the report: file-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website
The report needs to be addressed to: MNB

MNB data collection identification number: **P04**

Number of client accounts

Table 01: Number of client accounts based on account types and range of account holders

No.	Description	Number of 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

MNB data collection identification number: **P04**

Instructions for filling out the report

Number of client accounts

I. General information for filling out the tables

This report is for indicating the number of accounts referred to in Article 2. 28 of Decree No. 21/2006 (XI. 24.) MNB on Money Transmission Transactions. Indicate only the accounts active on 31 December of the year. The accounts whose balance is zero or below zero shall also be indicated in the rows appropriate.

II. Detailed information for filling out the tables, method of compiling the data

Table 01: Number of accounts according to type and range of holders

This table is for reporting the accounts maintained by the data supplier, showing separately forint business accounts, personal forint accounts and foreign currency accounts. 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 need not be included (only the number parent accounts is required), as well as the number of accounts for savings purposes or for credit servicing.

Row 1: Economic and other organisations

Use this row to indicate the number of accounts held on behalf of entities belonging to sectors A, D, E, F, G, H, I and K . The term economic organizations shall also include non-resident business associations and organisations.

Row 2: Natural persons

This row shall contain information concerning the number of accounts non-resident private individuals belonging to sector J.

Row 3: Other monetary financial institutions

This row shall indicate the number of accounts maintained for entities belonging to sector C, including the number of accounts maintained for non-resident banks (correspondent accounts).

Column ”a” is for

indicating the number of forint accounts referred to in Article 2. 28.3 and 28.4 of the Decree, including the forint accounts of natural persons and private entrepreneurs who are subject to value added tax payment obligation (in connection with being engaged in some form of business activity).

Column ”b” is for indicating the account not shown in column "a", such as
-        personal accounts;
-        client accounts under Article 2. 28.5 of the Decree;
-        accounts of non-residents not required by law to open a business account, and the client did not request the account to function as a business account (in other words, the agreement between the bank and the non-resident client, and its enclosures contain no indication that account functions as a business account).

Column "c" is for indicating accounts denominated in foreign currency.

Table 02: Number of electronically accessible accounts

From the total number of accounts indicated in Table P04 01, Table P04 02 shall display those, which may be accessed by account holders electronically, via the internet or with the help of dedicated software and awire communication connection. This service often requires the extension of the contract between the customer and the credit institution, and the credit institution shall provide the account holder an electronic identification code (PIN, etc.) as well. .

II. Rules applicable for the submission of the report
Method of submission: EBEAD
Format of the report: Format of the report: file-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website
The report needs to be addressed to: MNB Statistics

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

Table 01: Credit turnover of payments denominated in forint

No.	Description	Payment transactions					
		Inside		Domestic		Cross border	
		volume of transactions (pcs)	value of transactions (HUF millions)	volume of transactions (pcs)	value of transactions (HUF millions)	volume of transactions (pcs)	value of transactions (HUF millions)
		a	b	c	d	e	f
01	Cash transactions						
02	Cashless payments: (03+...+10)						
03	- single transfers						
04	- turnover between the data supplier and the client						
05	- group transfers						
06	- direct collection orders						
07	- automatic debit transfers						
08	- other collection orders						
09	- letters of credit						
10	- checks						

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

Table 02: Debit turnover of payments denominated in forint

No.	Description	Paper based payment transactions						Electronic payment transactions								Payment transaction			
		transactions		by phone		on data medium		on client terminal		over the internet		on mobile phone		other		domestic		cross border	
		volume of transactions (pcs)	value of transactions (HUF millions)	volume of transactions (pcs)	value of transactions (HUF millions)	volume of transactions (pcs)	value of transactions (HUF millions)	volume of transactions (pcs)	value of transactions (HUF millions)	volume of transactions (pcs)	value of transactions (HUF millions)	volume of transactions (pcs)	value of transactions (HUF millions)	volume of transactions (pcs)	value of transactions (HUF millions)	volume of transactions (pcs)	value of transactions (HUF millions)	volume of transactions (pcs)	value of transactions (HUF millions)
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r
01	Cash transactions																		
02	Cashless payments: (03+...+12)																		
03	- single transfers																		
04	- turnover between the data supplier and the client																		
05	- transactions between the client's own accounts																		
06	- group transfers																		
07	- direct collection orders																		
08	- automatic debit transfers																		
09	- other collection orders																		
10	- letters of credit																		
11	- checks																		
12	- transfers initiated by card																		

MNB data collection identification number: **P05**

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

Table 03: Credit turnover of payments denominated in foreign currency

No.	Description	Payment transactions					
		Inside		Domestic		Payment transactions: cross border	
		Volume of transactions (pcs)	Value of transactions (HUF millions)	Volume of transactions (pcs)	Value of transactions (HUF millions)	Volume of transactions (pcs)	Value of transactions (HUF millions)
		a	b	c	d	e	f
01	Cash transactions						
02	Cashless payments: (03+...+07)						
03	- credit transfers						
04	- turnover between the data supplier and the client						
05	- debits						
06	- letters of credit						
07	- checks						

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

Table 04: Debit turnover of payments denominated in foreign currency

No.	Description	Paper based payment transactions		by phone		on data medium		on client terminal		over the internet		on mobile phone		other		domestic		cross border	
						Electronic payment transactions										Payment transaction			
		volume of transactions (pcs)	value of transactions (HUF millions)	volume of transactions (pcs)	value of transactions (HUF millions)	volume of transactions (pcs)	value of transactions (HUF millions)	volume of transactions (pcs)	value of transactions (HUF millions)	volume of transactions (pcs)	value of transactions (HUF millions)	volume of transactions (pcs)	value of transactions (HUF millions)	volume of transactions (pcs)	value of transactions (HUF millions)	volume of transactions (pcs)	value of transactions (HUF millions)	volume of transactions (pcs)	value of transactions (HUF millions)
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r
01	Cash transactions																		
02	Cashless payments: (03+…+08)																		
03	- credit transfers																		
04	- turnover between the data supplier and the client																		
05	- transactions between the client's own accounts																		
06	- debits																		
07	- letters of credit																		
08	- checks																		

MNB data collection identification number: **P05**

Instructions for filling out the report

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

I. General instructions

1. This form is for supplying information concerning forint and foreign exchange payment transactions of the clients of banks and specialised credit institutions under Sector C1 and C3, of branch offices under sector C7 and of the Hungarian State Treasury . In relation to payment transactions, it is necessary to consider the turnover of payment transactions made in forint and other currencies on the accounts referred to in Article 2. 28 of Decree No. 21/2006 (XI. 24.) MNB on Money Transmission Transactions, and on credit and deposit accounts. Cash pool transactions must only be reported if actual accounting is effected between the member accounts and the central account participating in the cash-pool settlement system. With the exception of credit transfers initiated by bankcards and credit transfers to merchant acceptance points in connection with bankcard purchases, reporting of payments made by bankcards and traveller's checks is not required. The payment transactions where both parties (payer or payee) is listed under sector C1, C3 or C7 need not be reported , with the exception of transfers made in connection with non-money market transactions (e.g. sale of real estate property to another credit institution, settlement of agency activities with another credit institution). However, the payment transactions of the data provider arising from the settlement of the price of purchased goods and services, and from the payment of work wages and taxes shall be reported. Furthermore, it is not required to report the transactions conducted with ÁKK in connection with any issue of government papers and those carried out between two branches of the data provider for accounting purposes.
2. Domestic payments mean payment transactions where both the originator's institution and the beneficiary's institution provide their payment services within the borders of the Republic of Hungary. The concept of domestic payments, however, shall not include transactions made within the credit institution. Cross border payments mean payment transactions where either the originator's institution or the beneficiary's institution provides its payment services outside the borders of the Republic of Hungary. In the application of this report, a resident credit institution means a credit institution that has its registered office in the Republic of Hungary and the Hungarian branch of a credit institution that is established in another country. All other credit institutions shall be considered non-resident credit institutions.
3. Banks providing domestic correspondent banking services have to include the data relating to their turnover, where the non-correspondent bank is linked to the national clearing and settlement system through its correspondent. Accordingly, the turnover of non-correspondent cooperative credit institutions has to be reported, whereas the correspondent turnover between a mortgage bank and its parent need not be reported. Cross border payments booked on vostro accounts, namely the transactions between the client of a non-resident bank and the client of another resident bank, shall not be reported.

4.   Reporting forint and foreign currency payments, and conversions:
a) Credit tables: unless otherwise prescribed, all forint transaction orders submitted to the data supplier or its bank are construed as forint credits, and all foreign currency transaction orders submitted are construed as foreign exchange credits (in other words, it is decided not according to whether the payment is made to the client's forint or foreign exchange account).
b) Debit tables: unless otherwise prescribed, all credit transfers made through the national clearing and settlement systems (BKR, VIBER, PEK) are construed as forint payments, all credit transfers made through nostro accounts of foreign banks, or through international clearing and settlement centres (e.g.:

STEP2, TARGET) are construed foreign exchange payments, irrespective of whether they originated from the forint or foreign exchange accounts of clients.

c) Internal and conversion items: a forint credit transactions and forint debit transactions are construed as forint transactions, and foreign currency credit transactions and foreign currency debit transactions are construed as foreign exchange transactions.

5.   Reporting credits:

5.1. Where payment is made by direct credit transfer from a charge account, or if any instalment payment is credited directly to the charge account:

- the payment, or charge account debit is shown in row 3 of Table 2 or 4;
- the instalment payment, or charge account credit is shown in row 3* of Table 1 or 3.

5.2. Where any transaction to or from the charge account is settled through an account maintained by the data supplier, that is subject to disclosure requirement (e.g. current account), the turnover between the charge and the current accounts shall be construed as transactions between the data supplier and the client, notably:

- payments from the charge account are shown in row 4 of Table 2 or 4, and payments to the current are shown in row 4 of Table 1 or 3,
- instalment payments from the current account are shown in row 4 of Table 2 or 4 and payments to the charge account are shown in row 4 of Table 1 or 3.

(In this case, the loan amount transferred from the current account, whether to or from the credit institution, shall be indicated in row 3 of the appropriate table, and the instalment payments credited to the current account are also shown in row 3*.)

Except if payment is made by some other method (for example paid in cash, or by way of group collection), for these type of payments are to be indicated in the row designated for that particular type of payment.

6. It is not allowed to write in the boxes with shading.

II. Detailed instructions for filling out the table, method of compiling the data

Table 01: Credit turnover of payments denominated in forint

This table shall contain all forint payments credited to accounts which are subject to disclosure requirement, irrespective the target account is held by private individuals or economic organizations, residents or non-residents.

Row 01: Cash transactions

This row shall display the forint payments made under Articles 39–41 of the Decree to accounts kept by the data provider, with the exception of cash payments made by means of bankcards, which are processed through the bankcard clearing and settlement system. Column a) and b) contains payments deposited in cash at the data provider's tellers or through coin boxes, as well as forint cash collected by money transport personnel. Columns c) and d) shall indicate payments made by means of postal money order according to Article 41 of the Decree and payments deposited at the tellers of other credit institutions by means other than bankcard. Columns e) and f) shall display cash deposits effected at the tellers of non-resident credit institutions to the benefit of accounts maintained by the data supplier. Furthermore, this section shall also include cash transactions conducted under Article 51 of the Decree in connection with money transmission activities (e.g. Western Union Money Transfer), meaning forint cash received by the data supplier from the client, if carrying out the cash transfer not as an agent for another resident economic operator.

Row 02: Cashless payments

This number is achieved by adding up the sums under rows 03-10.

Row 03: single tansfers

This row contains the credit transfers made in forint under Articles 18, 19 and 21 of the Decree, whether originated from Hungary or elsewhere. This section shall also cover the payment transactions for the settlement securities purchased from clients.

Row 04: turnover between the data supplier and the client
This row indicates forint credit entries made
- in connection with interests, commissions, dividend, etc. payments made by the data supplier,

Row 05: group transfers
Displays the forint transfers made according to Article 20 of the Decree. It includes not only standardized transfers, but transfers made under bilateral agreement and submitted in bundles.

Row 06: direct collections orders
This row is for indicating the forint sums received according to Articles 28–29 of the Decree by virtue of prompt collection orders.

Row 07: automatic debit transfers
Contains the transfers made by this payment instrument in accordance with Articles 23–24 of the Decree . The volume of direct debit means the number of individual transactions successfully completed rather than the number of bundles containing several collection orders under the same payment code. It includes not only standadized transfers, but the transfers made under bilateral agreement and submitted in bundles as well.

Row 08: other collection orders
This row is for displaying the sums credited in forint to the accounts of the data provider's clients arising from bills of exchange, futures and documentary collection according to Articles 30–33 of the Decree.

Row 9: letters of credit
This row is for indicating the forint amounts received by this payment instrument from the credit institution where the letter of credit was opened according to Article 34 of the Decree.

Row 10: checks
This row shall contain the sums credited in forints from check clearing transactions conducted in accordance with Articles 35-36 of the Decree, and the sums from cashing money orders and other similar instruments for the remittance of money.

Table 02: Debit turnover of payments denominated in forint

This table shall contain all forint payments originated from accounts which are subject to disclosure requirement, irrespective of whether the source account is held by private individuals or economic organizations, residents or non-residents.
The table features separate sections for transactions remitted by way of manual processing (orders issued on paper or by phone) and electronic payment transactions. The latter shall be further itemised according to the following: submitted on data medium (e.g.: CD, floppy, streamer, magnetic tape), on a client (home/office banking) terminal, via the internet, mobile phone or other electronic means.

Payment orders shall be itemised as follows:
- submitted on paper:
remitted by the client on the proper form;
- order by phone:

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 (Dual-Tone Multi-Frequency=DTMF);

- order on data medium:

this category typically covers direct payment orders submitted on a data medium, such as a floppy or CD.

- order submitted through a client terminal:

this category contains the volume and value of orders launched on an electronic terminal at the client's disposal (own or installed by the data provider) prepared by using a software package installed under the conditions dictated by the data provider and transmitted over telecommunications lines to the bank where the account is kept;

- order via the internet:

contains the orders submitted online via the proper website;

- order by mobile phone:

covers the orders received by "Wap", active SMS or other non-voice based technologies;

- submitted by way of other electronic means:

collection orders transacted to the debit of clients' forint accounts submitted to the data provider through the inter-bank clearing system, and payment transactions between the bank and the client. Transfer orders conveyed through ATMs shall also be reported under transactions conducted by way of other electronic means

In columns "a", "b", "c" and "d" indicate the orders submitted to the data provider in a form requiring further action in terms of data processing (on a printed form, by letter, by fax, over the phone which are not recorded by automated means). In columns "a" and "b" indicate the recurrent (standing) orders, which are to be recorded manually when transacted.

In columns "e" through "n" indicate the orders submitted to the data provider by electronic means (e.g.: home-banking, internet, mobile phone, on different types of data mediums). The recurrent (standing) orders which were initially submitted on paper and transformed subsequently for transaction by automated, electronic means shall be recorded in a column designated "other" transactions among the transactions submitted by means other than on paper.

Row 01: Cash transactions

This row shall display forint payments made under Article 42 of the Decree from accounts kept by the data provider, with the exception of cash payments made by means of bankcards, which are processed through the bankcard clearing and settlement system. Columns q) and r) shall display cash transactions conducted under Article 51 of the Decree in connection with money transmission activities (e.g. Western Union Money Transfer), meaning forint payments made by the data supplier, if carrying out the cash transfer not as an agent for another resident economic operator. Bank card payment transactions do not require reporting. Columns s) and t) shall indicate payments made by the tellers of the data supplier from clients' accounts, and forint cash removed by money transport personnel.

Row 02: Cashless payments

This number is achieved by adding up the sums under rows 03-12 and it includes all items debited in forint to accounts kept by the data provider.

Row 03: single transfers

This row contains the forint payments originated under Articles 18, 19 and 21 of the Decree, and credited to accounts kept by the data supplier (in-house transfer). This section shall also cover the payment transactions for the settlement securities sold to clients.

Row 04: turnover between the data supplier and the client

This row shall indicate debit entries made in connection with forint payments of interests, fees and taxes deducted by the data supplier in forint.

Row 05: transactions between the client's own accounts
This row shall contain the forint transfers made between the various accounts of a client. (For example transfers from one bank account to another, from a bank account to a client account, and for ma bank account to a deposit account).

Row 06: group transfers
This row is for indicating the forint payments transacted according to Article 20 of the Decree. It includes not only standardized transfers, but transfers made under bilateral agreement and submitted in bundles for intra-bank transaction as well. The volume of direct credit means the number of individual transactions rather than the number of bundles containing several orders under the same payment code. If the account holder of the data provider has a valid agreement with GIRO Elszámolásforgalmi Zrt. for submitting orders directly, the "volume" box shall indicate the number of items submitted in bundles to GIRO Zrt.

 Row 07: direct collection orders
This row is for indicating the forint sums received according to Articles 28–29 of the Decree by virtue of collection orders.

Row 08: Automatic debit transfers
Contains the forint transfers made by this payment instrument in accordance with Articles 23–24 of the Decree. It includes not only standardized transfers, but transfers made under bilateral agreement and submitted in bundles for intra-bank transactions as well. The volume of direct debit means the number of individual transactions successfully completed rather than the number of bundles containing several orders under the same payment code.

Row 09: other collection orders
This row is for displaying the sums debited in forint to the accounts the data provider's clients in connection with bills of exchange, futures and documentary collection according to Articles 30–33 of the Decree.

Row 10: letters of credit
This row is for indicating the forint payments made in connection with letters of credit opened by the data supplier according to Article 34 of the Decree.

Row 11: checks
This row shall contain the sums debited in forints in connection with check clearing transactions conducted in accordance with Articles 35-36 of the Decree, and it shall not contain the sums from the sale of traveller's checks.

Row 12: transfer initiated by bank card
This row indicates the turnover of forint payment orders (e.g. OCR money order) made via ATMs in accordance with Article 22 of the Decree.

Table 03: Credit turnover of payments denominated in foreign currency

This table shall contain all foreign currency payments credited to the accounts which are subject to disclosure requirement, irrespective of the target account is held by private individuals or economic organizations, residents or non-residents.

Row 01: Cash transactions

This row shall indicate the payments made in foreign currencies to accounts kept by the data provider, with the exception of cash payments made by means of bankcards, which are processed through the bankcard clearing and settlement system. Columns a) and b) shall display the payments deposited in foreign currencies at the data provider's tellers, or through coin boxes, as well as the foreign currencies collected by money transport personnel. Columns c) and d) shall indicate payments deposited in foreign currencies at the tellers of other resident credit institutions by means other than the bankcard system. Columns e) and f) shall display cash deposits made at the tellers of non-resident credit institutions to the benefit of accounts kept by the data supplier.

Row 02: Cashless payments

This number is achieved by adding up the sums under rows 03-07.

Row 03: credit transfers

This row contains the credit transfers made in foreign currencies, whether originated from Hungary or elsewhere.

Row 04: turnover between the data suppliers and the client

This row shall indicate credit entries made
- in connection with interests, commissions, dividend, etc. payments made in foreign currencies by the data supplier,
- in connection with the sale of securities or currency conversion,
- in connection with loans drawn,
- by way of transfers between the different accounts of the same customer (including various types of accounts, e.g. forint accounts, foreign currency accounts, deposit accounts, client account for securities transactions).

Row 05: debits

This row shall indicate payments made in foreign currencies for various reasons, including bills of exchange and documentary collection, to accounts kept by the data supplier.

Row 06: letters of credit

This row is for indicating the payments credited to the accounts of clients of the data supplier from the credit institution where the letter of credit was opened.

Row 07: checks

This section shall not contain the sums credited in foreign currencies from check transactions and the sums from cashing money orders and other similar instruments for the remittance of money.

Foreign currency sums shall be converted to forint by the data provider's own exchange rate, or by the official daily middle rate quoted by MNB or the average exchange rate pertaining to the reporting period.

Table 04: Debit turnover of payments denominated in foreign currency

This table shall contain all payments debited to the accounts subject to disclosure requirement, irrespective of whether the source account is held by private individuals or economic organizations, residents or non-residents.

In columns "a", "b", "c" and "d" indicate the orders submitted to the data provider in a form requiring further action in terms of data processing (on a printed form, by letter, by fax, over the phone which are not recorded by automated means). In columns "a" and "b" indicate the recurrent (standing) orders, which are to be recorded manually when transacted.

In columns "e" through "n" indicate the orders submitted to the data provider by electronic means (e.g.: home-banking, internet, mobile phone, on different types of data mediums). The recurrent (standing) orders which were initially submitted on paper and transformed subsequently for transaction by automated, electronic means shall be recorded in a column designated "other" transactions among the transactions submitted by means other than on paper.

Row 01: Cash transactions
This row shall display the payments made in foreign currencies from accounts kept by the data provider, with the exception of cash withdrawals made by means of bankcards, which are processed through the bankcard clearing and settlement system. Columns o) and p) shall indicate the sums paid out in foreign currencies at the tellers of other resident credit institutions. Columns q) and r) shall display cash withdrawals effected at the tellers of non-resident credit institutions. Furthermore, columns q) and r) shall include cash transactions conducted under Article 51 of the Decree in connection with money transmission activities (e.g. Western Union Money Transfer), meaning payments made in foreign currencies by the data supplier, if carrying out the cash transfer not as an agent for another resident economic operator. Columns s) and t) shall indicate payments made in foreign currencies by the tellers of the data supplier from clients' accounts, and foreign currencies removed by money transport personnel.

Row 02: Cashless payments
This number is achieved by adding up the sums under rows 03-08 and it includes all items debited in foreign currencies to accounts kept by the data provider arising from intra-bank payments, or payments sent to other banks.

Row 03: credit transfers
This row contains domestic and cross border transaction and payments debited in foreign currencies to accounts kept by the data supplier (in-house) .

Row 04: turnover between the data supplier and the clients
This row shall indicate debit entries made in foreign currencies
- in connection with payments of interests, fees and taxes,

Row 05: transactions between the client's own accounts
This row shall contain the foreign currency transfers made between the various accounts of a client. (For example transfers from one bank account to another, from a bank account to a client account, and for ma bank account to a deposit account).

Row 06: debits
This row shall indicate payments made in foreign currencies for various reasons, including bills of exchange and documentary collection, from accounts kept by the data supplier.

Row 07: letters of credit
Indicate in this row the sums debited to an account in foreign currencies from a letter of credit opened by the data supplier according to Article 34 of the Decree.

Row 08: checks
This section shall contain the charges in foreign currencies resulting from cashing checks drafted by the clients and it shall not contain the sums from the sale of traveller's checks.

The foreign exchange sums indicated in the various columns shall be converted to forint by the data provider's own exchange rate, or by the official daily middle rate quoted by MNB or the average exchange rate pertaining to the reporting period.

III. Correlations

Table 1, row 2 = Table 1, rows 3+ … + 10.
Table 2, row 2 = Table 2, rows 3+ … +12
Table 2, rows 3-12 total turnover of all means of access = Table 2 total turnover according to location (resident + non-resident + in-house).
Table 3, row 2 = Table 3, rows 3+ … + 07
Table 4, row 2 = Table 4, rows 3+ … +08
Table 4, rows 3-08 total turnover of all means of access = Table 2 total turnover according to location (resident + non-resident + in-house).

III. Rules applicable for the submission of the report

Method of submission: EBEAD
Format of the report: Format of the report: file-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website
The report needs to be addressed to: MNB Statistics

MNB data collection identification number: **P07**

Bank issued payment cards - acquiring business

Table 01: Cash withdrawal and cash deposit facilities with bank cards

No.	Description	Number
		a
01	Number of data provider's branches	
02	Number of data provider's branches accepting cards	
03	No. of POS terminals operating in banks and in post offices	
04	Total No. of POS terminals	
05	No. of ATMs with cash withdrawal function	
06	No. of ATMs with cash deposit function	
07	No. of ATMs with credit transfer function	
08	No. of through the wall ATMs available 24-hours a day	
09	No. of through the wall ATMs available less than 24-hours a day	
10	No. of free standing ATMs available 24-hours a day	
11	No. of free standing ATMs available less than 24-hours a day	

Table 02: Number of ATMs and branches of the data provider honouring bank cards throughout Hungary

number

No.	County, County seat	County		of that: coutny seat	
		ATMs	Branches	ATMs	Branches
		number			
		a	b	c	d
01	Budapest				
02	Baranya County, Pécs				
03	Bács-Kiskun County, Kecskemét				
04	Békés County, Békéscsaba				
05	BAZ County, Miskolc				
06	Csongrád County, Szeged				
07	Fejér County, Székesfehérvár				
08	Győr-Moson-Sopron County, Győr				
09	Hajdú-Bihar County, Debrecen				
10	Heves County, Eger				
11	Jász-Nagykun-Szolnok County, Szolnok				
12	Komárom County, Tatabánya				
13	Nógrád County, Salgótarján				
14	Pest County (excluding Budapest!)				
15	Somogy County, Kaposvár				
16	Szabolcs-Sz.-B. County, Nyíregyháza				
17	Tolna County, Szekszárd				
18	Vas County, Szombathely				
19	Veszprém County, Veszprém				

20	Zala County, Zalaegerszeg				
21	**Total**				

Bank issued payment cards - acquiring business

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

quantity

No.	Description	Number of physical merchant outlets	Number of virtual merchant outlets		Number of imprinters operated in merchant outlets				Number of POS terminals	
					imprinters only		as back-up solution to POS terminals			
			MO/TO	internet	"0" floor limit	"0<" floor limit	"0" floor limit	"0<" floor limit	"0" floor limit	"0<" floor limit
		a	b	c	d	e	f	g	h	i
01	Number of merchant outlets at the end of the reporting period									
02	Merchant outlets accepting Visa cards									
03	Merchant outlets accepting Mastercard									
04	Merchant outlets accepting Diners Club cards									
05	Merchant outlets accepting Amex cards									
06	Merchant outlets accepting JCB cards									

Bank issued payment cards - acquiring business

**Table 04: Number of merchant outlets accepting privat label cards
(cards bearing the issuing bank's logo) under contract with the data provider**

quantity

No.	Code of privat label card suitable for purchases and for cash advance	Number of physical merchant outlets	Number of virtual merchant outlets	
			MO/TO	Internet
	a	b	c	d
01				
02				
03				
...				
nn				

Bank issued payment cards - acquiring business

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

No.	Description	Cash advance				Purchases of goods and services												Cash deposit			
		on ATMs		on POS terminals		merchant POS terminals		physical POS (physical merchant+MO/TO)		mail/telephone orders (MO/TO)		Internet POS		on imprinters		on ATMs		on ATMs		on POS terminals at banks and post offices	
		volume (pcs)	value (million HUF)	volume (pcs)	value (million HUF)	volume (pcs)	value (million HUF)	volume (pcs)	value (million HUF)	volume (pcs)	value (million HUF)	volume (pcs)	value (million HUF)	volume (pcs)	value (million HUF)	volume (pcs)	value (million HUF)	volume (pcs)	value (million HUF)	volume (pcs)	value (million HUF)
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s	t
01	Turnover realized by domestic issued payment cards in Hungary																				
02	Turnover realized by foreign issued payment cards in Hungary																				

Note: Total volume and value of transactions = on-us transactions+ volume and value of transactions arising from the acceptance of cards issued by other Hungarian banks and, in separate row, volume and value of transactions realised by foreign issued cards in the network of the data provider

Bank issued payment cards - acquiring business

Table 06: Total volume and value of transactions realized by foreign issued cards in Hungary

új!

No.	Code of the international card company	Cash advance		Purchases of goods and services		Cash deposit	
		volume (pcs)	value (million HUF)	volume (pcs)	value (million HUF)	volume (pcs)	value (million HUF)
	a	b	c	d	e	f	g
01							
02							
03							
04							
:							
nn							

Table 07: Traveler's checks cashed

No.	Value of traveler's checks cashed by the bank (million HUF)
	a
01	

Guidelines for filling out the report

Bank issued payment cards - acquiring business

I. General provisions

This form is for supplying information concerning bank issued payment cards – acquiring business, meaning the cash advance locations and merchant outlets of the data provider (ATM, POS, imprinter), and the transactions that took place in his network. If the data provider does not have ATM or POS terminals and uses the network operated by others (for example, the ATM network of Euronet Banktechnikai Kft., the POS network of Magyar Posta Rt.), the data provider shall obtain information concerning the volume and value of card operations and send it to MNB by the prescribed deadline.

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 provider (bank) operating the system (currently Magyar Takarékszövetkezeti Bank Rt. and Magyarországi Volksbank Rt.). 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.

The codes for filling out the form are contained in the technical manual published on the official MNB website in accordance with Point 4.10.1 and 4.10.4 of Annex 3 of this Decree.

II. Detailed instructions for filling out the table, method of compiling the data

Table 01: Number of cash withdrawal facilities

Table 01/row 01
The data provider's branches shall be indicated in this row. If the data provider is not involved in the acquiring business this row does not have to be filled out, in other words this data supply is negative)

Table 01/row 02
The number of branches having facilities to provide cash advance, and

Table 01/row 03
The number of POS terminals the data provider operates in these branches. The number of POS terminals in the post offices shall be reported by Magyar Posta Rt. which Magyar Posta Rt. sends directly to the MNB. However, Magyar Posta Rt. is not required to fill out the other sections of this form.

Table 01/row 04
Indicate the number of ATMs the data provider has regardless of the functions they feature and regardless of their locations.

In all cases, an ATM shall be reported by the credit institution that provides the ATM service. The reporting obligation of credit institutions applies also if providing ATM services via the services of another legal person that is not treated as a financial institution (e.g. Euronet, GBC).

If the data provider is a legal person that is not treated as a financial institution, rather than a credit institution, the number of ATMs used for purposes other then described above shall be reported only, namely they are not assigned to provide ATM services to a credit institution (they are part of independent network).

Table 01/row 05
Indicate the number of ATMs with facilities to provide cash advance. All equipment with cash withdrawal function has to be in this row, regardless of any other functions it may or may not have. Any equipment that also features transfer facilities shall be indicated in row 07 as well. If the same equipment also features cash deposit facilities, it shall be indicated in row 06 as well. Consequently, the same equipment may be shown in rows 05 through 07, depending on the functions it contains.

Table 01/row 06
Indicate the number of ATMs of the data provider with cash deposit facilities, including the ones equipped to provide this service only with the cards which had been issued by the bank that provides the ATM service (on-us transactions). All terminals with cash deposit facilities has to be indicated in this row, regardless of any other functions it may or may not have. Any equipment that also features cash withdrawal and/or transfer facilities shall be indicated in row 05 and/or 07 as well. Consequently, the same equipment may be shown in rows 05, 06 and/or 07 at the same time.

Table 01/row 07
Indicate the number of ATMs of the data provider with transfer facilities, including the ones equipped to provide this service only with the cards which had been issued by the bank that provides the ATM service (on-us transactions). All terminals with transfer facilities has to be indicated in this row, regardless of any other functions it may or may not have. Any equipment that also features cash withdrawal and/or cash deposit facilities shall be indicated in row 05 and/or 06 as well. Consequently, the same equipment may be shown in rows 05, 06 and/or 07 at the same time.

Table 01/rows 08-09
Of the ATM terminals indicated in row 04, only the number of through the wall ATMs shall be indicated, showing separately the ones available 24-hours a day, and the ones which are not.

Table 01/row 10-11
Of the ATM terminals indicated in row 04, only the number of ATMs shall be indicated which are free standing, showing separately the ones available 24-hours a day, and the ones which are not.

In light of the fact that, generally, a terminal features several different functions (cash advance, cash deposit, transfer) and consequently it is to be indicated in different rows, the sum indicated in row 04 shall not necessary correspond to the sum of the numbers indicated in rows 05+06+07.

On the other hand, the sums indicated in rows 08–11 relating to the locations of ATMs shall correspond with the figure contained in row 04.

The disclosure obligation of Euronet Banktechnikai Kft. in this report is limited rows 04-11 of this table and to Table 02.

The breakdown of the numbers of pieces by county and county seats, indicated in rows 02 and 04 in the Table, shall be provided in Table 02.

Table 02: Number of ATMs and branches of the data provider honouring bank cards throughout Hungary

The number indicated for the counties shall include the number shown under county seats as well. This shall not apply to the capital city of Budapest, that is to be indicated in columns "a" and "b", and therefore they will automatically be included in the national total. In other words, the number of ATMs and branches shown under Budapest shall not be entered under Pest

County. The number of bank branches shall include only the branches with facilities for providing cash advance to customers with cards, meaning the quantity indicated under row 02 of Table 01 broken down according to counties and county seats.

The data in the following boxes shall be in accord:

the amount indicated in row 21 column (a) shall be in accord with Table 01 row 04, and

the amount indicated in row 21 column (b) shall be in accord with Table 01 row 02.

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

Table 03/row 01

Indicate in this row the number of physical (a) and "Card not present" (b, c) merchant outlets operating under contract for accepting bank cards. Under "Card not p[resent" merchant outlets indicate the number of authorised merchant outlets supplying merchandise for mail/telephone orders (MO/TO) (b), or over the internet (c). The number of imprinters operated as back up solution to POS terminals (f, g) or exclusively (d, e), and whether authorisation is required for all transactions, or only for those above the specified limits. The number of POS terminals shall be itemised the same way, in other words as to whether authorisation is required for all transactions (h) or only for those above a specific amount limit (i).

Merchant outlets mean the physical or "Card not present" retail outlets, where you can pay by bank issued payment cards (rather than the number of contracts for the acceptance of cards). Any merchant outlets operating both, physical and virtual way, shall be indicated in all categories (a, b, c).

The number of POS terminals shall be reported by the data provider (bank) that provides the POS service irrespective of who the owner is (the data provider , the vendor, or a third legal person).

Table 03 /rows 02-06

The data shown under row 01 column (a), (b) and (c) shall be indicated separately for Visa, MasterCard, Diners Club, Amex and JCB cards. Since most merchant acceptance points accept a variety of cards, the sum indicated in rows 02+03+04+05+06 in columns a)-c) shall be greater than what is contained in the same boxes in row 01.

Table 04: Number of merchant outlets accepting private label cards (cards bearing the issuing bank's logo), under contract with the data provider

Column (a) of this table is to be completed in accordance with the technical manual published on the official MNB website in accordance with Point 4.10.1 of Annex 3 of this Decree, in columns (b), (c) and (d) the number of merchant outlets shall be indicated as explained under Table 03. If the data supplier introduces a new facility under his own logo, not included in the technical manual referred to above, a new code number must be requested from the Statistical Department of the MNB.

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

The total volume for the six-month period shall be indicated by all data providers involved in bank card acceptance sector for all cards accepted in their own network, in other words a breakdown by brands is not required. Volume and value realized by Hungarian issued cards (cards issued by the data provider and other Hungarian banks) are to be shown in row 01, and that realized by foreign issued cards are to be shown in row 02. Row 02 is to be completed by Hungarian acquiring banks processing the purchases made by foreign nationals in Hungary, under contract with the respective international card companies. Figures shall contain on-us

items as well. Data shall be indicated in the breakdown specified in the table, in numbers rounded up to million forints (no decimals). The columns shall be filled out as appropriate.

Columns (a)-(f) must contain data on cash withdrawals in the following breakdown: cash withdrawals through ATMs (a, b), those through branch offices and POS terminals at post offices (c, d) and cash withdrawals through POS terminals (e, f).

Columns (g)-(p) shall contain data on payment transactions in the following breakdown:. In the case of physical POS terminals in retail locations (g, h), the volume of transactions conducted MO/TO merchant acceptance points shall be indicated. Data on transactions through Internet POS terminals (k, l); data on acceptances through imprinters (m, n); and purchases through ATMs (o, pn). The latter shall mean the loading transactions of phone cards.

Columns (q)-(t) shall contain data on cash deposits in the following breakdown: Payments made through ATMs (q, r), and payments made in POS terminals in banks and post offices (s, t).

Turnover data shall be indicated based on the date when the transactions are processed.

Table 06: Total volume and value of transactions realized by foreign issued cards in Hungary

This table contains the volume and value of transactions indicated in row 02 of Table 05 broken down per brands **(**MasterCard, Visa, Amex, Diners Club, JCB,). Data shall be supplied itemised according to international card companies**,** with their respective codes indicated (see Point 4.10 of Annex 3 of this Decree), in the appropriate row, in the breakdown requested.

Table 07: Traveller's checks cashed

Indicate in this table the value of traveller's checks cashed by the data provider, rounded up to million forints, for all checks, no itemisation according to check types is required. The traveller's checks cashed by travel agencies and currency exchange operators under contract with the data provider shall also be included.

Where necessary the official exchange rate quoted by the MNB for the last working day of the subject period shall be applied.

The amounts indicated in foreign currencies shall be translated to HUF or by the data providers' exchange rate valid on the day of the transaction; or by the semi-annual official mean MNB exchange rate, as pertaining to the reporting period, published on the official MNB website at Statistics\Statistics Time Series\III. Exchange Rates\Official Daily Exchange Rates.

III. Rules applicable for the submission of the report

Method of submission: EBEAD, or on magnetic disc in the case of data suppliers without a EBEAD connection.

Format of the report: Format of the report: file-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website if sent by way of EBEAD, Excel table if sent by magnetic disc.

The report needs to be addressed to: MNB, Statistical Division Department of Data Processing.

Bank issued payment cards - issuing business

Table 01: Number of cards according to type, function and other characteristics

No.	Code of the card company	Code of card brand	Card bearing GBC 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 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	Domestic use only / international use	For electronic use only / For use in electronic and imprinter terminals	Physical card / Virtual card	Good for cash advance / purchases / for both	Cards with electronic money function	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	off all cards those with payment function	of all cards those with cash function

Bank issued payment cards - issuing business

Table 03: Volume and value of cash withdrawal transactions in the reporting period

No.	Code of card company	Private card / Business - corporate card	Cards with debit function/ debit cards linked to a credit line/ cards with credit function/ cards with delayed debit function/ pre-paid debit cards / cards with debit and,or delayed debit function/ cards with credit and,or delayed debit function/ others	Bank issued cards / Co-branded and Affinity cards	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
01																
02																
03																
04																
...																
nn																

Bank issued payment cards - issuing business

Table 04: Volume and value of cash deposit transactions in the reporting period

				Cash deposits							
		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		ATM				POS terminals installed at bank branches and post offices			
				domestic		foreign		domestic		foreign	
No.	Code of card company	Private card / Business - corporate card	Bank issued cards / Co-branded and Affinity cards	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
01											
02											
03											
04											
...											
nn											

Bank issued payment cards - issuing business

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	Payments							
					payments at merchant outlets				postal/phone and internet payments			
					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
01												
02												
03												
04												
...												
nn												

Table 06: Traveler's checks sales

No.	Amount of traveler's checks sold by the bank in million forints
	a
01	

MNB data collection identification number: **P27**

Guidelines for filling out the report

Bank issued payment cards - issuing business

I. General instructions

This form is for supplying information in connection with the credit institution issued payment cards - issuing business, meaning the number of cards issued by the data provider and the volume and value of transactions realized with these cards.

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 provider (bank) operating the system (currently Magyar Takarékszövetkezeti Bank Rt. and Magyarországi Volksbank Rt.). 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.

The codes for filling out the form are contained in the technical manual published on the official MNB website in accordance with Points 4.10.2 and 4.10.4. of Annex 3 of this Decree.

The amounts indicated in foreign currencies shall be translated to HUF or by the data providers' exchange rate valid on the day of the transaction; or by the semi-annual official mean MNB exchange rate, as pertaining to the reporting period, published on the official MNB website at Statistics\Statistics Time Series\III. Exchange Rates\Official Daily Exchange Rates

Definitions:

'Cash card' means a card that enables its holder to withdraw and deposit cash at ATMs and POS terminals in banks, post offices and vendors.

'Payment card' means a card that enables its holder to buy goods and services, and that has at least one of the following facilities: debit facilities, delayed debit facilities, credit facilities, pre-paid facilities. A card may feature several of the above-listed facilities. Accordingly, payment cards may be categorised as follows:
* Debit card (asset card); some debit cards may also have a credit line attached.
* Credit card
* Delayed debit = charge card
* Pre-paid card
* Debit and/or delayed debit (asset and charge) card
* Credit and/or delayed debit (credit and charge) card
* Other multi-purpose card not included in the latter two categories

The last three sub-categories shall be reported only if the data cannot be separated according to the type of use as a debit, credit, delayed debit or pre-paid card.

In certain cases the data can be separated corresponding to the use of multi-purpose cards as a debit or as a delayed debit card. In these cases the multi-purpose card shall not be reported under both debit cards and delayed debit cards. rather than in the combined, that is debit and delayed debit, category.

'Cash and payment card' means a single card featuring cash facilities and payment facilities as defined above.

'Debit card (asset card)' means a card linked to the card holder's bank 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 bank account. Some debit cards may also be linked to a bank account with a credit line attached. All cards with debit facilities (regardless of how many other functions it features) is to be reported under this category. If the card also features delay debit facilities and the data cannot be clearly separated according to the two functions, it shall be reported under the cards with debit and/or delayed debit facilities.

'Debit (asset) card linked to a credit line' is a sub-category of debit cards; it covers a debit card which is linked to a credit line rather than to a bank account, and the card holder may withdraw cash or purchase goods up to the limit of the credit line. Every time a purchase is made, the holder's credit line is debited by the amount of the transaction. There is no interest-free period.

'Credit card' means a card issued for a credit limit predetermined by agreement between the card holder and the bank to enable the card holder to receive cash advance and to buy goods and services up to the said credit limit. At the end of the billing period (usually one month) card holders are able to decide as to whether to pay the debt specified in the credit card statement in full by the due date specified, or only the minimum amount indicated. No interest is charged on the amount paid up in full before the due date; however, if the whole debt is not paid back, an interest is charged either on the full amount outstanding, or on the remaining transactions, starting from the value dates of such. On general principle, all cash advances are charged an interest as of the date of the transaction. All cards with credit facilities (regardless of how many other functions it features) is to be reported under this category. If the card also features delay debit facilities and the data cannot be clearly separated according to the two functions, it shall be reported under the cards with credit and/or delayed debit facilities.

'Charge/delayed debit card' means a card issued for a credit limit predetermined by agreement between the card holder and the issuer. This card enables the card holder to receive cash advance and to buy goods and services. At the end of the billing period the card holder is required to settle his debt in full. All cards with delayed debit facilities (regardless of how many other functions it features) is to be reported under this category. If the card also features credit facilities and the data cannot be clearly separated according to the two functions, it shall be reported under the cards with credit and/or delayed debit facilities. The same applies where the card features debit facilities and the data cannot be clearly separated according to the two functions, in which case the card shall be reported under the cards with debit and/or delayed debit facilities.

'Pre-paid card' means a card issued linked to a pre-paid amount which the issuer keeps on a bank account. It enables the card holder 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 bank account. This category also includes the constructions where the account to which the card is linked can be recharged and those where this option is not available (meaning that the card shall expire when the amount paid up in advance is depleted). On the other hand, this category not includes the cards where the pre-paid sum is stored on the card itself; these shall be reported under the electronic money cards.

'Debit and/or delayed debit card (asset and/or charge) card' means a single card with debit and/or delayed debit facilities. This category shall be reported only if the relevant data cannot be separated according to cards featuring debit facilities and cards featuring delayed debit facilities. If this is the case, the single card shall be reported at two places, under the cards featuring debit facilities and under the cards featuring delayed debit facilities.

This construction applies when the card holder manifestly uses the card in question to debit the account maintained by the credit institution, however, it cannot be clearly determined from the agreement between the card holder and the issuer that

- the account debited is the card holder's current account that may or may not feature overdraft credit (meaning that it is a card featuring debit facilities), 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 featuring delayed debit facilities).

'Credit and/or delayed debit card (credit and/or charge) card' means a single card with credit and/or delayed debit facilities. This category shall be reported only if the relevant data cannot be separated according to cards featuring credit facilities and cards featuring delayed debit facilities. If this is the case, the single card shall be reported at two places, under the cards featuring credit facilities and under the cards featuring delayed debit facilities.

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

- the card holder is required to pay his debt in full at the end of the billing period (meaning that it is a card featuring delayed debit facilities).
- the card holder is required to pay only a predetermined portion of his debt (meaning that it is a card featuring credit facilities); however, the card holder has the option in this case too to pay the whole debt in full.

'Other card' means a multi-purpose card with functions other than debit and/or delayed debit facilities, and other than credit and/or delayed debit facilities. For example, a card featuring credit, debit and delayed debit facilities, or featuring credit and debit facilities. This category shall be reported only if the relevant data cannot be separated according to cards featuring credit facilities, cards featuring delayed debit facilities and cards featuring debit facilities.

'Electronic money card' means a card designed for storing electronic money, regardless of whether or not the card holders has recharged the card at least once before, or as to whether any electronic money is stored on the card on the last business day of the reporting period. The cards which are capable to store e-money only technically, and which are not practically linked to any e-money issue shall not be included in this category, nor the card that is not capable to store e-money in itself, for they are merely used to provide access to money deposited elsewhere, such as on a bank account.

'Business/corporate card' means a card issued for the employees of companies and other organisations.

'Personal card' means a card issued to private customers.

'Co-branded card' means an economic alliance between the card issuer and another corporation, where the partner's logo appears in addition to the issuer's logo on the face of the card. In the case of cards bearing an international logo, the international card company's permission is required to market the card as a co-branded product.

'GBC-branded card' means a card that bears the GBC logo in addition to that of the issuer or any international logo.

II. Detailed instructions for filling out the table, method of compiling the data

Table 01: Number of cards according to type, function and other characteristics

The number of cards issued by the data provider and in circulation on the last working day of the reporting period (the last working day of the half-year period) shall be indicated, irrespective of when they were issued and how often they are used. Expired, stopped or cancelled cards are not included in this section. The cards which are temporarily blocked by the issuer for any reason (e.g. the card holder is in default in connection with a credit card) shall be reported also if the temporary blocking is still active on the last business day of the reporting period. As regards the cards sent to the customer via the postal service (whether it is a new card or a replacement for an expired card) the ones that the bank has dispatched to the customer on or before the last business day of the reporting period shall be reported, irrespective of whether the customer activated the card or not. This shall not apply to cards mailed to prospective card holders under a Direct mail campaign, for in this case only the cards already activated have to be reported.

The cards that have several of the credit, debit and delayed debit functions, and the relevant data can be separated accordingly, shall be reported in several sub-categories. In this case the total of the quantities indicated in column (l) will be greater than the quantity indicated in column (a) of Table 02, where the quantity of all cards has to be indicated regardless of the facilities they feature.

The number of cards (l) shall be indicated in the breakdown specified in the technical manual referred to in Point 4.10.4 of Annex 3 of this Decree entitled "Bank issued payment card statistics" (a-b), also indicating the cards' characteristics and functions (c-k). The code numbers for the card characteristics and functions are contained in the table entitled "Aid for Form P27", in accordance with Point 4.10.2. of Annex 3 of this Decree. If the table does not specify a code for a card that the bank has issued, one shall be requested from the Statistical Department of the MNB.

Columns "c" and "f-i" have to be filled out as appropriate, using the above-specified list of codes.

In columns "d", "e", "j" and "k" the code numbers shown in the above-specified list of codes shall be indicated consistent with the cards contained in the Definitions. If column "k" indicates "1", meaning that the card offers electronic money facilities as well, the data provider shall complete form P42 as well.

Table 02: Total number of cards issued

The number of cards active and in circulation on the last business day of the reporting period shall be reported (a). Any one card may feature one or more of the following functions: debit facilities, credit facilities, delayed debit facilities, pre-paid function, cash and electronic money function. The cards offering more then one of the first three facilities shall be reported – by way of derogation from Table 01 – only once, so as to avoid having the same card indicated twice. Consequently, the total of the numbers indicated in column "l" of Table 01 shall not necessarily correspond to the value indicated in column "a" of Table 01. They will match only if in the breakdown according to the functions listed in column "e" each card is indicated only once.

Column "b" shall contain the number of the cards that have at least the following three functions of the ones indicated in column "a": debit, credit and e-money.

Column "c" shall contain the number of the cards that feature payment facilities, regardless of any other facilities they may or may not have.

Column "d" shall contain the number of the cards that feature cash facilities, regardless of any other facilities they may or may not have.

Table 03: Volume and value of cash withdrawal transactions in the reporting period

The particulars of cash withdrawals contain the transactions made using the data provider's issued payment cards during the half-year period under review in Hungary (in and out of data provider's network, in Hungary) and the cash advance transactions abroad through ATMs, POS terminals in bank, post office and at vendors. The data shall be broken down according to Visa, MasterCard, Diners Club, Amex and private label cards, showing separately

debit, debit linked to credit line, credit, delayed debit, pre-paid function and multi-purpose cards, if the relevant data cannot be separated in the following sub-categories: debit and/or delayed debit, credit and/or delayed debit and other categories

private or business/corporate cards

issued by banks only or co-branded/affinity.

All transactions are indicated only once – irrespective of the number of functions featured by the card –, either under cards featuring debit facilities, or debit linked to credit line, or credit facilities, or delayed debit facilities or pre-paid facilities. If, in the case of multi-function cards, the relevant data cannot be separated accordingly, transactions shall be reported either under cards featuring debit and/or delayed debit facilities, credit and/or delayed debit facilities, or under cards featuring other facilities. Debit transaction linked to a credit line may not be listed under any of the combined categories.

The categories of card companies and functions shall be further broken down according to transactions conducted with private or business/corporate cards, or with bank issued or co-branded/affinity cards.

Column (a) shall always indicate the card company's code from the table entitled "Bank card statistics" [same as Table 01 column (a)], in accordance with Point 4.10.4. of Annex 3 of this Decree and the technical manual published on the official MNB website. Columns (b) (c) and (d) shall indicate the codes contained in the table entitled "Aid for Form P27", in accordance with Point 4.10.4. of Annex 3 of this Decree and the technical manual published on the official MNB website [same as Table 01 column (d), (e) and (f).

The number of transactions are indicated under "volume" in each table. Amounts shall be rounded up to million forints (no decimals), namely, anything over 0.5 million forints shall be rounded upward, and anything below 0.5 million forints downward, even if the result is zero. Turnover data shall be indicated based on the date when the transactions are processed.

In connection with the categories under columns (a)-(d) the number and value of cash advance transactions shall be indicated in columns (e)-(r) in the following breakdown: cash withdrawal transaction conducted in Hungary and abroad through ATMs, cash withdrawal transactions conducted in Hungary and abroad in POS terminals in banks and post offices, and cash withdrawal transactions conducted in Hungary and abroad in POS terminals at vendors.

Table 04: Particulars of cash deposit transactions during the reporting period

The particulars of cash deposit transactions contain the transactions made using the data provider's issued cards during the half-year period under review in Hungary (in and out of data provider's network, in Hungary) and the cash deposit transactions abroad. The data shall be broken down according to Visa, MasterCard, Diners Club, Amex and private label cards, showing separately

- debit, debit linked to credit line, credit, delayed debit, pre-paid function and multi-purpose cards; if the relevant data cannot be separated in the following sub-categories: debit and/or delayed debit, credit and/or delayed debit and other categories
- private or business/corporate cards,
- cards issued by banks only or co-branded/affinity.

The data suppliers using a card management system that does not handle cash deposit transactions made at POS terminals installed at bank braches, as bankcard transactions, shall

report these transactions in data collection number P05, in row 01 (for forint deposits); or in row 03 (for foreign currency deposit transactions).

All transactions are indicated only once – irrespective of the number of functions featured by the card –, either under cards featuring debit facilities, or debit linked to credit line, or credit facilities, or delayed debit facilities or pre-paid facilities. If, in the case of multi-function cards, the relevant data cannot be separated accordingly, transactions shall be reported either under cards featuring debit and/or delayed debit facilities, credit and/or delayed debit facilities, or under cards featuring other facilities. Debit transaction linked to a credit line may not be listed under any of the combined categories.

The categories of card companies and functions shall be further broken down according to transactions conducted with private or business/corporate cards, or with bank issued or co-branded/affinity cards.

Column (a) shall always indicate the card company's code from the table entitled "Bank card statistics" [same as Table 01 column (a)], in accordance with Point 4.10.4. of Annex 3 of this Decree and the technical manual published on the official MNB website. Columns (b) (c) and (d) shall indicate the codes contained in the table entitled "Aid for Form P27", in accordance with Point 4.10.4. of Annex 3 of this Decree and the technical manual published on the official MNB website [same as Table 01 column (d), (e) and (f).

The number of transactions are indicated under "volume" in each table. Amounts shall be rounded up to million forints (no decimals), namely, anything over 0.5 million forints shall be rounded upward, and anything below 0.5 million forints downward, even if the result is zero. Turnover data shall be indicated based on the date when the transactions are processed.

In connection with the categories under columns (a)-(d) the number and value of cash deposit transactions shall be indicated in columns (e)-(l) in the following breakdown: cash deposit transaction conducted in Hungary and abroad through ATMs, cash deposit transactions conducted in Hungary and abroad in POS terminals in banks and post offices.

Table 05: Volume of card purchases during the reporting period

The particulars of card purchases contain the transactions made using the data provider's issued cards during the half-year period under review in Hungary (in and out of data provider's network, in Hungary) and the purchase transactions conducted abroad. The data shall be broken down according to Visa, MasterCard, Diners Club, Amex and private label cards, showing separately debit, debit linked to credit line, credit, delayed debit, pre-paid function and multi-purpose cards, if the relevant data cannot be separated in the following sub-categories: debit and/or delayed debit, credit and/or delayed debit and other categories private or business/corporate cards issued by banks only or co-branded/affinity.

All transactions are indicated only once – irrespective of the number of functions featured by the card – either under cards featuring debit facilities, or debit linked to credit line, or credit facilities, or delayed debit facilities or pre-paid facilities. If, in the case of multi-function cards, the relevant data cannot be separated accordingly, transactions shall be reported either under cards featuring debit and/or delayed debit facilities, credit and/or delayed debit facilities, or under cards featuring other facilities. Debit transaction linked to a credit line may not be listed under any of the combined categories.

The categories of card companies and functions shall be further broken down according to transactions conducted with private or business/corporate cards, or with bank issued or co-branded/affinity cards.

Column (a) shall always indicate the card company's code from the table entitled "Bank card statistics" [same as Table 01 column (a)], in accordance with Point 4.10.4. of Annex 3 of this Decree and the technical manual published on the official MNB website. Columns (b) (c) and (d) shall indicate the codes contained in the table entitled "Aid for Form P27", in accordance with

Point 4.10.4. of Annex 3 of this Decree and the technical manual published on the official MNB website [same as Table 01 column (d), (e) and (f).

The number of transactions are indicated under "volume" in each table. Amounts shall be rounded up to million forints (no decimals), namely, anything over 0.5 million forints shall be rounded upward, and anything below 0.5 million forints downward, even if the result is zero. Turnover data shall be indicated based on the date when the transactions are processed.

In connection with the categories under columns (a)-(d) the number and value of purchases shall be indicated in columns (e)-(l) in the following breakdown: sales volume information shall be reported separately for purchases made at real time vendors in Hungary and abroad, and for purchases ordered over the internet, at post offices or over the phone. Purchases through ATMs (prepayments made on mobile phone cards) shall be indicated under "real time vendors.

Table 06: Traveller's check sales

Indicate in this table the value of traveller's checks supplied by the data provider, rounded up to million forints, for all checks; no itemisation according to check types is required. The traveller's checks sold by travel agencies and currency exchange operators under contract with the data provider shall also be included.

III. Rules applicable for the submission of the report

Method of submission: EBEAD, or on magnetic disc in the case of data suppliers without a EBEAD connection.

Format of the report: Format of the report: file-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website if sent by way of EBEAD, Excel table if sent by magnetic disc.

The report needs to be addressed to: National Bank of Hungary, Statistical Department of Data Processing

The payment card fraud

Table 01: Fraud in the card issuing business during the reporting period

No.	Code of card company	Own network/ network of others	Types of fraud	Fraudulent activity		Loss written off		
				volume of transactions (pcs)	value of transactions (thousand HUF)	by foreign/Hungarian acquiring bank (thousand HUF)	by the card holder (thousand HUF))	by the issuing bank (thousand HUF)
	a	b	c	d	e	f	g	h
01								
02								
03								
...								
nn								

The payment card fraud

Table 02: Fraudulent activity in the card acquiring business during the reporting period

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				

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

thousand forints

No.	Code of card company	Loss written off		
		by foreign/Hungarian issuing bank (thousand HUF)	by Hungarian merchant (thousand HUF)	by acquiring bank (thousand HUF)
	a	b	c	d
01				
02				
03				
...				
nn				

Guidelines for filling out the report

The payment card fraud

I. General instructions

This form is for reporting fraudulent activity and losses sustained in the bank card sector both, on the issuer and on the acquirer side alike. Similar to Form P07 and Form P27, in this report too information concerning card fraud cases of co-operative credit institutions purchasing all services from banks, whom are also the data providers (presently Magyar Takarékszövetkezeti Bank Rt. and Magyarországi Volksbank Rt.), as are obtained directly from the system shall be summarised and supplied to the MNB by the banks operating the system.

The codes for filling out the form are contained in the technical manual published on the official MNB website in accordance with Point 4.10 of Annex 3 of this Decree.

Definitions:

"Fraudulent activity" means fraudulent acts reported by card holders or otherwise communicated to banks in the period under review (irrespective of the complaint procedure's state). Such fraudulent acts were investigated by the banks affected during the same period. In some cases, however, the completion of such investigations is likely to last well into the next period.

"Loss written off" means the recording of financial damage as loss by some participant in the card business, i.e. the issuing bank, the cardholder and retailers or the banks of such (acquiring bank). Financial damage forming the basis of losses occurred in either the period under review or the period before; however, the investigations were completed in the period under review.

Types of fraud:

"Lost cards" means the fraud caused by cards that were lost by the card holder.

"Stolen cards" means the fraud caused by cards that were stolen from the card holder.

"Card not received" means the fraud caused by cards that the issuer sent to the card holder by way of the postal service, however it was not received by the card holder and is obtained by others who used it for illegal transactions.

"Fraudulent application" means the cases where the applicant supplied false information in his application for a card, and used the card received in this fashion for illegal transactions.

"Counterfeit cards" means all cases of card forgery, for example, illegal use of duplicated cards, changing the personal data on real cards.

"Card not present" means the cases of fraud where unauthorised persons conduct illegal transactions using the data from a card 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. Similar to the practice of the international card companies, this category shall include the cases of fraud committed with a card that was stolen, lost, not received, fraudulently obtained or counterfeit, where the card is not present at the transaction.

"Other" shall mean the cases of fraud not classified in any of the six categories above. This category shall not include cases of overdraft by the card holder, or the fraudulent acts committed by the cardholder.

II. Detailed instructions for filling out the table, method of compiling the data

Table 01: Fraud in the card issuing business during the reporting period

This form is for reporting the cases of fraudulent activity and loss written off in connection with the use of cards issued by the data provider, whether in Hungary or elsewhere, and whether it pertains to cash advance or purchases, separately for each type of cards (Visa, MasterCard, Diners Club, Amex, Private label cards), in column (a) indicating the card company's code as contained in the table entitled "Bank card statistics" referred to in Point 4.10 of Annex 3 of this Decree. For each type of card indicate in a separate row the fraud sustained in connection with transactions conducted within the issuer bank's own network (on-us items), and the fraud sustained in connection with transactions conducted in the network of others (resident or non-resident). Indicate the network using the appropriate code contained in the table entitled "Aid for Form P34" referred to in Point 4.10 of Annex 3 of this Decree. (Transactions made in the network of Euronet Banktechnikai Kft. are to be reported under the network of others.)

In column (c) enter the type of fraud as consistent with the table entitled "Aid for Form P34" referred to in Point 4.10 of Annex 3 of this Decree.

Cases of overdraft by the card holder are not considered fraudulent and as such they are not be reported!!!

Tables 02-03:

Fraud arising in the acquiring business (as pertaining to cards with international brands) are to be reported by supplying the information received from the international card companies. Fraudulent activity is to be indicated in Table 02 broken down according to the types of fraud and the loss written off in Table 03 .

Table 02: Fraudulent activity in the acquiring business during the reporting period

Data shall be broken down according to card companies (Visa, MasterCard, Diners Club, Amex, JCB, own logo), indicating in column (a) the card company's code as contained in the table entitled "Bank card statistics" referred to in Point 4.10 of Annex 3 of this Decree. Indicate in column (b) the types of fraud cases (using the codes contained in the table entitled "Aid for Form P34").
In the "fraudulent activity" column (c and d) indicate the fraud cases in the data provider's network.

Table 03: Loss written of in the acquiring business during the reporting period
The column "Loss written off" shall contain all losses for each type of cards (types of losses shall not be itemised), showing separately the parties to whom the losses are charged (columns b–d).

III. Rules applicable for the submission of the report

Method of submission: EBEAD, or on magnetic disc in the case of data suppliers without a EBEAD connection.

Format of the report: Format of the report: file-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website if sent by way of EBEAD, Excel table if sent by magnetic disc.
The report needs to be addressed to: National Bank of Hungary, Statistical Division Department of Data Processing

Monthly report on the balance of the payment transactions (clearing) account of corresponded 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)
	a	b
101		
102		
103		
nnn		

(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 data collection identification number: **P38**

Table 01 BKR turnover according to transaction types

| Serial number | Payment method | | Transactions | |
| | code | definition | Volume | Value |
	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		

339

Table 02: BKR transcations according to value limits

Serial number	Items HUF thousand	Sent		Cleared		Rejected	
		Volume	Value	Volume	Value	Volume	Value
		a	b	c	d	e	f
01	-10						
02	10 - 20						
03	20 - 30						
04	30 - 40						
05	40 - 50						
06	50 - 60						
07	60 - 70						
08	70 - 80						
09	80 - 90						
10	90 - 100						
11	100- 200						
12	200- 300						
13	300- 400						
14	400- 500						
15	500- 600						
16	600- 700						
17	700- 800						
18	800- 900						
19	900-1000						
20	1000-2000						
21	2000-3000						
22	3000-4000						
23	4000-5000						
24	5000-6000						
25	6000-7000						
26	7000-8000						
27	8000-9000						
28	9000-10000						
29	10000-20000						
30	20000-30000						
31	30000-40000						
32	40000-50000						
33	50000-60000						
34	60000-70000						
35	70000-80000						
36	80000-90000						
37	90000-100000						
38	100000-						
99	**Total:**						

Table 03: Credit transfer transactions according to value limits

Serial number	Items HUF thousand	Sent		Cleared		Rejected	
		Volume	Value	Volume	Value	Volume	Value
		a	b	c	d	e	f
01	-10						
02	10 - 20						
03	20 - 30						
04	30 - 40						
05	40 - 50						
06	50 - 60						
07	60 - 70						
08	70 - 80						
09	80 - 90						
10	90 - 100						
11	100- 200						
12	200- 300						
13	300- 400						
14	400- 500						
15	500- 600						
16	600- 700						
17	700- 800						
18	800- 900						
19	900-1000						
20	1000-2000						
21	2000-3000						
22	3000-4000						
23	4000-5000						
24	5000-6000						
25	6000-7000						
26	7000-8000						
27	8000-9000						
28	9000-10000						
29	10000-20000						
30	20000-30000						
31	30000-40000						
32	40000-50000						
33	50000-60000						
34	60000-70000						
35	70000-80000						
36	80000-90000						
37	90000-100000						
38	100000-						
99	**Total:**						

Table 04: Bank to bank transactions according to value limits

Serial number	Items HUF thousand	Sent		Cleared		Rejected	
		Volume	Value	Volume	Value	Volume	Value
		a	b	c	d	e	f
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-						
99	**Total:**						

Table 05: Direct credit transactions according to value limits

Serial number	Items HUF thousand	Sent		Cleared		Rejected	
		Volume	Value	Volume	Value	Volume	Value
		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-						
99	**Total:**						

Table 06: Direct debit transactions according to value limits

Serial number	Items HUF thousand	Requested collection		Cleared		Rejected	
		Volume	Value	Volume	Value	Volume	Value
		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-						
99	**Total:**						

Table 07: PEK (Postal) transactions according to value limits

Serial number	Items HUF thousand	Sent	
		Volume	Value
		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-		
99	**Total:**		

Table 08: ICS (Interbank Clearing System) transactions according to settlement day

Serial number	Settlement date	Sent		Cleared		Rejected	
		Volume	Value	Volume	Value	Volume	Value
	a	b	c	d	e	f	g
001							
002							
003							
…							
…							
nnn							
999	**Total:**						

Table 09: Direct credit transactions according to settlement days

Serial number	Settlement date	Sent		Cleared		Rejected	
		Volume	Value	Volume	Value	Volume	Value
	a	b	c	d	e	f	g
001							
002							
003							
…							
…							
nnn							
999	**Total:**						

Table 10: Direct debit transactons according to settlement days

Serial number	Settlement date	Collecction		Cleared		Rejected	
		Volume	Value	Volume	Value	Volume	Value
	a	b	c	d	e	f	g
001							
002							
003							
…							
…							
nnn							
999	**Total:**						

Table 11: PEK (Postal) transactions according to settlement day

Serial number	Seettlement date	Sent transactions	
		Volume	Value
	a	b	c
01			
02			
03			
…			
…			
nn			
99	**Total:**		

Table 12: Direct credit transactions according to sending banks

Serial number	Bank code	Sent		Rejected	
		Volume	Value	Volume	Value
	a	b	c	f	g
001					
002					
003					
…					
…					
nnn					
999	**Total:**				

Table 13: Direct credit transactions according to addresse bank

Serial number	Bank code	Received		Rejected	
		Volume	Value	Volume	Value
	a	b	c	d	e
001					
002					
003					
…					
…					
nnn					
999	**Total:**				

Table 14: Direct debit transactions according to sending banks

Serial number	Bank code	Collection request		Rejected	
		Volume	Value	Volume	Value
	a	b	c	f	g
001					
002					
003					
…					
…					
nnn					
999	**Total:**				

Table 15: Direct debit transactions according to addressee banks

Serial number	Bank code	Collection		Rejected	
		Volume	Value	Volume	Value
	a	b	c	f	g
001					
002					
003					
…					
…					
nnn					
999	**Total:**				

Table 16: Direct credit transactions according to titles

Serial number	Title	Sent		Rejected	
		number	HUF	number	HUF
	a	b	c	d	e
001					
002					
003					
…					
…					
nnn					
999	**Total:**				

MNB data collection identification number: **P38**

Table 17: Direct debit transactions according to titles

Serial number	Title	Collection request		Cleared		Rejected	
		Volume	Value	Volume	Value	Volume	Value
	a	b	c	d	e	f	g
001							
002							
003							
…							
…							
nnn							
999	**Total:**						

Table 18: Clearing turnover of banks according to sent and received items, and transaction types

erial numb	Bank code	Sent/Received	Transaction code and sub-code	Volume	Value
	a	b	c	d	e
0001					
0002					
0003					
…					
…					
nnnn					

Table 19: Rejected direct debit transactions according to bank and error code

Serial number	Bank code	Institution code	error code 02		error code 03		error code 06		error code 10		error code 50		error code 51		error code 54		error code 65		error code 99	
			pcs	HUF	pcs	HUF	pcs	HUF	pcs	HUF	pcs	HUF	pcs	HUF	pcs	HUF	pcs	HUF	pcs	HUF
0001			a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r
0002																				
0003																				
…																				
…																				
nnnn																				

Table 20: Rejected direct debit transactions according to recipient bank and error code

Serial number	Bank code	Institution code	error code 02		error code 03		error code 06		error code 10		error code 50		error code 51		error code 54		error code 65		error code 99	
			pcs	HUF	pcs	HUF	pcs	HUF	pcs	HUF	pcs	HUF	pcs	HUF	pcs	HUF	pcs	HUF	pcs	HUF
0001			a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r
0002																				
0003																				
…																				
…																				
nnnn																				

MNB data collection identification number: **P38**

<center>**Guidelines for filling out the report**</center>

<center>**Payment turnover statistics**</center>

I. Detailed instructions for filling out the tables, method of compiling the data

Table 01: ICS (Interbank Clearing System) transaction turnover according to transaction types
The table must contain all clearing and non-clearing <u>initiated</u> transactions. For non-clearing transactions, the requested amount should be indicated in d) "value (HUF)" column next to the number of transactions.

Each transaction code-sub-code pair must be indicated in the table separately, i.e., even the rejected items have to be reported in as many separate rows in as many separate transaction code-sub-code they are indicated.

Row 9996: Total clearing transactions
This row contains the aggregate data 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 aggregate data of non-clearing items (for example, direct debit requesting transactions and rejections without an amount).

Row 9999: Total rejected non-clearing items
This row contains the volume and value of rejected non-clearing items.

Table 02: ICS transaction turnover according to value limits
The table contains the ICS transactions broken down according to specific value limits.

Table 03: Credit transfer turnover according to value limits
The table contains credit transfers broken down according to the specific value limits.

Table 04: Bank-to-Bank transactions turnover according to value limits
The table contains bank-to-bank transactions broken down according to specific value limits.

Table 05: Direct credit transaction turnover according to value limits
The table contains direct credits broken down according to the specific value limits.

Table 06: Direct debit transaction turnover according to value limits
The table contains direct debits broken down according to specific value limits.

The columns in the group collection tables have the following meaning:
"Collection request": these columns contain the transactions requesting direct debits (094-00 transaction; volume, requested amount)

"Cleared": these columns contain the cleared direct debit transactions (404-00 transaction; volume, amount)

"Rejected": these columns contain the rejected direct debit transactions (294-00 transaction; volume, amount)

Table 07: PEK (Postal) transactions broken down according to value limits
The table contains PEK transactions broken down according to specific value limits.

Table 08: ICS transactions according to settlement days
The table contains ICS transactions according to settlement days.

Table 09: Direct credit turnover according to settlement days
The table contains the direct credit transactions according to settlement days.

Table 10: Direct debit transactions according to settlement days
The table contains direct debit transactions according to settlement days.

Table 11: PEK transactions according to settlement days
The table contains PEK transactions according to settlement days.

Table 12: Direct credits according to requesting banks
The table contains direct credits according to requesting clearing members.

Table 13: Direct credit transactions according to addressee banks
The table contains direct credits according to addressee clearing members.

Table 14: Direct debits according to requesting banks
The table contains direct debits according to requesting clearing members.

Table 15: Direct debits according to addressee banks
The table contains direct debits according to addressee clearing members.

Table 16: Direct credits according to titles
The table contains direct credits according to titles defined in ICS Book of Standards.

Table 17: Direct debits according to titles
The table contains direct debits according to titles defined in ICS Book of Standards.

Table 18: Clearing turnover of banks according to sent, received items and transaction types
This table contains transactions sent and received by clearing members, cleared or forwarded in ICS, broken down according to transaction types (including also collection requests and rejecting transactions).
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 need to be reported in separate rows. Cases where the number of items (Column "d") is zero do not need to be reported.

How to fill in the columns:
a) bank code of the credit institution issued by MNB
b) "K" or "F", depending on whether sent or received transactions are reported in the row
c) Transaction code and sub-code in "999-99" format
d) number of transactions
e) value of transactions

Table 19: Rejected direct debit transactions according to requesting banks, including error codes

The table shall indicate rejected direct debit transactions according to requesting banks, including error codes. Please also indicate the identification code of the collector.

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

02   unknown ("addressee") account number
03   terminated ("addressee") account number
06   account number of "addressee" is incorrect (the customer transaction account number of the bank is displayed instead of the account number of the customer)
10   discrepancy between name and account number
50   return due to insufficient coverage (for transaction codes 292, 293, 294)
51   return due to absence of proxy (for transaction codes 292, 294)
54   general return (on the basis of the customer's order, 293, 294)
65   collection order above value limit (for transaction code 294)
99   other error

Table 20: Rejected direct debit transactions according to addressee banks, including error codes

The table shall indicate rejected direct debit transactions according to addressee banks, including error codes. Please also indicate the identification code of the collector.

Table 21: Direct debit transfer authorisation messages

The table shall contain an overview of the FELHBE and FELHAP messages conveyed in the FELHAT system during the month according to the instructions specified in the table.

II. Rules applicable for the submission of the report

Method of submission: EBEAD or GiroXMail in the case of data suppliers without a EBEAD connection
Format of the report: Format of the report: file-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website if sent by way of EBEAD, MNB standard (text) file if sent by GiroXMail.
The report needs to be addressed to: MNB

Table 01: List of banks queuing in ICS

Serial number	Settlement date	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
01						
02						
03						
…						
…						
nn						

Table 02: List of banks sending their items to ICS in extraordinary times

Serial number	Settlement date	Bank code	Receipt of the last batch	Last receipt of the "end of the day" message	Reason for the dela
	a	b	c	d	e
01					
02					
03					
…					
…					
nn					

Table 03: Transactions rejected by ICS

Serial number	Bank code	Error code	Description of the e	Volume
	a	b	c	d
01				
02				
03				
…				
…				
nn				

MNB data collection identification number: **P39**

Table 04: Number of daily transactions and settlement term

Serial number	Settlement date	Total cleared transactions		First phase					Second phase	
				Cleared transactions		Start of settlement	Time of completion	Sending into the mailbox	Last "end of the day" message	Completion of settlement	Time of sending into the mailbox
		Volume	Value	Volume	Value						
a		b	c	d	e	f	g	h	i	j	k
01											
02											
03											
...											
...											
nn											

Table 05.: Communication errors

Serial number	Service provider	Number of errors	Total time lost	Average time lost	Longest time lost	Loss indicator
		number	hhmm	hhmm	hhmm	%
a		b	c	d	e	f
01						
02						
03						
...						
...						
nn						

Table 06: Off-line data traffic

Serial number	Date	Bank	Reason
	a	b	c
01			
02			
03			
…			
…			
nn			

Table 07: Bandwidth of clearing communication lines

Serial number	Service provider	Relation	Bandwidth	Type of change
	a	b	c	d
01				
02				
03				
…				
…				
nn				

Table 08: Late collection of received batches by clearing members

Serial number	Date	Time	Bank	Reason
	a	b	c	d
01				
02				
03				
…				
…				
nn				

Table 09: Closed complaints

Serial number	Bank	Date	Description	Outcome	Reason	Settlement date
	a	b	c	d	e	f
01						
02						
03						
…						
…						
nn						

Table 10: Repairs at customers

Serial number	Error report		Error repair		Bank	Short description of the error	Description of the repairing
	Date	Time	Date	Time			
	a	b	c	d	e	f	g
01							
02							
03							
…							
…							
nn							

Table 11: Contracted repairs related to clearing

Serial number	Error report		Error repair		Supplier	Short description of the error	Description of the repairing
	Date	Time	Date	Time			
	a	b	c	d	e	f	g
01							
02							
03							
…							
…							
nn							

Table 12: Modifications in the clearing system

Serial number	Change			
	Date	Place	Description	Reason
	a	b	c	d
01				
02				
03				
…				
…				
nn				

MNB data collection identification number: **P39**

Guidelines for filling out the report

Payment system statistics

I. Detailed instructions for filling in the tables, method of compiling the data

Table 01: List of banks queuing in ICS (Interbank Clearing System)

This table is used to report cases when the MNB limit provided for a clearing member is not sufficient for clearing all transactions.

Table 02: List of banks sending their items into ICS in extraordinary times

This table is used to report cases when a clearing member has finished sending its items after 02:00.
If information is available for GIRO Rt. in column e) the information of the cause of the delay should be described briefly.

Table 03: Transactions rejected by ICS

This table is used to collect information on transactions which were submitted to GIRO Rt. by the clearing members, but the clearing house rejected the processing due to some formal error or an error in the contents. Errors should be reported at both batch level and transaction level.
The following information needs to be indicated in the columns:
- a) Bank code of the clearing member submitting the erroneous transactions, issued by MNB
- b) Error code according to the ICS standard
- c) Description of the error code according to the ICS standard
- d) Number of erroneous transactions or batches

Transactions directly accepted from customers of clearing members (institutions, companies which submit their transactions directly to the ICS) do not need to be reported.

Table 04: Number of daily transactions and clearing term

This table should contain information about daily processing.
The individual columns of the report should contain the following information:
- a) Settlement date
- b) Number of total processed transactions
- c) Value of total processed transactions
- d) Number of transactions processed in the first phase
- e) Value of transactions processed in the first phase
- f) Start of processing in the first phase
- g) End of settlement in the first phase
- h) Time of sending the results of the first phase into the electronic mailboxes of clearing members

i) Time of last "end of the day" message (second phase)
j) End of settlement (second phase)
k) Time of sending the results into the electronic mailboxes of clearing members (second phase)

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).
The column should contain the following information
   a) Short name of the company providing the erroneous line
   b) Number of line errors (number)
   c) Total lost time (hh:mm)
   d) Average time lost on a line (hh:mm, Column "c" divided by Column "b")
   e) Longest error on a line (hh:mm)
   f) Monthly inverse availability (%, with four decimals of accuracy)

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 GIRO Rt., but with any other solution.
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 is used to report the bandwidth of communication lines provided by the clearing house. The bandwidth at each clearing member, as well as the Mártonffy-Vadász (the primary and the back-up clearing site) connection should 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.

Data should be provided into the columns according to the following:
   a) Short name of the company providing the communication line
   b) For GIRO - clearing member relations the bank code of the clearing member issued by MNB should be reported, and for Vadász-Mártonffy relations (or any other relations within GIRO) the bank code issued to GIRO Rt. by MNB should be reported (980)
   c) Bandwidth of the line in Kbit/sec
   d) Type of the change (for example, new line, termination, change of bandwidth)

Table 08: Late collection of receiving batches by clearing members

This table is used to report cases when a clearing member downloads its completed receiving batches (standard .020 files) only after 09:00 a.m. in the morning.
The columns of the table should be filled in with the following information:
   a) Date of late collection
   b) The time when the clearing member downloaded the received batches from the mailbox
   c) Bank code of the clearing member issued by MNB
   d) If the reason for the late collection is known to GIRO Rt. its description

Table 09: Closed complaints

This table is used to report complaints which

- were received from clearing members (that is, for example, those received from the customers of the State Treasury - whose submit their payments directly - are not requested)
- are already closed (the investigation has been completed)

The following information should be provided in the columns:
a) Bank code of the clearing member issued by MNB
b) Date of acceptance of the complaint
c) Brief description of the complaint
d) Outcome of the complaint ("Settled" –GIRO Rt. has/had some tasks in relation to the complaint; "Rejected" – GIRO Rt. did not/does not have any tasks in relation to the complaint)
e) The date of settlement/rejection

Table 10: Repairs at customers

This table is used to report cases when GIRO Rt, had to make repairs at clearing members (involving a hardware component or operating system or the given software). Cases when GIRO Rt. employees made minor modifications (not involving a hardware component, operating system, for example replacement of a mouse), provided training on the job or first installation do not have to be reported.

The bank code of the clearing member issued by MNB should be reported in Column f).
Columns g)-h) should contain a brief and concise description of the error or the error repair.

Table 11: Repairs used

This table is used to report cases when GIRO Rt. involved other companies (suppliers) to recover the ordinary operation of the clearing. Only repairs involving major components or the operating system should be reported. those repairs, service activities that are performed regularly, based on a contract, by the suppliers of GIRO Rt. do not need to be reported.

Column f) should contain the partner's name providing the repair or other services.
Columns g)-h) should contain a brief and concise description of the error or the error repair.

Table 12: Modifications in the clearing system

This table is used to report changes made in the clearing system. The report must contain the execution of changes contained in the annual investment plan, and of the unplanned changes, the replacement of

all major hardware components and the installation of new versions of the operating system or other software products specifically developed for clearing.

Column b) (Place of the change) – The letter M should be indicated if the modification took place in Mártonffy street (primary site) or letter V should be used if the change took place in Vadász street (secondary site, GIRO HQ).

II. Rules applicable for the submission of the report

Method of submission: EBEAD or GiroXMail in the case of data suppliers without an EBEAD connection

Format of the report: Format of the report: file-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website if sent by way of EBEAD, MNB standard (text) file if sent by GiroXMail.

The report needs to be addressed to: MNB

Table 01: BKR sent turnover according to value limits, banks and settlement days

Bank	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

(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

MNB data collection identification number: **P40**

Table 02: Total BKR turnover according to value limits and settlement days

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
TOTAL																			
TOTAL																			
TOTAL																			
TOTAL																			
TOTAL																			
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

MNB data collection identification number: **P40**

Table 03: BKR sent turnover accoding to limits and banks

Bank	0-10th		10th-100th		100th-1M		1M-5M		5M-10M		10M-20M		20M-50M		50M-100M		100M-200M	
code	value	volume	value	volume	value	volume	value	volume	value	volume	value	volume	value	volume	value	volume	value	volume

(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

362

MNB data collection identification number: **P40**

Table 04: BKR turnover according to limits, banks and settlement days

Fixed	Year	0-10th		10th-100th		100th-1M		1M-5M		5M-10M		10M-20M		20M-50M		50M-100M		100M-200M	
text	month	value	volume	value	volume	value	volume	value	volume	value	volume	value	volume	value	volume	value	volume	value	volume
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

MNB data collection identification number: **P40**

Table 05: BKR received turnover according to limits, banks and settlement days

Bank	Settlem ent 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

(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

364

MNB data collection identification number: **P40**

Table 06: BKR received turnover according to limits and banks

Bank	0-10th		10th-100th		100th-1M		1M-5M		5M-10M		10M-20M		20M-50M		50M-100M		100M-200M	
code	value	volume	value	volume	value	volume	value	volume	value	volume	value	volume	value	volume	value	volume	value	volume

(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

MNB data collection identification number: **P40**

Table 07: BKR Bank-to-Bank transactions according to settlement days

Fixed	Year	0-10th		10th-100th		100th-1M		1M-5M		5M-10M		10M-20M		20M-50M		50M-100M		100M-200M	
text	month	value	volume	value	volume	value	volume	value	volume	value	volume	value	volume	value	volume	value	volume	value	volume
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

366

MNB data collection identification number: **P40**

Guidelines for filling out the report

ICS (Interbank Clearing System) statistics

I. Detailed instructions for filling out the tables, method of compiling the data

Table 01: ICS (clearing) sent turnover broken down according to value limits, banks and settlement days

This table is used to report the sent transactions in a breakdown according to value limits, banks and settlements dates.

Filename: SMNB1EHH.MNB
Where: E   Is the last digit of the given year
            HH   Is the current month in two digits

Field	Forma	Explanation
Bank code	999	The 3-digit code of the bank issued by MNB
Settlement date	YYYY MM DD	Settlement date
0-10th value	999999999999999.99	Value of transactions between 0-10th
0-10th items	9999999999	Number of transactions between 0-10th
10th-100th value	999999999999999.99	Value of transactions between 10th-100th
10th-100th items	9999999999	Number of transactions between 10th-100th
100th-1M value	999999999999999.99	Value of transactions between 100th-1M
100th-1M items	9999999999	Number of transactions between 100th-1M
1M-5M value	999999999999999.99	Value of transactions between 1M-5M
1M-5M items	9999999999	Number of transactions between 1M-5M
5M-10M value	999999999999999.99	Value of transactions between 5M-10M
5M-10M items	9999999999	Number of transactions between 5M-10M
10M-20M value	999999999999999.99	Value of transactions between 10M-20M
10M-20M items	9999999999	Number of transactions between 10M-20M
20M-50M value	999999999999999.99	Value of transactions between 20M-50M
20M-50M items	9999999999	Number of transactions between 20M-50M
50M-100M value	999999999999999.99	Value of transactions between 50M-100M
50M-100M items	9999999999	Number of transactions between 50M-100M
100M-200M value	999999999999999.99	Value of transactions between 100M-200M
100M-200M items	9999999999	Number of transactions between 100M-200M
200M-500M value	999999999999999.99	Value of transactions between 200M-500M
200M-500M items	9999999999	Number of transactions between 200M-500M
500M-1000M value	999999999999999.99	Value of transactions between 500M-1000M
500M-1000M items	9999999999	Number of transactions between 500M-1000M
1000M-1500M value	999999999999999.99	Value of transactions between 1000M-1500M
1000M-1500M items	9999999999	Number of transactions between 1000M-1500M
1500M-2000M value	999999999999999.99	Value of transactions between 1500M-2000M
1500M-2000M items	9999999999	Number of transactions between 1500M-2000M
2000M-5000M value	999999999999999.99	Value of transactions between 2000M-5000M
2000M-5000M items	9999999999	Number of transactions between 2000M-5000M
over 5000M value	999999999999999.99	Value of transactions over 5000M
over 5000M items	9999999999	Number of transactions over 5000M
Line spacing	CR/LF	Line spacing characters (2 byte)

AKAT1-AKAT15 sent amounts,

TKAT1-TKAT15 number of sent transactions between the given value limits.

Types of summarised transactions:
- Credit transfer (001-00)
- Credit transfer - special sub-type (001-01)
- Credit transfer - documentary credit (001-02)
- Immediate collection - settlement (002-00)
- Settlement of a bill of exchange collection (002-01)
- Settlement of a cheque collection (002-02)
- Settlement of a term collection (003-00)
- Rejection of a credit transfer (201-00)
- Rejection of a credit transfer - special sub-type (201-01)
- Rejection of a credit transfer - 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 (202-02)
- Rejection of an term collection (203-00)

Table 02: Breakdown of ICS (clearing) total turnover according to value limits and settlement days

Filename: SMNB2EHH.MNB
Where: E Is the last digit of the given year
        HH Is the current month in two digits

This table is used to report the sent transactions according to value limits and settlement days.

Field	Forma	Explanation
TOTAL	XXXX	Fixed text: "ÖSSZ"
Settlement date	YYYY MM DD	Settlement date
0-10th value	999999999999999.99	Value of transactions between 0-10th
0-10th items	9999999999	Number of transactions between 0-10th
10th-100th value	999999999999999.99	Value of transactions between 10th-100th
10th-100th items	9999999999	Number of transactions between 10th-100th
100th-1M value	999999999999999.99	Value of transactions between 100th-1M
100th-1M items	9999999999	Number of transactions between 100th-1M
1M-5M value	999999999999999.99	Value of transactions between 1M-5M
1M-5M items	9999999999	Number of transactions between 1M-5M
5M-10M value	999999999999999.99	Value of transactions between 5M-10M
5M-10M items	9999999999	Number of transactions between 5M-10M
10M-20M value	999999999999999.99	Value of transactions between 10M-20M
10M-20M items	9999999999	Number of transactions between 10M-20M
20M-50M value	999999999999999.99	Value of transactions between 20M-50M
20M-50M items	9999999999	Number of transactions between 20M-50M
50M-100M value	999999999999999.99	Value of transactions between 50M-100M
50M-100M items	9999999999	Number of transactions between 50M-100M
100M-200M value	999999999999999.99	Value of transactions between 100M-200M
100M-200M items	9999999999	Number of transactions between 100M-200M
200M-500M value	999999999999999.99	Value of transactions between 200M-500M
200M-500M items	9999999999	Number of transactions between 200M-500M
500M-1000M value	999999999999999.99	Value of transactions between 500M-1000M
500M-1000M items	9999999999	Number of transactions between 500M-1000M
1000M-1500M value	999999999999999.99	Value of transactions between 1000M-1500M
1000M-1500M items	9999999999	Number of transactions between 1000M-1500M
1500M-2000M value	999999999999999.99	Value of transactions between 1500M-2000M
1500M-2000M items	9999999999	Number of transactions between 1500M-2000M

2000M-5000M value	999999999999999.99	Value of transactions between 2000M-5000M
2000M-5000M items	9999999999	Number of transactions between 2000M-5000M
over 5000M value	999999999999999.99	Value of transactions over 5000M
over 5000M items	9999999999	Number of transactions over 5000M
Line spacing	CR/LF	Line spacing characters (2 byte)

AKAT1-AKAT15 sent amounts
TKAT1-TKAT15 number of sent transactions

Types of summarised transactions:
- Credit transfer   (001-00)
- Credit transfer - special sub-type   (001-01)
- Credit transfer - documentary credit   (001-02)
- Immediate collection - settlement   (002-00)
- Settlement of a bill of exchange collection   (002-01)
- Settlement of a cheque collection   (002-02)
- Settlement of a term collection   (003-00)
- Rejection of a credit transfer   (201-00)
- Rejection of a credit transfer - special sub-type   (201-01)
- Rejection of a credit transfer - 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   (202-02)
- Rejection of an term collection   (203-00)

Table 03 Breakdown of ICS (clearing) sent turnover according to value limits and banks

Filename: SMNB3EHH.MNB
Where: E   Is the last digit of the given year
                    HH   Is the current month in two digits

This table is used to report the sent transactions broken down according to value limits and banks.

Field	Forma	Explanation
Bank code	999	The 3-digit bank code issued by MNB
0-10th value	999999999999999.99	Value of transactions between 0-10th
0-10th items	9999999999	Number of transactions between 0-10th
10th-100th value	999999999999999.99	Value of transactions between 10th-100th
10th-100th items	9999999999	Number of transactions between 10th-100th
100th-1M value	999999999999999.99	Value of transactions between 100th-1M
100th-1M items	9999999999	Number of transactions between 100th-1M
1M-5M value	999999999999999.99	Value of transactions between 1M-5M
1M-5M items	9999999999	Number of transactions between 1M-5M
5M-10M value	999999999999999.99	Value of transactions between 5M-10M
5M-10M items	9999999999	Number of transactions between 5M-10M
10M-20M value	999999999999999.99	Value of transactions between 10M-20M
10M-20M items	9999999999	Number of transactions between 10M-20M
20M-50M value	999999999999999.99	Value of transactions between 20M-50M
20M-50M items	9999999999	Number of transactions between 20M-50M
50M-100M value	999999999999999.99	Value of transactions between 50M-100M
50M-100M items	9999999999	Number of transactions between 50M-100M
100M-200M value	999999999999999.99	Value of transactions between 100M-200M
100M-200M items	9999999999	Number of transactions between 100M-200M
200M-500M value	999999999999999.99	Value of transactions between 200M-500M
200M-500M items	9999999999	Number of transactions between 200M-500M

500M-1000M value	999999999999999.99	Value of transactions between 500M-1000M
500M-1000M items	9999999999	Number of transactions between 500M-1000M
1000M-1500M value	999999999999999.99	Value of transactions between 1000M-1500M
1000M-1500M items	9999999999	Number of transactions between 1000M-1500M
1500M-2000M value	999999999999999.99	Value of transactions between 1500M-2000M
1500M-2000M items	9999999999	Number of transactions between 1500M-2000M
2000M-5000M value	999999999999999.99	Value of transactions between 2000M-5000M
2000M-5000M items	9999999999	Number of transactions between 2000M-5000M
over 5000M value	999999999999999.99	Value of transactions over 5000M
over 5000M items	9999999999	Number of transactions over 5000M
Line spacing	CR/LF	Line spacing characters (2 byte)

AKAT1-AKAT15 sent amounts
TKAT1-TKAT15 number of sent transactions

Types of summarised transactions:
- Credit transfer   (001-00)
- Credit transfer - special sub-type   (001-01)
- Credit transfer - documentary credit   (001-02)
- Immediate collection - settlement   (002-00)
- Settlement of a bill of exchange collection   (002-01)
- Settlement of a cheque collection   (002-02)
- Settlement of a term collection   (003-00)
- Rejection of a credit transfer   (201-00)
- Rejection of a credit transfer - special sub-type   (201-01)
- Rejection of a credit transfer - 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   (202-02)
- Rejection of an term collection   (203-00)

Table 04: Breakdown of ICS (clearing) turnover according to value limit

Filename: SMNB4EHH.MNB
Where: E   Is the last digit of the given year
                HH   Is the current month in two digits

This table is used to report the sent transactions according to value limits in one line (monthly total).

Field	Forma	Explanation
TOTAL	XXXX	Fixed text: "ÖSSZ"
Settlement year, month	EEEE.HH	Settlement year, month
0-10th value	999999999999999.99	Value of transactions between 0-10th
0-10th items	9999999999	Number of transactions between 0-10th
10th-100th value	999999999999999.99	Value of transactions between 10th-100th
10th-100th items	9999999999	Number of transactions between 10th-100th
100th-1M value	999999999999999.99	Value of transactions between 100th-1M
100th-1M items	9999999999	Number of transactions between 100th-1M
1M-5M value	999999999999999.99	Value of transactions between 1M-5M
1M-5M items	9999999999	Number of transactions between 1M-5M
5M-10M value	999999999999999.99	Value of transactions between 5M-10M
5M-10M items	9999999999	Number of transactions between 5M-10M
10M-20M value	999999999999999.99	Value of transactions between 10M-20M
10M-20M items	9999999999	Number of transactions between 10M-20M
20M-50M value	999999999999999.99	Value of transactions between 20M-50M

20M-50M items	9999999999	Number of transactions between 20M-50M
50M-100M value	999999999999999.99	Value of transactions between 50M-100M
50M-100M items	9999999999	Number of transactions between 50M-100M
100M-200M value	999999999999999.99	Value of transactions between 100M-200M
100M-200M items	9999999999	Number of transactions between 100M-200M
200M-500M value	999999999999999.99	Value of transactions between 200M-500M
200M-500M items	9999999999	Number of transactions between 200M-500M
500M-1000M value	999999999999999.99	Value of transactions between 500M-1000M
500M-1000M items	9999999999	Number of transactions between 500M-1000M
1000M-1500M value	999999999999999.99	Value of transactions between 1000M-1500M
1000M-1500M items	9999999999	Number of transactions between 1000M-1500M
1500M-2000M value	999999999999999.99	Value of transactions between 1500M-2000M
1500M-2000M items	9999999999	Number of transactions between 1500M-2000M
2000M-5000M value	999999999999999.99	Value of transactions between 2000M-5000M
2000M-5000M items	9999999999	Number of transactions between 2000M-5000M
over 5000M value	999999999999999.99	Value of transactions over 5000M
over 5000M items	9999999999	Number of transactions over 5000M
Line spacing	CR/LF	Line spacing characters (2 byte)

AKAT1-AKAT15 sent amounts
TKAT1-TKAT15 number of sent transactions

Types of summarised transactions:
- Credit transfer   (001-00)
- Credit transfer - special sub-type   (001-01)
- Credit transfer - documentary credit   (001-02)
- Immediate collection - settlement   (002-00)
- Settlement of a bill of exchange collection   (002-01)
- Settlement of a cheque collection   (002-02)
- Settlement of a term collection   (003-00)
- Rejection of a credit transfer   (201-00)
- Rejection of a credit transfer - special sub-type   (201-01)
- Rejection of a credit transfer - 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   (202-02)
- Rejection of an term collection   (203-00)

Table 05: Breakdown of ICS (clearing) received turnover according to value limits, banks and settlement days

Filename: RMNB1EHH.MNB
Where: E   Is the last digit of the given year
                     HH   Is the current month in two digits

This table is used to report received transactions broken down according to value dates, banks and settlement dates.

Field	Forma	Explanation
Bank code	999	The 3-digit bank code issued by MNB
Settlement date	YYYY MM DD	Settlement date
0-10th value	999999999999999.99	Value of transactions between 0-10th
0-10th items	9999999999	Number of transactions between 0-10th
10th-100th value	999999999999999.99	Value of transactions between 10th-100th
10th-100th items	9999999999	Number of transactions between 10th-100th

100th-1M value	999999999999999.99	Value of transactions between 100th-1M
100th-1M items	9999999999	Number of transactions between 100th-1M
1M-5M value	999999999999999.99	Value of transactions between 1M-5M
1M-5M items	9999999999	Number of transactions between 1M-5M
5M-10M value	999999999999999.99	Value of transactions between 5M-10M
5M-10M items	9999999999	Number of transactions between 5M-10M
10M-20M value	999999999999999.99	Value of transactions between 10M-20M
10M-20M items	9999999999	Number of transactions between 10M-20M
20M-50M value	999999999999999.99	Value of transactions between 20M-50M
20M-50M items	9999999999	Number of transactions between 20M-50M
50M-100M value	999999999999999.99	Value of transactions between 50M-100M
50M-100M items	9999999999	Number of transactions between 50M-100M
100M-200M value	999999999999999.99	Value of transactions between 100M-200M
100M-200M items	9999999999	Number of transactions between 100M-200M
200M-500M value	999999999999999.99	Value of transactions between 200M-500M
200M-500M items	9999999999	Number of transactions between 200M-500M
500M-1000M value	999999999999999.99	Value of transactions between 500M-1000M
500M-1000M items	9999999999	Number of transactions between 500M-1000M
1000M-1500M value	999999999999999.99	Value of transactions between 1000M-1500M
1000M-1500M items	9999999999	Number of transactions between 1000M-1500M
1500M-2000M value	999999999999999.99	Value of transactions between 1500M-2000M
1500M-2000M items	9999999999	Number of transactions between 1500M-2000M
2000M-5000M value	999999999999999.99	Value of transactions between 2000M-5000M
2000M-5000M items	9999999999	Number of transactions between 2000M-5000M
over 5000M value	999999999999999.99	Value of transactions over 5000M
over 5000M items	9999999999	Number of transactions over 5000M
Line spacing	CR/LF	Line spacing characters (2 byte)

AKAT1-AKAT15 received amount,
TKAT1-TKAT15 number of received transactions between the given value limits.

Types of summarised transactions:
- Credit transfer   (001-00)
- Credit transfer - special sub-type   (001-01)
- Credit transfer - documentary credit   (001-02)
- Immediate collection - settlement   (002-00)
- Settlement of a bill of exchange collection   (002-01)
- Settlement of a cheque collection   (002-02)
- Settlement of a term collection   (003-00)
- Rejection of a credit transfer   (201-00)
- Rejection of a credit transfer - special sub-type   (201-01)
- Rejection of a credit transfer - 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   (202-02)
- Rejection of an term collection   (203-00)

Table 06: Breakdown of ICS (clearing) turnover according to value limits and banks

Filename: RMNB3EHH.MNB

Where: E   Is the last digit of the given year

                   HH   Is the current month in two digits

This table is used to report received transactions broken down according to value limits and banks.

Field	Forma	Explanation
Bank code	999	The 3-digit bank code issued by MNB
0-10th value	999999999999999.99	Value of transactions between 0-10th
0-10th items	9999999999	Number of transactions between 0-10th
10th-100th value	999999999999999.99	Value of transactions between 10th-100th
10th-100th items	9999999999	Number of transactions between 10th-100th
100th-1M value	999999999999999.99	Value of transactions between 100th-1M
100th-1M items	9999999999	Number of transactions between 100th-1M
1M-5M value	999999999999999.99	Value of transactions between 1M-5M
1M-5M items	9999999999	Number of transactions between 1M-5M
5M-10M value	999999999999999.99	Value of transactions between 5M-10M
5M-10M items	9999999999	Number of transactions between 5M-10M
10M-20M value	999999999999999.99	Value of transactions between 10M-20M
10M-20M items	9999999999	Number of transactions between 10M-20M
20M-50M value	999999999999999.99	Value of transactions between 20M-50M
20M-50M items	9999999999	Number of transactions between 20M-50M
50M-100M value	999999999999999.99	Value of transactions between 50M-100M
50M-100M items	9999999999	Number of transactions between 50M-100M
100M-200M value	999999999999999.99	Value of transactions between 100M-200M
100M-200M items	9999999999	Number of transactions between 100M-200M
200M-500M value	999999999999999.99	Value of transactions between 200M-500M
200M-500M items	9999999999	Number of transactions between 200M-500M
500M-1000M value	999999999999999.99	Value of transactions between 500M-1000M
500M-1000M items	9999999999	Number of transactions between 500M-1000M
1000M-1500M value	999999999999999.99	Value of transactions between 1000M-1500M
1000M-1500M items	9999999999	Number of transactions between 1000M-1500M
1500M-2000M value	999999999999999.99	Value of transactions between 1500M-2000M
1500M-2000M items	9999999999	Number of transactions between 1500M-2000M
2000M-5000M value	999999999999999.99	Value of transactions between 2000M-5000M
2000M-5000M items	9999999999	Number of transactions between 2000M-5000M
over 5000M value	999999999999999.99	Value of transactions over 5000M
over 5000M items	9999999999	Number of transactions over 5000M
Line spacing	CR/LF	Line spacing characters (2 byte)

AKAT1-AKAT15 received amount

TKAT1-TKAT15 number of received transactions

Types of summarised transactions:

- Credit transfer   (001-00)
- Credit transfer - special sub-type   (001-01)
- Credit transfer - documentary credit   (001-02)
- Immediate collection - settlement   (002-00)
- Settlement of a bill of exchange collection   (002-01)
- Settlement of a cheque collection   (002-02)
- Settlement of a term collection   (003-00)
- Rejection of a credit transfer   (201-00)
- Rejection of a credit transfer - special sub-type   (201-01)
- Rejection of a credit transfer - 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   (202-02)
- Rejection of an term collection   (203-00)

Table 07: ICS Bank-to-Bank transactions according to settlement days

Filename: SBMNB2EHH.MNB
Where: E   Is the last digit of the given year
             HH   Is the current month in two digits

This table is used to report bank-to-bank transactions broken down according to value limits and settlement dates.

Field	Forma	Explanation
TOTAL	XXXX	Fixed text: „ÖSSZ"
Settlement date	YYYY MM DD	Settlement date
0-10th value	999999999999999.99	Value of transactions between 0-10th
0-10th items	9999999999	Number of transactions between 0-10th
10th-100th value	999999999999999.99	Value of transactions between 10th-100th
10th-100th items	9999999999	Number of transactions between 10th-100th
100th-1M value	999999999999999.99	Value of transactions between 100th-1M
100th-1M items	9999999999	Number of transactions between 100th-1M
1M-5M value	999999999999999.99	Value of transactions between 1M-5M
1M-5M items	9999999999	Number of transactions between 1M-5M
5M-10M value	999999999999999.99	Value of transactions between 5M-10M
5M-10M items	9999999999	Number of transactions between 5M-10M
10M-20M value	999999999999999.99	Value of transactions between 10M-20M
10M-20M items	9999999999	Number of transactions between 10M-20M
20M-50M value	999999999999999.99	Value of transactions between 20M-50M
20M-50M items	9999999999	Number of transactions between 20M-50M
50M-100M value	999999999999999.99	Value of transactions between 50M-100M
50M-100M items	9999999999	Number of transactions between 50M-100M
100M-200M value	999999999999999.99	Value of transactions between 100M-200M
100M-200M items	9999999999	Number of transactions between 100M-200M
200M-500M value	999999999999999.99	Value of transactions between 200M-500M
200M-500M items	9999999999	Number of transactions between 200M-500M
500M-1000M value	999999999999999.99	Value of transactions between 500M-1000M
500M-1000M items	9999999999	Number of transactions between 500M-1000M
1000M-1500M value	999999999999999.99	Value of transactions between 1000M-1500M
1000M-1500M items	9999999999	Number of transactions between 1000M-1500M
1500M-2000M value	999999999999999.99	Value of transactions between 1500M-2000M
1500M-2000M items	9999999999	Number of transactions between 1500M-2000M
2000M-5000M value	999999999999999.99	Value of transactions between 2000M-5000M
2000M-5000M items	9999999999	Number of transactions between 2000M-5000M
over 5000M value	999999999999999.99	Value of transactions over 5000M
over 5000M items	9999999999	Number of transactions over 5000M
Line spacing	CR/LF	Line spacing characters (2 byte)

AKAT1-AKAT15 sent amounts
TKAT1-TKAT15 number of sent transactions

Type of summarised transactions:
- Bank to Bank transfers   (082-00)

II. Rules applicable to the submission of the report

Method of submission: GiroXMail
Format of submission: MNB standard (text) file
The report needs to be addressed to MNB

MNB data collection code: **P41**

Table 01: Register of breakdowns

No.	Error code	Date of reporting	Time of reporting	Date of occurrence	Time of occurrence	Description of event	Reason of breakdown	Classification of event								Level of breakdown: crisis/disaster	Date of repair	Start of repair	End of repair
								Operational error	Error of the basic system	User's error	Operational error	External communication error	Hardware error	External service provider's error	Other error				
	yymmddss	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	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	s
01																			
02																			
03																			
…																			
…																			
m																			

continued

No.	Procedure of repair	Interruption in services directly affecting clients	Effect of breakdown								
			business activity (activities)	system component(s)	percentage of customers	percentage of all transactions	Related repairs for clients	Related required repairs	Related extension of operating hours	Related complaints	Related modifications in the business systems
	(narrative description)	mmm	(narrative description)	(narrative description)	(%)	(%)	(I\N)	(I\N)	(I\N)	(I\N)	(I\N)
	t	u	v	w	x	y	z	aa	ab	ac	ad
01											
02											
03											
…											
…											
m											

MNB data collection code: **P41**

Table 02: Availability

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

Table 03: Repairs for clients

Serial number	Reporting the error		Start of repair		End of repair		Client	Description of error	Repair of error	Error 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
	a	b	c	d	e	f	g	h	i	g
01										
02										
03										
…										
…										
nn										

378

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 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
	a	b	c	d	e	f	g	h	i	g
01										
02										
03										
…										
…										
nn										

Table 05: Extension of operation

Serial number	Date	Original operation		Extended operation		Client requesting extension	Justification of extension	Affected business activity	Affected transactions	Number of affected transactions	Value of affected transactions	Error code
		start time	end time	start time	end time					pieces	HUF	
	yyyy.mm.dd	hh:mm	hh:mm	hh:mm	hh:mm	(text)	(text)	(text)	(text)			yymmddss
	a	b	c	d	e	~~e~~ f	~~e~~ g	h	i	j	k	l
01												
02												
03												
…												
…												
nn												

Table 06: Complaints settled

Serial number	Client	Date of receipt	Type of complaint	Description	Result	Justification	Date of settlement/ rejection	Error code
	(text)	yyyy.mm.dd	T/Ü	(text)	(text)	(text)	yyyy.mm.dd	yymmddss
	a	b	c	d	e	f	g	h
01								
02								
03								
…								

Table 07: Modifications in the business systems

Serial number	Modification				Error code	Number of related complaints
	Date	Description	Justification	Effect		
	yyyy.mm.dd	(text)	(text)	(text)	yymmddss	pieces
	a	b	c	d	e	f
01						
02						
03						
…						
…						
nn						

	…
	nn

MNB data collection code: **P41**

Table 08:Portfolio of collaterals and guarantee funds

Date	Budapest Stock Exchange spot market				Budapest Stock Exchange derivative market				
	Basic financial coverage	Basic collateral	Supplementary financial coverage	Stock Exchange Settlement Fund	Basic financial coverage	Basic collateral	Supplementary financial coverage	Collective Guarantee Fund	Foreign Exchange liquidity deposit
					thousand HUF				
a	b	c	d	e	f	g	h	i	j
01									

MNB data collection code: **P41**

Guidelines for Completion

Oversight statistics

I. General information

In the data supply the dates shall be shown in "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 x) and y) of Table 01 and in columns c), e) and f) of Table 02 shall indicated showing three decimal places, according to the general provisions on rounding up.

II. Detailed instructions for filling in the tables, method of compilation of the figures

Table 01: Register of breakdowns

This table shall indicate the breakdowns and other disturbances, directly affecting clients, in operations occurred and eliminated during the month in clearing houses as specified in the Tpt., in clearing houses serving as central depositories by definition of the Tpt. and in central depositories (henceforth: data provider).

Each error in the data supply shall have an assigned code listed in column a) in the following format: ÉÉHHNNss, where ÉÉ means the last two digits of the year when the data is supplied, HH means the month, NN means the day, and ss means the number of errors on that day.
In columns f), g), t), v) and w) a clear and short narrative description is required. Column f) shall contain a description of the error and the existing status. The exact cause of the error shall be indicated in column g). The procedure of repair shall be indicated in column t).

Columns h)-o) shall contain an indication of the cause of the error, if known. In columns h)-o) "I" means that the error is due to the given type and "N" means that the error is not related to it. 'Other error' means any error where the cause is known, however, it cannot be clearly classified according to columns h)-n).
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)-n) shall contain the letter "N". In this case the data provider 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.

Column p) 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. "I" means that the occurrence of a crisis/disaster situation and "N" means the the disturbance was of a lesser degree.

Column v) shall indicate the business activity or activities affected by the disturbance, e.g. central depository activities, multinet settlements. Column w) shall contain information about the system components affected by the disturbance. Entries made in the register of breakdowns shall be made in the same way for the same business activity or system component.

Column x) and y) shall contain an indication of the magnitude of the disturbance expressed in a percentage of customers and a percentage of transactions, respectively, affected.

In columns z)-ad) of the register of breakdowns "I" means that due to the disturbance any repairs for clients, any required repairs, or any extension of operating hours became necessary and to whether any complaint was made in connection with the disturbance or with any modifications in the business systems. "N" indicates if such connection does not exist.

Table 02: Availability

The data contained in columns b), c), d) and e) shall be shown in minutes.
In this table the aggregated breakdowns directly affecting the data provider'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 from the indexes of individual business activities incorporated. The indexes of the individual business activities 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.

Table 03: Repairs for clients

In this table those cases shall be reported when the data provider or its representative had to make repairs at the clients premises (in connection with the hardware and software installed by or on the order of the data provider). Smaller modifications by the data provider's employees (not affecting the main parts of the hardware / operational system, like for instance changing the mouse), or training or first installation do not have to be reported.

In column g) the short name of the client shall be entered, using the same indication consistently throughout

In columns h)-i) the error and the procedure of repair shall be given in a brief description.

Column j) shall contain an error code that was reported in Table 01: Register of breakdowns, if the repair performed at a client was required due to a disturbance that had a direct impact on availability. If the repair performed at a client is not connected to a disturbance that had a direct impact on the data supplier's availability, no data shall be entered in this box.

Table 04: Repairs required

In this table cases are reported when the data provider required the work of other companies (suppliers) in order to eliminate disturbances in operations and to restore the normal operation of the business systems (conducting clearing house and central depository activity). Only repairs affecting the main parts or the operational system shall be reported. Maintenance works regularly carried out by the suppliers of the data provider on a contractual basis shall not be reported.

In column g) the name of the partner organisation carrying out the repair/servicing shall be shown, using the same indication consistently throughout.
In columns h)-i) the error and the way of repairing it shall be given in a brief description.

Column j) shall contain an error code that was reported in Table 01: Register of breakdowns, if the repair performed was required due to a disturbance that had a direct impact on availability. If the repair performed is not connected to a disturbance that had a direct impact on the data supplier's availability, no data shall be entered in this box.

Table 05: Extension of operation

In this table cases are reported when the data provider was open for clients differently from the regular operations.

Columns b)-c) shall indicate the operating hours of the data supplier as announced to the clients, showing the opening and closing time of operation; columns d)-e) shall indicate the extension of operating hours, if any, showing the opening and closing time of extended operation.

If the extension of business hours was necessary due to the request made by a customer of the data provider, the concise name of the customer requesting the extension shall also be indicated in column f), using the same indication consistently throughout. If the extension of business hours was necessary on account of any disturbance at the data provider or any other reason, no data shall be entered in column f).

Column g) shall indicate the precise reason for extension (e.g. a brief description of the technical reason). If the extension of business hours was necessary due to the request made by a customer, the reason given by the customer shall be indicated in column g).

Column h) shall indicate the business activity or activities affected by the disturbance, e.g. central depository activities, multinet settlements. Column i) shall contain information about the type of transactions in connection with which the business hours had to be extended. Entries made in the register of breakdowns shall be made under the same code for the same business activity or transaction. Column j) and k) shall contain an indication of the number and value of transactions affected by the extension of business hours.

Column l) shall contain an error code that was reported in Table 01: Register of breakdowns, if the extension of business hours was required due to a disturbance that had a direct impact on availability. If the extension of business hours is not connected to a disturbance that had a direct impact on the data supplier's availability, no data shall be entered in this box.

Table 06: Complaints settled

In this table complaints related to operation and the activity of the clearing house and/or central depository shall be reported which
- come from clients
- have already been settled (the examination closed)

Column a) shall contain the concise name of the client, using the same indication consistently throughout, and column b) shall indicate the date of receiving the complaint.
Column f) 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 or central depository activities. "T" stands for technical and "Ü" stands for business.
Column d) shall contain a brief description of the complaint, with the reason also indicated.

Column e) shall contain the outcome of the complaint. "Settled" means that the data provider had things to do in connection with the complaint, "Rejected" means that the data provider did not have anything to do in connection with the complaint.

Column f) 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. Column g) shall show the date of settlement/rejection.

Column h) shall contain an error code that was reported in Table 01: Register of breakdowns, if the compliant pertains to a disturbance that had a direct impact on availability. If the complaint does not pertain to a disturbance that had a direct impact on the data supplier's availability, no data shall be entered in this box.

Table 07: Modifications in the business systems

In this table the modifications carried out in the business systems (conducting clearing house and/or central depository 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 softwares developed for clearing house and/or central depository activity.

In columns b)-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 (such as, market reasons. or economic reasons). Column d) shall indicate whether the modification was implemented smoothly, or if there were any problems, also indicating the reasons and the procedure to eliminate them.

Column e) shall contain an error code that was reported in Table 01: Register of breakdowns, if the modification performed was required due to a disturbance that had a direct impact on availability. If the modification is not connected to a disturbance that had a direct impact on the data supplier's availability, no data shall be entered in this box. Column f) shall specify the number of complaints registered by customers in connection with the modification of the business system.

Table 08: Portfolio of collaterals and guarantee funds

In this table the end-of-period portfolio of the individual collateral and guarantee funds shall be shown in thousand HUF.

III. Requirements for submission of data supply

Method of submission: EBEAD
Format of submission: Format of the report: file-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website
Addressee of data supply: MNB Statistics

If the cause of the disturbance that was reported in Table 01: Register of breakdowns remains unknown within the deadline for submission of the original report, the data provider shall supply 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

Electronic money

Table 01: Data of issuer business of bank-card based e-money system

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 electronic money instrument, by type of currency		Transferability among users (code number)	Is electronic money instrument suitable for network payments? (code number)	What kind of functions does the electronic money instrument store? (code number)	Number of electronic money loading transactions (piece)	Value of electronic money loading transactions by type of currency		Number of purchase transactions carried out by electronic money instruments (piece)	Value of purchase transactions carried out by electronic money instruments by type of currency (rounded up to whole numbers)		Value of electronic money in circulation (rounded up to whole numbers)	
						forints	euros					forints	euros		forints	euros	forints	euros
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	r	s
01																		
02																		
03																		
...																		
nn																		

Table 02: Data of issuer business of network-based e-money system

Serial number	Code of electronic money system	Year of starting	Issuer of electronic money (code number)	Number of PC softwares with electronic money function (pieces)	Out of this (out of d): number of PC softwares at least once uploaded (pieces)	Value limit to be stored on electronic money instruments, by type of currency		Tranferability among users (code number)	Number of electronic money loading transactions (pieces)	Value of electronic money loading transactions by type of currency		Number of purchase transactions carried out by electronic money instruments (pieces)	Value of purchase transactions carried out by electronic money instruments (rounded up to whole numbers)		Value of electronic money in circulation by type of currency (rounded up to whole numbers)	
						forints	euros			forints	euros		forints	euros	forints	euros
	a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p
01																
02																
03																
...																
nn																

MNB data collection code: **P42**

Electronic money

Table 03: Data of acquiring business of card based e-money system

Serial number	Terminals and methods suitable for loading up electronic money instruments, by type						Retailer terminals accepting electronic money, by type			
	ATM (pieces)	special e-money terminal (pieces)	POS (pieces)	fixed-line and/or mobile telephones (code number)	Internet (code number)	other (code number)	retailer POS (pieces)	product/service terminal (pieces)	POS via internet (pieces)	other (code number)
	a	b	c	d	e	f	g	h	i	j
01										
02										
03										
...										
nn										

Table 04: Data of acquiring business of network-based e-money system

Serial number	Terminals and methods suitable for loading up electronic money instruments, by type				Retailer terminals accepting electronic money, by type	
	ATM (pieces)	fixed-line and/or mobile telephones (code number)	Internet (code number)	other (code number)	POS via internet (pieces)	other (code number)
	a	b	c	d	e	f
01						
02						
03						
...						
nn						

Guidelines for completion

Electronic money

I. General information

This data supply includes the data on issuing and acquiring electronic money.

The codes needed for filling it in may be found in the technical support published on MNB's web-site, in accordance with SubArticle 4.11 of Annex 3 of this decree (Code list for P42 data supply).

Definitions

Electronic money as defined in Act CXII/1996 on credit institutions and financial enterprises (Credit Institutions Act):
"monetary value stored on an electronic money device issued against cash or money transfer, which is also accepted for electronic payment purposes by others than the issuer."

Electronic money instrument: as defined in the Credit Institutions Act:
"a cashless payment instrument – in particular, a loadable chip card or computer memory – which serves the purposes of storing electronic money and with which the client may directly carry out payment transactions."

Card-based electronic money system: the device storing the electronic money is a card, generally a chip card. It is also known as electronic purse.

Network-based electronic money system: the device storing the electronic money is a special software installed on a PC. It is also known as digital money.

II. Detailed instructions on filling in the tables, method of compilation of the data

Table 01: Data of issuer business of card-based e-money system

coloumn "a": Code of electronic money system:
The code of the system's name shall be shown, on the basis of the technical support published on MNB's web-site, in accordance with SubArticle 4.11 of Annex 3 of this decree (Code list for P42 data supply). When the first e-money system appears and later on when new systems are launched the code numbers shall be obtained from the Statistics Department of the MNB.

coloumn "b": Year of starting:
The date shall be shown, when the data supplier started issuing the e-money, independently of the fact whether the e-money system existed earlier with other issuers.

coloumn "c": Issuer of electronic money:
According to Hungarian regulations it is only banks or credit institutions specialised in issuing electronic money that are entitled to issue e-money. The code number shall be used as shown in the technical support published on MNB's web-site, in accordance with SubArticle 4.11 of Annex 3 of this decree.

coloumn "d": Number of cards with electronic money function:
The number of cards storing electronic money as an exclusive function or among other functions. This means that if storing e-money is installed on a debit card as an additional function, it has to be shown in both this form and in Table 01 of P27 form. Each card shall be reported on, independently of the fact how many times it was used. Expired, or withdrawn cards shall not be reported.

coloumn "e": Number of at least once uploaded cards:
The numbers shown here form part of the ones shown in "d".
Cards with electronic money functions shall be reported here, which have at least once been uploaded, thus may be regarded as activated. Uploading may be regarded as a sign of their will to use the e-money function.

coloumns "f" and "g": Value limit to be stored on electronic money instruments:
One or both of the following two coloumns shall be filled in, depending on the fact whether the money instrument stores forints or euros. For security reasons the issuers usually limit this value.
In coloumn "f" the maximum limit shall be shown – in Hungarian forints – which may be stored on the card.
In coloumn "g" the maximum limit shall be shown – in euros – which may be stored on the card.

coloumn "h": Transferability among users:
One of the code numbers shall be used as shown in the technical support published on MNB's web-site, in accordance with SubArticle 4.11 of Annex 3 of this decree. "Yes" if there is free transfer of value between the various types of instruments (eg. Mondex type systems). "No" if the elecronic money may only be transferred from the consumer' device to the merchant' device (eg. Proton type systems).

coloumn "i": Is the electronic money instrument suitable for network payments:
By inserting the proper code numbers the question is answered whether the electronic money stored on the card may be used for payment through a network, eg. through the internet.

coloumn "j": What kind of functions does the electronic money store:
By inserting the proper code the question is answered whether the instrument can be used for other purposes than storing the electronic money: eg. as a debit card or score card (not value, but points are stored ont the card). The code numbers for the various functions shall be shown one after the other (without a comma or empty space), in an increasing order. When starting the system, for structures not shown among the list of codes or later on when new structures appear, codes shall be obtained from the Statistics Department of the MNB.

coloumn "k": Number of electronic money loading transactions:
How many times the device was uploded with e-money in the given period (in forints and/or euros in total).

coloumns "l" and "m": Value of electronic money loading transactions:
One or both of the two coloumns shall be filled in subject to the fact whether the e-money instrument is suitable for storing forints, euros or both. The amounts shall be shown rounded up, without decimal points.

In coloumn "l" it is shown how many forints were uploaded to the electronic money instruments during the uploading transactions given in coloumn "k".
In coloumn "m" it is shown how many euros were uploaded to the electronic money instruments during the uploading transactions given in coloumn "k".

coloumn "n": Number of purchase transactions carried out by electronic money instruments:
The number of purchase transactions carried out by electronic money instruments in the given period shall be given (in forints and/or euros, in total).

coloumns "o" and "p":   Value of purchase transactions carried out by electronic payment instruments:
One or both of the two coloumns shall be filled in depending on the fact whether the e-money instrument is suitable for payments in forints, euros or both. The amounts shall be given rounded up, without decimal points.
In coloumn "o" the value of purchase transactions carried out in the given period in forints shall be shown.
In coloumn "p" the value of purchase transactions carried out in the given period in euros shall be shown.

Coloumns "r" and "s": Value of electronic money in circulation:
One or both of the two coloumns shall be filled in depending on the fact whether the instument stores forints, euros or both.
The amount shown in coloumn "r" shall equal the difference between the total forint uploading in the given period ("l" oszlop) and the total purchase transactions (coloumn "o").
The amount shown in coloumn "s" shall equal the difference between the total euro uploading in the given period ("l" oszlop) and the total purchase transactions (coloumn "p").

Table 02: Data of issuer business of network-based e-money system

coloumn "a": Code of electronic money system:
See the relevant coloumn in Table 01.

coloumn "b": Year of starting:
See the relevant coloumn in Table 01.

coloumn "c": Issuer of electronic money:
See the relevant coloumn in Table 01.

coloumn "d": Number of PC softwares with electronic money functions:
The number of PC softwares which may store electronic money on the basis of the contract between their owner and the issuer.

coloumn "e": Number of the at least once uploaded PC softwares:
The numbers shown here shall form part of the ones shown in coloumn "d".
The number of PC softwares that have at least once been uploaded with electronic money shall be shown here. The uploading shall be interpreted as a sign of their will to use the e-money function.

coloumns "f" and "g": Value limit to be stored on the electronic money instrument:
One or both of the two coloumns shall be filled in depending on the fact whether the money instrument stores forints or euros. For security reasons the issuers put a limit on this value.

In coloumn "f" the maximum value (limit) shall be shown – in forints – which may be stored in the computer's memory.

In coloumn "g" the maximum value (limit) shall be shown – in euros – which may be stored in the computer's memory.

coloumn "h": Transferability among users:
One of the code numbers in the list shall be assigned. "Yes" if there is a free transfer of value between the various devices. "No" if the transfer of the electronic value is limited from the consumer' device to the merchant' device.

coloumn "i": Number of electonic money loading transactions:
How many times the device was uploaded with e-money in the given period (in forints and/or euros, in total).

coloumns "j" and "k": Value of electronic money loading transactions:
One or both of the two coloumns shall be filled in depending on the fact whether the money instrument stores forints or euros. The amounts shall be given rounded up and without decimal points.
In coloumn "j" it shall be shown how many forints were uploaded on the electronic money instrument during the uploading transactions given in "i".
In coloumn "k" it shall be shown how many euros were uploaded on the electronic money instrument during the uploading transactions given in "i"..

coloumn "l": Number of purchase transactions carried out with electronic money instruments:
The number of purchase transactions carried out with the electronic money instruments in the given period (in forints and/or euros, in total).

coloumns "m" and "n":   Value of purchase transactions carried out with electronic money instruments:
One or both of the two coloumns shall be filled in depending on the fact whether the money instrument is suitable for payments in forints or euros. The amounts shall be given rounded up and without decimal
In coloumn "m" the value of forint purchase transactions carried out in the given period shall be shown.
In coloumn "n" the value of euro purchase transactions carried out in the given period shall be shown.

coloumns "o" and "p": Value of electronic money in circulation:
One or both of the two coloumns shall be filled in depending on the fact whether the money instrument stores forints, euros or both.
The amount shown in coloumn "o" shall equal the difference between the total forint uploading in the given period (coloumn "j") and the total purchase transactions (coloumn "m").
The amount shown in coloumn "p" shall equal the difference between the total euro uploading in the given period (coloumn "k") and the total purchase transactions (coloumn "n").

Table 03: Data of acquiring business of card-based e-money system

coloumns "a"-"f": Terminals and methods suitable for loading up electronic money instruments:
The number of terminals shall be given that make it possible for electronic money to get from the issuer to the device of the consumer storing e-money. Apart from this, the terminal suitable

for uploading electronic money may be used for other functions, eg. as ATMs accepting bank cards or POS devices. In this case they shall also be shown in the relevant tables of the P07 data supply form.

In the case of the number of terminals suitable for uploading electronic money, in order to avoid parallel counting, it is always the number of devices owned by the data supplier or operated at the trader on the basis of a contract with the data supplier that shall be given.

In coloumns "a" "b" and "c" the number of equipments shall be shown. If any of the uploading methods is not possible in the case of the system on which the report is made, "0" shall be written in the relevant coloumn.

In coloumns "d" "e" and "f" it has to be shown by inserting the proper code number whether there is an opportunity to upload the instrument through the phone, internet or other ways.

coloumns"g"-"j": Terminals accepting electronic money

The number of equipments operating at retailers, which make it possible for the owner to transfer the electronic money from his own card to the card/ equipment of the retailer. Each terminal accepting electronic money shall be reported separately, independently of the fact whether they operate at the same retailer's outlet. Should the terminal accepting electronic money have other functions, eg. operates as a retailer's POS terminal accepting bank cards as well, it has to be shown in Table 03 of P07 data supply form as well. If in the case of the system in the report – coloumns "g-i" – any of the equipments are not shown among the acquiring terminals, "0" shall be shown.

In coloumn "g" the number of POS terminals operating at retailers's (at the cashier's desks of shops) shall be given, including the terminals that may accept other payment instruments (credit, debit and charge cards) apart from accepting e-money.

In coloumn "h" the terminals shall be shown where products or services may be purchased against electronic money.

In coloumn "i" the number of internet POS's shall be given, operating at internet acquiring places.

In coloumn "j" the proper code number shall be given to show whether the electronic money instrument may be used for other methods of payment.

Table 04: Data of acquiring business of network-based e-money system

coloumns "a"-"d": Terminals and methods suitable for loading up electronic money instruments:

The number of terminals shall be given which make it possible for the electronic money to get from the issuer to the device of the consumer storing e-money. Terminals suitable for uploading electronic money may also provide other functions, eg. may also operate as ATMs accepting bank cards. In this case the terminal shall also be shown in the relevant tables of P07 data supply form. When calculating the number of the various terminals suitable for uploading electronic money, in order to avoid parallel calculation, it is always the number of equipments owned by the data supplier or by the retailer on the basis of a contract with the data supplier.

In coloumn "a" the number of equipments shall be shown. If this method of uploading is not possible in the case of the system in the report, "0" shall be inserted.

In coloumns "b" "c" and "d" it shall be shown - by adding the proper code number - whether uploading is possible through the phone, internet or other ways.

coloumns "e"-"f": Terminals accepting electronic money:

The number of equipments operating at retailers shall be given, which make it possible for the electronic money to be transferred from the owner's device to that of the retailer. Each terminal accepting electronic money shall be show separately, independently of the fact whether they operate at the same retailer. If the terminal accepting electronic money has other functions as

well, eg. it operates as a POS terminal accepting bank cards, it has to be shown in both this form and in Table 03 of P07 form.

In coloumn "e" the number of POS's operating at internet acquiring places shall be given. If this equipment does not occur among accepting terminals in the case of the system subject to the report, "0" shall be inserted.

In coloumn "f" the proper code shall be given to show whether it is possible to pay in other ways with the electronic money instrument.

III. Requirements for submission of data supply

Method of submission: EBEAD
Format of data supply: Format of the report: file-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website
Addressee of the data supply: MNB

MNB data compilation code: **P44**

Table 01: Number of direct securities account holders

<div align="right">ea.</div>

No.	Direct securities account holder			
	type	number		
		total	resident	non-resident
		a	b	c
01	Central bank			
02	Central contracting party (CCP)			
03	Central depository (CSD)			
04	Credit institution			
05	Other			

MNB data compilation code: **P44**

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 treansferred 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:		

MNB data compilation code: **P44**

Table 03: Volume of securities transfer orders

thousand

No.	Type of security	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	j
01	Bonds										
02	Short-term securities										
03	Shares and investment notes										
04	Other										

MNB data compilation code: **P44**

Table 04: Value of securities transfer orders

No.	Type of security	total	Value of securities transfer orders								
			Transfers within the central depository between two securities accounts, neither of which is considered linked to an account at another central depository			Transfers within the central depository between two securities accounts, where at least one of them is considered linked to an account at another central depository			Securities account transfer via a securities account of the data provider central depository maintained at another institution (account link)		
			transfers without any movement of funds	Payment in EUR	Payment in another currency	transfers without any movement of funds	Payment in EUR	Payment in another currency	transfers without any movement of funds	Payment in EUR	Payment in another currency
		a	b	c	d	e	f	g	h	i	j
01	Bonds										
02	Short-term securities										
03	Shares and investment notes										
04	Other										

Table 05: Volume of securities transfer orders to and from the securities account of a central contracting party (CCP)

thousand

No.	Type of security	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	j
01	Bonds										
02	Short-term securities										
03	Shares and investment notes										
04	Other										

MNB data compilation code: **P44**

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	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	j
01	Bonds										
02	Short-term securities										
03	Shares and investment notes										
04	Other										

MNB data compilation code: **P44**

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 amd investment notes			
04	showing seperately: 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 amd investment notes			
04	showing seperately: investment notes			
05	Other			

MNB data compilation code: **P44**

Guidelines for completion

Securities settlement systems statistics

I. General instructions

1. Clearing houses serving as central depositories under the Tpt., and central depositories (hereinafter referred to as "data provider") shall supply data in round figures (i.e. without decimals) rounded up according to the general provisions on rounding up.

2. 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, deposit certificates, 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

3. 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 security in question 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 the price of 1 HUF.

4. The value of securities denominated in foreign currencies shall be translated into forints according to the following instructions:

Stock prices shall be translated to forints using the official MNB exchange rate in effect for the last day of the year. The prices used in transactions shall be translated to forints 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 filling out the table, procedures for the compilation of data

Table 01.: Direct securities account holders

This table shall contain the numbers of the holders of securities accounts maintained by the data provider according to the account-holder categories listed below.
If the account-holder is a central contracting party, or if functions as a central depository credit institution, this party shall be classified as central contracting party or a central depository, rather than a credit institution.

Table 02a.: According to the origin of securities accounts

This table shall contain the year-end values of securities, separately for basic types of securities, held on the accounts maintained by the data provider, in the following detail:
- indicating the securities that were dematerialised at the data provider, or if the securities are in the custody of the data provider,
- indicating the securities that were transferred to an account maintained by the data provider by another central depository or custodian bank under contract with the data provider.

Table 02b.: According to the holders of securities accounts

This table shall contain the year-end values of securities, separately for basic types of securities, held on the accounts maintained by the data provider, in the following detail:
- indicating the securities accounts maintained on behalf of another central depository,
- indicating the securities accounts maintained on behalf of another account-holder (central bank, central contracting party, credit institution, investment firm, etc.).

Correlation between tables 02a. and 02b.

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 02c.: ISIN-code of securities other than debt securities

This table is for indicating the total of ISIN-codes used for issuing securities, other than debt securities, held on the securities accounts maintained by the data provider, also indicating the total of ISIN-codes where the data provider does not have the market value or price, on account of which the securities are shown at the price of 1 HUF.

Table 03.: Volume of securities transfer orders

This table is for providing information concerning the orders the data provider has fulfilled for the transfer of securities
- in the gross value (if carried out by netting, also indicating the transaction data before netting) and
- shown as a single transaction (i.e. related buying and selling orders made separately, shown as a single transfer order)
in the detail contained in the table.

Where a transfer order pertains to several different types of securities, the transaction code shall be taken into account in the report based on the codes of the types of securities in question.

The table shall also contain information concerning the following transactions as securities transfer orders:
- transfers of securities between the securities account-holder's own accounts at the data provider and his omnibus securities account,
- orders for tying up securities for the purpose of collateral, and orders for freeing up such securities,
- securities movements due to automatic securities lending operation or to automatic collateral transfers.

The following transactions shall not be indicated in the table as securities transfer orders:
- securities movements due to the issue of securities, retirement of securities and corporate events,
- movements in securities accounts in connection with releasing printed securities from the data provider'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 04.: Value of securities transfer orders

This table shall be completed according to the instructions given and the procedures prescribed for table 03.

Table 05.: Volume of securities transfer orders to and from the securities account of a central contracting party (CCP)

This table is only for the data providers maintaining securities accounts for central contracting parties.

This table shall be completed according to the instructions given and the procedures prescribed for table 03.

Table 06.: Value of securities transfer orders to and from the securities account of a central contracting party (CCP)

This table is only for the data providers maintaining securities accounts for central contracting parties.

This table shall be completed according to the instructions given and the procedures prescribed for table 03.

Table 07.: Volume of new issues of securities and retired securities

This table is to indicate the volume of new ISIN-codes of dematerialised securities issued or printed securities received for custody during the reference period and the ISIN-codes withdrawn during the same period.

Table 08.: Value of new issues of securities and retired securities

This table is to indicate the nominal value of new issues of dematerialised securities or printed securities received for custody under ISIN-codes issued during the reference period, and the nominal value of securities retired during the same period under withdrawn ISIN-codes.

New issue shall comprise additional securities issued under an exiting 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.

III. Instructions regarding the conveyance and disclosure of data

Method of delivery: EBEAD
Document format: Format of the report: file-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website
The report needs to be addressed to: MNB

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**								

MNB data compilation code: **P45**

<div align="center">

GUIDELINES FOR COMPLETION
Fraud in financial transactions

</div>

I. General instructions

The reason for this report is to receive an overview of the fraudulent activities in connection with the financial transaction services of credit institution and of the resulting damage. The report shall contain all cases of fraud, other than bank card fraud (which are reported on form P34) in the financial sector. 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 mean rate quoted by MNB for the reference quarter.

II. Detailed instructions for filling out the table, procedures for the compilation of data

Table 01

Columns a)-d) contain the cases of fraud committed during the quarter and columns e)-h) indicate the amount of damage written down as losses during the quarter or charged to the client, irrespective of when the fraud was actually committed (during the quarter or years before).

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 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, that does not have to included in this table. The cases of fraud and the resulting losses, that have already been or will be reported on form P34.

Attempted fraud means all cases where the order is not carried out. Attempted fraud shall not include where the authorisation of the rightful holder of the account fails, such as the cases where password is entered erroneously in internetbank transactions.
 Column b) shall contain the amount attempted to be stolen. The cases of fraud attempts where the amount targeted with fraudulent intent cannot be determined shall indicate zero where the amount should be.

Successful fraud means all cases where the bank performs the transaction order, also if the bank later recovers the amount stolen.

Columns e)-f) shall indicate all losses that the credit institution charged to the client, and columns g)-h) shall specify the amounts written off by the credit institution as irrecoverable losses. If the amount of loss is divided between the credit institution and the client, the amount charged to the client shall be indicated in columns e)-f) and the amount covered by the credit institution shall be shown under columns g)-h).

In the rows the following means of access shall be interpreted based on the authorisation method employed, as per the following:

▸ *paper:*

order submitted by the client on a printed form; this category covers all channels where the credit institution verifies authorisation by signature, including if a data carrier medium is attached with the paper form.

▸ *data carrier:*

generally used in connection with group orders, where the client conveys the orders on some form of data medium, such a floppy disc or CD, to the credit institution. This row shall be used for the fraud cases where no other channel/means had been used to fake authorisation.

▸ *phone orders:*

this category covers the orders received by so called "call centre", regardless of whether the call is made from a land line or a mobile phone, and irrespective of whether the order was given to an operator or by way of keyboard functions (DTMF[1]);

▸ *Office banking:*

it means the orders are transmitted to the credit institution through a computer (whether the customer's own or supplied by the credit institution) compiled and transmitted using a program package installed under the instructions and subject to the conditions laid down by the credit institution 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

III. Instructions regarding the conveyance and disclosure of data

Method of delivery: EBEAD
Document format: Format of the report: file-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website
The report needs to be addressed to: MNB Cash Management, Emission Organisation Unit

---

[1] DTMF = Dual-Tone Multi-Frequency (TONE mode)

MNB data compilation code: **P47**

Postal payment transactions

No.	Description	Volume of transactions	
		(ea.)	(million forint)
		a	b
01	Money orders		
02	Disbursement vouchers		
03	Disbursement vouchers directed to account		
04	Pension payments		
05	Pension payments directed to account		
06	Domestic postal money orders		
07	Domestic postal money orders directed to account		
08	Payment of international money orders		
09	Dispatch of international money orders		
10	Deposits made to postal savings books		
11	Payments made from postal savings book		
12	Cash advance by bankcard		

MNB data compilation code: **P47**

Guidelines for filling out the report

Postal payment transactions

I. General instructions

This report pertains to postal intermediary financial services (postal money transmission services, postal money order services, postal cash account services) and to cash withdrawal transactions at post offices by way of bankcards.

II. Detailed instructions for filling out the table, procedures for the compilation of data

Row 01: Money orders
This row shall contain cash deposits made at postal offices according to Article 41 of MNB Decree No. 21/2006 (XI. 24) (hereinafter referred to as "MNB Decree") to the order of bank accounts, and reverse transfers made to bank accounts by way of money order.

Row 02: Disbursement vouchers
This row contains payments made by way of the postal service from bank accounts, not including pension payments, in accordance with Articles 44-46 of the MNB Decree.

Row 03: Disbursement vouchers directed to account
This row contains the payments from row 02 witch was settled by way of transfer to bank account.

Row 04: Pension payments
It means pension payments made in cash and pension payment directed to account.

Row 05: Pension payments directed to account
This row contains the payments from row 04 witch was settled by way of transfer to bank account.

Row 06: Domestic postal money orders
This row contains the volumes of transactions conducted under Article 52 of the MNB Decree.

Row 07: Domestic postal money orders directed to account
This row contains the payments from row 06 witch was settled by way of transfer to bank account.

Row 08: Payment of international money orders
This row contains the payments made in connection international money orders.

Row 09: Dispatch of international money orders
This row contains the payments dispatched by way of international money orders.

Row 10: Deposits made to postal savings books
This row indicates deposits made to postal savings books.

Row 11: Payments made from postal savings book
This row indicates payments made from postal savings books.

Row 12: Cash advance by bankcard
This row specifies payments made at post offices via POS terminals.

III. Rules applicable for the submission of the report

Method of submission: EBEAD
Format of the report: Format of the report: file-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website
The report shall be addressed to: MNB Statistics Department

MNB data compilation code: **P48**

No	Description	Payment transactions: resident to resident	
		(ea.)	(million forint)
		a	b
01	Volume of forint transactions		
02	Volume of foreign currency transactions		

ssion transactions

Payment transactions: resident to non-resident		Payment transactions: non-resident to resident	
(ea.)	(million forint)	(ea.)	(million forint)
c	d	e	f

MNB data compilation code: **P48**

GUIDELINES FOR FILLING OUT THE REPORT

Money transmission transactions

I. General instructions for filling out the table, procedures for the compilation of data

This report is for reporting the money transmission transactions specified in Article 51 of Decree No. 21/2006 (XI. 24.) MNB
on Money Transmission Transactions (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.

II. Rules applicable for the submission of the report

Row 01: Forint transactions
This row is for showing the sums paid in by customers and sums paid out to customers through the money transmission system.

Row 02: Foreign currency transactions
This row is for showing the sums paid in by customers in foreign currencies and sums paid out to customers in foreign currencies through the money transmission system. These sums shall be translated based on the official exchange rate published by MNB for the reference period, or the official central rate published by in effect on the last day of the reference period.

Columns **"a" and "b"** shall indicate the transactions which are originated in Hungary and paid out in Hungary.

Columns **"c" and "d"** shall indicate the transactions which are originated in Hungary and paid out in another country.

Column **"e" and "f"** shall indicate the transactions which are originated in another country and paid out in Hungary.

III.   Method   of   submitting   the   report
Rules   applicable   for   the   submission   of   the   report
Instructions regarding the conveyance and disclosure of data

Method of submission: EBEAD
Format of the report: Format of the report: file-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website
 The report shall be addressed to: MNB Statistics Department

MNB data compilation code: **P49**

Table 01: Number of clearing members

ea.

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

415

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			

MNB data compilation code: **P49**

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			

MNB data compilation code: **P49**

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			

MNB data compilation code: **P49**

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	

MNB data compilation code: **P49**

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	g
01	Debt securities							
02	Equity securities							
03	Other securities							

MNB data compilation 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	Total	Value of securities transfer orders between accounts held at the same central depository (CSD)					
			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	g
01	Debt securities							
02	Equity securities							
03	Other securities							

422

MNB data compilation code: **P49**

Guidelines for filling out the report

Central contracting party (CCP) statistics

I. General instructions

1. Clearing houses functioning as central contracting parties under the CMA (hereinafter referred to as "data provider") shall supply data in round figures (i.e. without decimals) rounded to integer according to the general provisions on rounding up.

2. 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.

3. 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.

4. The value of transactions denominated in foreign currencies and the value of securities transfer orders shall be translated to forint as per the following:

Foreign currency amounts shall be translated to forint based on the official exchange rate published by MNB, or on the monthly average exchange rate calculated based on the official exchange rates published by MNB.

5. Novation:

It 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.

6. If the data supplier functions as a central contracting party and it provides clearing services in third-country regulated markets as well, apart from domestic regulated markets, tables 02 - 07 shall be completed separately for each country.

7. Tables 10 - 11 shall be completed separately for each central depository involved in the fulfilment of transactions.

II. Detailed instructions for filling out the table, procedures for the compilation of data

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 a comprised of more than one contracts, the quantity of the latter ones shall be indicated in this table.

2. Stock exchange derivatives shall be reported in the status following novation.
Where a central contracting party (CCP) in fact enters the transaction under novation, the quantity of the resulting new transaction shall be reported (in other words, the original contract is replaced by two contracts between the buyer and the CCP, and between the seller and the CCP, therefore, it has to be reported separately).
In case if the CCP guarantees performance of the contracts, however, it does not automatically enters 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 number of such securities transactions are to be indicated Table 06, under spot securities transactions.)

Table 02b: Quantity of over-the-counter stock exchange derivatives

This table shall indicate the quantity of over-the-counter derivatives.

Table 03a: Value of stock exchange derivatives

1. The value of stock exchange derivatives shall be reported in the status following novation.
Where a central contracting party (CCP) in fact enters the transaction under novation, the quantity of the resulting new transaction shall be reported (in other words, the original contract is replaced by two contracts between the buyer and the CCP, and between the seller and the CCP, therefore, it has to be reported separately, at double of the original contract value).

In case if the CCP guarantees performance of the contracts, however, it does not automatically enters 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 value of the original contract shall be doubled.

2. 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 number of such securities transactions are to be indicated Table 07, under spot securities transactions.)

Table 03b: Value of over-the-counter stock exchange derivatives

This table shall indicate the value of over-the-counter derivatives.

Table 04: Quantity of repo transactions

This table shall specify both legs of a repo, meaning the sale and repurchase of securities, as a single transaction.
The quantity of repos shall be reported in the status following novation, subject to the criteria referred to in Point 2 of Table 02.

Table 05: Value of repo transactions

This table shall specify both legs of a repo, meaning the sale and repurchase of securities, as a single transaction.
The value of repos shall be reported in the status following novation, subject to the criteria referred to in Point 1 of Table 03.

Table 06: Quantity of spot securities transactions

This table shall contain the quantity of spot stock exchange transactions, and the quantity 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 of spot securities transactions shall be reported in the status following novation, subject to the criteria referred to in Point 2 of Table 02.

Table 07: Value of spot securities transactions

This table shall contain the value of spot stock exchange transactions, and the 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 value of spot securities transactions shall be reported in the status following novation, subject to the criteria referred to in Point 1 of Table 03.

Table 08: Quantity of contracts with other central contracting parties (CCP) by way of links

This table shall contain the transactions from among the transactions indicated in Tables 02, 02a, 04 and 06, that were discharged by way of relayed links established with another clearing house functioning as a central contracting party (CCP), following novation.

The quantity of these contracts shall be reported in the status following novation, in which the data supplier is a signatory. (In the process of novation the original contract is replaced by three new contracts: between the data supplier CCP and its own clearing member, between the data supplier 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 is to be included in the report.)

Table 09: Value of contracts with other central contracting parties (CCP) by way of links

This table shall contain the value of transactions from among the transactions indicated in Tables 03, 03a, 05 and 07, that were discharged by way of relayed links established with another clearing house functioning as a central contracting party (CCP), following novation.
The value of these contracts shall be reported in the status following novation, in which the data supplier is a signatory. (In the process of novation the original contract is replaced by three new contracts in the same value as the original contract: between the data supplier CCP and its own clearing member, between the data supplier 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 combined 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

This table shall contain the quantity of securities transfer orders serving for the direct performance of derivatives, repos and spot securities transactions conducted by the data supplier, where the data supplier – functioning as a central contracting party (CCP) – enters the contract for legal purposes, positioned between the seller and the buyer.
Accordingly, this table shall not contain the quantity of securities transfer orders where the data supplier guarantees performance of the underlying transactions, however, without entering the contract for legal purposes, nor the transactions whose objective is to provide security to the data supplier rather than to 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, rather it functions as a central depository itself to maintain securities accounts for its clearing members and discharged the securities transfer orders itself, is not required to fill out this table.

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

This table shall contain the value of securities transfer orders serving for the direct performance of derivatives, repos and spot securities transactions conducted by the data supplier, where the data supplier – functioning as a central contracting party (CCP) – enters the contract for legal purposes, positioned between the seller and the buyer.
Accordingly, this table shall not contain the value of securities transfer orders where the data supplier guarantees performance of the underlying transactions, however, without entering the contract for legal purposes, nor the transactions whose objective is to provide security to the data supplier rather than to 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, rather it functions as a central depository itself to

maintain securities accounts for its clearing members and discharged the securities transfer orders itself, is not required to fill out this table.

III. Rules applicable for the submission of the report

Method of submission: EBEAD
Format of the report: Format of the report: file-formats as defined in supporting technical data, according to the Item 3 of the Annex 3 of this Decree published on MNB's website
The report shall be addressed to: MNB Statistics Department

MNB data collection identification number: **W05**

Guidelines for filling out the report
Regular quarterly report of credit institutions

I. General instructions

The report should contain the information that cannot be identified from the financial reports, i.e., a description of processes, tendencies, explanations for changes in the figures and business decisions. In addition, a few subjects representing part of the report should provide information for the regular country report prepared for the European Central Bank.

During the preparation of the report and analysis of processes, concentration must be given to the changes taking place since the beginning of the year and their explanation, highlighting the specific characteristics of the given quarter of the year.

II. Compilation of the report

A. Asset-liabilities structure, market growth

1. Causes of the major changes in the asset and liability structure of the credit institution according to business lines.

    - non-financial corporate business,

    - households,

    - financial intermediaries.

2. The most important information about the loan demand and loan preferences (HUF or currency loans, long- and short-term loans), liquidity and income position of customers, and their seasonal monetary demand needs to be described.

3. Details should be provided about major changes in the importance of individual branches, sectors and products in the quarter, and the impacts of the business measures introduced in the previous quarter observed in the current quarter (for example, introduction of a new product).

Role of subsidised loan facilities in the growth of loan portfolio during the current quarter.

4. Description of the experience of the credit institution in relation to the loan demand, lending and account management, as well as deposits of SMEs[i] as well as introduced special products.

The table below indicates the loans provided to non-financial companies listed in the A sector:

Loans provided to small enterprises (Only A (M				
	End of period			
	within one year		over one year	
	forint	other	forint	other
Medium-sized				
Small enterprises				
Micro-enterprises				

---

[i] The SME definition is the same applicable in the numerical reports.

5. Information on syndicated and arranged loans (customer's name, for consortia names of the other participating banks, currency of the loan, debt owed to the bank both in currency and HUF, currency type of the bank's own credit line, total amount of the bank's own credit line in currency and HUF, the undrawn amount in currency and HUF, date of the contract and maturity date). The funds received in the framework of a consortium (loans) should also be indicated specifically.

6. Credit institutions must provide information on the funding of any increase in activities on the asset side.

7. Experiences in relation to direct foreign loans taken by customers (reasons for the changes in volume).

8. Characteristic features of the activities of the credit institutions performed in foreign currencies (for example, activities in the domestic currency market and related experiences, experiences of taking loans from foreign banks, activities and transactions between the credit institution and its parent or sister banks and enterprises, etc.).

Reasons for substantial changes in the volume of cross-border lending operations (showing separately personal and company loans and other segments).

9. Main characteristics of the money market and futures businesses of the credit institution (explanation of changes in money market placements, structure of funds and future partners and conditions).

10. The credit institution needs to describe the reasons for the reclassification of the types, issue and value of securities purchased for trading purposes into investment-type securities (perhaps equity participations.)

11. Information on the time and nominal value of own shares repurchased by the financial institution and the other types of transactions performed with own shares.

12. Implementation of the plans relating to the main assets and liabilities during the reporting period.

B. Portfolio quality, loss of value, provisions

1. Information on the non-performing assets of the credit institution (especially loans), loss of value and major factors and reasons for changes in the provisions.

C. Profitability

1. Details about the main factors and major transactions having an impact on the main components of the profit of the credit institution.

2. Description of how the individual income items relating to state-subsidised housing loans affected the profitability of the banks, and the volume represented by them.

3. The most important interest policy decisions of the credit institution in the current quarter and their reasons.
Detailed information on the impacts of exchange rate and interest changes on the balance sheet of the financial institution (reasons and methods of changes in the interest and commissions, and their impact on the profit of the institution).

4. The credit institution has to provide a detailed description on the source of its other (not included elsewhere) as well as extraordinary expenses and revenues.

5. Description of the main factors affecting the expenditure of the credit institution, highlighting the major expense items.

6. Description of any sale of assets, or write-offs made by the credit institution, their reasons, and their impact on the profit of the financial institution (indicating all revenues, loss of value and reversals originating from them.

7. The credit institution must evaluate the implementation of its profitability plan. What are the future expectations of the management of the credit institution about profitability?

D. Capital position

1. A brief textual explanation as to why the registered or regulatory capital, or solvency ratio changed and, in the case of any negative changes, the actions taken by the credit institution to change the present situation should also be described.

E. Business policy and banking decisions

1. The new businesses, products and services introduced by the credit institution in the reporting quarter, further plans and ideas.

2. Major development completed by the credit institution in the reporting quarter and plans for the next quarter (for example, extension of the accounting, information system, etc.).

3. Major organisational changes taking place at the credit institution (for example, introduction of universal banking activities, etc.). In the case of outsourcing, the types of the outsourced activities need to be described.

4. Major changes in the development of the distribution channels (for example, branch network development, establishment of special branches, internet banking, telephone banking development). Changes observed in individual customers and customer types concerning the use of the various distribution channels.

F. Risk management

1. Introduction of new risk measuring tools, techniques and methods for risk measurement and management of various types of risks (credit, market, liquidity, settlement, operational risk) in the bank and within the banking group[ii]. Introduction of any new risk mitigation tools (for example, securitisation, special security items, and insurance policies).

2. Organisational and internal regulatory changes taking place within the bank and the group for the purpose of more effective risk management.

G. Corporate governance

1. Measures taken in the recent period for effective corporate governance (for example, organisational changes in the management, board of directors, supervisory board, special committees assessing and controlling risks – for example, ALCO, Credit Committee, etc. – or organisation of the bank).

H. Banking group

1. Typical features of co-operation (business policy, joint activities, joint products, cross selling, etc.) with non-banking financial intermediaries (insurance companies, investment funds, pension funds, financial and investment enterprises) belonging to the banking group or not belonging to the banking group but having a strategic relation with the credit institution (for example, they have the same parent bank, they belong to the same foreign parent bank, they are indirectly owned by the bank, etc.).

2. Description of the activities of the members of the banking group defined in clause 1. indicating changes in the balance sheet total, profitability and shareholders' equity. Description of any capital injection or estimated capital injection with regard to individual members of the group. Balance sheet total for the end of the previous year and end of the reference quarter, shareholder's equity, pre-tax profit, dividend received from group members. In the report for the fourth quarter, following information relating to the position as of December 31 of the reference year: name of subsidiary banks and branches registered abroad, country of registered office for subsidiary banks and branches, amount of balance sheet total.

3.

[ii] Banking group means all members of the group subject to consolidated supervision defined in the Hpt. (Banking Act).

4. In the case of a group of credit institutions, if the regulatory capital of one of the credit institutions declines and it needs to be reported, the controlling credit institution is obliged to explain the impact of the decline on the group of credit institutions with a calculation and explanation.

I. Co-operation agreements – strategic alliance

1. Types of co-operation and alliance outside the banking group between absolutely independent credit institutions having no strategic relations with each other, or between credit institutions and other members of the financial intermediary system, as well as other companies both within the country and abroad. Purpose and form of co-operation (for example, joint product, sale of a particular product, joint company, etc.).

J. Other

1. The credit institution must describe any measure contained in a resolution of the Supervisory Authority, or imposed by the MNB, its implementation, deadline and actual implementation.

2. The credit institution must report any violation of the provisions of the Hpt. (Banking Act), the reasons of it, measures introduced for their elimination and their implementation.

3. In addition, with regard to the large exposures, the credit institution must also indicate information concerning the items specified in Article 79 (4) and Article 80 (1) of the Hpt. (Banking Act).

4. Other material changes.

II. Rules applicable for the submission of the report

Method of submission: by post
Format of submission: paper
The report needs to be addressed to MNB Financial Stability Department

MNB data collection identification number: **W06**

Guidelines for filling out the report
Report of credit institutions on any current subjects

I. General information

Such a report is prepared on the basis of a specific request, on any current subject.

II. Rules applicable for the submission of the report

Method of submission: by post
Format of submission: paper
The report needs to be addressed to MNB Financial Stability Department

MNB data collection identification number: **W08**

Guidelines for filling out the report

Report on crisis and emergency situations and on their prevention

I. General instructions

A detailed narrative report on all disturbances which are classified as operational crises, banking crises and disasters in the continuity plan/standard service agreement of the data provider.

The report must contain the following information:
- detailed description of the crisis/disaster situation (the place and time when and where it occurred, its impact on the system, resources fallen out, the circumstances of its detection, the type and magnitude of transactions affected);
- indicators of the interruption in services (the duration of the crisis/disaster situation, the duration of delay, availability);
- introduced measures during crises management (also steps taken and decisions made including the date and place when and where they were adopted);
- the situation prevailing at the time of the compilation of the report;
- internal documents drawn up in connection with the crisis/disaster situation (reports, accounts, notes and operational documents)
- all further steps and measures introduced to avoid similar situations (or plans) and the related documents;
- further measures planned;
- measures for the compensation of clients, its sum, if applicable.

II. Rules applicable for the submission of the report

Method of submission: by post and in GiroXMail
Format of the report: on paper and in electronic format.
The report needs to be addressed to: MNB Payment System and Currency Issue Policy

MNB data collection code: **W09**

Guidelines for completion

Extraordinary events

I. General information

A detailed, narrative report shall be provided on each event:
- when the settlement of securities transactions occured at a time or by a way different from normal business operations;
- when the data provider carried out prompt clearing;
- when the data provider's clearing member – permanently or otherwise - did not meet its payment obligations or failed to provide collateral as required (e.g.: default);
- when any forced measures had to be introduced against a clearing member (e.g.: suspension of clearing rights, using up of collateral elements).

The report shall contain the description of the event, the place and time where and when it occurred, the reasons, the steps taken and the internal documents drawn up in connection with the extraordinary event.

If the data provider is also obliged to submit the data collection marked "W08" in connection with the extraordinary event specified above, it is sufficient to submit the report marked "W08".

II. Requirements for submitting the data supply

Method of submission: by encrypted mail
Format of submission: electronically
Addressee of data supply: MNB Payment System and Currency Issue Policy

MNB data compilation code: **W11**

Guidelines for completion

Report on disturbances in banking operations

I. General instructions

This report is a detailed narrative report on :
- all disturbances resulting in any delay of at least two hours in executing payment instructions of clients (e.g. bank cards system breakdown, delays in or failure of transmissions to BKR);
- all disturbances resulting in any delay of at least half an hour in processing payment instructions sent to VIBER, or already settled in VIBER as compared to normal business operations;,
- the use of the facility defined as "Extraordinary Sending Cycle" in the standard service agreement of BKR,
- the background for any extension of VIBER business hours, as approved by MNB (e.g. internal processes, systems affected, the reason for request), and
- on the breakdown of VIBER monitor service of more than half an hour, if the data provider uses the VIBER-monitor service of MNB,

In connection with a request for the extension of business hours, the obligation to report data applies to all applicants. When a credit institution operating a clearing and settlement system.requests the extension of VIBER business hours on behalf of a member of its own system, the obligant of the data collection is the credit institution operating the clearing and settlement system. MNB is entitled to check the data contained in the report for reasons of authenticity at the system operator and, subsequently, at the member, as well.

If the credit institution operating a clearing and settlement system is also obliged to submit the data collection marked "W08" in connection with the disturbance specified above, it is sufficient to submit the report marked "W08".

The following need not be reported:
- any delay attributed to a VIBER crisis situation resulting from a problem at MNB,
- any loss of VIBER-monitor service resulting from a problem at MNB,
- any delay attributed to a BKR crisis situation resulting from a problem at GIRO Zrt. or MNB,
- pre-arranged stoppages of operation about which clients are notified in advance.

The following information shall be contained in the report:

- the services, banking processes and systems affected by the disturbance,
- the type and magnitude of transactions affected,

- the number of complaints received from customers,
- the date and time of the disturbance (hour:minute),
- the way the disturbance was detected, including the date and time (hour:minute),
- the date and time when the disturbance was eliminated (hour:minute). If it required several stages and if it was eliminated sequentially, it shall be indicated in detail, as well,
- the duration of the stoppage/delay (hour:minute),
- the reason for the disturbance. If not known, the steps taken to investigate the cause,
- impact on availability for customers,
- any other consequences,
- additional measures planned,
- measures introduced to avoid similar situations, and
- planned measures for the compensation of clients, its sum, if applicable.

II. Instructions regarding the conveyance and disclosure of data

Method of delivery: by post and GiroXMail
Format of the report: on paper and in electronic format
The report needs to be addressed to: MNB Payment System and Currency Issue Policy

MNB data compilation code: **W12**

<div align="center">

Guidelines for completion

Report on frauds involving large sums

</div>

I. General instructions

This report is a detailed narrative recollection of all cases of successful fraud involving 10 million forints or more, that was not committed by an employee of the credit institution and did not occur by his/her participation. The report shall indicate the means of access through which the fraud was committed (e.g. internetbank, telebank), the duration of the fraud if available (e.g. in the case of repeated offense), the way it was committed, and the steps and measures introduced to avoid similar situations in the future.

II. Instructions regarding the conveyance and disclosure of data

Method of delivery: GiroXMail
Format of the report: on paper and in electronic format
The report needs to be addressed to: MNB Cash Management, Emission Organisation Unit

Supporting technical data for the supply of information

1. List of institutions for the sectoral classification of clients in accordance with Article I.A.5.2 of Annex 2 of this Decree
2. Table models, rules and regulations
3. User's manual for EBEAD (a system designed for filing reports in compliance with MNB's request for data by way of electronic means
4. List of codes:
    4.1. Transaction code lists:
        4.1.1. Full list of transaction codes
        4.1.2. Balance of Payment transaction codes to be used by credit institutions
        4.1.3. Balance of Payment transaction codes to be assigned for group transfer orders and group collection orders
    4.2. List of account types
        4.2.1. Income transaction codes of accounts to be reported
    4.3. Interest rate identification codes
    4.4. Other changes in stock codes
    4.5. Foreign currency codes
    4.6. Country codes (ISO) and codes of international organisations
    4.7. Name, registration number and identification (GIRO) codes of data suppliers (banks, financial enterprises, investment enterprises)
    4.8. Code list for E21 data supply
    4.9. Code list for E27 data supply
    4.10. Statistical bank card codes (card issuers, bank cards)
        4.10.1. Code list for P07 data supply
        4.10.2. Code list for P27 data supply
        4.10.3. Code list for P34 data supply
        4.10.4. Code list for basic statistical information on bank cards
    4.11. Code list for P42 data supply
5. Correlations and aspects of individual control of reports
6. Individual information technology support for reports
7. List of equities listed on the Budapesti Stock Exchange
8. Composition of the rows of industry breakdown reports
9. Examples (K01, K03, E20, E21, Balance of Payment)
10. List of persons available for information in MNB
11. Description on how to transform an Excel file into a txt file
12. List of reporting custodians (required to prepare reports on securities statistics)
13. List of money market funds
14. Information to be supplied by savings associations for housing purposes
15. Exchange rates
16. BIS publications (in English) for drawing up the report entitled "Central bank survey of the intensity of the foreign exchange market and the market of derivative instruments (open transactions)" for 2007
17. BIS publications (in English) for drawing up the report entitled "Central bank survey of the intensity of the foreign exchange market and the market of derivative instruments (turnover data)" for 2007
18. List of institutions participating in the campaign entitled "Central bank survey of the intensity of the foreign exchange market and the market of derivative instruments)" for 2007

1. Point B.2 of Part I. of Annex 2 of MNB Decree 3/2007. (II. 21.) MNB on the scope of information to be supplied for the central bank information system for the purpose of compilation of balance-of-payment statistics and on the method and deadline of data supply shall come into force as follows:

'2. Core rules for the transmission of data via the MNB's electronic data transmission system (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-based communication,
- successful user test,
- meeting the additional requirements under sub-sections 2.2.1. or 2.2.2., depending on the method of login.

2.2 Logging into the EBEAD system requires using a digital certificate or username and password.

  2.2.1. Additional requirements applying to the certificate-based authentication process:
  - tools ensuring certificate-based authentication,
  - security certificate, allowing verification by performing OCSP query, installed on the web browser application and issued by a trusted certifying authority.

  2.2.2. Additional requirements for username-password-based identification:
  - registration with the MNB via mail,
  - authentication of registration electronically, by entering username and password.

2.3. In respect of statistical returns transmitted via the EBEAD system, the person required to sign pursuant to Article 9 (2) of Act XLVI of 1993 on Statistics shall be the person denoted in line 04 of the Front Page Table, as defined in this Annex.

2.4. Further information required for the use of the EBEAD system, in particular the steps to log into the system, the supported file formats, the rules pertaining to the definition and structure of the file types as well as the detailed description of the system's functions are available in the technical guidance manual on the MNB's website, as defined under Point 3 of Annex 3 of this Decree.'

2. Point E of Part I. of Annex 2 of the Decree supply shall be amended to read as follows:

'E. Front page of statistical returns submitted electronically

As part of all statistical returns supplied by reporting entities, a table filled in, containing the data below, shall be submitted as a first table:

Front Page Table

Serial No.	Description	Data
		A
01	Name of person completing the form:	
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 officer in charge of contacting with the MNB, in absence of such person, the person acting as executive officer/managing director of the institution:	
05	Phone number:	
06	E-mail address:	
07	Reporting date:	